Weekly Webinar #4







CALIFORNIA STRATEGIC GROWTH COUNCIL

Small Business Update for COVID-19





calbis@gobiz.ca.gov state.clearinghouse@opr.ca.gov







U.S. Small Business Administration



California Office of the Small Business Advocate (CalOSBA)

Isabel Guzman
Director, CalOSBA

@CaliforniaOSBA OSBA@gobiz.ca.gov

May 14, 2020





CalOSBA

State Resources – Covid19 Response

- CalOSBA Objectives: @CaliforniaOSBA
 - Info & Assistance
 - Advocacy: Capital, Markets, and Networks/Resources
 - Resiliency
- COVID-19 Response & Recovery
 - Direct Assistance
 - External Engagement
 - Entrepreneurship Task Force
 - Network of Small Business Centers

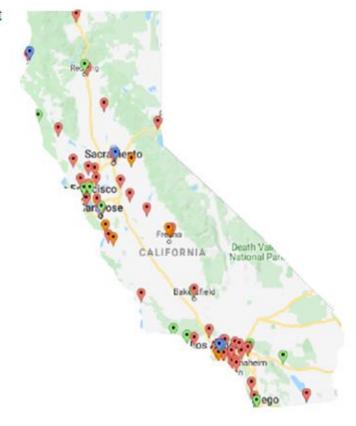


SMALL BUSINESS CENTERS

CA supports a network of small business centers to provide 1-on-1 consulting & training to help businesses connect to loans, develop resiliency strategies, and find other

resources. business.ca.gov/ETF

- Small Business Development Center (SBDC)
- Procurement Technical
 Assistance Center (PTAC)
- Women's Business Center (WBC)
- SBA Microlender
- Minority Business
 Development Administration
 Center (MBDA Center)
- Other
- Veteran Business
 Outreach Center (VBOC)





STATE ACTIONS

- Resources Outlined:
 - covid19.ca.gov
 - business.ca.gov/coronavirus-2019
- Highlights:
 - Mortgage Forbearance/Eviction Protections
 - Tax extensions: FTB, EDD, CDTFA
 - CDTFA Small Business Support: CDTFA.ca.gov
 - Property Tax Penalties
 - Small Business Finance Center
- Manufacturing Repurposing:
 - Contribute or procure with the State: covid19supplies.ca.gov



REOPENING

- Information and Guidance:
 - covid19.ca.gov/roadmap tracking reopening
 - covid19.ca.gov/industry-guidance opened industries with guidance and checklist
 - Covid19.ca.gov/roadmap-counties county variance and additional industry guidance
 - Helping businesses prepare: technology, digital marketing, safety/consumer confidence
- Entrepreneurship Task Force: business.ca.gov/ETF
 - Rapid Response Sessions
- Made in California Podcast



California Office of the Small Business Advocate



Isabel Guzman: @IsabelCGuzman
Facebook/Twitter: @CaliforniaOSBA

Contact us: business.ca.gov

Click <u>"contact us"</u>



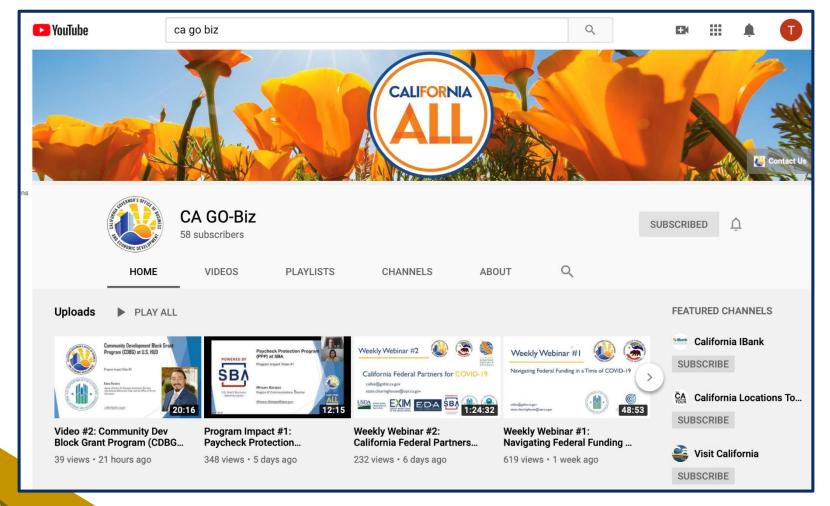


Agenda

- CA Infrastructure and Economic Development Bank (IBank)
- CA State Treasurer's Office (STO) CPCFA CalCAP
- CA Employment Training Panel (ETP)
- US Small Business Administration (SBA)
- CA Governor's Office of Planning and Research (OPR)

Recording

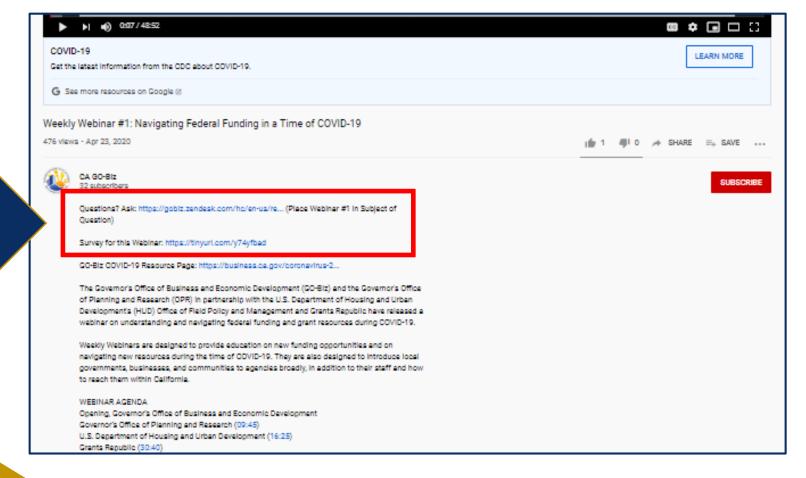
Posted on YouTube and on Website





Questions

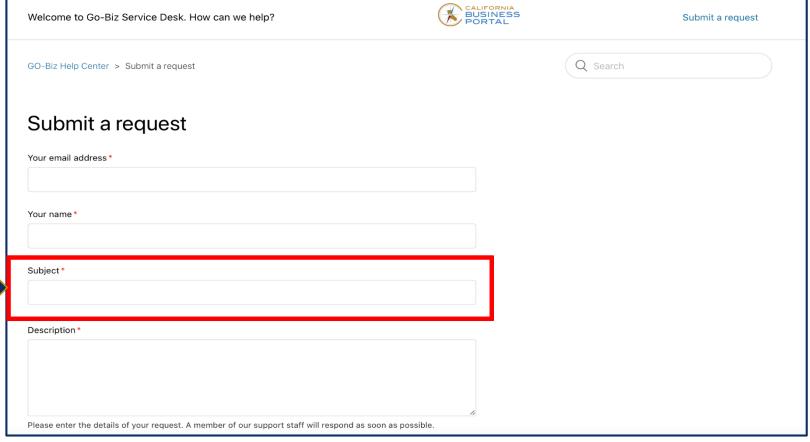
Link provided at bottom for survey and questions





