

FEDERAL RESOURCES FOR EMPLOYERS

U.S. SMALL BUSINESS ADMINISTRATION (SBA) RESOURCES FOR EMPLOYERS

The SBA provides a number of loan resources for small businesses. The SBA will work directly with state and local governments to provide targeted, low-interest loans to small businesses and nonprofits that have been severely impacted by the Coronavirus (COVID-19), and this page will be updated when we have more details.

Small Business Owner's Guide to the Coronavirus Aid, Relief, and Economic Security (CARES) Act

Economic Injury Disaster Loans and Loan Advance

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 SBA's Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

The loan advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available within three days of a successful application, and this loan advance will not have to be repaid.

For more information, visit: [SBA Disaster Loans](#)

For assistance with filling out the SBA Disaster Loan application please contact the Maine Department of Economic and Community Development's Business Answers program at Business.Answers@Maine.gov or the Small Business Development Center at [Maine SBDC](#)

US DEPT OF AGRICULTURE RESOURCES FOR BUSINESSES

The USDA has created one-stop-shop of federal programs that can be used by rural communities, organizations and individuals impacted by the COVID-19 pandemic.

For more information, visit: [USDA COVID-19 Federal Resources Guide](#)

SBA Guidance & Resource Page

This page contains consolidated federal resources and information about loan products for small businesses.

For more information, visit: [SBA Resource Page for Businesses & Employers.](#)

SBA Disaster Assistance Customer Service

1-800-659-2955 (TTY: 1-800-877-8339)

disastercustomerservice@sba.gov

CDC RESOURCES FOR EMPLOYERS

Below are useful guides from CDC to help your business combat the spread of germs, address changing behavior, and plan for potential disruptions.

[CDC Guidance Page for Businesses](#)
[Business Pandemic Planning Checklist](#)
[Preventing Stigma related to COVID-19](#)
[Key Facts About COVID-19](#)

US DEPT OF THE TREASURY RESOURCES FOR EMPLOYERS

The Treasury Department has created a webpage describing their various programs, including Small Business Job Retention Loans, Economic Impact Payments, Tax Rebates and Credits, and Expanded Unemployment Insurance for assistance through the COVID-19 crisis.

For more information, visit: [Treasury Department](#)

IRS RESOURCES FOR EMPLOYERS

The IRS has set up a special section to help taxpayers and businesses affected by COVID-19. The page will be updated as new programs are made available.

[Economic Impact Payments: What you need to know](#)
[IRS COVID-19](#)

DOL RESOURCES FOR EMPLOYERS

OSHA has created a guide for preparing workplaces for COVID-19. The page will be updated as new programs are made available.

[Guidance for Preparing Workplaces for COVID-19](#)

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DHHS RESOURCES FOR EMPLOYERS

The DHHS has an in-depth business pandemic planning checklist.

For more information, visit: [Business Pandemic Planning Checklist](#)

STATE RESOURCES FOR EMPLOYERS

MAINE CDC RESOURCES FOR EMPLOYERS

Find the latest information about Maine's response to the 2019 novel coronavirus, or COVID-19, and resources for Maine people on the Maine CDC website.

For more information, visit: [Maine CDC](#)

STATE OF MAINE EMERGENCY LEGISLATION

To protect small businesses, Governor Mills has requested that the Small Business Administration (SBA) provide economic support loans to Maine small businesses in order to help them overcome any temporary loss of revenue due to COVID-19. **As of this writing, Maine is the only state to be approved for this so far, so if you are interested, please get go to the link above under the Federal SBA Economic Injury Disaster Loan and get in their queue early before the onrush of businesses from other states.** [SBA Disaster Loans](#)

For assistance with filling out the SBA Disaster Loan application please contact the Maine Department of Economic and Community Development's Business Answers program at Business.Answers@Maine.gov or the Small Business Development Center at [Maine SBDC](#)

The state is working rapidly to create new resources and programs to assist businesses through this time. As the situation is changing daily, new programs are being added and existing programs are being modified daily to offer respite to businesses. Please see the State of Maine's website for the most up-to-date listing of available resources, <https://www.maine.gov/governor/mills/covid-19>

Recent measures enacted by Gov. Mills and the Maine Legislature to protect Maine businesses during the Coronavirus outbreak:

