



TIME IS RUNNING OUT!!!

There is still time to submit an application to participate in the SBA's PPP program. If you haven't applied or applied in the first round of funding but never heard back, now is the time to apply! Funding will be gone any day now, so don't wait until Monday.

**Massachusetts Equitable
PPP Access Initiative**

MA Equitable PPP Access Initiative Sign Up Form

The Massachusetts Equitable PPP Access Initiative is committed to providing timely and equitable access to the SBA Paycheck Protect Program (PPP) loans for underbanked businesses and historically disadvantaged demographic groups, including people of color and women. As part of this initiative, a coalition of banks are committing to making PPP loans directly, and a network of CDFIs are providing technical assistance with loan applications. If you are a minority-owned business and meet the criteria below, we encourage you to apply through this initiative.

Criteria:

1. You are a minority-owned business, sole proprietor or independent contractor operating in Massachusetts
2. You do not have a banking relationship with an SBA PPP lender.
3. You can complete the PPP application and have access to payroll, benefits and owner compensation records.

Please provide your contact information below and one of our TA providers will contact you for a 15-minute consultation to help you complete your loan application.

For Spanish, Haitian Creole or Portuguese translation, read here:

<https://bit.ly/PPPTranslation>

*** Required**

WHAT?
\$1000 GRANTS
FOR ARTISTS OF
COLOR ON THE
FAIRMOUNT
INDIGO LINE

**WHAT
NEIGHBORHOODS
ARE A PART OF
THE FAIRMOUNT
INDIGO LINE?**

DORCHESTER
HYDE PARK
MATTAPAN
ROXBURY

**FAIRMOUNT
CULTURAL
CORRIDOR**

**ARTIST RELIEF
INITIATIVE**

**APPLY
5/5-
5/15**

HOW TO APPLY?
SIMPLE.
TELL US ABOUT YOURSELF, YOUR
WORK & YOUR CIRCUMSTANCE.

REALLY?
YUP.

The Fairmount Cultural Corridor Launches the FCC Artist Relief Initiative

The Application Goes Live on Tuesday, May 5, 2020

About the Fairmount Cultural Corridor (FCC) Initiative:

The FCC Initiative is a creative place making project that engages residents, artists, community organizations and small businesses to support vibrant, livable neighborhoods

along the Fairmount Commuter Line. We have partnered with artists in our neighborhoods since we began in 2012.

The FCC is made up of a variety of partnering organizations such as DSNI, <https://www.dsni.org> DS4SI <https://www.ds4si.org>, Upham's Corner Main Street <https://uphamscorner.org>, Fairmount Innovation Lab (FIL) <http://fil594.org>, and Artmorpheus Inc <http://www.artmorpheus.org>.

This initiative is sponsored by The Kresge Foundation <https://kresge.org/> to support the sustainability and advancement of artists along the Fairmount Corridor during this time of crisis. The Kresge Foundation is a private, national foundation that works to expand opportunities in America's cities through grantmaking and social investing in arts and culture, education, environment, health, human services and community development.

About the application:

Are you an artist of color living in Roxbury, Dorchester, Mattapan or Hyde Park?
Have you been negatively impacted by COVID-19?

We know that COVID-19 has hit artists hard, especially artists of color. If you have lost work or other income due to COVID-19, please consider applying for this mini-grant!

What?

\$1,000 grants to be utilized at your discretion.

Who?

In order to qualify, you must be an artist of color, which includes artists who are engaged in a wide definition of art as well as traditional and nontraditional arts such as (but not limited to): culinary arts, dance, street theater, performance art, music, photography, fashion, body art, game design, graphic design, poetry, fine arts, social practice, puppetry, jewelry, graffiti, fabrics, ceramics, etc.

Where?

Must live along the Fairmount Indigo Line (Roxbury, Dorchester, Mattapan or Hyde Park).

When?

Applicants must apply between **May 5th** and **May 15th**. Link to application will be forthcoming.