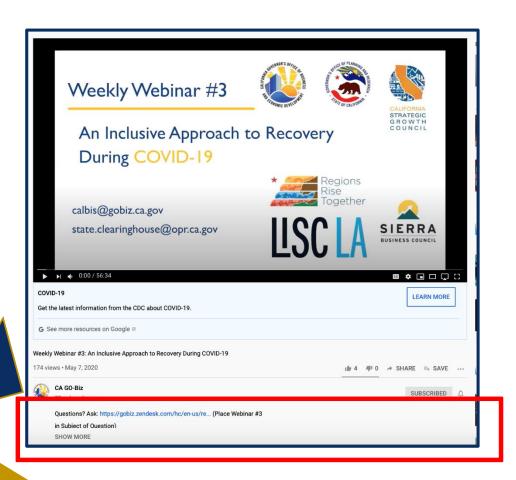
Questions

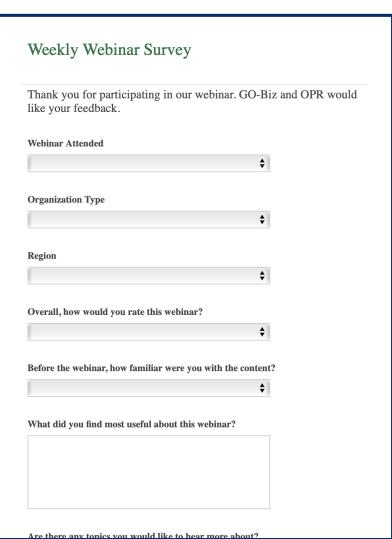
Indicate "Webinar or Video" in Subject on ZenDesk





Survey

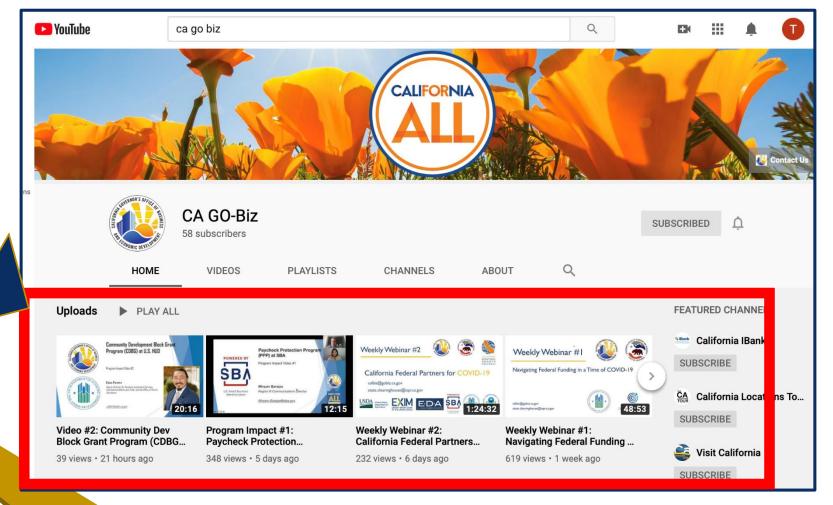






GO-Biz Program Impact Videos

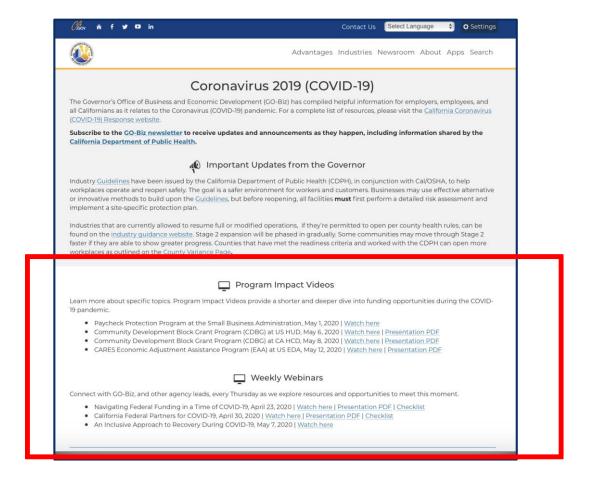
Posted on YouTube and on Website



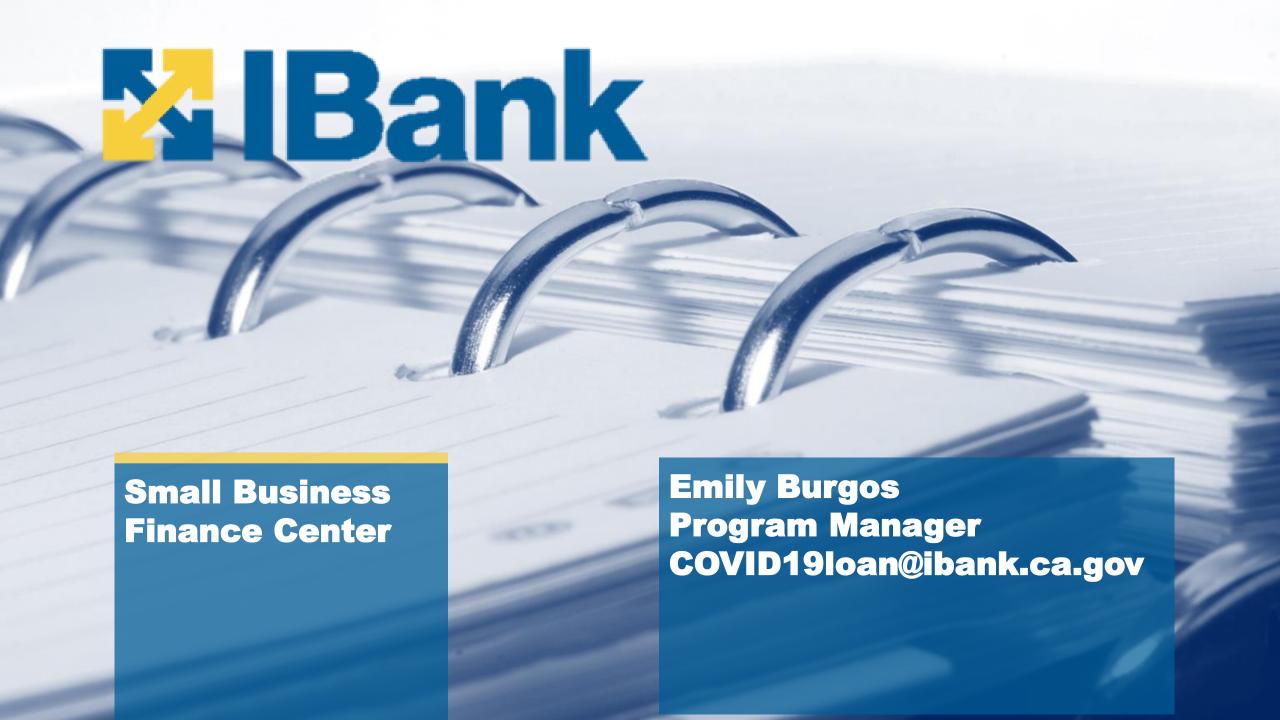


GO-Biz COVID-19 Resource Page

business.ca.gov/coronavirus-2019/







Disaster Relief Loan Guarantee Program

https://ibank.ca.gov/small-business-finance-center/



Getting ready to apply:

- 1. One year business and personal tax returns
- 2. Year end financials
- 3. Three months bank statements (personal and business.

https://ibank.ca.gov/small-business-finance-center/



Access to Capital for California Small Businesses

Janae R. Davis Deputy Executive Director May 14, 2020



Why the California Pollution Control Financing Authority (CPCFA) is in the Business of Small Business

- ➤ California Pollution Control Financing Authority (CPCFA) is a financing authority within the State Treasurer's Office with a core mission of stimulating environmental cleanup, economic development and job growth throughout the State via tax-exempt bonds, credit enhancements and grants
- CPCFA originated as a conduit issuer of tax-exempt pollution control bonds and has used fees assessed on bond issuances to large businesses to fund the Small Business Assistance Fund (SBAF) to:
 - Provide incentives to small businesses, frequently waste and recycling companies, to off-set the cost of issuance for pollution control projects through our **Tax-Exempt Bond Program**;
 - Create CALReUSE Program providing grant and loan funding for assessment and remediation of brownfield and infill sites; and
 - In 1994, create the California Capital Access Program (CalCAP) to establish loan loss reserve accounts for participating lenders to encourage them to provide financing to small businesses.

