

# Financial (Emergency) Help for Struggling Businesses – Take Advantage of it!

The Federal government has made billions of dollars available (again) to small businesses to help them during this time of COVID-19 driven economic downturn. The problem is too few businesses of color know about, let alone received this help. Businesses as small as having only a single employee, the owner, are getting financial assistance. Individuals operating their own business as a 1099 employee e.g. an Uber Driver are getting assistance. Individuals who have a second or side business are getting help. If you have a business or know someone who does, make sure they know about these opportunities. Don't assume you won't qualify or that it is too hard to apply. Even if you have been declined before, or you have been told your bank isn't participating in the program, or you don't have a bank, *there is help for you!* 

Let people know you were referred by Greater Grove Hall Main Streets and if you run into any problems, contact **Ed Gaskin** at <a href="mailto:ewgaskin@gmail.com">ewgaskin@gmail.com</a>.

We've been able to help our Spanish speaking businesses gain access to public and private sector grants. Working with Cisnell Baez from Councilor Julia Mejia's office, and

Carlos Espinoza-Toro of JPNDC, we were able to help 15 Spanish speaking businesses get up to \$25,000 and five businesses up to \$75,000. We were also able to help 13 businesses get up to \$4,000 in rent assistance.

### Challenges

We've discovered a list of challenges in trying to help businesses get access to these funds. All of these challenges can be overcome.

**Technological** – A lot of small, microbusinesses don't use the Internet, or social media for business. They may only have a personal email, or just use text. That makes it harder to get the word out to small businesses and for them to process applications. If you have a cell phone, you can receive help. We have cash-only businesses that don't have financial records or those who haven't filed their taxes yet. They can get help.

Language — Language many small businesses don't speak or aren't proficient in English. There is help in the following languages. For assistance in English, Español (Spanish), Kreyòl ayisyen (Haitian Creole), (Chinese), العربية (Arabic) or Português (Portuguese) sign up here.

Financial Literacy – There are a lot of terms used that may not be understood, such as "forgivable loan", people may think they don't qualify because they don't have good credit, or business credit or not have a business account separate from their personal account or don't use a bank at all. They may think because their business is not profitable, they can't be helped. All of these challenges have been overcome.

Distrust – There is a certain amount of distrust of government programs or programs that sound too good to be true such as "Free Money for Your Business." These programs are real and you need to take advantage of them.



We are part of a coalition helping small businesses get access to these funds.

### Equitable PPP Access Initiative Members & Supporters



# Massachusetts Equitable PPP Access Initiative

Provides a range of services such as webinars and one-on-one sessions



### Sign up for Oneon-One Help

Sign up to get individual support applying for a PPP Loan. Help is available in English, Español (Spanish), Kreyòl ayisyen (Haitian Creole), 中文 (Chinese), العربية (Arabic) & Português (Portuguese).

**SIGN UP HERE** 

Applying for Your 1st PPP Loan Applying for Your 2nd PPP Loan Information on Loan Forgiveness Sign Up for a Workshop or 1-on-1 Help

### Attend a Paycheck Protection Program (PPP) Loan Info Session | Asista a una Sesión Informativa

You can reach the Massachusetts Equitable PPP Access Initiative here

### SMALL BUSINESS STRONG

Small Business Strong is a service available to help small businesses in a number of areas such as:

- (✓) PPP/Finance/Accounting/Tax
- (✓) Digital Enablement
- (✓) Marketing
- (✓) HR
- (✓) Operations
- (✓)Legal/Bankruptcy

Small Business Strong can be reached at <a href="https://www.smallbstrong.com/">https://www.smallbstrong.com/</a>



**Grove Hall Main Street Grant Application** 

Through a generous gift from the Cummings Foundation, Greater Grove Hall Main Streets will be making grants up to \$2,500 to individuals, groups and non-profits, who have projects that help the Grove Hall community. These grants are designed to increase civic engagement and the improvement of the Grove Hall community.

