Weekly Webinar #4

Small Business Update for COVID-19

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

• **Resources Outlined:**
  - [covid19.ca.gov](https://covid19.ca.gov)

• **Highlights:**
  - Mortgage Forbearance/Eviction Protections
  - Tax extensions: FTB, EDD, CDTFA
  - CDTFA – Small Business Support: [CDTFA.ca.gov](https://CDTFA.ca.gov)
  - Property Tax Penalties
  - Small Business Finance Center

• **Manufacturing Repurposing:**
  - Contribute or procure with the State: [covid19supplies.ca.gov](https://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 “contact us”
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

Weekly Webinar Survey

Thank you for participating in our webinar. GO-Biz and OPR would like your feedback.

Webinar Attended

Organization Type

Region

Overall, how would you rate this webinar?

Before the webinar, how familiar were you with the content?

What did you find most useful about this webinar?

Are there any topics you would like to hear more about?
GO-Biz Program Impact Videos

- Posted on YouTube and on Website
GO-Biz COVID-19 Resource Page

Disaster Relief Loan Guarantee Program

- [https://ibank.ca.gov/small-business-finance-center/](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/](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 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
Visit our CalCAP webpage at:
https://www.treasurer.ca.gov/cpcfa/calcap/index.asp

or

Email our CalCAP team at:
CalCAP@treasurer.ca.gov

Please follow at @CalCPCFA
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/](https://etp.ca.gov/training-opportunities/)

Application Process Assistance and Interactive Orientation  
[https://etp.ca.gov/getting-started/apply-for-funds/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 concurrently with standard ETP contracts.
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 by visiting SBA.gov/contracting

Determine eligibility at certify.SBA.gov
Need Funding for Your Business? The SBA Can Help.

SBA Funding 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:
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-to-day 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
iado@sba.gov
SBA.gov/ca/la
@SBA_LosAngeles
@SBA_LosAngeles
State Clearinghouse
Federal Grant Resources For Small Businesses
Federal Assistance
Federal Assistance

Review of Federal Programs

The State Clearinghouse (SCH) serves as the state’s Single Point of Contact for the review of federal assistance applications pursuant to Presidential Executive Order No. 12372. Notification of all federal assistance applications must be provided to the SCH pursuant to Assembly Bill No. 1348, which in turn publishes this information for review and comment by State and local elected officials. SAM Section 0912 requires that departments submit new federal funds through the SCH and then through Finance through a DF-24 notification prior to applying for funds.

The SCH does not administer grant programs or offer any grant funding. Please visit grants.gov for funding opportunities.
Federal Grant Resources
Federal Grant Resources
Federal Grant Resources

- How to Use grants.gov PDF
- Introduction to Grants.gov video series
- Grants Learning Center
- Grants 101
- Federal Grants Training 101 Modules (Free)
- Federal Grant Eligibility
- Grants for Small Businesses

- Grant Events and Trainings
- 2019 Summary of Federal Grant Funding

- 2018 Summary of Federal Grant Funding Update
- 2017 Summary of Federal Grant Funding
- Federal Grants in 2020 webinar recording
- Federal Grants in 2020 webinar slides
  - Presidential Memorandum M-20-11
  - Presidential Memorandum M-20-17
  - Presidential Memorandum M-20-18
  - Presidential Memorandum M-20-20
  - Presidential Memorandum M-20-21
Grants programs and eligibility

Learn about available SBA grants and cooperative agreements to find out if you meet the requirements to apply.
Federal Grant Resources

Events and Trainings

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

- Apr 8, 2020 | Back to Basics: Allowability Under the UGG [Webinar]
- Apr 20, 2020 | 2020 Philanthropy California Policy Summit [Virtual/ Webinar]
- Apr 28–29, 2020 | Grant Proposal Boot Camp [Sacramento]
- May 4–8, 2020 | Government Contracts Week [La Jolla]
- May 13–14, 2020 | Internal Controls for the Federal Grants Community [Webinar]
- May 13–14, 2020 | Grant Writing Class [San Diego]
- May 14–15, 2020 | Grant Writing Class [Merced]
- May 18–19, 2020 | NSF Grants Conference [Minneapolis]
- May 27, 2020 | OPR Presents: Grant Writing Under the Uniform Guidance. [FREE Webinar]
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://kanisco.com/).

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

Applying for Federal Grants
- Search for a Funding Opportunity
- How to Apply for Federal Grants
- Grants.gov Youtube channel
- Applicant Training Resources and Videos for Grants.gov
- Grants.gov Support
- Federal Service Desk

Tips for Writing & Submitting Proposals for Federal Grants
Guidelines for Writing Grant Proposals
GrantSpace: Introduction to Proposal Writing
Webinar Recording: Federal Grant Writing 101 (Free)
Webinar Recording: Federal Grantmaking and Grant Management (Free)

Managing Federal Grants

Federal Grant Regulations

Federal Grant Audits
Federal Grants E-List
Federal Grants E-List

Sign up for Federal Grant Updates

Updates on federal grant opportunities, news, and trainings.

Email

First Name

Last Name

Sign Up
Federal Grants E-List

Office of Planning and Research
Federal Assistance

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

USDA
Distance Learning and Telemedicine Grants
To support the use of telecommunications-enabled information, audio and video equipment, and related advanced technologies by students, teachers, medical professionals, and rural residents.
Due: July 13, 2020
Learn more

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 goal of building a meaningful conservation stewardship legacy through expanding public access for recreation opportunities on public lands.
Federal Grants E-List

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

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:** Budget Analyst’s Essential Guide to Formulation, Justification, and Execution. Webinar.

**May 13-14:** Internal Controls for the Federal Grants Community. Webinar.

**May 27:** OPR Presents: Grant Writing Under the Uniform Guidance. **FREE** Webinar.

**May 28-29:** Grant Writing Class. Redding.

**May 29:** Grantwriting Fundamentals. 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
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**

## General Information

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<th>Grants Notice</th>
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<tr>
<td>Funding Opportunity Number:</td>
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**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

**Award Floor:** $2,000

[Print Synopsis Details]
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

SYNOPSIS | VERSION HISTORY | RELATED DOCUMENTS | PACKAGE

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
Category of Funding Activity: Energy

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: $2,500,000
# 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**

### General Information

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**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:**

### SYNOPSIS

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Contact Us

(916) 445-0614

state.clearinghouse@opr.ca.gov
Thank you to all of our partners!!
Closing

- Questions
- Survey
- Share and Stay Connected
Thank you!!

Small Business Update for COVID-19

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