LISC Small Business Relief Grants

Small businesses across the country, the backbone of our nation's economy, are facing potentially devastating economic pressure as a result of the Covid-19 pandemic. Many have already been forced to shut temporarily, and even those operating remotely still face major revenue shortfalls. With few or no reserves to pay their expenses, many will have no choice but to lay off workers and close their doors forever.

Financial assistance at this critical time can make the difference between staying in business or closing permanently, leading to lost income and jobs and economic instability.

Thanks to support from funders like Verizon and Sam's Club, we are providing grants to small businesses, to help them keep functioning and remain vital facets of their local economies through this challenging period.

The next round of applications opens **May 14** of the LISC Small Business Relief Grant Program.

[Click Here to Learn More >](#)



A Checklist to Prepare for Hardship or Handle a Layoff

Here are suggestions to prepare for hardship or handle a layoff:

- Register at your local unemployment office. Check first to see what documents you may need;
- Check with your employer regarding COBRA health insurance coverage;
- If you're on a healthcare marketplace insurance plan, update it to reflect your reduced income. You may now be eligible for a premium tax credit;
- If you're a small business, get your customer invoices out and aged. The SBA may be able to do something with small business loans on old receivables;
- Contact your landlord now to get a rent concession if needed;
- Contact your high interest credit card company and ask for a reduced rate so you can pay on time. If you can't get through, keep calling;
- Contact your cable company for reduced monthlies;
- Put credit cards on auto pay to avoid missed payments/credit snags; and
- See if your car loan offers a payment holiday.

SCORE Boston Small Business Webinars

Greater Boston **SCORE** (Service Corps of Retired Executives) offers **free** mentoring and **free** and low-cost workshops to those who wish to start or build existing businesses in the Greater Boston area.

Tuesday, May 5 | 11:00 a.m. – Negotiation Skills for Small Business and Entrepreneurs. In this workshop you'll learn the seven keys to negotiating anything. Whether you're starting a business, running a small business or simply want to be more successful, take time to learn this skill that will pay dividends for the rest of your life. To register, Click [HERE](#).

Wednesday, May 6 | 12:00 Noon – Manage Your Business Remotely in Times of Uncertainty. Discover tools, tips and resources to help you manage your business remotely during the COVID-19 crisis. Learn how to update critical business information online to keep customers informed and how to host virtual meetings and events. We'll also

share the latest resources from Google and other partners to help support small businesses. To register, Click [HERE](#).

Thursday, May 7 | 12:00 Noon – Be Your Best Ambassador:

Promoting Yourself and Your Brand. Learn how to be your best brand ambassador. Take all of your talents and skills and package them so you get noticed. See what you need to build and promote a brand. To register, Click [HERE](#).



Having Difficult Conversations

Negotiating Rent/Mortgage

We talked to one of our neighborhood landlords about how to get ready to ask for a break on rent, your mortgage or any bills

- **Organize Your Information - Know how much of your income is lost and what your expenses are.** Write it down. It's helpful to know these numbers weekly and monthly.
- **Apply for Unemployment - Unemployment benefits have been expanded to self-employed and independent contractors.** Apply immediately when you lose your job, have reduced hours or have had a pay reduction. Many people assume that they are not eligible when they really are. It's better not to guess and apply.
- **Look into Assistance - There are non-profit organizations and other government agencies that provide assistance.** City of Boston Office of Housing Stability, Department of Neighborhood Development, the Small Business Administration, ABCD, Catholic Charities, Pine Street Inn, and The Salvation Army to name just a few. Many of the business loan programs are available directly from the Small Business Administration and from banks.

[Click Here to Learn More >](#)

New Emergency Paid Sick Leave and Tax Credits

Businesses with under 500 employees are required to provide emergency paid sick leave. During COVID-19, employees can use emergency paid sick leave if they are:

1. observing a federal, state or local isolation/quarantine order
2. advised by a healthcare provider to self-quarantine
3. experiencing symptoms and seeking medical care
4. caring for a family member under a federal/state/local order or medical recommendation to quarantine/isolate
5. caring for a child whose school or daycare has been closed
6. experiencing any other substantially similar conditions specified by the Secretary of Health and Human Services

[Click Here to Learn More >](#)

Emergency Family and Medical Leave of Absence (FMLA)

What is emergency family and medical leave of absence?