CalCAP Program List

- CalCAP for Small Business: Perfect for working capital, start-up costs, and other typical credit needs.
- Collateral Support Program: Provides a different kind of credit enhancement for borrowers with strong business plans who lack sufficient collateral.
- CalCAP Air Resources Board (CARB) On-Road Heavy-Duty Vehicle Air Quality Loan Program: For owners of small fleets to finance the purchase or retrofit of heavy- duty diesel trucks driven primarily in California to comply with the State's engine emission standards.
- CalCAP Electric Vehicle Charging Station Financing Program: For businesses wanting to install EV chargers for their employees or customers. Borrowers may be eligible for a rebate after 48 months or when the loan is paid in full.
- CalCAP Americans with Disabilities Act Financing Program: For mom-and-pop businesses to make accessibility retrofits.
- CalCAP Seismic Safety Loan Program: For small businesses and building owners to upgrade the seismic safety of their residential and commercial real estate.

*Fees & Contribution Rates Vary Across Programs

CalCAP by the Numbers As of December 31, 2019

CalCAP for Small Business Program enrollment since 1994: **22,349** loans for **\$1.88** billion

CalCAP Collateral Support Program enrollment since 2013: **288** loans for **\$79.3 million**

CalCAP CARB Truck Loan Assistance Program enrollment since 2009: **26,464** loans for **\$1.7** billion

CalCAP EV Charging Station Program enrollment since 2015: **2** loans for **\$511,124**

CalCAP Seismic Safety Loan Program enrollment since 2015:

3 loans for \$285,000



CalCAP for Small Business

- California Capital Access Program (CalCAP) for Small Business supports California small businesses, including start-ups and non-profits, by facilitating banks and other financial institutions to make loans to small businesses that may have difficulty obtaining financing.
- CalCAP's loan loss reserve program was designed to make lenders more comfortable with underwriting small business loans by providing lenders with up to 100% coverage on losses that may result from loan defaults.





CalCAP for Small Business (Continued)

- CalCAP for Small Business supports loans made to small businesses for start-up, expansion or working capital, including:
 - Equipment, supplies and inventory purchases
 - Bridge loans for SBA loan guarantees
 - Working Capital
 - Construction or renovation of buildings
- The maximum loan amount is \$5 million and the maximum enrolled amount is \$2.5 million.
- Lenders set the terms and conditions of the loans pursuant to the their usual underwriting policies.
- Loans can be short or long-term, have fixed or variable rates and bear any type of amortization schedule.

Collateral Support

- CalCAP Collateral Support encourages banks and other financial institutions to make loans to small businesses by pledging cash to cover the collateral shortfall of a loan in order to enable financing that otherwise might not be available to a small business to finance:
 - Working capital
 - Start-up costs
 - Equipment or inventory purchases
 - Franchise fees
 - Construction, renovation or improvements at the place of business
 - Bridge loans before permanent financing kicks in





Collateral Support (Continued)

- \$50,000 minimum and \$20,000,000 maximum for under collateralized loans.
- Extra cash support is available to support "green" and manufacturing loans, loans between \$50,000 and \$250,000 and loans to businesses in Severely Affected Communities.
- \$2.5 million maximum collateral support per loan and borrower.



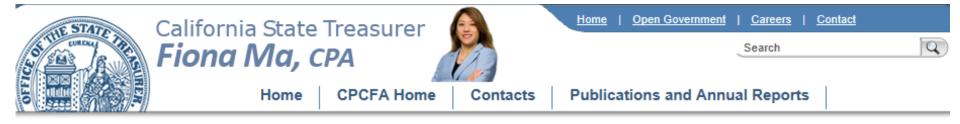


Supplemental Contributions for Borrowers in Areas of High Unemployment, Designated Disaster Areas & Those Directly Impacted by COVID-19

- The credit enhancements offered to **participating lenders** by CPCFA for loans enrolled in CalCAP for Small Business, the Collateral Support Program, the CalCAP/Seismic Safety Program, and CalCAP/ADA are eligible for supplemental contributions for borrowers whose businesses and properties are located in a Severely Affected Community (SAC).
- CPCFA's regulations define a Severely Affected Community or an "economically distressed geographic area", as designated by our Executive Director.
- In recognition of the economic impact of COVID-19, as well as designated disasters and public safety power shutoffs to California small businesses, CalCAP will authorize a supplemental contribution for a credit enhancement for the 12 months following the emergency or disaster designation.

Contacting Participating Lenders

https://www.treasurer.ca.gov/cpcfa/calcap/lenders.asp



Home ->> CPCFA ->> California Capital Access Program ->> Regulation and Statute Update



CALIFORNIA POLLUTION CONTROL FINANCING AUTHORITY





Participating Lender Contact Lists

- - CalCAP for Small Business Program
 - · CalCAP Collateral Support Program
 - · CalCAP Air Resources Board Heavy-Duty Vehicle Air Quality Loan Program
 - CalCAP Electric Vehicle Charging Station Financing Program
 - · CalCAP Americans with Disabilities Act Financing Program
 - · CalCAP Seismic Safety Financing Program

Visit our CalCAP webpage at:

https://www.treasurer.ca.gov/cpcfa/calcap/index.asp

or

Email our CalCAP team at:

CalCAP@treasurer.ca.gov



Employment Training Panel COVID-19 and Program Update

Robert Meyer Director of Economic Development

robert.meyer@etp.ca.gov (916)327-4391



What is ETP?

ETP is a State agency that uses a **pay-for-performance contract** to reimburse the costs for employer-customized job skills training.

Single Employer and Multiple Employer Contract Formats https://etp.ca.gov/training-opportunities/

Application Process Assistance and Interactive Orientation https://etp.ca.gov/getting-started/apply-for-funds/interactive-orientation/ or call (916)327-5258

ETP will fund \$103 Million in training for FY19/20.



ETP Program Details

Trainees: New and Existing Full-time Workers

Unemployed Individuals

Apprenticeship and Journeyworkers

Small Business Owners

Training: Employer Customized Job Skills

Excludes legally-required training

Flexible Delivery Methods and Provider Choices

Post-training employment retention required

Requires an In-Kind Contribution



Fiscal Year 2020/2021 Updates

ETP is projecting \$80M for contract development.

ETP will propose:

- Lower project caps
- reduced funding allocation levels
 - except Critical Proposals and small business
- continued program focus on Priority Industries
 - limits for non-priority industry projects and
 - moratorium on the programs lowest priorities
 - streamlined reimbursement rates
- COVID-19 Response Plan



COVID-19 Response Plan

Enacted 3/25/2020. Originally through 7/1/2020 Proposed extension through 12/31/2020

Provided flexibilities for existing contractors to mitigate COVID-19 impacts:

https://etp.ca.gov/2020/04/07/etp_covid-19_response/

Extension: increased incidental placement safety training flexibility furloughed retention flexibility COVID Rapid Reemployment and Retraining Pilot



COVID-19 Rapid Reemployment and Retraining Plan

Increase access to healthcare and food supply chain industries and industries critical to reopening of the economy during the COVID-19 pandemic.

Focus will be on New Hire training and Job Creation Retraining

Reimbursement is \$2,000 per trainee for 4 hours of training.

Pilot projects will be capped at \$200,000 and may be held with concurrently with standard ETP contracts.





U.S. Small Business Administration

Terri Billups, Assistant District Director, Economic Development Los Angeles District Office

Terri.Billups@sba.gov

The SBA works to ignite change and spark action so small businesses can confidently



START • GROW • EXPAND • RECOVER



The SBA Resource Partner Network

Access the right tools at the right time—wherever you are.



Approved and funded by the SBA



1,400+ partner offices nationwide



Find local resource partners near you at SBA.gov/local-assistance



Are You Ready to Consider Federal Contracting?



