



COVID-19 Business Resources
Compiled by Evanston COVID-19 Task Force

**Partners: City of Evanston, Evanston Chamber of Commerce, Downtown Evanston,
Main-Dempster Mile and Chicago's NorthShore CVB**

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Grants & Loans

Private/Corporate

- Facebook Small Business Grants
<https://www.facebook.com/business/boost/grants>

Federal

- SBA Loans Disaster Assistance
<https://www.sba.gov/funding-programs/disaster-assistance>
- [Webinars walking through Economic Injury Disaster Loan process](#)

State of Illinois

- 10 Things to know about Unemployment Insurance
<https://tinyurl.com/vearq2g>

Trade

- [National Federation of Independent Business List](#) of Financial Resources (it includes a list of national banks that are giving leeway on loans)

Cook County

INFO TO COME

Evanston

Express Loans

- **Byline Bank**

Byline Bank is one of the Top 10 SBA lenders in the country and is a recognized “Preferred Lender” from the SBA. Byline can offer a quicker, more streamlined process. At Byline Small Business Capital, the focus is government-guaranteed lending.
<https://www.bylinebank.com/small-business-capital/>

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Technical Assistance

In response to the current COVID-19 Pandemic, Chicago-headquartered small business advising firm, [Cultivate Advisors](#), is offering free 1 and 2 hour advising sessions to help business owners navigate through the next 30-60 days.

As experts in partnering with small business owners 1:1 to weather these kinds of storms, Cultivate Advisors can help you manage cash flow and find innovative ways to survive and then thrive in the next few months.

[Book a call here](#) to get your free advising session scheduled today.

Find a Small Business Development Center near you.

<https://tinyurl.com/wbx2z7o>

Marketing

- **Make sure people know you are open for business.** Post your hours on social media, update your Google My Business profile, and send out an e-newsletter to your distribution list letting your customers know your plans
- **Centralized List of Business statuses.** Let the Chamber know that your business is open and what the status is for hours and accommodations. The Chamber will send that info to the CVB.
- **Ramp up your online presence.** There is undoubtedly less browsing occurring in the market today as many of the workforce are working from home or are home with children out of school, so meeting customers where they are, which is likely online and on social media, is critical to promoting your merchandise or services.

- **Photos & videos!** Post high-quality photos of your merchandise throughout the day on social media and offer online ordering via phone or social media and curbside pick-up as an option. Take shoppers on a video virtual tour of your store to spark interest in your product, push on-line sales and delivery if you can offer.
- **Restaurants:** Promote carry-out and curbside delivery. Restaurants are seeing a large decline in the midst of social distancing, but many families need prepared food now more than ever. Promote your menu online and offer discounts for daily specials. Offer catering-sized portions of favorite dishes, such as soups and casseroles, and offer these for curbside pick-up.
- **Get Creative with products, services.** How can you adjust your product/service for an “at-home” experience. Some examples are:
 - Bakery: consider assembling cookie decorating kits available via curbside pick-up for children to create at home.
 - Local health and wellness store: Assemble a wellness box containing products for increasing immunity and overall well-being.
 - Hardware store: Many consumers are stuck at home for an uncertain amount of time. Assemble DIY project kits such as a home interior paint kit that offer a simple way for customers to get what they need easily and with minimal social interaction.
 - Either Retailers or Restaurants who need to deliver stuff -- lots of good reviews for Roadrunner Delivery, an Evanston company.

Advocacy - Make Sure Your Voice is Heard!

- The **National Restaurant Association** is asking for your assistance to help them lobby Congress to help with federal funds to help during this time.
<https://tinyurl.com/wj5ks8e>
- The **International Council of Shopping Centers (ICSC)** is the largest retail lobbying organization in the world. Please fill out their survey.
<https://tinyurl.com/td94oye>
- The **State of Illinois Dept. of Commerce and Economic Opportunity (DCEO)** issued a survey to triage the number of issues they are hearing from merchants. Please fill it out.
<https://tinyurl.com/smvmdwa>
- **NEW: Senator Rubio’s “Keeping Workers Paid and Employed” Act** has been introduced - no call to action yet (source: Illinois Restaurant Association)
 - [One page summary](#)
 - [Section by section](#)
 - [3/19 Press release](#)

Insurance & Insurance Recovery -- Possible inclusion in lawsuit

- The Illinois Restaurant Association suggested that all the restaurants call and modify their insurance policies to only cover what they’re able to do right now. That might save a couple hundred bucks a month in the short term.

- **King & Spaulding**, an insurance recovery law firm, is intending to file suit on behalf of some restaurants in Chicago whose claims have been denied. They can include other restaurants as plaintiffs as well.
- As a first step, restaurants should reach out to K&S to have them look at that restaurant's specific policy and get advice on their chances of recovery. Contact Chris O'Malley - comalley@kslaw.com.
- The clause they are looking to recover on is called Civil Authority. That is when there is physical damage to the property such that the government forces the restaurant to shut down. K&S says the possibility of contamination in this case is the same as physical damage.
- Apparently, there has already been a case filed like this somewhere in the US earlier this week. I have no specifics.

ACTION ITEMS

Laws & Policy Federal to do:

- Loan guarantees for the airline, cruise and hotel industries.
- A cut to the payroll tax
- Paid sick leave for those affected by the virus who don't have benefits through their employer Improved access to coronavirus testing
- Financial assistance to hourly wage workers affected by reduced business
- Increased access to small-business loans and grants
- Extensions on estimated tax payments
- Expanding a tax credit for family-leave programs
- Expanded unemployment insurance
- Tax extensions beyond April 15 for small and midsize businesses
- Assurance that any layoffs won't affect the employers' premium rates for the next three years

Resiliency Self Assessment

Complete these questions below to rate your resiliency. Have you:

- Assembled a "team" of individuals in your business who know key operations and can provide important perspectives when planning for and responding to disasters?
- Organized all your critical documents and information so they are protected and easily accessible when needed?
- Made all important data or files accessible for decision making if you were unable to access your facility (e.g., after an earthquake or fire)?
- Documented and prioritized which business operations are critical so you know what to recover first, second, etc.?
- Identified the possible hazards (natural and man-made) that could interrupt your business?

- Developed business continuity or emergency procedures so you can continue to provide products or services after a disaster (e.g., inability to access the building, need a generator, etc.)?
- Maintained current emergency contact information for employees, vendors, suppliers, customers, and other key contacts?