



CITY OF SAN PABLO
City of New Directions



San Pablo B2B COVID-19 Micro Relief Fund ("Back to Business")

November 2020



B2B Program Overview



- What is **Back to Business (B2B)**?
 - B2B is a program funded by the City of San Pablo (City) to provide relief to small businesses located in the incorporated City of San Pablo
 - It provides an unsecured, 12-month, 0% interest loan to qualified San Pablo businesses, which upon compliance, is fully forgiven.
 - One loan maximum per business
- **Back to Business** is intended to sustain resiliency of micro-enterprises.



B2B Program Eligibility



- Which businesses are eligible? Businesses must:
 - Be for-profit with a physical store front located in the jurisdictional boundaries of the City of San Pablo
 - Demonstrate negative financial impact due to COVID-19
 - Have a minimum of one (1) and no more than 20 full-time equivalent employees
 - Be currently open and operating for two full years as of 11/01/20
 - Be independently owned & currently licensed with the City of San Pablo
 - Be a business in good standing (City, County & State levels)
 - Submit a completed application with required documentation on time
- Free technical assistance to help you meet requirements



B2B Permitted Use of Funds



- Funds may be used for:
 - Lease payments and paying utility bills
 - Payroll; this includes hiring back employees or expanding employees' hours
 - PPE
 - Equipment purchases to expand or pivot operations
 - Investments in technology to shift operations
 - Costs related to critical business pivots that build resilience

B2B Compliance

- To meet compliance and effectively fully forgive the loan, at the end of 12 months, a business must:
 - Have attended at least three hours of technical advisory (virtual options)
 - Met with San Pablo EDC staff regarding on-the-job-training (OJT) options
 - Provided an updated business plan that shows options to pivot or build online presence in case of pandemic or business closures
 - Have substantiated through receipts where the \$5,000 was spent
- When the business meets compliance, the San Pablo EDC will issue a compliance certificate to the business and the City of San Pablo to signal the loan has been fully forgiven.



B2B & OJTs

- In addition to the technical assistance and funds a business receives, the San Pablo EDC will offer a couple of additional services, one targeting marketing & promotion of the business and the other targeting OJT
- What are OJTs?
 - On-the-Job Training or OJTs is federal funding available through the San Pablo EDC when you hire an eligible employee that provides a \$5,000 wage subsidy over the course of six month months
 - More funding may be available for longer duration
 - You must provide a position description, training plan (EDC staff help you do this) and a living wage (\$18 per hour or greater) and priority is given when there are benefits (e.g., paid time off, healthcare, etc.)



Want to Know More or Apply?



- Please go to <http://www.sanpabloedc.org/san-pablo-b2b-small-business-grant-program> where all forms, including templates, an FAQ and application, are available.
- Once you have reviewed, if you have additional questions, please call 510-215-3200 and let staff know you're interested in the **Back to Business** Program.
- Applications accepted November 2 through November 15
- All applications will be reviewed, eligibility determined, and documents requested the week of November 16th.
- Determination letters and checks will go out no later than November 23rd.