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[Loom](#) COVID-19 Small Business Community Resource Guide

“And when it pours on your parade, look up rather than down. Without the rain, there would be no rainbow.”

As a former small business owner, I know a lot of small businesses are in need of help and support from our communities during this unprecedented time. The recent outbreak of COVID-19 has dramatically changed how we spend, purchase, and do our normal daily activities and this has a tremendous impact on how small businesses operate and survive. At [Loom](#), our mission has always been to provide data and tools to help small businesses succeed and we have started a list of resources and guides to help small businesses during this uncertain time.

A note about the resources below - there are an overwhelming number of new initiatives and new resources coming available by the minute, by the hour. To make it easier, we created a single source and collection of the resources compiled from internet resources, news, company announcements, friends who posted about this issue, and direct feedback from small business owners.

You are welcome to share the resource list with people you think might be helpful. This is an updated and living document and will change as new information and resources become available. Every challenge is an opportunity. Let's help each other out during this time of crisis and be stronger together. #SMBstrongtogether

Lisa Murphy
Founder and CEO, [Loom](#)

[Free COVID-19 Cash Scenario Planning Tool](#): To help business owners better manage their cash runway, we recently rallied together and built a free cash scenario planning tool for business owners to run different scenarios and stress test financials from the impact of COVID.

[Live Q&A webinar](#): Extending your cash runway during COVID-19, with Anjali, ex-CFO of Belcampo Group

LAST UPDATED: April 15, 2020 7:46AM PST (New ones updated are in highlighted yellow)
Interested in email notification of latest updates and resources? Sign-up [here](#)

Anything missing or have feedback? [email](#) me and we'll add to the list.

Resources

Financial Assistance and Programs

Government

- [\\$2 Trillion Stimulus Coronavirus Bill](#) - what it means for small businesses and self-employed
 - \$349 billion in loans to small businesses, with the amount spent on payroll, rent or utilities converting to grants that don't have to be repaid.
 - <500 employees
 - Capped at \$10M and cover wages up to \$100,000 a year
 - Bill expands some benefits and grants to independent contractors (for example unemployment benefits), also includes a \$600-a-week increase on top of current levels of unemployment benefits for four months
- [SBA Disaster Loans](#) Terms are on a case by case basis. Interest rate is 3.75% for small businesses that can't secure credit elsewhere. Businesses with credit availability are not eligible. The interest rate for non-profits is 2.75%. [Handy FAQ](#) about the loan.
 - Agencies like [MBDA](#), [SBDC](#), [SCORE](#) can help prepare loan paperwork if needed
- State-level Disaster Loans
 - [Michigan](#) \$10M loans (0.25% interest rate) (<100 employees, for working capital, demonstrate losses) Available April 1, 2020, also has a \$10M grant program
 - [Texas](#)
 - [Florida](#) (Interest-free loan for a year)
 - [Maine](#) - Economic Injury Disaster Loans Program
 - [Wisconsin](#) - Small Business 20/20 program, for existing businesses who have a loan through community development financial institution. \$5M loan program
 - [New Mexico](#) - Loan program, NMEDD can guarantee loan up to 80% of principal or \$50K, loan proceeds are flexible
 - [Arkansas](#) - Quick Action Loan program, \$12M towards COVID 19 relief and includes program for small businesses. Details not yet announced.
 - [Delaware](#) - Hospitality Emergency Loan program, 0% interest loans, \$10,000 cap, hospitality connected industry, <\$1.5M revenue, and in operation at least a year
 - [Maryland](#) - \$75M emergency loan fund, up to \$50,000, Maryland businesses < 50 employees, 0% interest for first 12 months and 2% for remaining 36 months
 - [Minnesota](#) - interest free loans ranging from \$2,500 to \$35,000 to Minnesota based businesses in need
- City-level Emergency Loans (Program details vary by city)
 - [Chicago](#) (\$100M loan fund, up to \$50K, application begins March 31, 25% decrease in sales, employee less than 50 workers, gross revenue < \$3M)

