

Summary of COVID-19 Funding & Resources for Small Business Owners

(as of January 11, 2021)



List is updated as more federal, state and local programs are initiated or updated.

See the last page for a chronological summary of key updates.

This provides a summary of loans (and possibly grants) that are available to assist small businesses **impacted by COVID-19**. As always, be sure to do your 'due diligence' with any loan product to ensure that it's a good business strategy that is sustainable for the future and loan terms are reasonable.

Please contact the funding source for additional information and to verify that the fund is still active and accepting new applicants. Also check with your business banker for local programs that may be available or use the list of NC based lenders and/or Fintech companies, some of which target historically underutilized businesses.

COVID-19 is a changing landscape, so more options may continue to unfold over time. If you know of special funding programs that can be added to the list, please email the information to huboffice.doa@doa.nc.gov.

SMALL BUSINESS ADMINISTRATION (SBA):

For COVID-19 related Small Business Guidance & Loan Resources:

<https://covid19relief.sba.gov/#/>.

For general SBA information (e.g. Business Guidance, Funding Programs, Federal Contracting, Learning Assistance, and Local Assistance): - www.sba.gov

For help filling out an SBA loan application, the organizations below are backed by SBA to provide assistance; email and phone counseling are available:

Small Business & Technology Development Center (SBTDC) –

<http://www.sbtcd.org/coronavirus/>. There are various locations throughout the state.

For a summary of several money sources with FAQs, review

<http://www.sbtcd.org/coronavirus/money.html#rapid>.

SCORE – <https://www.score.org/>. There are various locations throughout the state.

Veteran's Business Outreach Center – <https://www.fsuvboc.com/>. Based in Fayetteville.

Women's Business Centers:

- Asheville area: <https://www.wwbnc.org/>
- Charlotte area: <https://theinstitutenc.org/programs/wbcc/>
- Fayetteville area: <https://www.wbcfay.org/>
- Raleigh-Durham area: <https://theinstitutenc.org/programs/womens-business-center-of-north-carolina/>

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1/11/2021 - SBA PAYCHECK PROTECTION PROGRAM (PPP) – Second funding round launches:

SBA, in consultation with the U.S. Treasury Department, opens the Paycheck Protection Program loan portal on **Monday, January 11, 2021 at 9 am ET**. When the PPP loan portal system opens, it will initially accept [First Draw](#) PPP loan applications from participating CFIs, which include Community Development Financial Institutions (CDFIs), Minority Depository Institutions (MDIs), Certified Development Companies (CDCs), and Microloan Intermediaries. Details at <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program#section-header-0>

SBA PAYCHECK PROTECTION PROGRAM (PPP) LOAN FORGIVENESS APPLICATION (for those that previously received PPP funds):

The U.S. Small Business Administration, in consultation with the U.S. Department of the Treasury, released the Paycheck Protection Program (PPP) Loan Forgiveness Application and detailed instructions for the application.

The form and instructions inform borrowers how to apply for forgiveness of their Paycheck Protection Program (PPP) loans, consistent with the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). SBA will also soon issue regulations and guidance to further assist borrowers as they complete their applications, and to provide lenders with guidance on their responsibilities.

The form and instructions include several measures to reduce compliance burdens and simplify the process for borrowers, including:

- Options for borrowers to calculate payroll costs using an “alternative payroll covered period” that aligns with borrowers’ regular payroll cycles
- Flexibility to include eligible payroll and non-payroll expenses paid or incurred during the eligible period after receiving their PPP loan
- Step-by-step instructions on how to perform the calculations required by the CARES Act to confirm eligibility for loan forgiveness
- Borrower-friendly implementation of statutory exemptions from loan forgiveness reduction based on rehiring guidelines
- Addition of a new exemption from the loan forgiveness reduction for borrowers who have made a good-faith, written offer to rehire workers that was declined

The PPP was created by the CARES Act to provide forgivable loans to eligible small businesses to keep American workers on the payroll during the COVID-19 pandemic. The documents will help small businesses seek forgiveness at the conclusion of the covered period.

[PPP Loan Forgiveness](#) to view the application and instructions.

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US CHAMBER OF COMMERCE:

Resources for Combating Coronavirus - <https://www.uschamber.com/coronavirus/>.