Emergency family and medical leave of absence (FMLA) is an amendment to existing FMLA regulations to help employees during COVID-19.

Under the amended FMLA, businesses with under 500 employees are required to provide job protected emergency FMLA leave for employees. Businesses with under 50 employees may be exempted by the Department of Labor from these requirements if the DOL decides that they would jeopardize their business.

Emergency FMLA can be used by employees who are unable to work (or work remotely) while caring for a child under 18 because the child's school/daycare is closed or unavailable due to the COVID-19 public health emergency.

[Click Here to Learn More >](#)

Special Unemployment Portal for 1099/Independent Contractors

The new portal (DIFFERENT than for traditionally eligible workers) is up and running at <https://www.mass.gov/how-to/apply-for-pandemic-unemployment-assistance>

For Those of You Who Serve the Asian Community

<https://medium.com/@Nell.../racism-is-a-virus-too-23483fcd4fdd>

For Those of You Who Serve the Latino Community

<https://hiponline.org/hip-announces-two-emergency-funds-in.../>

For Those of You in CT

<https://www.ctphilanthropy.org/.../funder-resources-and-respo...>

For Those of You in MA

<https://philanthropyma.org/.../disaster-and-emergency-relief-...>

<https://www.tbf.org/.../covid.../other-covid-19-response-efforts>

<https://www.boston.gov/depa.../treasury/boston-resiliency-fund>

<https://unitedwaymassbay.org/covid-19/>

For Those in RI

<https://www.uwri.org/2020/03/covid-19-response-fund/>

EforAll COVID-19 Entrepreneur Resource List

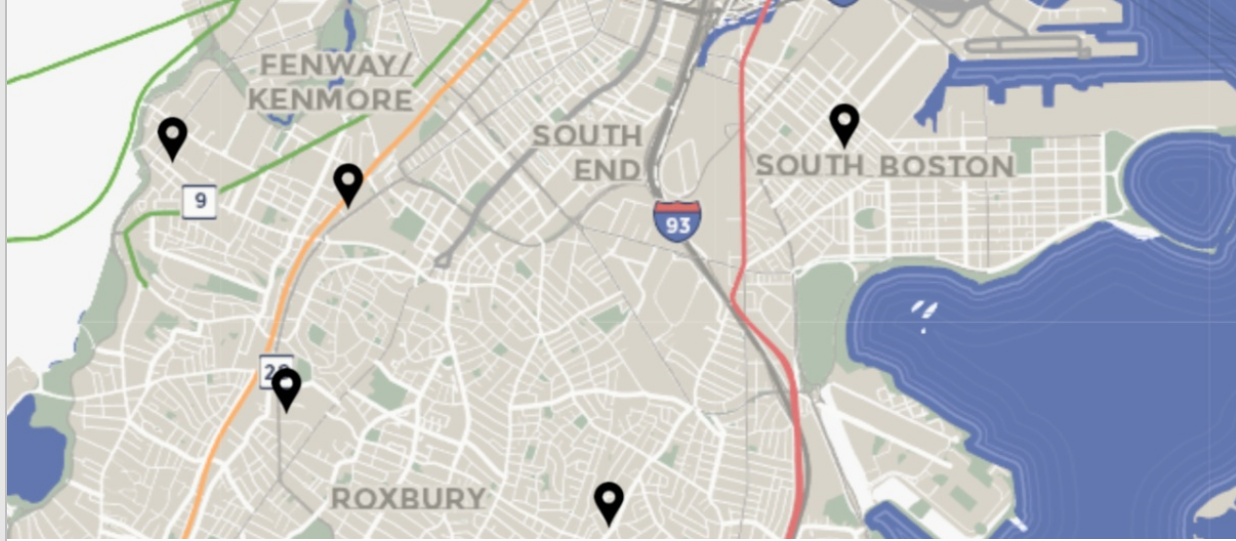
EforAll is compiling national, regional, and local resources for entrepreneurs and small businesses in our communities. There are some great loan programs being announced but we know that loans are not always the solution and should be explored carefully. Don't hesitate to contact someone at [EforAll](#) for guidance.