Click Here to Apply!

### CITY of BOSTON

### Help For Those Seeking Outdoor Dining Approval

The 2021 outdoor dining season is quickly approaching and the City of Boston is currently accepting applications. For important dates and program information please click <u>here</u>. The first application deadline has passed, but you **can** still apply!

As always, if you need guidance or support please do not hesitate to reach out.



Take a look through some of our services and resources so that you're prepared for this winter. Because, in Boston, winter is always coming.

Find the City of Boston's Winter Guide <u>here</u>

The guide covers:

What to do with your car **here** Learn what to do with your car during a snowstorm here Learn what to do with your trash during a snowstorm here Sign up for snow emergency alerts here

Click Here to Learn More



Thursday 2/4/21 / 10:00am - 11:00am Introduction to the State of Massachusetts **Contracting for Small Businesses** 

Thursday 2/4/21 / 9:00am - 10:00am **Small Business Resources Forum** 

Thursday 2/4/21 / 12:00pm - 1:00pm **CWE Eastern MA: Lunchtime Women Supporting Women Workshop** 

Friday 2/5/21 / 12:00pm - 1:15pm **Shopify: Best Practices for Ecommerce** Stores to Drive Sales

Tuesday 2/9/21 / 10:00am - 11:15am Franchising 101-Small Business **Ownership** 

Tuesday 2/9/21 / 9:00am - 11:30am **Building Stronger Nonprofit Leadership** Teams: Board & Staff Leaders

Wednesday 2/10/21 / 10:00am - 11:15am Creating Content for Social Media and **Newsletters** 

Wednesday 2/10/21 / 12:00pm - 1:30pm So, You Want to Become a Consultant

Wednesday 2/17/21 / 10:30am - 11:45am Price it Right! Effective Pricing Strategies and Tactics

Wednesday 2/17/21 / 6:30pm - 7:30pm **How Can the Small Business** Administration Help With Your Covid Relief? with Oreste Varela, Springfield **Branch Manager** 

Wednesday 2/17/21 / 5:30pm - 7:00pm **SCORE Western Mass Networking Event** 

Thursday 2/18/21 / 5:00pm - 6:30pm CWE Central MA - Social Media Made **Simple** 

Tuesday 2/23/21 / 11:45am - 1:15pm HR Essentials: Best Practices in Total Compensation

Tuesday 2/23/21 / 11:00am - 12:30pm **CWE Eastern MA - Explore Small Business Administration Resources** 

Tuesday 2/23/21 - 4/27/21 / 5:30pm -8:00pm

**CWE Eastern MA: 10-Week Business** Planning Program General Cohort

Thursday 2/11/21 / 1:00pm - 2:00pm

Positioning Your Company to Sell Post
COVID

Thursday 2/11/21 / 12:00pm - 1:00pm CWE Eastern MA: Women Supporting Women Workshop

Thursday 2/11/21 / 6:00pm - 9:00pm Business Planning and Cash Flow / Session 3 - Finiancial Projections

Friday 2/12/21 / 10:00am - 11:15am

Excel Formulas — They Can Do More than

Just Math

Wednesday 2/24/21 / 2:00pm - 3:30pm Your Business Plan: Soup to Nuts

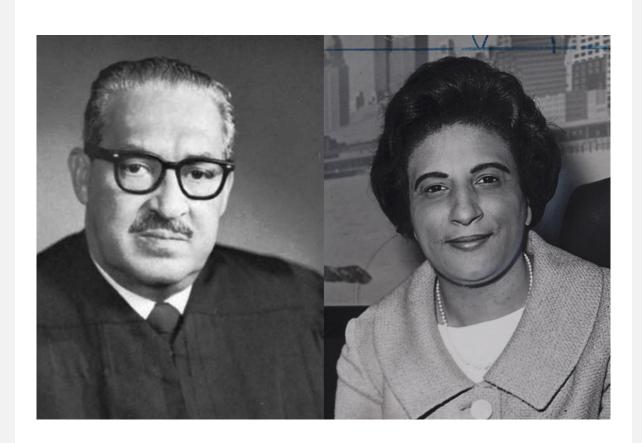
Wednesday 2/24/21 / 10:00am - 11:15am Lost and Found: Local SEO and Social Proof

