

Connecting Coweta

Small Business COVID19 Resources



We're here to help you through this unprecedented and challenging crisis. As we navigate this time of physical distancing and uncertainty, know that your Chamber is here for you. We want to help your business, not only survive, but thrive. Please refer to this guide for important information pertinent to Coweta small businesses.

Reach out to info@newnancowetachamber.org with questions, suggestions, or recommendations.

Online Resources

Business Survey

We have created a brief survey to gauge the effects of the COVID-19 pandemic on your business. Your participation will help ensure that we develop relevant and targeted measures to best provide assistance and resources. [Click here](#) to share your experience with us.

Facebook Group

Join us on [Facebook @ConnectingCoweta](#), a digital outlet for those who wish to garner AND share real-time updates as to services, business tools and resources, community conveniences, provisions, openings, closings, postponements, snippets of good news, and more.

Web Resources





Visit a comprehensive website that we hope will prove beneficial in consolidating health and wellness resources, business services, local, state, and federal policy, operational, and legislative updates, and more.

Join us at www.ConnectingCoweta.com

Department of Labor

In response to the recent developments surrounding COVID-19, the Georgia Department of Labor (GDOL) is temporarily suspending in-person requirements for services provided by the agency. In accordance with Governor Kemp's recommendation, the GDOL is providing online access to unemployment services, partial claim access for employers, and reemployment services.

Employers are required to file partial claims on behalf of their employees whenever it is necessary to temporarily reduce work hours or there is no work available for a short period. Any employer found to be in violation of this rule will be required to reimburse GDOL for the full amount of unemployment insurance benefits paid to the employee.

-  [How to File an individual Claim](#)
-  [How Employers File Partial Claims](#)
-  [Employer Filed Claims Desk Aid](#)
-  [Contact Points for Reemployment](#)

CARES ACT UPDATE: Self-employed workers, gig workers, 1099 independent contractors - do not apply at this time. We will provide instructions for applying for this federal program by April 10th pending USDOL approval.

Due to an extremely high volume of unemployment claims filed as a result of the COVID-19 outbreak, individuals may experience a delay in requesting weekly benefit payments. If you are having difficulty claiming your weekly benefits, please contact your local career center. Please note that you can file a claim online 24 hours per day.



Coronavirus (COVID-19): Small Business Guidance and Loan Resources

Economic Injury Disaster Loan Advance

This loan advance will provide up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties.

This program is for any small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organizations or 501(c)(19) veterans organizations affected by COVID-19. Businesses in certain industries may have more than 500 employees if they meet the SBA's size standards for those industries.

The Economic Injury Disaster Loan advance funds will be made available within days of a successful application, and [this loan advance will not have to be repaid.](#)

[Click here to apply for the loan advance](#)

Paycheck Protection Program (PPP)

The Paycheck Protection Program is an SBA loan that helps businesses keep their workforce employed during the Coronavirus (COVID-19) crisis.

SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating in the program.

Lenders may begin processing loan applications as soon as April 3, 2020. The Paycheck Protection Program will be available through June 30, 2020.

The loan will be fully forgiven if the funds are used for payroll costs, interest on mortgages, rent, and utilities (due to likely high subscription, at least 75% of the forgiven amount must have been used for payroll).

Loan payments will also be deferred for six months. No collateral or personal guarantees are required. Neither the government nor lenders will charge small businesses any fees. Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels.

Forgiveness will be reduced if full-time headcount declines, or if salaries and wages decrease. This loan has a maturity of 2 years and an interest rate of 1%. If you wish to begin preparing your application, you can [download a copy of the PPP borrower application form](#) to see the information that will be requested from you when you apply with a lender.

Members Matter

If you need help with financial sustainability our local banking institutions may have programs for you. Please think of contacting [one of these](#) exceptional local institutions.

Looking for a CPA to facilitate the endless sea of paperwork and calculations? Reach out [one of these](#) exceptional local experts.

Guidance for Businesses and Employers

The Centers for Disease Control and Prevention (CDC) offers the most up-to-date information on COVID-19. This interim guidance is based on what is currently known about the coronavirus disease 2019 (COVID-19). For updates from CDC, please see the following:

[Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 \(COVID-19\)](#)

[Preventing Stigma Related to COVID-19](#)

[CDC Coronavirus Disease 2019 \(COVID-19\) Web page](#)

Payroll Tax Credits

Small and mid-sized employers can start taking advantage of two new refundable payroll tax credits aimed at immediately reimbursing them, dollar for dollar, for the cost of providing Coronavirus-related leave to their employees.

For COVID-19-related reasons, employees will be able to receive up to 80 hours of paid sick leave and expanded paid child care leave when employees' children's schools are closed or child care providers are unavailable. Health insurance costs are included in the credit. [Learn more, here.](#)

Save Cash with ACH

We understand that every dollar counts and we encourage members to consider switching to monthly dues payment via ACH as a means by which you can preserve your cash-on-hand. Email info@newnancowetachamber.org

Save Annually on Workers' Compensation Insurance

Increase productivity and reduce your workers' comp premiums by 7.5% when you partner with the Chamber to participate in the Georgia Drugs Don't Work program. For more info email Jennifer@newnancowetachamber.org

Local Business Guide

[Click here](#) for the latest update to our comprehensive community resource guide outlining local provisions, childcare, community services, wellness resources, and much more.