- [Salt Lake City](#) (0% interest loans for 5 years, up to \$20,000, can still apply for SBA Disaster Loans)
- [LA](#) - \$11M from Mayor's office for no-fee loans to small businesses affected by CoVID-19. Rent assistance and payroll.
- [Boston](#) - under 50 employees, no payment first 60 days, up to \$75,000
- [NY](#) - 0% interest loan, up to \$75,000, for <100 employees, sales decrease of 25% or more
- [Sacramento](#) - 0% interest loans, up to \$25K per business
- [Birmingham, AL](#) - Birmingham Strong Emergency Loan program, take survey for now, details will be available soon. 0% interest, 180 day loan, <50 employees
- [Philadelphia](#) - COVID-19 Relief Fund 3 Programs, 0% interest loans for Philadelphia businesses, up to \$100,000, for business with annual revenue \$3M-\$5M also includes grant program (see below)
- [Syracuse](#) - \$500,000 fund, up to \$25,000 0% interest, 180 days emergency loan
- Resilience funds/grants: Funds set up by city and state governments to help with the sale losses associated with the pandemic
 - [SF](#) - Up to \$10,000, grant for employees salaries and rent
 - [NY](#) - Grant to cover 40% of payroll costs for two months (average \$6,000) for small businesses under 5 employees
 - [Employee Retention Grant Program](#)
 - [Seattle](#) - Grant up to \$10,000, < 5 employees, loss of income
 - [Denver](#) - Grant up to \$7500, first applications due March 31, 2020
 - [Atlanta](#)
 - [Philadelphia](#) - 2 types of grants as part of the relief program. Micro-enterprise: \$5000 for businesses <\$500K in annual revenue. Small business grants: Up to \$25K for businesses with annual revenue between \$500K and \$3M
 - [DC](#) - \$25M microgrant program. Application goes live by 2pm EST March 24. For small businesses, self-employed, and nonprofits.
 - [Maryland](#) - \$50M relief grant, grants up to \$10,000, businesses with employees < 50, annual revenue not exceed \$5M
 - [Portland](#) - \$190,000 emergency grant for Portland businesses in the Jade District or Old Chinatown, priority given to Asian and Pacific Islander owned businesses
 - [Shawnee County, Kansas](#) - small business emergency resource fund, \$2M fund
 - [Iowa](#) - Iowa small business relief program, grants between \$5000 - \$25,000, deadline to apply: March 31 12pm Noon
 - [Beaverton, Oregon](#) - BUSinesses in Beaverton who were closed because of COVID-19 can apply for \$2500 per month in rent and mortgage reimbursement. First come, first served, businesses < 50 employees
 - [Michigan](#) Grants up to \$10,000 each; \$10M grants (<50 employees, for working capital, demonstrate losses) Available April 1, 2020
 - [San Diego](#) - Small Business Relief fund, grants and forgivable loans between \$10,000-\$20,000 for San Diego businesses. <100 employees
 - [Rock Island, IL](#) - Working capital grants of up to \$2,500

- [Detroit](#) - \$3.1M detroit relief grant program, < 50 employees, <\$1M in revenue, grants from \$2,500 to \$10,000 to pay occurring business expenses. First payments will be processed on April 10, 2020.
- [NJ](#): Grant relief program applications will open on April 3, at 9:00am EST
- Deferred tax payments with the state, city. Defers different by state, by city
 - [Seattle](#): Deferred Business and Operations (B&O) tax filing and payment options for businesses impacted by COVID-19. City estimates 20,000 businesses are eligible for this.
 - [Oakland](#): Payment plan and waiver for penalties for taxes due March 1, 2020
 - [San Francisco](#): Deferring quarterly taxes due on April 30, 2020 nine months to Feb, 2021 with no interest or penalties. Also deferring business license and permit fees.
 - Denver: waived the 15% penalty for late payments of February and March sales, use and occupational privilege taxes due this month and next month.
 - [Alabama](#) - Waiving state sales tax late payments penalties for retail small businesses and state late tax penalties for lodging tax liabilities
 - [California](#) - Through May 11, CA Tax and Fee Administration will provide assistance to individuals and businesses, includes granting extensions for filing returns, making payments, relief from interest and penalties and filing a claim for refund
 - [Maryland](#) - 90 day extension of business-related tax payment, waiver of interest and penalties
- [A complete list of all International Government Small Business relief programs](#) - Shopify Blog
- Utilities
 - Pacific Gas & Electric offering flexible payment plans for those impacted by COVID-19. They also halted service disconnections
 - Southern CA Edison - Suspending disconnections for non-payment and waiving late fees for consumers and small businesses
 - Consolidated Edison - Suspended service shutoffs
 - Georgia Pacific - Suspended residential shutoffs
 - AT&T - suspending termination of wireless, home phone, or broadband service when customers can't pay bills. Waiving late fees
 - Verizon - waiving late fees and suspending service disruptions
 - T-mobile - providing unlimited data to existing customers for 60 days
 - Duke Energy - suspending disconnections for non-payment
 - NV Energy - Suspending disconnection for those impacted by COVID-19, waiving late fees and deposits for those in need
 - PSE&G - Suspending shutoffs to residential customers for non-payment through April
 - Charter Communications - Free spectrum broadband and wifi for next 60 days for households with K-12 students or college students
 - Atlanta Gaslight - Suspends shutoff for 7 days