[Click Here to Learn More >](#)

COVID-19: Protecting Our Families and Communities

The coronavirus (COVID-19) pandemic is quickly sweeping across the U.S. and the whole world. This page includes public health resources in multiple languages that can be shared with immigrant and refugee families; relevant information on immigration policy and enforcement; and other valuable resources, including details on key programs that sick or displaced workers may need.

[Click Here to Learn More >](#)



City of Boston COVID-19 Testing Sites

The City of Boston is partnering with community health centers to increase access to COVID-19 testing for Boston residents. Testing is **free** regardless of insurance or immigration status and will not affect "public charge" rule determinations. Hours vary and all sites require you to call ahead for pre-screening and to schedule an appointment. Many of these sites have capacity for languages in addition to English. For a list of and map of testing sites or for more information, Click [HERE](#).

COVID-19 Legislation Update

Rep Elugardo cosponsored about 70 COVID relief and recovery bills covering issue areas including, but not limited to, wages and employment, cash assistance, small business and nonprofit relief, decarceration, and safe elections. Below we highlight a few bills. View the current full list by issue area [here](#). The Rep is working with Rep Connolly, City Life/Vida Urbana, the Renters Rising Coalition, and others to advocate for additional housing legislation to address recovery needs after the recently passed moratorium on evictions and foreclosures ends. Read the moratorium legislation [here](#).

- **HD.5036:** An Act to provide equal stimulus checks to immigrant taxpayers, *Representative Christine Barber*
- **HD.5040:** An Act relative to providing relief for micro businesses for the duration of executive order 591 in response to the COVID-19 outbreak, *Representative Carlos González*
- **H.4652:** An Act regarding decarceration and COVID-19, *Representative Lindsay Sabadosa*
- **H.4622:** An Act to provide short-term relief for families in deep poverty, *Representative Marjorie C. Decker*

[View Full List Here >](#)



New England
Blacks in Philanthropy

Black Stories in the Time of Corona (Survey)

When the world catches a cold, we catch the flu... Now that the world has the flu, we are dying. Through Black Stories, we want to better understand what our friends, families and communities are experiencing.

We will share this information with ABFE, black philanthropic leaders, foundations and advisory commissions in your community to assist in building a more equitable agenda to support our communities.

[Take the survey](#)

For more information contact:

Bithiah Carter at bcarter@nebip.org

New England Blacks In Philanthropy



ICNA Relief

COVID19 Emergency Food Pantry

icnarelief.org

ICNA Relief COVID-19 Emergency Pantry

Pick Up for Your Community or Islamic Center

Weekly Schedule

Tuesdays & Thursdays, 1PM-3PM

100 Malcolm X Blvd (ISBCC Parking Lot)

Boston, MA

For Senior Deliveries and Volunteer Opportunities Contact:

NewEngland@icnarelief.org

[View Flyer >](#)

[Click Here to Learn More >](#)

streetsense.

Pandemic Response Resources

Download Our Pandemic Relaunch Toolkit for Restaurants + Bars

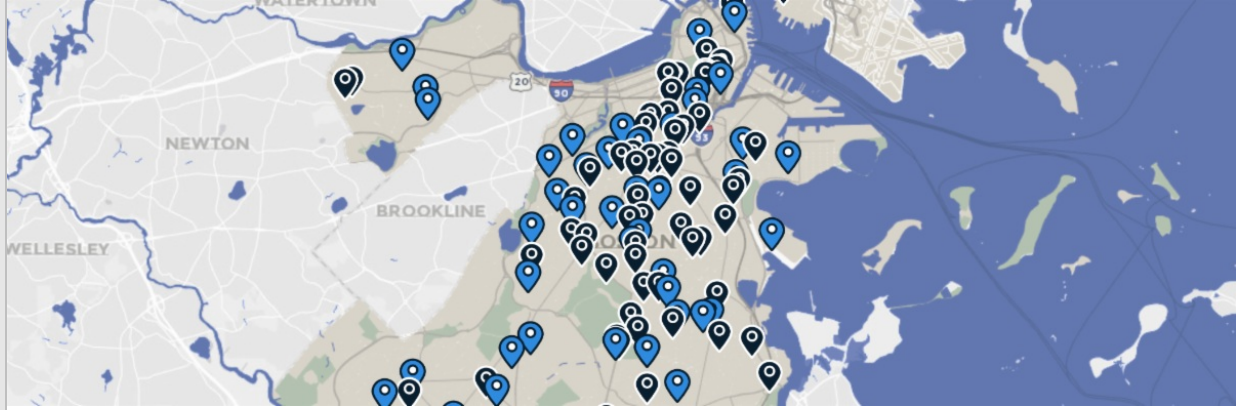
The restaurant industry has been forever transformed by COVID-19. We've compiled an incredibly comprehensive toolkit to help restaurants get back on their feet and prepare for relaunching.