The world's largest customer, buying all kinds of products & services



Required by law to provide contract opportunities to small businesses



Evaluate your readiness& learn more byvisiting SBA.gov/contracting

Determine eligibility at certify.SBA.gov

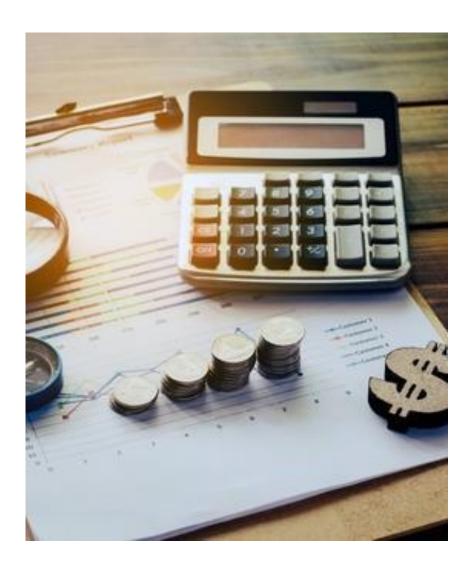




Need Funding for Your Business? The SBA Can Help.

SBAFunding Programs

- Disaster
- 7(a)
 - Microloan
 - Community Advantage
- 504 Loans
- International Trade





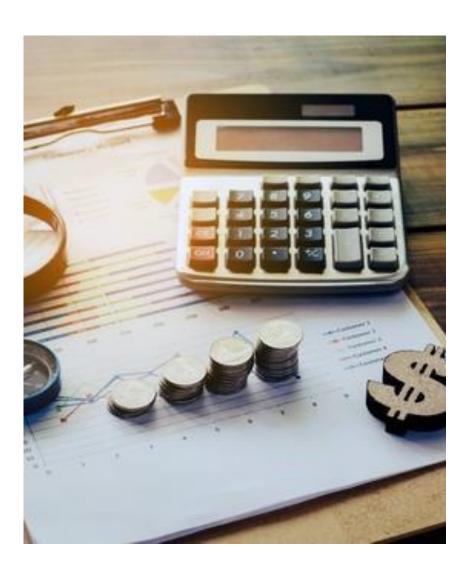
Need Funding for Your Business? The SBA Can Help.

SBA-backed Loans

- COVID 19 PANDEMIC
 - Economic Injury Disaster Loan Advance Program (EIDL)
- Paycheck Protection Program (PPP)

For information:

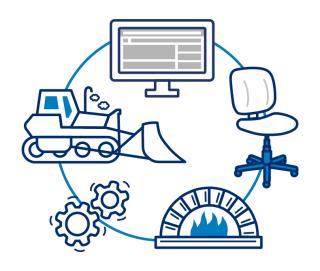
https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources



How Can an SBA-backed Loan Help You?



- Launch, grow, or repair a start-up
- Start or purchase a small business
- Access revolving credit or working capital for day-today expenses



- Purchase, renovate, or expand facilities
- Purchase inventory, equipment, or machinery
- Purchase land or real estate
- Export a product or service