- Dominion Energy - Suspend disconnections for non-payment
- For a full-list:
<https://www.usatoday.com/story/money/2020/03/16/utility-cable-internet-phone-coronavirus-covid-19/5060084002/>

Private Sector

General Public

- [Verizon and LISC Recovery Grants](#) for small businesses up to \$10,000. Applications due April 4 11:59PM EST, lottery based, especially for women owned businesses, businesses of color, and businesses in underserved communities
- [Google](#) - \$340M ad credits for small businesses until end of the year; must have been on Google Ads since beginning of 2019, customers will see a tab at the top of their Ads dashboard for more info
- [JP Morgan Chase commits \\$8M for small businesses](#) (No application, made through zero/low interest economic loans through local community development financial institutions)
- [Facebook Small Business Grants Program](#): \$100M program for 30,000 small businesses around the globe (avg. \$3,333 per business) to help with operating costs and advertising. Must be one year in business.
- [Kiva's extension](#) of their business loans (expanded eligibility, larger loans up to \$15K, grace period up to 6 months)
- [Yelp, Quickbooks, GoFundme](#) partner up to donate up to \$1.5M for small business relief fund

Creative Industry

- [Illinois artists and cultural organizations](#) - \$4M Arts for Illinois Relief Fund, passed by Mayor Lightfoot, one-time grants up to \$1500 for individual artists on lottery basis and grants \$3,000 - \$60,000 for non-profits and art groups based on financial need.
- [Pyer Moss](#): \$50K grant towards women and minority owned creative small businesses. Email wanttohelp@yourfriendsin.nyc
- [MusicCares](#) - \$2M relief fund, of \$1000 grants for music industry professionals, must have 5 years of experience in industry
- [Sweet Relief](#) - COVID-19 relief fund for those musicians medically impacted, must make 50% of income from the music industry
- [Arts Administrators of Color Network](#) - \$200 grants to affected artists and administrators who self identify as Black, Indigenous, and People of Color
- [American Association of Independent Music](#) - Developing relief fund with NY Mayor's Office of Media and Entertainment
- [Sound Royalties](#) - \$20M fund for qualifying artists no-fee advances on their future recorded-music royalties, applications open until April 16
- Full list from [Billboard](#) and [NPR](#)

- [Actor's Fund](#)
- [Author's League Fund](#) - Loans
- [Foundation for Contemporary Arts](#) - Emergency grants (\$500-\$2500) for visual and performing artists
- [PEN American Writers Emergency Fund](#) - Financial assistance for painters, printmakers, and sculptors
- [Rauschenberg Emergency Grants](#) - Up to \$5,000 for unexpected medical emergencies, for visual and media choreographers

Freelance / Gig Economy

- [Freelance Artist COVID-19 Resources](#)
- [New Orleans](#) - \$100,000 committed, \$500-\$1000 grants for gig workers

Food/Beverage Industry

- [SF New Deal](#) - Funded by CEO of Twitch, Emmett Shear, the initiative pays restaurants to deliver food to the vulnerable, keeping small businesses alive (SF only)
- [Food industry-related resources](#)
- [Eater's list](#) of relief funds for restaurants, bars, and food service workers
- [USBG National Charity Foundation](#) - Bartender Emergency Assistance program, grants for bartenders impacted
- [Restaurant Worker's Community Foundation](#) - Resources and grants
- [James Beard Foundation](#) - relief for food and beverage industry, applications not yet open as of March 20
- [Hospitality Industry](#) COVID-19 Support Facebook Group
- [Delaware](#) - Hospitality Emergency Loan program, 0% interest loans, \$10,000 cap, hospitality connected industry, <\$1.5M revenue, and in operation at least a year

City-Specific

- Pittsburgh area: [Hebrew Free Loan Association](#); non-profit, interest-free loan for individuals impacted by covid-19, up to \$5,000 (must live in Allegheny, Armstrong, Beaver, Butler, Washington or Westmoreland counties)
- [Waynesboro, Virginia](#) - Emergency Loan, \$5,000 0% interest loan for Waynesboro businesses
- Seattle: [Amazon's Neighborhood Small Business Relief Funds Grants](#) (Only for South Lake Union and Regrade small businesses)
- [LA Resilience Toolkit for LA small businesses](#)
- [Seattle Business Owner's Fight Back Facebook group](#)
- [Seattle Foundation grant](#): for community-based organizations who are impacted by covid-19

