

Happy Friday!

Through working together and staying strong, we made it through another week.

The Payroll Protection Program, or as we now know it PPP, opened today. There are some very helpful resources below regarding it, including a webinar on Monday.

I received an interesting flyer on communicating with your customers during this time that is **attached**. Creativity is key right now and we are lucky to have so many creative members in our chamber. If you have not already, request to become a part of Geneva Chamber Member Facebook page. Not only will you find useful information there, but you too can post and share all the creative things you have been doing to communicate with your customers.

Beginning April 11, Illinois Chamber of Commerce are coming together to promote shopping locally. Below you will find a description of the event, the website and **attached** is a logo you can use for your website and/or social media to help promote the ILoveLocal event.



All across Illinois, small businesses provide our communities with good jobs, quality customer service, and the character that makes our cities, towns and neighborhoods feel like home.

According to the SBA, **small businesses make up an astonishing 99.6 of all businesses in Illinois.**

That's why from Chicago to Carbondale, from Abingdon to Zion, Illinois chambers of commerce and small businesses are coming together in this time of unprecedented challenge to share resources, build community and unite to champion small businesses across the state.

Meet **ILove Local**, our weeklong (April 11-19, 2020) statewide initiative to encourage shopping locally. Look for your local chamber below to connect to open businesses in your community. If your local chamber isn't listed, check out our directories below the chamber logos at

<https://www.iacce.org/ilovelocal.html>

WEBINAR (free)- second opportunity if you missed the April 3 webinar
Understanding the Paycheck Protection Program

April 6 @ 10 am

Register [HERE](#)

Topics: What is the PPP?, Who is eligible?, How much can I get?, What are the fees?, How do I apply?, When will I get the money? Forgiveness. Also includes Q & A. Given by: Bil Papp from P & F Business Advisors

WEBINAR (free)

Socially Distant, but Fully Connected – Enabling Success with Today’s Remote Workplace

Hosted by member Toshiba

April 8 @ 10 am or 1 pm

Register for [10am HERE](#) or [1pm HERE](#)

Join Toshiba’s solutions experts as they outline Toshiba solutions that can immediately address business continuity concerns - such as identifying the most affordable tools that enable your staff to work from home safely and efficiently.

WEBINAR (free)

Coping with Stress and Anxiety for the Business Owner

Hosted by member Intermission Therapies

April 8 @ 11 am

Register [HERE](#)

Due to the popularity of this topic, Intermission Therapies has offered another session for April 8th. Randall Bennett (MA LCPC, LMFT, Small Business Owner and Clinical Director at Intermission Therapies) will moderate a free meeting for business owners designed to discuss how the pandemic is emotionally affecting small business owners. The goal of the meeting is to support each other through open discussion and offer advice and techniques to help deal with the stress and cope with feelings of fear and anxiety.

The meeting will be limited to 8 participants with additional meetings scheduled based on demand

WEBINAR (free)

Managing a Remote Workforce During COVID-19 and Beyond

Hosted by member Gordon Flesch

April 9 @ 1 pm

Register at https://zoom.us/webinar/register/WN_mmFSIkrOQTeocpUWX7s5Gg

COVID-19 has radically changed how we work. The mobile tech we use every day is now the backbone of business productivity as employees log in from home. When it comes to cybersecurity, collaboration, and communication tools, your role as the business leader has never been more important to your organization. During this webinar, learn best practices for successfully managing the technology powering your remote workforce. We’ll also explore the considerations IT leaders and business owners should make to ensure productivity and profitability during this time of uncertainty.

From the U.S Chamber of Commerce

CARES Act Implementation Begins

Small businesses also can do their part by studying the various programs. The Chamber created guides to help walk business owners through the process. You can access the guides [here](#). Before you start applying, make sure you know how these programs – especially the [Paycheck Protection Program](#), the [Employee Retention Tax Credit](#), and the [Disaster loans](#) interact with each other.

From Illinois Association of Chamber of Commerce Executives (IACCE)

The recently passed CARES Act enhances existing unemployment benefits and creates entirely new benefits for individuals previously not eligible for unemployment. It is important to note that some of the new benefits will not be immediately available and will take time to roll out. **Specifically, the Pandemic Unemployment Assistance (PUA)**, which provides 39 weeks of unemployment benefits to individuals not eligible for regular unemployment, like independent contractors and sole-proprietors.

Individuals interested in PUA should be advised to **NOT call the Department of Employment Security** asking to sign up. Calling or going online for PUA benefits will contribute to delays on the IDES call lines and the website. Further, **if individuals attempt to apply for PUA benefits before IDES has fully implemented the new program, they will receive a denial letter.** Once IDES is able to roll out the new PUA program, an announcement will be made and applications will be available online and via telephone.

Attached is an FAQ regarding the enhanced and new benefits created by the CARES Act.

Payroll Protection Program (PPP) OPENS TODAY

We have received a lot of information on PPP, fact sheets and resources. Here is a consolidation of current information.

From SBDC at Waubensee

There continues to be a lot of confusion over the details of the various disaster loan programs. Harriet Parker, Manager, Illinois Small Business Development Center is sharing **attached** documents PPP Guidance that she received from DCEO, as well as a spreadsheet that compares SBA disaster loan options.

In addition, here are a few links that you might find helpful:

U.S. Dept. of Treasury re: payroll tax credits:

https://home.treasury.gov/news/press-releases/sm962?utm_source=2020+VIA+Members&utm_campaign=7d9634f780-EMAIL_CAMPAIGN_2020_04_02_01_55&utm_medium=email&utm_term=0_745bad3a44-7d9634f780-326884021

Arts for Illinois Relief Fund:

<https://artsforillinois.org/donate-and-apply>

From Illinois Restaurant Association

Businesses can apply for the [Paycheck Protection Program](#) (PPP) starting tomorrow, Friday, April 3. Here are next steps for restaurants to apply:

1. Review the [fact sheet](#) for borrowers
2. You are encouraged to use the business banking relationships you already have to apply for the loan. The loan program will be administered by the Small Business Administration

(SBA), but made available through the 1,800+ banks that SBA works with. If your bank doesn't plan to participate, you can find a list eligible lenders [here](#).

3. If you wish to begin preparing your application, you can download a [sample form](#) to see the information that will be requested from you by your bank.

[Click here](#) to learn more about how to apply for CARES Act loans, including PPP and Economic Injury Disaster Loans (EIDL).

From ReadyNation (childcare info)

Our business-leader network values the viability of child care and early education for many reasons - including the fact that many providers are small businesses in their own right, and struggling mightily in this COVID crisis. With that in mind, we write to share news with you about some significant, federal resources for which many of them might qualify, and - in turn - encourage you to share this info with your own colleagues, particularly those who are providers of such important services:

- The U.S. Chamber Foundation and First Five Years Fund have just assembled this info on small-business loans that are immediately available to many child care providers: [CLICK HERE](#)
- Related info from the Center on Law and Social Policy on federal loans for child care: [CLICK HERE](#)
- And still further details on the same subject, from the U.S. Chamber: [CLICK HERE](#)

Enjoy Your Weekend,

Paula Schmidt
President, Geneva Chamber of Commerce