Your Local SBA District Office Can Help

Contact Us

Los Angeles District Office 312 N. Spring St. Los Angeles, 90012

213-634-3855

lado@sba.gov

SBA.gov/ca/la



@SBA_LosAngeles







@SBA_LosAngeles



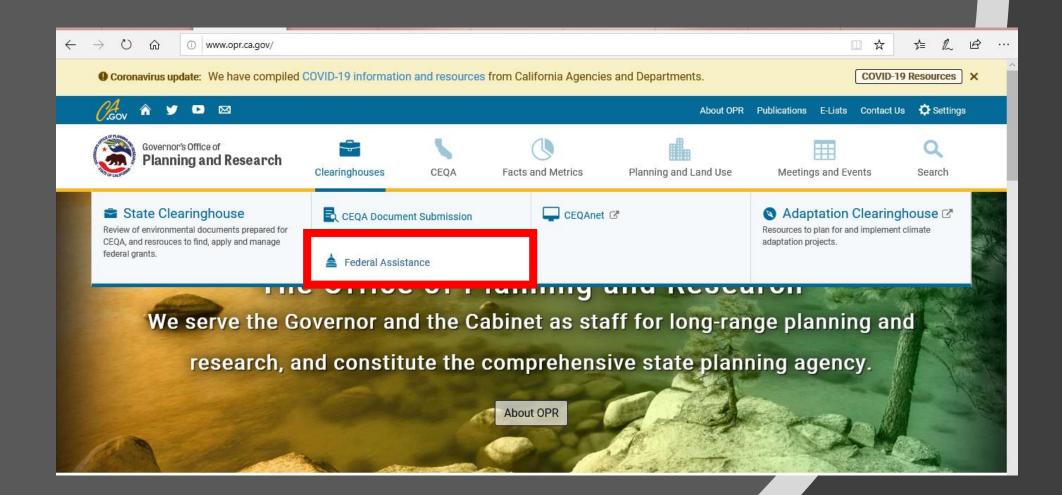


State Clearinghouse

Federal Grant Resources
For Small Businesses

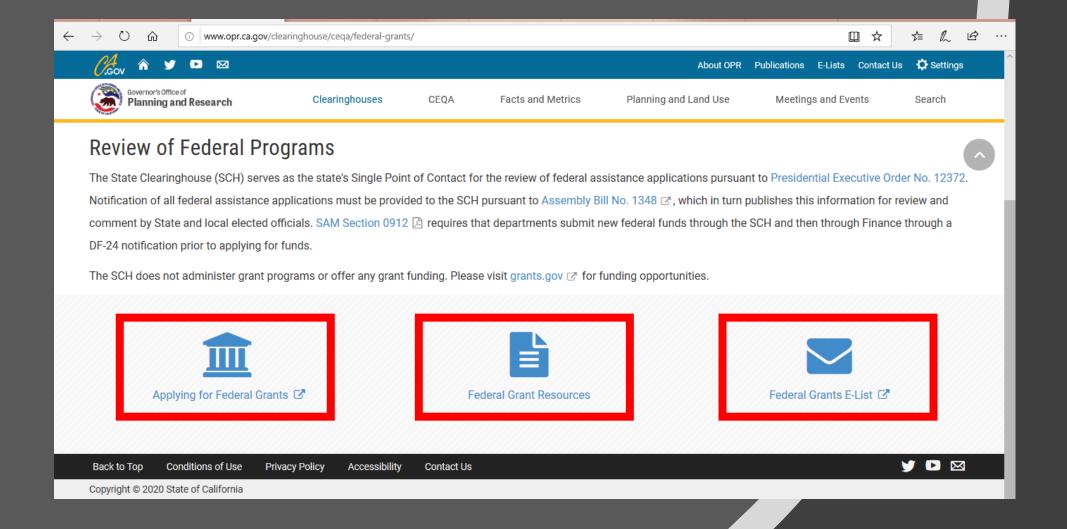
Federal Assistance





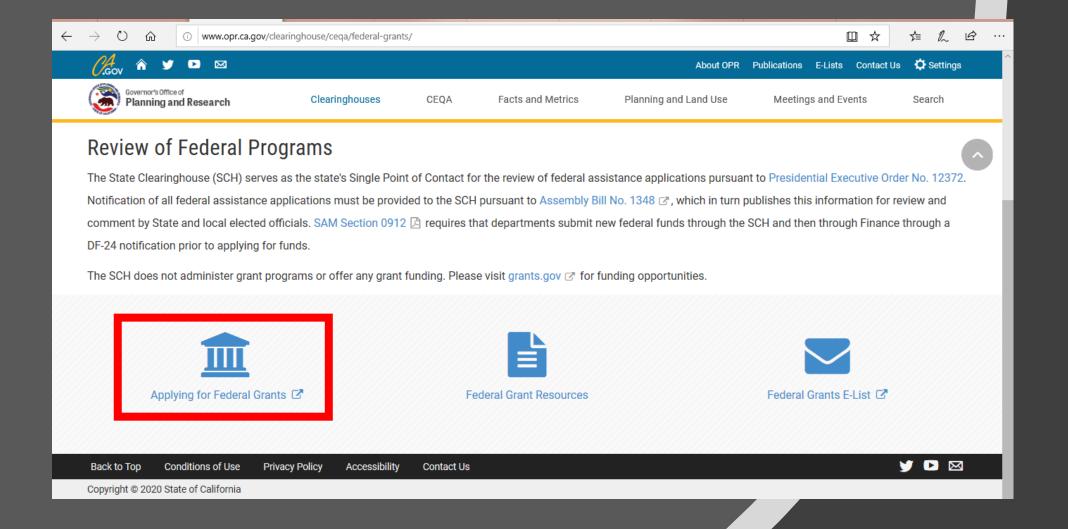
Federal Assistance



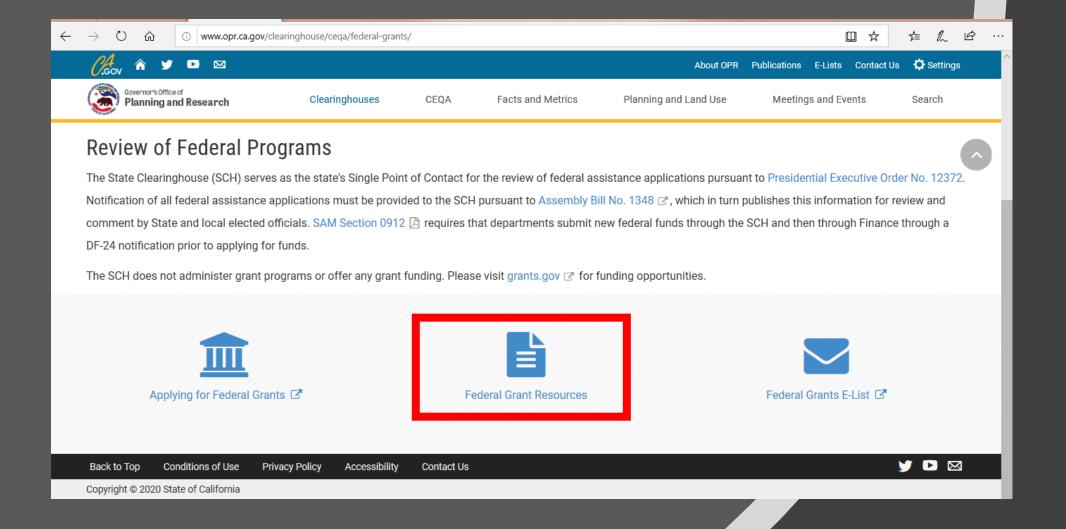


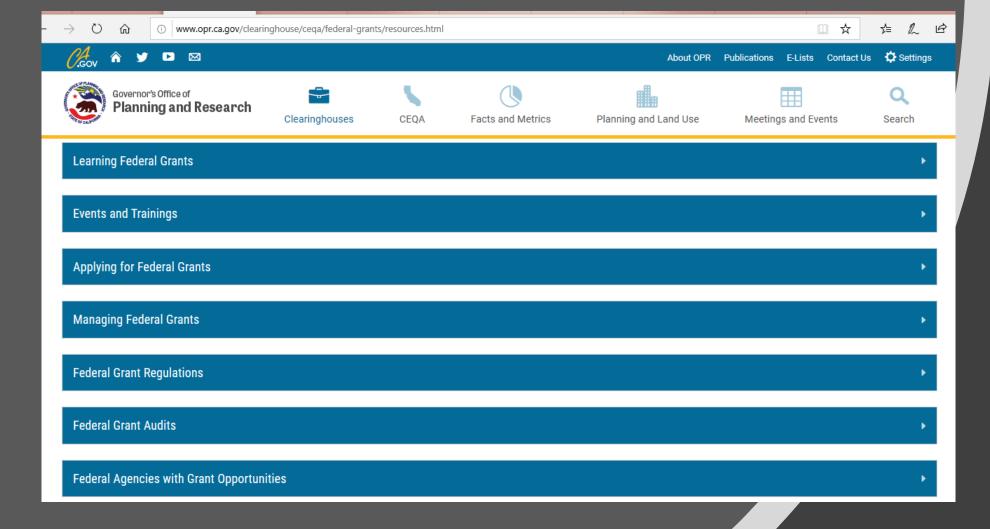
Applying for Federal Grants



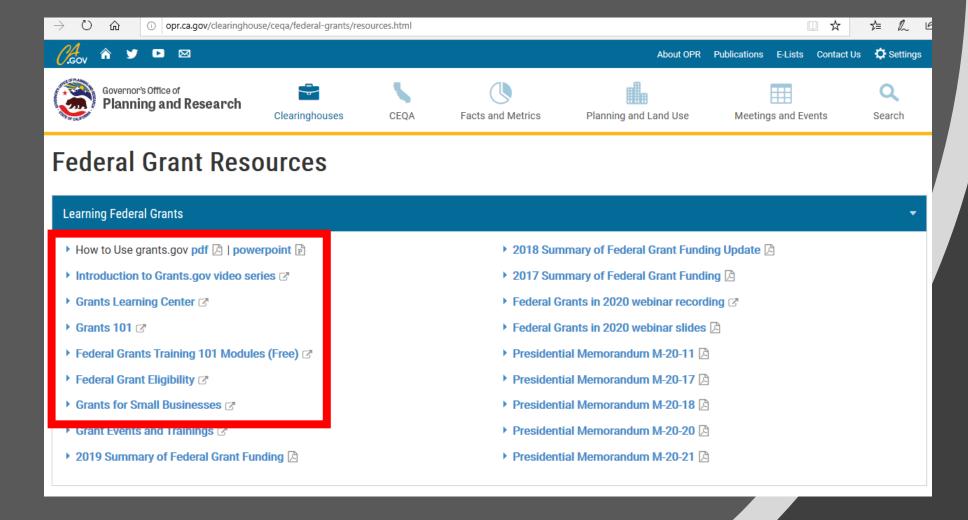






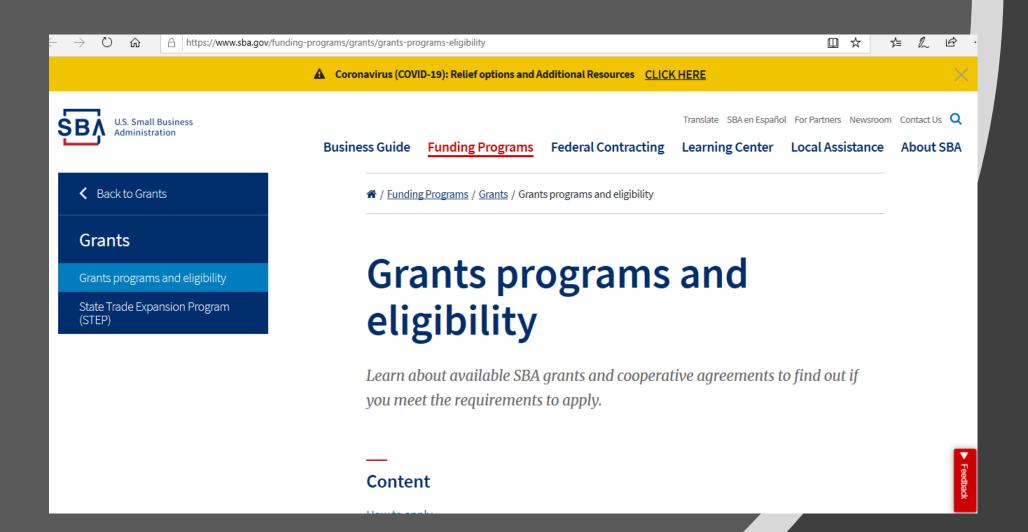


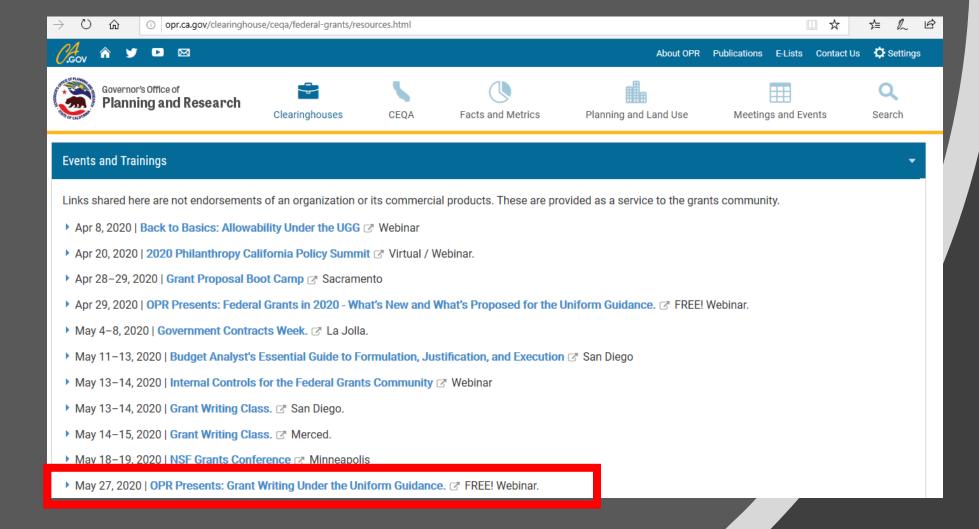


















Grant Writing Under the Uniform Guidance

Wed, May 27, 2020 10:00 AM - 11:30 AM PDT

Show in My Time Zone