- [Champagne County, Illinois - United Way](#) - For community based organizations
- [Crittenden, Arkansas](#) - Truist Financial Corp is committing \$1M to help small businesses in eight states. Grants will range from \$5,000 - \$25,000 for operating capital shortages and critical needs. < 10 employees, < \$1M in revenue (Current status: Closed due to overwhelming demand)

Financial Institutions

- [Visa Foundation](#) - Committing \$200M to small businesses and enterprises impacted by COVID-19 over the next five years. No application, funds will be distributed through the non-profits Visa works with
- [Cumberland Valley National Bank](#) - 90 day deferment of loan payments for it's small business customers
- [CIT bank](#) - \$1M community commitments to help those impacted by COVID-19 in NY, LA areas. With half of the funding going toward non-profits assisting small businesses in CA
- [WaFD Bank](#) - 0% interest for 90 days for a 5 year business line of credit, adjust to market rates after 90 days
- [MainVest](#) - Mainstreet Initiative \$2,000, 0%interest, 120 day loan
- [Opportunity Fund](#) - grant and loans
- [US Bank](#) - Waiving many fees and working on its payment-skipping program; [Cash Flow manager program](#) 1% lower interest rates on line of credit \$10,000-\$250,000
- [Discover](#) - Wont report late payments to the credit bureau
- Bank of America - [Coronavirus: Latest Updates](#); allow borrowers skip a payment, added to end of the loan
- Capital One - [Assistance for Customers Impacted by the Coronavirus \(COVID-19\)](#)
- Chase - [Chase Coronavirus/COVID-19 Resources | Chase](#)
- Citibank - [Assistance for Customers Impacted by Coronavirus \(COVID-19\) - Citi.com](#); fee waivers for consumers and small businesses
- PNC - Coronavirus [Update Center](#)
- US Bank - [COVID-19 \(Coronavirus\) - We're here to help](#)
- Wells Fargo - [Donates \\$6.25 Million to Aid in Coronavirus Response | Wells Fargo Online Newsroom](#), also offering fee waivers and payment deferrals
- American Express - they are providing relief on a case by case basis if you're a customer
- [Apple Card](#) deferring March payments

Company Programs and Offers

- [Bumble](#) - started a small business relief fund to provide \$5000 grants to 200 small businesses across 11 countries. Applications in Germany, France and Russia are open now.
- [Honeycomb](#) - \$10K - \$50K working capital loans, with 45-payment free period with different interest rates afterwards

- [Shea Butter](#) - \$1M small business relief fund for minority businesses
- [Sara Blakely](#), the founder of Spanx, created a \$5M grant to provide \$5,000 for women business owners to support their businesses. Applications open April 6, and is through Global Giving.
- [LG44 Legal Clinic Project \(In NY\)](#) - Free Legal Advice for small businesses
- [iFundWomen](#): \$10,000 grants for women entrepreneurs, applications due April 7
- [Loom](#): Free COVID-19 Cash Scenario planning tool for small businesses (from us!)
- [Score](#): The national's largest volunteer network to help small businesses created a COVID-19 resource hub, they also started doing remote mentoring
- [Yelp](#): \$25M relief fund to help small businesses with waived advertising fees, free advertising, products and services
- [WeFunder](#): Crowdsourced loans for small businesses, \$20,000 to \$1M
- [1Password](#): 1Password business free for small businesses for six months
- [Headspace](#): Free guided meditations
- [PandaDoc](#): Securely send unlimited number of documents for signatures and collect payments
- [Atlassian](#): Free cloud products for small businesses for teams up to 10 people
- [Box](#): Free cloud storage for 90 days
- [GoFundMe](#): Partnership with Yelp to allow independent businesses on Yelp to start fundraisers directly through GoFundMe
- [Seated](#): Launched a hotline for restaurant owners to get advice from finance and law experts in the industry
- [Kangaroo](#): 3 months free of security camera and monitoring for small businesses
- [Zapier](#): For Zapier customers who are impacted by COVID-19, \$1M assistance program for businesses < 10 employees
- [Pacific Community Ventures](#) - offering free advice for small businesses
- [Square](#) is refunding all subscription fees for the month of March, including Appointments, Retail, Restaurants, Loyalty, Team Management, Payroll, Marketing and Online Store. No action needed, auto-processed
- [Shopify](#): enabling gift card option for all plans, committing \$200M towards Shopify capital (their loan program), shipping local in-store pick up and delivery support for POS customers, extended 90 day free trial
- Etsy is putting \$5M into ad spending for its sellers to boost visibility and they are doing a 1-month grace period for billing
- [Shipstation's](#) resource on fulfilling orders with Amazon
- [ShipCalm](#) is offering assistance to Amazon FBA sellers who recently were impacted in getting their products to the Amazon warehouse Contact Greg Moser greg@shipcalm.com
- [Digital Marketer](#) offering free marketing course library free until end of the month
- [Grubhub](#) suspends commission fees for restaurants
- [LinkedIn](#) free learning classes
- [Google](#) small business resources
- [Facebook](#) Business Resource Hub