Small Business Funding - <https://savesmallbusiness.com/> - The U.S. Chamber of Commerce Foundation, in partnership with Vistaprint, launched the Save Small Business Fund, which provides up to \$5,000 grants for businesses that employ between 3 and 30 people, are located in a "vulnerable area," and have been affected by the coronavirus. New applications are no longer being accepted, but check back in the event that new funding becomes available.

The guide to 'Guide to Independent Contractors' CARES Act Relief' summarizes information for those who are an independent contractor or are self-employed and don't have any employees:

<https://www.uschamber.com/report/independent-contractors-guide-cares-act-relief>.

STATE AND LOCAL CITY / COUNTY / MUNICIPALITY PROGRAMS

(Business must be located in the designated area)

Your best strategy is to keep check on local government web sites (county, city, towns, etc) and local news for additions and/or updates as new programs are being released over time.

NC Small Diverse Business Emergency Relief Fund -

<https://theinstitutenc.org/marketplace/#emergency-relief-fund> - The Institute, the Women's Business Center of North Carolina, the Women's Business Center of Charlotte, and the South Atlantic Small Business Transportation Resource Center are partnering on the establishment of the Small Diverse Business Emergency Relief Fund.

This fund is open to minority or women-owned small businesses whose operations & revenue are affected by reduced customers, and clients. The relief fund will provide grants for up to \$1,000 for rent, utilities, and other operational expenses of small businesses that have been impacted by a decline in business due to COVID-19. These funds are not expected to be repaid. Businesses applying for grant funds must operate in North Carolina, be a small minority owned business, and must demonstrate the immediate needs for resources. Funds will be administered through the Women's Business Center of North Carolina.

The following highlights local municipality funding / resources. Verify if the offering is still available or new options are available from the municipality.

Ashe County – Pay It Forward Grant Program - <https://asheadvantage.org/>

Buncombe County – One Buncombe Fund - <https://onebuncombe.org/>

City of Charlotte – Local Initiatives Support Corporation - <https://www.lisc.org/charlotte/>

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City of Durham – Durham Loan Program -

<https://carolinasmallbusiness.org/initiatives/durhamloanprogram/>.

City of Raleigh - [https://downtownraleigh.org/do-business/incentives-and-business-](https://downtownraleigh.org/do-business/incentives-and-business-resources/duke-energy-storefront-revitalization-grant)

[resources/duke-energy-storefront-revitalization-grant](https://downtownraleigh.org/do-business/incentives-and-business-resources/duke-energy-storefront-revitalization-grant). No longer accepting applications.

Mecklenburg County – COVID-19 Stabilization for Small Businesses and Microbusinesses -

[Mecklenburg County COVID-19 Small Business](#)

Morehead City – Emergency Small Business Loan Program -

<https://moreheadcitync.org/388/Morehead-City-Covid19-Small-Business-Loa>

CORPORATE / OTHER FUNDING PROGRAMS / RESOURCES:

(Also check with your primary lender / local lenders for potential programs related to COVID-19.)

- The **US Chamber of Commerce Foundation** provides a list of Business and Worker Relief resources at <https://www.uschamberfoundation.org/business-response-live-blog>.
- **Cisco Webex** – Offering 90 days of free Webex services a/o Webex Live Events (new accounts only) - [Webex 90 Day Trial](#)
- **Facebook Small Business Grants Program** – (Rutherford County, NC ONLY) - <https://www.facebook.com/business/boost/grants>. Click the ‘See Available Locations’ button on the page. Also offering a ‘Business Resource Hub’ for general small business support.
- **Facebook Small Business Grants Program for Black-Owned Businesses** -The grants program is a part of Facebook’s overall commitment to invest \$100 million this year in the Black community. For details, visit <https://www.facebook.com/business/black-business-grants>.
- **Google** is offering \$340 million in [Google Ad Credits](#) for small- and medium-size businesses. The credit will be added automatically to Google Ads accounts.
- **Local Initiatives Support Corporation** - LISC is providing grants to small businesses facing immediate financial pressure because of Covid-19. Applicants may apply for one business only and must be 18 years of age to apply.
Priority will be given especially to entrepreneurs of color, women- and veteran-owned businesses and other enterprises in historically under-served places who don’t have access to flexible, affordable capital. View details at: <https://www.lisc.org/covid-19/small-business-assistance/>.
- **Lowe's** announced a \$25 million commitment in support of frontline medical professionals, vulnerable communities, and Lowe's employees, including \$3 million in support of its associates; and \$3 million to help local small businesses, with a focus on the skilled trades, continue to operate. The small business funds are being allocated via a Lowe’s-LISC Partnership -