Wednesday 2/24/21 / 11:00am - 1:00pm CWE Eastern MA - Legal Considerations for New Business Owners

Friday 2/26/21 / 9:30am - 10:30am

Challenge and Value of a Cross-Cultural

Business



# \$40M Gift to NAACP LDF from Single Anonymous Donor Will Put 50 Civil Rights Lawyers Through School

The Marshall-Motley Scholars Program, named for Supreme Court Associate Justice Thurgood Marshall and civil rights attorney Constance Baker Motley, launched on Martin Luther King Jr. Day.

The NAACP Legal Defense and Educational Fund is continuing Martin Luther King Jr.'s work toward racial equality — thanks, in part, to a generous gift.

The NAACP LDF launched a \$40 million scholarship program on Monday that will help 50 students throughout the country who are committed to fighting racial injustice pay for law school. It's the result of a gift from one single anonymous donor, according to the Associated Press.

Source: People

Click Here to Learn More



### Ujima Fund's 2020 Investor Report

Please get access to the first Ujima Investments Report You can access the website and full report here.

We are proud of the work we have done with our communities. Last year, we launched the <u>Worker and Resident Care Fund</u>, and partnered with our peers on many coalition projects, including <u>Black Mass Coalition</u> and <u>Business Equity Fund COVID-19 Emergency Relief Fund</u>, to make good on the meaning of our namesake.

We are incredibly grateful to members and the Ujima Fund Management Team for their support, and to Morgan Lewis for their invaluable pro bono work.

Thank you for your continued support of the Boston Ujima Project!

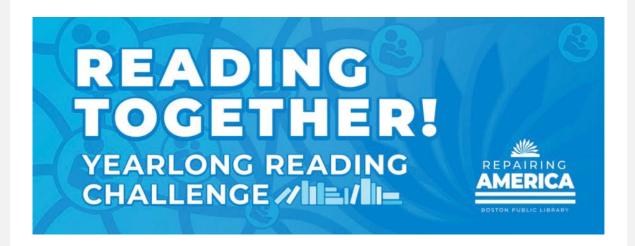
## Lunch & Learn: Black Entrepreneurship with TBE Online

Despite making up 13% of the population and 7% of its entrepreneurs, Black business owners receive 1% of all capital deployed by equity investors and 2% of all Small Business Administration loans. What explains this disparity and what can be done to change it? Venture Capitalist and Harvard Business School Senior Lecturer Jeff Bussgang and Greater Grove Hall Main Streets Executive Director Ed Gaskin will share their experience and insights.

Date: Tuesday, February 16, 11:30 am-12:30 pm

Registration: This event will take place through a video conference call. Pre-registration is required. Please click the registration button above to pre-register. Once you have registered, your unique access link will be emailed to you. If you're new to Zoom, watch a tutorial or read written instructions on how to join a Zoom video call.lack New For more information about Bussgang's and Gaskin's efforts:

Venture Competition (BNVC): <a href="https://www.hbs.edu/faculty/Pages/item.aspx?num=59046">https://www.hbs.edu/faculty/Pages/item.aspx?num=59046</a>
Greater Grove Hall Main Streets: <a href="http://www.greatergrovehall.org">http://www.greatergrovehall.org</a>



### Boston Public Library Announces Reading Together: A Yearlong Challenge

BOSTON – December 28, 2020 – The Boston Public Library today announced Reading Together, a yearlong reading challenge for the year 2021. While many Bostonians remain isolated due to the global health emergency, Reading Together challenges BPL patrons to read a book each month that falls under a suggested theme. The themes were chosen to broaden perspectives and connect readers across the city throughout the year.