- [Facebook](#) Business Resilience Toolkit / Self-Assessment
- [Zoho](#) is offering free remote work tools until July 31, 2020. In addition Zoho is offering it's customers free access to all of its apps for 3 months
- Microsoft, Google, Zoom, Logmein, Cisco offer free video conferencing tools
- [SAP Ariba Network](#) Existing customers can find new suppliers through the Ariba Discovery Network for free to minimize supply chain disruptions
- [Qualtrics](#) opens up Remote Work
- CVS Pharmacy - Waiver of home delivery fees for prescription medications

Virtual Workshops

- [Cash is Queen: CFO Advice for startups: April 10, 2020 joint program with AllRaise](#)
- [Loom Live Q&A: Extending cash runway during COVID-19 April 7, 2020](#) for small businesses and startups with Anjali Oberoi, ex-CFO of Belcampo Group. Also questions answered around CARE act and SBA loan programs.
- [SCORE webinar](#): April 28, Marketing advice to combat an economic downturn
- [CAMEO](#) - SBA Disaster Loan Resources
- [Webinar](#): Funding updates for California small businesses impacted by COVID-19
- [LedgerGurus](#): 6 Financial Actions for Business Survival During Economic Crisis, starting March 25
- [Klaviyo](#): Marketing amidst Coronavirus (a great insights and resource guide on marketing during this turbulent time, based on data and surveys/polls of customers)

How to Weather the Storm: Ideas

There's no magic bullet that helps every unique small business to get through this trying times. But here are some actionable ideas to start. Please note these are just suggestions and ideas from our experience working with small businesses:

- **Reevaluate Your Financials and Get Lean**
 - Start a budget, if you haven't already
 - Try to run the budget until the end of the year, as COVID-19 effects will linger for awhile
 - Cut expenses in categories where you can
 - Evaluate your major categories of spend
 - Get rid of marketing channel spend where it hasn't delivered return
 - Get rid of unnecessary subscription software spends
 - Temporary concessions with your landlord - reduced monthly payment and more at the end of the lease or reduced monthly payment in exchange for longer lease, for landlords, better to have some rent vs. you going out of business
 - Evaluate your sales channels

- Cut out the ones that haven't done much in the past and focus on the ones with good return
- Evaluate your digital marketing channels
 - Adjust your messaging to not be tone deaf to the seriousness of Covid-19
 - Invest in channels with good ROI, stop spending on channels with little return
- Take a look at your inventory and start discounting
 - Evaluate how much inventory you're currently sitting on. For products that haven't moved, try selling them at discount. *(This doesn't apply to all businesses, if you like discounting could hurt the sales of your other products, then reconsider this strategy)*
- Stress test your financials
 - Run scenarios if your sales are down 50%, 25% and how that will impact your liquidity
- Create a cash forecast and see where the gaps are
 - If cash is extremely tight, look into a 13 week cash forecast broken down week by week. This will help you get to the granularity and see where the gaps are
 - Consider financial products to get some cushion like a 0% APR card. However, do so with caution and only if necessary and if you have a plan to pay back
- **Try New Things**
 - Try new products or services that might work in this WFH environment
 - If you're not online yet, this is a good time to go online
 - [Shopify](#) makes it easy for anyone to start their online store and they have a 14-day trial period
 - Offer discounts on shipping or other products to get people to buy
 - Although this is not easy on business owners, it has proven to get customers to take action
- **Look into Resources from Your government or Large Companies**
 - Government resources on deferred payroll tax
 - Government resiliency funds
 - SBA loans
 - Look into assistance in new programs from larger companies such as Facebook, banks, and others (see a list of them [below](#))
- **Be Communicative and Transparent**
 - Communicate authentically with your customers; don't be tone-deaf and understand how your products and services can be useful/helpful during this time ([Here's a good example](#))
 - Communicate with your vendors and employees. Try to set-up alternatives that can help you establish a cushion if you can