From an applicant's perspective, increase knowledge and skills about the federal standard template for solicitations and scoring rubrics. Learn key grant-writing tips such as absolute priorities, selection criteria, proposal budgets, and other suggested language that may be useful to include in grant applications.

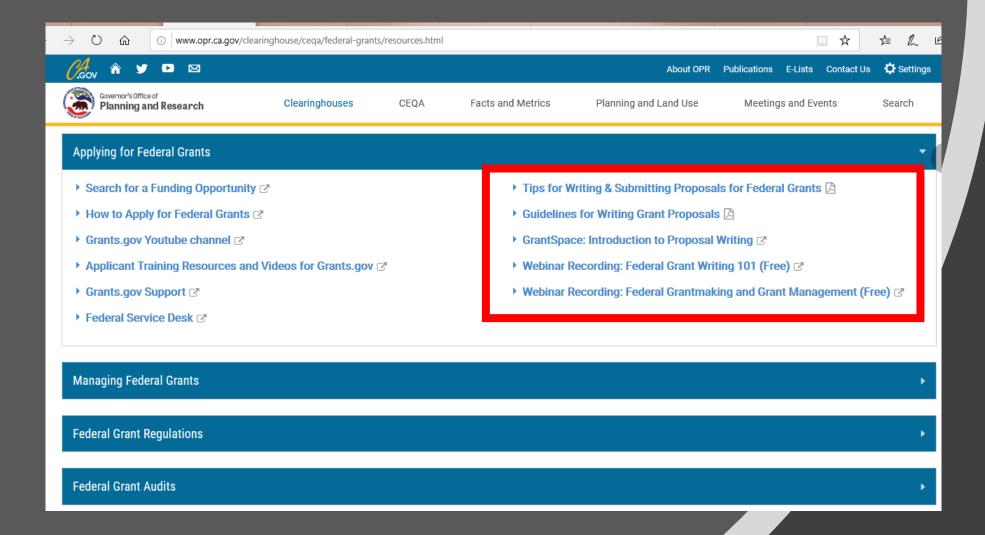


Presentation by Karen Norris, a nationally recognized subject matter expert in the grants community (https://kanoco.com/).

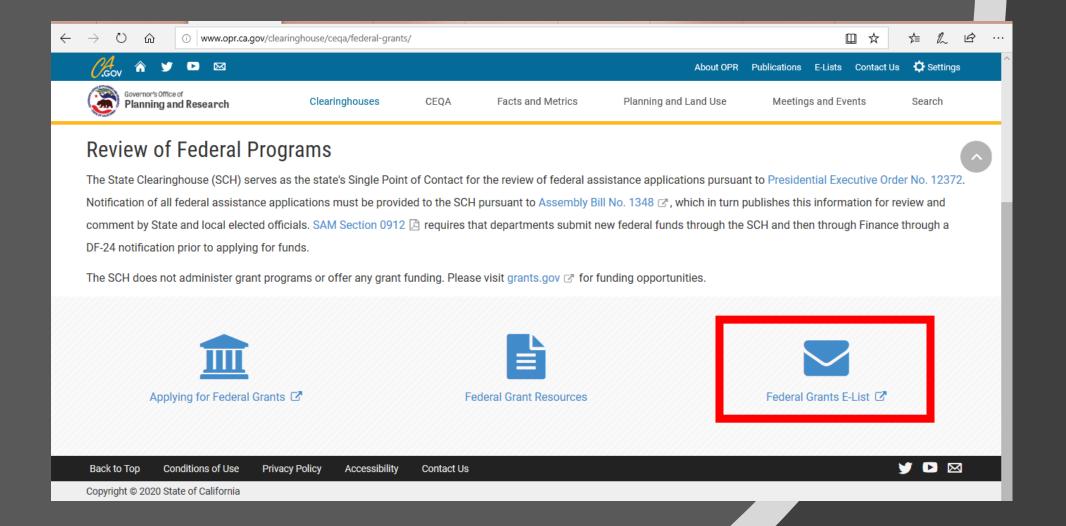
Webinar Wednesdays are offered by the State Clearinghouse at the California Governor's Office of Planning Research (OPR).

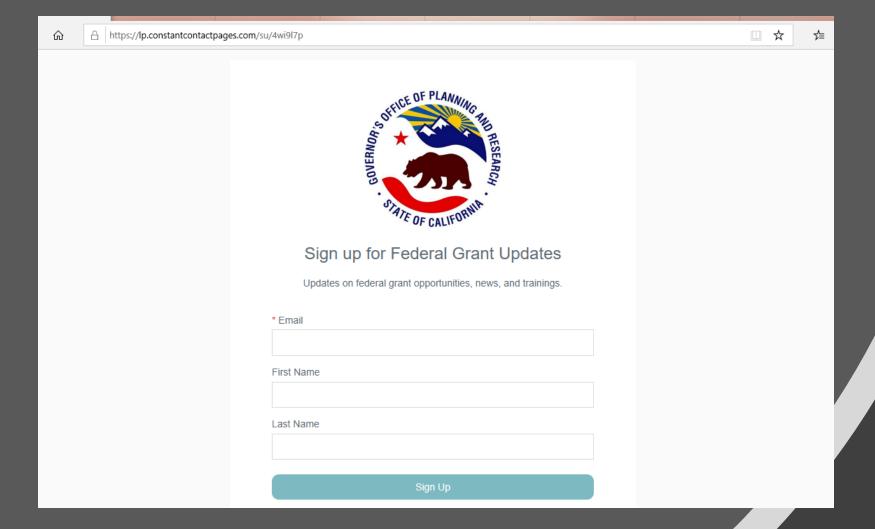
*Required field





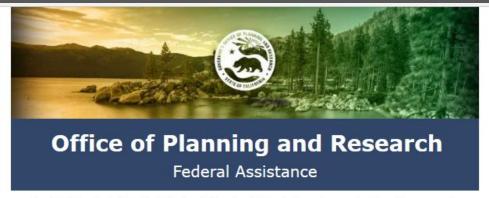












As California's Single Point of Contact for federal grants, the Governor's Office of Planning and Research (OPR) is here to share the latest on federal grant opportunities, workshops, and events.