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- **Building Wealth & Communities (BWC) Capital** – Today (June 16), North Carolina-based, black-owned private equity firm announced the launch of the BWC+invest Zero-Percent Interest Loan Program. Developed for small, emerging businesses of color across the country, the program will provide a minimum of \$10,000 for businesses disproportionately impacted by temporary and permanent closures due to the economic downturn caused by the COVID-19 pandemic and civil unrest surrounding recent police brutality and racial bias cases. Application submission will open on July 1, 2020. For full details and to donate or apply for the BWC+invest Zero-Percent Interest Loan Program, visit <https://bwccapital.com/bwcinvest/>.

GENERAL / SMALL BUSINESS / EMPLOYER COVID-19 RESOURCES

North Carolina's COVID-19 Response: COVID-19 information from across state government - <https://www.nc.gov/covid19>. Info provided includes the Case Count Dashboard, Request for Health Care Workers, Child Care Assistance, NC Health & Human Services.

NC Commerce – Solutions for N.C. Business & Employers | COVID-19 Resources – Topics include Financial Support, Unemployment Insurance, Business Taxes, Supply Chain Issues, 'Essential' Business, etc.: <https://www.nccommerce.com/news/solutions-covid-19>
<https://www.nccommerce.com/news/solutions-covid-19/business-resources#financial-support>

NC Pro Bono Resource Center's (PBRC) COVID-19 Small Business/Nonprofit Initiative – <https://ncprobono.org/pandemic/> (the Initiative) will offer pro bono legal consultations to small businesses and nonprofits with fewer than 25 employees. These consultations will help small businesses and nonprofits with COVID-19 legal issues, such as the CARES Act relief. Qualifying small businesses and nonprofits will be offered free 45-minute consultations with pro bono attorneys who will answer broader legal questions on circumstances surrounding the COVID-19 pandemic. The mission of the Initiative is to help organizations in North Carolina determine the best path forward in these particularly challenging times.

For NC-Based Small Businesses and Nonprofits

The Initiative is an opportunity for North Carolina's organizations who have suffered adversely from the impact of the COVID-19 crisis to receive free, limited-scope legal advice. Topics include:

- Federal funding opportunities under the CARES Act
- Commercial Lease issues (NC eviction moratoriums, lease amendments, landlord issues)
- Employment Law issues (Paid Family and Medical Leave, Unemployment, Furloughs, etc.)
- Insurance issues
- Bankruptcy and Dissolution
- Contract enforcement issues

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Small Business Administration – Coronavirus (COVID-19): Small Business Guidance & Loan Resources - <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>.

Small Business & Technology Development Center (SBTDC) – Navigating Your Business through COVID-19 – Topics include Money, People, Business Assistance, Resources, FAQs, Business Toolkit - <http://www.sbtcd.org/coronavirus/>.

The Institute of Economic Development – COVID-19 Resources, Technical Assistance, Business Counseling, Real Time Communications via Town Halls podcasts, newsletters, social media - <https://theinstitutenc.org/covid19/>.

INDUSTRY-SPECIFIC FUNDING

- Beauty Changes Lives - <https://beautychangeslives.org/beautyreliefgrants/> - is offering \$1,000 grants for licensed beauty professionals or students of beauty programs who are out of work due to the coronavirus.
- Yelp - <https://blog.yelp.com/2020/03/yelp-covid-19-response-and-support-for-local-businesses> - is offering advertising credits for small, independently owned restaurants and bars.

INDIVIDUAL / FAMILY RESOURCES:

NC's Department of Health & Human Services at <https://www.ncdhhs.gov/divisions/public-health/covid19> for information on food access, shelter, child care and more. Call 2-1-1 or 888-892-1162 or text COVID-19 to 898211.