#### Click Here to Learn More





## Women's Foundation of Boston Introduces Program for the Next Generation of Nonprofit Executives

The Boston-based organization will kick off its executive development program in March of 2021.

BOSTON, Mass. --- <u>The Women's Foundation of Boston</u> announced today the launch of its Young Women's Leadership Program which is designed to mentor, develop and empower the next generation of Boston's nonprofit executives.

The Young Women's Leadership Program is a year-long development program that will serve a group of dedicated women who are inspired to make an impact in their communities. Beginning in March of 2021, the Young Women's Leadership Program will guide accepted participants through leadership training, hands-on experiences and networking opportunities.

"The Young Women's Leadership Program at the Women's Foundation of Boston is a phenomenal new program that identifies Greater Boston's most ambitious young women and trains and develops their nonprofit leadership skills. These women will become our cities' next impactful non-profit executives and we are delighted to be a part of their journey," said Christina Gordon, Executive Director & Co-Founder of the Women's Foundation of Boston.

To learn more about the Young Women's Leadership Program, please visit: www.wfboston.org/ywlp

#### About Us:

The Women's Foundation of Boston is a registered 501(c)(3) that advances economic and leadership opportunities for women and girls in Greater Boston and promotes philanthropic giving to organizations that support them.

#### Contact Us:

Lauren Romanish I YWLP Marketing & Communications Chair

Email: Iromanish@wfboston.org

# Massachusetts Equitable PPP Access Initiative

### **PPP Assistance**

You can sign up <u>here</u> for either a workshop or 1-1 assistance. Please note that we have had a lot of requests in the last several days, so it will take a few days before a business advisor will call you if you sign up for 1-1 assistance.

No worries, though - we have several banks prepared to take applications from new customers, and we expect the funding to remain available for some time. If you're eager to get going, I'd suggest signing up for one of our workshops, which will include the opportunity to ask questions of our business advisors.



Building Pathways Building Trades Pre-Apprenticeship Training Program Recruiting Qualified Candidates Building Pathways, a 200+ hour pre-apprenticeship training program designed to prepare qualified applicants for an apprenticeship in the building trades, is recruiting for its June 1 training cycle.

Through Career Readiness and Occupational Skills Training, with classroom and handson learning experiences, Building Pathways provides participants with the knowledge and skills they need to apply for and enter a state-registered union Building Trades apprenticeship program. Participants also receive coordinated case management and placement services to help them achieve their career goals.

In order to be eligible for Building Pathways, applicants must be a resident of Suffolk, Norfolk or Middlesex counties, be at least 18 years of age, be authorized to work in the US, have a valid driver's license, and a high school diploma or equivalency. They must also have *no* prior building trades union affiliation either as an apprentice or journeyworker.

To apply, candidates must first attend an Information Session to learn more about career opportunities in the construction industry and the Building Pathways program, and to obtain an application. *Due to the COVID-19 public health crisis, Information Sessions will be held virtually until further notice. Registration for Information Sessions is at* <a href="https://buildingpathwaysboston.org/2021/01/building-pathwaysis-recruiting-for-our-june-2021-training-cycle/">https://buildingpathwaysboston.org/2021/01/building-pathwaysis-recruiting-for-our-june-2021-training-cycle/</a>.

#### Click Here to View Flyer



### **Cultivate Small Business Program**

Santander Bank's Cultivate Small Business program is designed to help early-stage entrepreneurs like you: women, people of color, and immigrants working to build and sustain food-related businesses in emergent neighborhoods in Massachusetts. The 16-week (fully virtual) program is **completely free to entrepreneurs** and provides you with industry specific education, networks and mentoring, along with the opportunity to apply for capital grants for your business.