Submit notice of your application for federal assistance online.



New Federal Grant Opportunities

Many more opportunities are at grants.gov.

COVID-19 Response Grants



Distance Learning and Telemedicine Grants

To support the use of telecommunicationsenabled information, audio and video equipment, and related advanced technologies by students, teachers, medical professionals, and rural residents.

Due: July 13, 2020

<u>Learn more</u>

Other Grant Opportunities



California Cultural and Paleontological Resource Management

To establish partnerships that collaboratively encourage the public to learn about and engage with heritage resources in California, with the goals of building a meaningful conservation stewardship legacy through expanding public access for recreation opportunities on public lands.



COVID-19 Information

- One-stop state website: <u>www.covid19.ca.gov</u>
- CA State Treasurer's Office <u>COVID-19 Resources</u>
- USDA Rural Resource Guide
- United States Conference of Mayors <u>CARES Act Resource Center</u>
- Government Finance Officers Association <u>COVID-19 Response</u>
 <u>Resource Center</u>
- Committee for a Responsible Federal Budget <u>COVID Money</u> <u>Tracker</u>

Webinar Wednesdays

OPR presents a series of **FREE** webinars on best practices for federal grant applications and administration

Apr 29: Federal Grants in 2020

May 27: Grant Writing Under the Uniform Guidance

Jun 24: Evaluation and Logic Models

More to come...



Upcoming Grant Workshops and Events

Links shared here are not endorsements of an organization or its commercial products. These are provided as a service to the grants community.

Apr 29. OPR Presents: Federal Grants in 2020 - What's New and What's Proposed for the Uniform Guidance . **FREE!** Webinar.

May 11-13. <u>Budget Analyst's Essential Guide to Formulation</u>, <u>Justification</u>, and Execution. Webinar.

May 13-14. <u>Internal Controls for the Federal Grants Community</u>. Webinar.

May 27: <u>OPR Presents: Grant Writing Under the Uniform Guidance</u>. **FREE!** Webinar.

May 28-29. Grant Writing Class . Redding.

May 29. <u>Grantwriting Fundamentals</u> . Bayside (Humboldt County).

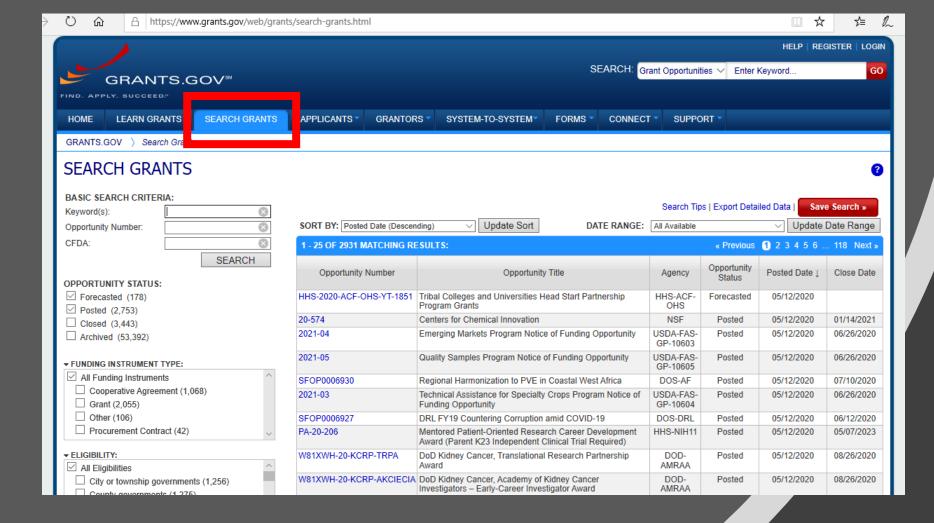
Jun 4-5. Grant Management Class. Camarillo.

Jun 5. How to Apply for Project Grants? Sacramento.

Jun 10. Introduction to Proposal Writing . FREE! San Francisco.

Jun 10-11. Grant Writing Class. Oakland.

How to search Grants.Gov



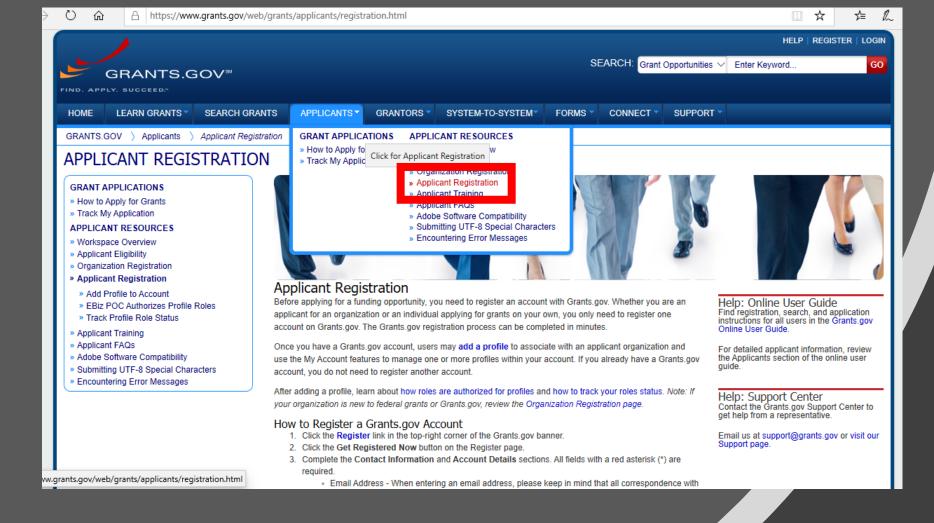


How to search Grants.Gov



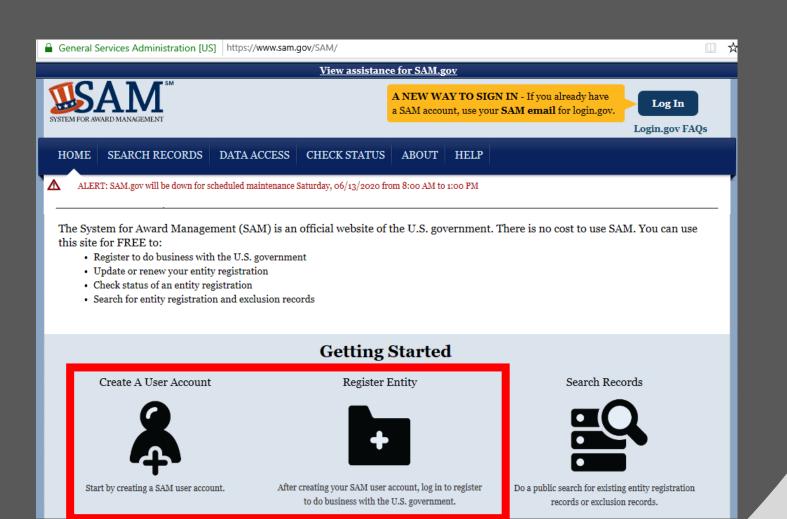
SEARCH GRANTS			
BASIC SEARCH CRITERIA: Keyword(s): Opportunity Number: CFDA: SE	⊗ ⊗ ⊗ ARCH	• ELIGIBILITY: [X] Sma SORT BY: Posted Date 1 - 25 OF 1263 MATC	e (Descending) V
OPPORTUNITY STATUS: ✓ Forecasted (57)		Opportunity Number	Op
Posted (1,206)	PA-20-206	Mentored Patient-Oriented (Parent K23 Independent C	
☐ Closed (303) ☐ Archived (9,435)		PA-20-202	Mentored Clinical Scientist (Parent K08 Independent C
▼ FUNDING INSTRUMENT TYPE: ☑ All Funding Instruments	PA-20-201	Mentored Clinical Scientist (Parent K08 Independent B Humans Required)	
☐ Cooperative Agreement (251) ☐ Grant (1,014) ☐ Other (5)		RFA-DA-21-019	Single Cell Opioid Respons Program Expansion: CNS I Methamphetamine, and/or Not Allowed)
☐ Procurement Contract (5)	~	PA-20-203	Mentored Clinical Scientist (Parent K08 Independent C
▼ ELIGIBILITY:		RFA-NS-20-030	Research Program Award (
authorities (1,133) ☑ Small businesses (1,263)	^	PA-20-205	Mentored Patient-Oriented (Parent K23 Independent C
State governments (1,330)		PA-20-204	Mentored Patient-Oriented (Parent K23 Independent B Humans Required)
Unrestricted (i.e., open to any type of above), subject to any clarification in text fiel		CDC-RFA-CE20-2006	Preventing Adverse Childho

Get registered!