COVID-19 Response for NC Public Schools - <https://www.dpi.nc.gov/news/covid-19-response-resources>

NC Main Street - <https://www.ncmainstreetandplanning.com/community-idea-exchange> for COVID-19 resources, info and assistance from across state government. Small Business funding / resources are captured as part of the overall community resources shared.

AT&T Resources for Vulnerable Youth Amidst Pandemic - <https://about.att.com/pages/COVID-19.html>

SMALL BUSINESS GRANTS (may or may not be COVID related):

Amber Grants for Women - <https://ambergrantsforwomen.com/business-grants-women-north-carolina/> Each month, WomensNet judges award one or more Amber Grants of \$10,000 each. Applications are due at the end of the month for the next \$10,000 grant.

Federal Government Grants - <https://www.grants.gov/> Most grant opportunities are for organizations such as state government, local municipalities (e.g. city, town, county), school districts, institutions of higher learning, etc. Some are available to small businesses. These grants are not specific to COVID.

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RETOOLNC – October 5, 2020 - The Historically Underutilized Businesses (HUB) Small Business Impact Grant Program (RETOOLNC) focuses on aiding NC historically small underutilized businesses to assist in a pivotal change in service offerings to meet the industry need during the pandemic. Funded at \$12 million, it is administered in partnership with the Carolina Small Business Development Fund (CSBDF) and the North Carolina Institute for Minority Economic Development (the Institute).

The Institute is processing firm names that begin with A-K. Access the application and document submission portal at <https://theinstitutenc.org/retoolnc/>.

Carolina Small Business Development Fund (CSBDF) is processing firm names that begin with L-Z and numbers. Access the application and document submission portal at <https://carolinasmallbusiness.org/initiatives/retoolnc/>.

For questions, email hub.retoolnc@doa.nc.gov or call 984-236-0130.

Dec 9th - A second round of funding was announced.

NC Commerce’s Mortgage, Utility and Rent Relief (MURR) Program - “If your business has experienced extraordinary business disruption and not been able to open due to the COVID-19 coronavirus pandemic, the new Mortgage, Utility and Rent Relief (MURR) Program may be able to offer assistance with some of your fixed costs.” See details at <https://www.nccommerce.com/grants-incentives/disaster-recovery/mortgage-utility-and-rent-relief-murr-program>. No longer accepting applications as of 11/12/20.

CAGC Grant Programs:

- CAGC (Carolinas AGC) is a construction trade association made up of contractors and construction-related firms that perform work in North Carolina and South Carolina. The CAGC Foundation received \$3.75 million dollars to provide grants to subrecipients in the construction industry for COVID 19 mitigation efforts. The \$3.0 million can be used to provide grants to construction companies and non-profits for COVID 19 sanitation equipment and supplies, PPE, etc. You can include retroactive expenses back to March 1st and request as much as \$100,000. You do not have to be a member of CAGC to request and receive funding.
- The second grant is for \$750k which is to be used for media and community outreach. These grants will be awarded for up to \$200k and are intended for media organizations and non-profits with a statewide reach that have the capacity to develop and implement a media campaign.
- Link to the web site is <https://www.cagc.org/CAGC/News/Foundation/CAGC-Foundation-PPE-Grant-Guidance.aspx>.
- As of 10/30/20, application periods are now closed.

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Summary of Resource Update Highlights:

4/20/20 (U3)	Additional funding for PPP is still pending; no new applications are currently being accepted.
	Thread Capital is seeking additional funding; no new applications are currently being accepted.
	US Chamber Save Small Business Grants program added.
	Industry-Specific Funding section added.
4/22/20 (U4)	Added section for non-bank lending institutions approved by SBA for PPP funding (Paypal, Quickbooks Capital, Square)
	Added Cisco WebEx free 90 day / "Live Events" accounts for business owners.
	Added additional note in footer re due diligence / no endorsement.
4/27/20 (U5)	Add notification of release of new SBA / CARES / PPP funding today @ 10:30 am.
	Updated link for NC SBA lenders for PPP.
	Added twitter link for SBA's Administrator Jovita Carranza.
	Added link for Treasury's new guidance for 'How to Calculate Loan Amounts for PPP Loan Program'.
	Added US Chamber's 'Guide to Independent Contractors' CARES Act Relief'.
5/1/20 (U5)	Maintain same document name so that link going out via email always gets the latest version of the updated doc.
	City of Raleigh COVID-Relief funds link (no application yet available).
5/4/20	Added section for resources for individual / family assistance – DHHS, DPI, AT&T Internet for Online Learning.
	Governor Roy Cooper Signs COVID-19 Relief Bills into Law (Senate Bill 704, House Bill 1043). Includes \$125 million in small business loans administered through the Golden LEAF Foundation. Updated Rapid Recovery Loan information – web site to apply for loan is https://ncrapidrecovery.org/ .
	Add info re Apex local COVID-19 funds.
5/6/20	Added NC Pro Bono Resource Center's (PBRC) COVID-19 legal resources e.g. PPP audit trail - https://ncprobono.org/pandemic/ .
	Quickbooks / Intuit is no longer accepting PPP applications per web site.
	Updated / verified SBA links for additional information per 5/5 email from Director Stith, SBA NC.
	SBA EIDLs are only being taken now for the Agricultural community, so closed to other businesses. PPP is still currently available.
5/8/20	Added additional fintech PPP lenders to list.
5/11/20	URL for fintech PPP lenders provided by SBA. Added link to above for a complete list of SBA approved fintech lenders as of 5/8/20.
	City of Charlotte / LISC MBRF (Micro Business Relief Fund) update.
	City of Fayetteville Fay Small Business Fund added.
5/14/20	LISC National organization added as lending source. Multiple 'rounds' of funding are released a week at a time to new applicants.

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5/20/20	Added section for 5/18/20 info from SBA / US Treasury for how to apply for forgiveness of PPP loans, consistent with the CARES Act.
5/20/20	\$100 million in loans for minority and women owned businesses donated by Magic Johnson through EquiTrust Life Insurance Co, in which he is a majority owner. Apply at www.mbcp.com .
	Updated link for list of NC based PPP lenders to reflect new lenders added.
5/27/20	Added additional resource info from the US Chamber of Commerce. Several corporate programs are listed, some of which target small businesses.
	Added 'Two New Interim Final Rules' in regard to SBA PPP Loan Forgiveness.
	Added info re Lowe's latest \$25 million donation to support COVID efforts.
5/28/20	Added Wake County's 'Wake Forward' COVID funding through NC Rapid Recovery loan process.
5/29/20	Added NC Main Street link for COVID-19 resources, info and assistance from across state government. Small Business funding / resources are captured as part of the overall community resources shared.
6/2/20	Added Guilford County's 'Guilford CARES' small business grant program. Businesses can apply beginning 6/3/20.
6/4/20	Updated link to SBA PPP Program information.
6/8/20	Added section for the Paycheck Protection Program (PPP) Flexibility Act - signed into law on 6/5/20. "This bill will provide businesses with more time and flexibility to keep their employees on the payroll and ensure their continued operations as we safely reopen our county." SBA, in consultation with Treasury, will promptly issue rules and guidance, a modified borrower application form, and a modified loan forgiveness application implementing these legislative amendments to the PPP.
6/10/20	The deadline for SBA to approve the guarantee on a Paycheck Protection Program (PPP) loan submitted by participating lenders is June 30, 2020 (extended to 8/8 in July).
6/15/20	Updated announcement on where to apply for Lowe's donation for small business assistance due to pandemic. Funds are distributed via Lowe's-LISC Partnership. Details at: https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/lowes/ .
6/15/20	The City of Durham and Duke University partner with Carolina Small Business Development Fund to establish the Durham Small Business Recovery Fund to provide loan and grant funds for small businesses (for-profits) adversely affected by the COVID-19 pandemic. Details at https://carolinasmallbusiness.org/initiatives/durhamloanprogram/ .
6/15/20	THE SBA EIDL and Advance Program reopened to all eligible small businesses and non-profits impacted by COVID-19 pandemic. Details at https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources .
6/16/20	Building Wealth & Communities (BWC) Capital announced the launch of the BWC+invest Zero-Percent Interest Loan Program. Application submission will open on July 1, 2020. For full details and to donate or apply for the BWC+invest Zero-Percent Interest Loan Program, visit https://bwccapital.com/bwcinvest/ .