- Be transparent with your struggles, set up donations if needed to keep the business open, a good resource is gofundme.com supporters will appreciate your transparency
 - [Catoro](#) is a good example
- Ask your financial institution for some relief. There are many companies who are offering something in this area, first is to contact them and understand what's available

If you are a small business owner and have had success with your business on trying new strategies or have done something differently to combat COVID-19 woes, [email](#) me and I will share those learnings here.

What's Working?

- [Glazed Expressions](#), an Des Moines, Iowa business started selling their pottery items and colors online, and have families pick-up at their retail location. It's a new business model, but it's working.
- Focusing on community is working. Alison Sheehan of [Gym Plus Coffee](#) is focusing efforts on engaging their community. They traditionally host events all around the world to engage with their followers, but cannot due to COVID-19. They've changed their tone and moved online. Her best performing email and social content revolved around their mantra, "Community to us is a social unit, not a gathering." << Klaviyo COVID-19 Poll
- [Restaurants](#) turning to corner stores!
- Creating content that is supportive of consumers. [Princess Awesome](#), which sells science and technology inspired children's clothing, published a post on Facebook to followers asking for ideas on what parents were doing for social quarantining. The comments inspired a blog post that lists 90 things you can do with kids. The post has been shared more than 30,000 times and got the brand picked up for a local news segment << Klaviyo COVID-19 Poll

For other parties (Consumers, Larger companies, Civic Leaders)

As consumers, we all have a responsibility to support small businesses. Here are some ideas and ways we can support and where large companies and civic leaders who works with small businesses can pitch in and help

For Consumers

- Choose small over big. Whenever you can, buy from small businesses vs. large establishments like Amazon
 - There are many local grocery stores in the cities. Shop at them before you crowd the line at Costco

- Support local restaurants and shops by keep purchasing and picking up your orders
- For the cancelled trips you have made, see if you can push them to a later date or in 2021
- Purchase gift cards at your small businesses or online businesses, [Square](#) has a good gift card program and [Kabbage](#) recently launched a product where you can buy gift certificates from local businesses.
- Now is the time to purchase the subscription, if you have been thinking about it
- Don't ask for a refund if you can
- Ask where you can help
- [FiveforFifty](#): Spend \$5 at a local small business for the next 50 days, a program kicked off by Adam Erace, a small business owner and writer in South Philly
- Tip more than usual
- Leave a review on Yelp/Google

"A lot of clients have supported us by booking travel in 2021 and beyond." - Local tour operator, San Francisco

For Large(r) Companies

- Rent is one of the biggest operating expenses for small businesses. If you have a tenant that is struggling, consider flexible payment options on the rent if you can
- If you are a larger company, you can start a fund for employees to buy meals from local businesses while they WFH. [Mark Cuban](#) is doing this with his employees, Facebook offered a \$1000 stipend for every employee.
- [American Express](#) has a shop small business day after Thanksgiving, they should consider doing one for small businesses online now
- [Shopify](#) can potentially waiving fees to allow small businesses onto the platform and start selling online
- If you work with small businesses; pay them earlier instead of net 30, 60, 90
- Large payment processing companies (Visa, Mastercard, AMEX) should reduce payment processing fees to help with the times

For Govt Leaders

- Small businesses need a cash infusion now. Provide a stimulus package that can help get the money to the businesses now.
- Defer tax payments: For many small businesses, quarterly tax payments are due in April and in June. Delaying for these payments, as suggested by the [National Taxpayers Union Foundation](#), could go a ways to help with cash crunch and liquidity issues for small businesses
- Set up resiliency funds in your city to support small businesses during this time

- “It's been estimated that the unemployment rate could hit 20% if we don't act boldly. A one or two time check isn't good enough—the government must tell every small and mid-sized business owner that we'll cover 100% of their payroll if they don't lay off anyone during this crisis.” - Bernie Sanders
- Our neighbors in Canada are offering temporary wage subsidy on payroll for 3 months, this could be a good plan for the US as well
- Australia Prime Minister recently passed [a \\$66B fiscal stimulus](#) on Sunday that includes **cash payments** to small and medium businesses up to \$100K cash to be used for wage subsidies, workers given **fast** access to welfare and businesses get access to cheap loans