In the toolkit, you'll find strategies to:

- **Prepare a capital plan** for relaunch and carefully consider timing
- **Protect cash flow** and seek additional capital through public and private sector sources
- **Implement changes** such as improved signage and customer communication tools to setup the business for recovery
- **Modify how you engage** with guests and patrons through business diversification, social distancing, and post-pandemic safety and sanitation

[Download The Toolkit](#)

Learn More at <https://streetsense.com/>



Map Of Covid-19 Food Resources In Boston

Sites and meal times are subject to change. Please check back to confirm information before you head to the meal pickup site.

[Click Here to Learn More >](#)

City of Cambridge Relief Programs for Small Businesses

1. The [Cambridge Small Business COVID-19 Relief Grant Program](#) is offering grants up to \$6,000 to eligible for-profit, brick and mortar businesses (retail, food, personal services, and creative).
2. The [Storefront Improvement Program](#) provides financial assistance to property owners or tenants seeking to renovate or restore commercial building exterior facades. Financial assistance includes partially matching grants for ADA improvements to entrances, façade improvements, and signage, lighting and awning improvements.
3. The [Small Business Enhancement Program](#) is a reimbursement grant program that helps eligible small for-profit businesses purchase equipment, marketing, and materials associated with growing their business in Cambridge.

Other Small Business Grant and Resources

1. [Eastern Bank Small Business Impact Loan Fund](#) will provide \$5 million in lending to small businesses
 2. \$100 Million [Facebook Small Business Grants Program](#)
 3. [Hello Alice](#) offering small businesses \$10,000 grants
 4. [Kiva](#) is offering 0% interest loans, up to \$15,000, to entrepreneurs
 5. [Emergency Micro-Loan Program for Central Mass Businesses](#) is offering up to \$20,000 to assist central Massachusetts small businesses that need access to funding due to hardship stemming from the outbreak.
 6. [MainVest in Salem](#) has launched “the Main Street Initiative” — \$2,000, zero-interest cash loans to small brick and mortar businesses
 7. [Verizon Small Business Recover Fund](#) announces grants up to \$10,000 This fund seeks to support entrepreneurs of color, women-owned businesses and other enterprises in historically under-served places
-

Online Resources and Borrowing Support

If you do not operate your business with a bank, please **review this list** of New England financial institutions with capacity to process PPP applications for non-bank customers.

Online resources and borrowing support:

- [Fundera](#)
- [Funding Circle](#)
- [Kabbage](#)
- [Intuit Quickbooks](#)
- [Square](#)

COVID-19 Resources

General Information & Updates

Meal Distribution Sites for Children and Youth: The City of Boston, in partnership with Project Bread, YMCA of Greater Boston, Boston Centers for Youth and Families, and other community organizations, will provide free meals to all youth and teens at various locations and times across the City.

Pharmaluxe Pharmacy Delivers: Contact Pharmaluxe to set up an account for home delivery of prescriptions and other first-aid items. **Email:** info@pharmaluxerx.com or call 617-238-5224.

Unemployment Insurance: Obtain updates about unemployment benefits and Coronavirus (COVID-19). **Here is additional unemployment information.**

Need Health Insurance Information: The Health Connector enrollment period has been extended.