Click Here to Learn More

### **APPLY NOW!**



# SPECIAL INVITE: The 101st Urban League of Eastern MA Annual Meeting

I want to extend a personal invitation to you as my special guest for the Urban League of Eastern Massachusetts (ULEM), 2020 Annual Meeting, **Thursday, February 4, 2021 from 6:00pm - 7:30pm**.

Last year, ULEM supported the community through COVID and racial injustice and we are eager to share with you our vision and preparation to continue our mission of Empowering Communities and Changing Lives in 2021.

ULEM Board Chairman Joseph Feaster Jr. and I are honored to have as our esteemed guest, the newly appointed President and CEO of the Dimock Center Dr. Charles Anderson. You will want to be there as he and I discuss health and economic priorities for the people and families that both ULEM and The Dimock Center serve every day. As a convenience to you, I have provided the link to register, for what is sure to be an illuminating evening. Simply click: <a href="http://bit.ly/ULEM2020AM">http://bit.ly/ULEM2020AM</a>

I look forward to you joining the Urban League of Eastern Massachusetts on **February 4th** as we continue our charge to be the "Economic First Responders" for the Black and Brown communities throughout eastern Massachusetts. We appreciate your continued support and welcome your partnership as we all enter 2021 with renewed hope and expectations.

### Harvard's Community of Practice

The Harvard Skillbase Team is excited to announce the launch of a new pilot <u>Community</u> <u>of Practice</u> professional development series this spring. This free month-long virtual cohort is targeted towards front-line staff working with jobseekers in American Job Centers, non-profit and community-based organizations, and state government. Participants will engage with a peer network of leaders to share about tools and techniques being used to meet the needs of jobseekers throughout the challenges of COVID-19.

As a Skillbase collaborator, we are excited to invite you to share this opportunity with your staff or organizations you work with who serve jobseekers and to encourage individuals who would benefit from this professional development to register. The blurb below and our <a href="https://www.website">website</a> have more information for staff about the program and how to register. Help spread the word to all who would benefit from this <a href="mailto:free professional development">free professional development</a> opportunity.

## Greater Grove Hall Main Streets Was Mentioned in the Media

<u>William Gross To Step Down As Boston Police Commissioner</u> <u>wgbh.org</u>

**Ed Gaskin**, executive director of Grove Hall Main Streets, said he was a fan of Gross. Gaskin described him as a steady and fair law enforcement



### Did You Know?

### By Karen Bunch

Marceo Remy was raised in Boston's South End/Lower Roxbury neighborhood. His father, a scholar from Haiti, and his mother, from Georgia, raised Remy with a rich blend of cultures and strong values. A Morehouse College alum, Remy's commitment to community and creating economic opportunity have been hallmarks of his 25-year career in business.

Today, Remy seeks to support local businesses and entrepreneurs by using innovative technology and creating efficient and cost-effective ways for small businesses to thrive. His aim is to connect small business owners to small manufacturers in Haiti, supporting the creation of good jobs, economic growth, and sustainable businesses both here in Boston and beyond.

According to Remy, "Our objective is to create a single system of quality product from the farm to the factory and do it in a fair way, that requires right values and use of technology." In a golden age of technology and small-scale manufacturing capabilities, Remy views "blockchain" cryptocurrency technologies as the best way to work directly with the farmers, track the crops, create direct pay situations and solving many of the issues and obstacles that have historically hindered job creation and growth.

As a Development Manager at Agro Commodity Private Bank and Trust, Remy sees tremendous opportunity for small businesses and entrepreneurs with Haiti's cacao and coffee industry. According to Remy, Haiti's coffee and cacao are renowned worldwide.

Haiti's cacao is used in the finest chocolates of Paris. Remy says, "Chocolate is a desert and superfood, as well as the major source of income of millions of smallholder farmers around the world." His commitment to ethical practices informs his business philosophy, "We can combine moral values and profitable ventures while improving the food supply."

We look forward to his input and expertise in supporting our local businesses and entrepreneurs.

**Visit Our Website** 