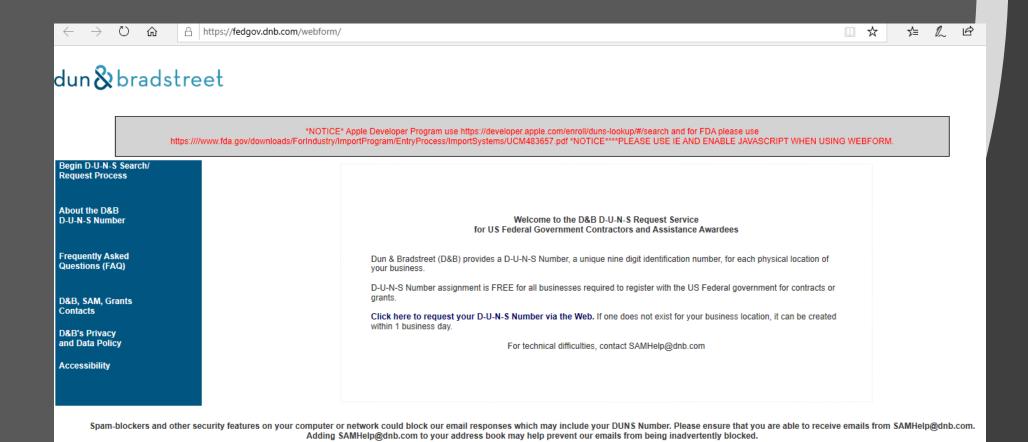
Get registered!





Get registered!





Current Grant Opportunities





RUS-20-02-DLT [Related Opportunities] Distance Learning and Telemedicine Grants Department of Agriculture **Utilities Programs**

« Back | Link

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SYNOPSIS

VERSION HISTORY

RELATED DOCUMENTS

PACKAGE

Print Synopsis Details



General Information

Document Type: Grants Notice

Funding Opportunity Number: RUS-20-02-DLT Funding Opportunity Title: Distance Learning and Telemedicine Grants

Opportunity Category: Discretionary

Opportunity Category Explanation:

Funding Instrument Type: Grant

Category of Funding Activity: Business and Commerce

Community Development

Education

Employment, Labor and Training

Version: Synopsis 3

Posted Date: Apr 15, 2020

Last Updated Date: Apr 15, 2020

Original Closing Date for Applications: Jul 13, 2020

Current Closing Date for Applications: Jul 13, 2020

Archive Date: Aug 13, 2020

Estimated Total Program Funding: \$40,000,000

Award Ceiling: \$1,000,000

Current Grant Opportunities





DE-FOA-0002258

Educational Materials for Professional Organizations Working on Efficiency and Renewable Energy Developments (EMPOWERED)

Department of Energy Golden Field Office

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SYNOPSIS

VERSION HISTORY

RELATED DOCUMENTS

PACKAGE

Print Synopsis Details



General Information

Document Type: Grants Notice

Funding Opportunity Number: DE-FOA-0002258

Funding Opportunity Title: Educational Materials for Professional Organizations
Working on Efficiency and Renewable Energy

Developments (EMPOWERED)

Opportunity Category: Discretionary

Opportunity Category Explanation:

Funding Instrument Type: Cooperative Agreement

Version: Synopsis 1

Posted Date: Apr 06, 2020

Last Updated Date: Apr 06, 2020

Original Closing Date for Applications: Jul 08, 2020

Current Closing Date for Applications: Jul 08, 2020

Archive Date: Apr 05, 2021

Estimated Total Program Funding: \$4,500,000

Award Ceiling: \$2 250 000

Current Grant Opportunities





RFA-FD-20-034

Cooperative Agreement to Support FDA Land and Water Initiative (U01) Clinical Trial Not Allowed Department of Health and Human Services

Food and Drug Administration

« Back | Link

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SYNOPSIS

VERSION HISTORY

RELATED DOCUMENTS

PACKAGE

Print Synopsis Details



General Information

Document Type: Grants Notice

Funding Opportunity Number: RFA-FD-20-034

Funding Opportunity Title: Cooperative Agreement to Support FDA Land and Water Initiative (U01) Clinical Trial Not Allowed

_

Opportunity Category: Discretionary

Opportunity Category Explanation:

Funding Instrument Type: Cooperative Agreement

Category of Funding Activity: Agriculture

Consumer Protection Food and Nutrition Version: Synopsis 2

Posted Date: Mar 31, 2020

Last Updated Date: May 07, 2020

Original Closing Date for Applications: Jun 01, 2020

Current Closing Date for Applications: Jun 01, 2020

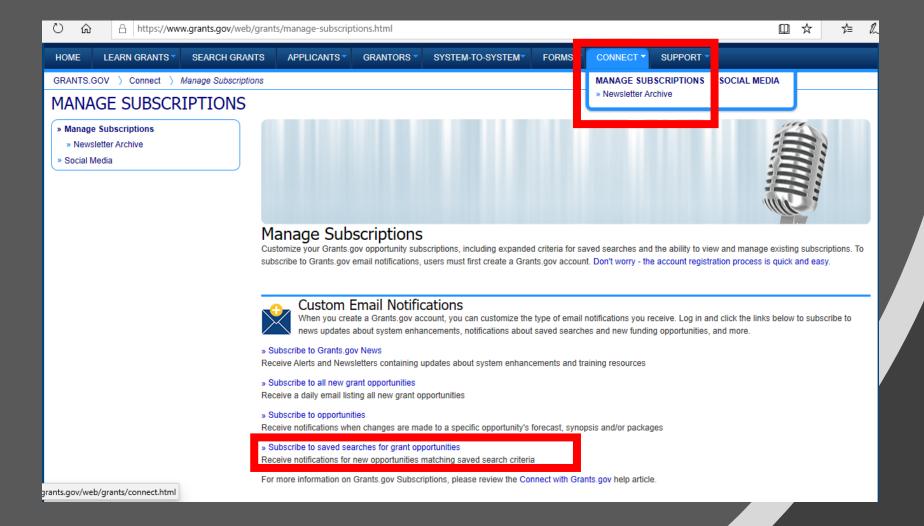
Archive Date: Jul 01, 2020

Estimated Total Program Funding: \$1,000,000

Award Ceiling: \$250,000

Award Floor

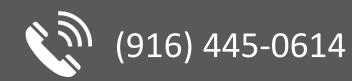
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Contact Us







state.clearinghouse@opr.ca.gov

Thank you to all of our partners!!







CALIFORNIA STRATEGIC GROWTH COUNCIL











GRANTS REPUBLIC



















Closing

CALIFORNIC DEVELORIES SERVICE OF THE CONTRACT OF THE CONTRACT





- Questions
- Survey
- Share and Stay Connected











U.S. Small Business Administration

Thank you!!







Small Business Update for COVID-19





calbis@gobiz.ca.gov state.clearinghouse@opr.ca.gov



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U.S. Small Business Administration