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7/1/20	HB 1023 "SECTION 4.2B" proposes economic support to businesses and nonprofits who experienced business interruption in connection with the COVID-19 pandemic and who did not participate in the federal Paycheck Protection Program, the federal Main Street Lending Program, or the North Carolina Rapid Recovery Loan Program through grants. The bill was signed by Governor Cooper on 7/1/20.
7/4/20	The Paycheck Protection Program (PPP) funding scheduled to end on 6/30/20 is officially extended until 8/8/20.
7/16/20	Updated links for updated PPP loan forgiveness guidelines.
8/3/20	LISC's next funding round is due to open on 8/31. Go to the web page (Grant Application section) and sign up to be notified - https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/lowes/ .
8/5/20	Added information on NC's Job Retention Grant (JRG) program created by House Bill 1023 - https://www.nccommerce.com/grants-incentives/disaster-recovery/job-retention-grant-jrg . Application is scheduled to launch on 8/6/20.
8/7/20	Job Retention Grant (JRG) "applications are available on the NC Commerce website and applications are due on September 1, 2020 with no exceptions."
8/13/20	Information received from NC Commerce JRG Project Manager Dan Gerlach that the JRG application was updated to reflect a favorable change for applicant eligibility. Visit https://www.nccommerce.com/grants-incentives/disaster-recovery/job-retention-grant-jrg for details of the program and to apply if eligible.
8/21/20	Facebook Small Business Grants Program for Black-Owned Businesses -The grants program is a part of Facebook's overall commitment to invest \$100 million this year in the Black community - https://www.facebook.com/business/black-business-grants .
9/8/20	Added section for 'Small Business Grants'. These grants may or may not be COVID-19 specific.
9/10/20	Amber Grants for Women - https://ambergrantsforwomen.com/business-grants-women-north-carolina/ Each month, WomensNet judges award one or more Amber Grants of \$10,000 each. Applications are due at the end of the month for the next \$10,000 grant.
10/5/20	The Historically Underutilized Businesses (HUB) Small Business Impact Grant Program (RETOOLNC) portals opened on October 5, 2020. It is administered in partnership with the Carolina Small Business Development Fund (CSBDF) and the North Carolina Institute for Minority Economic Development (the Institute). Visit https://ncadmin.nc.gov/businesses/hub for details.
10/7/20	NC Commerce offers a Mortgage, Utility and Rent Relief (MURR) program. See details at https://www.nccommerce.com/grants-incentives/disaster-recovery/mortgage-utility-and-rent-relief-murr-program .
10/14/20	CAGC shared PPE Grants for Construction PPE and Education/Community Outreach. Visit https://www.cagc.org/CAGC/News/Foundation/CAGC-Foundation-PPE-Grant-Guidance.aspx for details.
10/30/20	Duke Energy Storefront Revitalization Grant - https://downtownraleigh.org/do-business/incentives-and-business-resources/duke-energy-storefront-revitalization-grant A second application round will go live on Friday, November 20th. See details on the web site for eligibility criteria and process.

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11/30/20	The Small Business Administration updated the PPP Loan Forgiveness Application Instructions for Borrowers that received funding (effective 11/30/20). See details at https://www.sba.gov/document/sba-form-paycheck-protection-program-loan-forgiveness-application-instructions-borrowers .
12/9/20	RETOOLNC received a second round of funding (\$1.5 million) and has re-opened for new HUB and DBE certified applicants that meet the eligibility requirements. Portal is open through December 16 th . RETOOLNC Announcement
1/11/21	SBA, in consultation with the U.S. Treasury Department, launches the second round of Paycheck Protection Program funding loan portal on Monday, January 11, 2021 at 9 am ET. When the PPP loan portal system opens, it will initially accept First Draw PPP loan applications from participating CFIs, which include Community Development Financial Institutions (CDFIs), Minority Depository Institutions (MDIs), Certified Development Companies (CDCs), and Microloan Intermediaries. Details at https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program#section-header-0
1/11/21	The SBA's Economic Injury Disaster Grant (EIDL) Advance grant funding is scheduled to be available again in 2021. Stay tuned for details at https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loans .

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