



TAKING YOUR BUSINESS TO THE TOP!

Name	Website	Overview	Who Can Apply
<p>Paycheck Protection Program</p>	<p>https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp</p>	<p>The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employees remain on the payroll for eight weeks, and the money is used towards compensation, rent, mortgage interest, or utilities.</p>	<p>This program is for any small business with less than 500 employees (including sole proprietorships, independent contractors, and self-employed persons), private non-profit organizations, or 501(c)(19) veterans organizations affected by coronavirus/COVID-19.</p>
<p>Disaster Loan Assistance</p>	<p>https://covid19relief.sba.gov/#/ https://covid19relief.sba.gov</p>	<p>In response to the Coronavirus (COVID-19) pandemic, small business owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan advance of up to \$10,000. The loan advance does not have to be paid back.</p>	<p>Businesses with less than 500 employees, Sole Proprietorships, Independent Contractors.</p>
<p>Express Bridge Loan Pilot Program</p>	<p>Find an Express Bridge Loan Lender by connecting with your local SBA District Office</p>	<p>Express Bridge Loan Pilot Program allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 with less paperwork. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loan or used to bridge the gap while applying for a direct SBA Economic Injury Disaster Loan.</p>	<p>If a small business has an urgent need for cash while waiting for decision and disbursement on Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan.</p>
<p>Unemployment Insurance</p>	<p>Contact your State Unemployment Dept. Google: (enter your state) followed by unemployment. <u>Example:</u> CA unemployment</p>	<p>The federal government is allowing new options for states to amend their laws to provide unemployment insurance benefits related to COVID-19. Federal Government to give an extra \$600 per week to State unemployment amount as well as an additional 13 weeks of benefits.</p>	<p>If you are self-employed and gig workers, reduced hours, reduced wages, unable to work due to mandated business closure, unable to work out of fear of exposure.</p>

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Delay Sales Tax Payments	NOTE: The link below applies to California only. If you are in another state, you must refer to your state's website for resources. https://onlineservices.cdtfa.ca.gov	California sales and use tax filers have a 60-day extension on their time to file and pay sales tax. The measure also provides some stress relief to California taxpayers who inadvertently find themselves filing and paying late. California allows you to request the extension, even if you are already late with your filing/payment.
List of Federal Programs	https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources	
List of State Programs	https://www.zenefits.com/workest/the-big-list-of-covid-19-financial-assistance-programs-for-small-businesses-by-state/	
PBA (Professional Beauty Association)	https://www.probeauty.org/2020-coronavirus-faqs	PBA is dedicated to advocating for the rights of <i>beauty professionals</i> and committed to the <i>long-term</i> success of stylists. PBA provides Members with valuable resources, support, and connections to help elevate and grow careers and the industry: empowering Members to do their best work, while supporting and advocating for them along the way.
Kopse Otte CPAs & Advisors	http://www.kopsaotte.com	Kopsa Otte has been referred to as “the only CPA Firm that specializes in Salons and Spas.” To subscribe to their FREE newsletter text “koanews” to 22828
Thrive Business Services Cloud-Based Bookkeeping & Controller Services	http://www.thrivebusinessservices.net	Thrive provides cloud-based bookkeeping & controller services. Like Kopsa Otte, they are one of the few companies in our field that specializes in the Beauty Industry and work closely with Kopsa Otte. Thrive does the bookkeeping, Kopse Otte does the taxes.
Canadian Resources	https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses	Canada’s COVID-19 Economic Resource Page. List of support services for Individuals and Businesses.