The Boston Resiliency Fund is the City of Boston's effort to help coordinate assistance. **Click here** for more information.

The official City of Boston **Coronavirus Information Page** where Mayor Walsh's team, including the Boston Public Health Commission is keeping the most current information and recommendations available for our local situation.

The Commonwealth of Massachusetts **Coronavirus Resources Page**.

New Bill Prohibits All Non-essential Evictions for Residential Properties and Small Businesses

Landlords would be banned from issuing late fees and reports to credit agencies for nonpayment of rent, provided that a tenant offers notice and documentation to the landlord within 30 days of the missed rent that the non-payment was related to a financial impact from COVID-19.



Boston-area Nonprofit Organizations Are Here to Help You Declutter

Friends -

Many of us are suddenly staring down unexpected stretches of time in our homes in the coming weeks. But working from home to limit the spread of COVID-19 might be just the opportunity we needed to check some domestic duties off our to-do lists.

For those of you getting a jump start on spring cleaning during your at-home coffee breaks, **Boston-area nonprofit organizations are here to help you declutter.** Below are some of the most urgent needs of Donii's nonprofit partners. Keep them in mind as you're cleaning house, you might just find a match for items you no longer need.

Cleaning out your closets?

- **Second Chances** urgently needs: men's clothing of all types and sizes, women's clothing - especially larger sizes, footwear in good condition for both men and women
- **Catie's Closet** urgently needs: clothing for youth (sized 4-16) and teen boys and girls (sized S - 2X), especially jeans, sweatpants, sweatshirts, and tees
- **The Material Aid and Advocacy Program** urgently needs: spring & rain coats, ponchos, clothes that wick, jeans, sneakers, and spring boots

Cleaning out your kitchen/bathroom?

- **Mission of Deeds** urgently needs: kitchen appliances, towels of all sizes, shower curtains
- **Interfaith Social Services** urgently needs: small working appliances, household items

Cleaning out your kids rooms?

- **Room to Grow** urgently needs: Board books in English and Spanish, 3-month clothing, toddler clothing, child safety supplies, infant toys and blankets
- **Cradles to Crayons** urgently needs: everyday shoes and sneakers, boys clothing, sweaters/sweatshirts

If your workplace already has a [Donii](#) kiosk, when you're back at the office you'll be able to bring your donation items with you to have them picked up and delivered to the charities you choose.

If your workplace needs a Donii kiosk, [let us know](#).

Happy decluttering, happy giving, and stay healthy out there!

Mayor's Office of Economic Development

The Office of Economic Development (OED) announces specific office hours for the Small Business Managers. This will be a way for you to connect with the OED team directly.

They will host two 2-hour sessions where you can call in at any time to ask questions, set up appointments for support with applications, and get clarity on updates you've heard (you do not need to stay on the call for the entire time). Questions will be answered in the order they are received.

How to Connect

Dial-In: 1 661-543-0141

PIN: 116 952 328#

Office Hours

Friday April 10th: 9-11am OR 2-4pm

Moratorium on Eviction and Foreclosures (Including Small Businesses)

City of Boston's Handbook for Small Business Owners on Financial Relief Options

[Click Here to Learn More >](#)

Information on Obtaining Local Assistance

[Click Here to Learn More >](#)



Foundation Business Equity COVID-19 Impact Resources

[Click Here to Learn More >](#)

Federal Reserve Bank of Boston Small Business Resources

[Click Here to Learn More >](#)

CWE Funding & Resources for Small Business During COVID-19 Crisis

[Click Here to Learn More >](#)

Top 10 Scam Prevention Tips During Covid-19

[Click Here to Learn More >](#)

Keep the Doors Open: For Businesses in NYC and Massachusetts

[Click Here to Learn More >](#)

Boston Establishes Artist Relief Fund in Response to Coronavirus

[Click Here to Learn More >](#)

MGCC COVID-19 Small Business Resources

[Click Here to Learn More >](#)

Coronavirus and Massachusetts Nonprofits

[Click Here to Learn More >](#)

[Visit Our Website](#)