- Establishing a consumer and sole proprietor loan guarantee program through FAME, in partnership with financial institutions, to provide low- or no- interest loans for eligible people in Maine; *For more information, visit: [Finance Authority of Maine](#)*
- Temporarily expanding eligibility for unemployment benefits for workers impacted by COVID-19; *For more information, visit: [Maine Department of Labor](#)*
- Delaying the effective date of the single-use plastic bag ban to January 15, 2021.
- [Essential Services Designation Request \(PDF\)](#), if the function of your business is not listed, but you believe that it is essential, you may *request designation as an essential business.*
- [Governor's Executive Order Number 19 FAQs \(PDF\)](#)
- [Resources for Maine Businesses Impacted by COVID-19 Pandemic \(PDF\)](#)
- [Financial Resources in Response COVID-19-related closures and economic disruption \(PDF\)](#)
- [FAME COVID-19 Relief Loan Programs](#)
- [Unemployment Insurance FAQs Regarding COVID-19](#)

ADDITIONAL HELPFUL RESOURCES

SMALL BUSINESS DEVELOPMENT CENTER RESOURCES FOR SMALL BUSINESS

Mitigate Coronavirus Impact on Your Business

US CHAMBER RESOURCES FOR EMPLOYERS

Find the latest recommendations from the US Chamber related to planning and responding COVID-19.

For more information, visit: [*Guidance from the US Chamber*](#)

The US Chamber has created a useful guide to assist businesses with understanding and applying for Paycheck Protection Program forgivable loans.

[Paycheck Protection Program Guide](#)

The US Chamber has created a **Coronavirus Response Toolkit** including many useful items like key messages and example posts, social media graphics, and a customizable flyer. Get it [*here*](#).

For additional guidance from the US Chamber please visit the following links:

[Coronavirus: 8 Things Your Small Business Needs to Do](#)

[7 Things to Do When Creating an Emergency Work-From-Home Policy for COVID-19](#)

[Staying Connected With Customers Through the Coronavirus Outbreak](#)

[5 Ways to Manage Coronavirus Concerns When Employees Can't Work From Home](#)

MAINE CHAMBER RESOURCES FOR EMPLOYERS

The Maine Chamber of Commerce has put together a useful list of state and federal assistance programs related to COVID-19,

For more information, visit: [*Maine Chamber of Commerce*](#)

MAINE MANUFACTURING EXTENSION PARTNERSHIP RESOURCES FOR EMPLOYERS

Maine MEP is focused on helping companies maintain liquidity. MEP will be partnering with the Maine SBA and the Finance Authority of Maine in disseminating information on the various instruments that will be coming available to small manufacturers. MEP also assists in addressing supply chain shortages, potentially match-making medical device component manufacturing needs, etc.

Remember, Maine MEP is part of a National MEP Network, as such they have the capability to reach out to other manufacturing companies across the country; this resource is available to you if you need to find another supplier, or have capacity to offer up, in the short term. MEP will work on your behalf to make the connections for you.

For more information, visit: [*Maine MEP*](#)

LOCAL RESOURCE: MAINSTREAM FINANCE

MaineStream Finance, (located at 262 Harlow St. in Bangor) has put resource page for small businesses.

For more information, visit: [MaineStream Finance](#)

LOCAL RESOURCE: Bangor Region Chamber of Commerce

The Maine State Chamber and Bangor Region Chamber have put together a very useful summary of the Economic Injury Disaster Loan program and the Paycheck Protection Program.

To see the guide, visit: [Understanding the Small Business Loans Available through the CARES Act](#)

Making the Most of Downtime: Advice for Restaurants During the Coronavirus Outbreak

The restaurant and foodservice industry is in a chaotic and difficult situation due to the coronavirus COVID-19 outbreak. As a result many operations are seeing significantly lighter traffic, or have temporarily closed their doors, and are facing prolonged periods of downtime. In this video 5 foodservice professionals share their thoughts and advice on how restaurants and foodservice operations can make the most of this unfortunate situation. Topics discussed include reviewing menus to maximize profits, improving operational efficiencies, training staff, marketing and more. If you own or operate a restaurant this video, this advice, is for you.

For video, click here: [Making the Most of Downtime](#)

“GOOGLE MY BUSINESS” RESOURCES FOR BUSINESSES

Visit [Google My Business](#) to change business hours on your online business profile, or to provide updates on extra precautions you may be taking, extra services you may be offering, or other coronavirus-related updates.

ZOOM VIDEO CONFERENCING

[Zoom Video Conferencing Tutorial: Beginner's Guide to Registering and Making Your First Zoom Video](#)

ADDITIONAL GRANT OPPORTUNITIES FOR SMALL BUSINESSES

Here are links to a few additional grant opportunities we have found for small businesses:

<https://www.equivico.com/coronavirus-grants>

https://www.thryv.com/thryvfoundation/?utm_source=businesswire&utm_medium=PR&utm_campaign=ThryvFoundation&utm_content=COVIDgrant