

SBA Programs for Businesses

- [Paycheck Protection Program Updates](#)
- [SBA EIDL for Businesses](#)
- [SBA Debt Relief Options](#)
- [SBA Events and Initiatives](#)
- [Upcoming SBA Sponsored Training](#)
- [Resource Partner Events \(August 2020\)](#)

Paycheck Protection Program Updates

Have you received a PPP loan? Do you need guidance on forgiveness criteria or have other questions?

The SBA and Department of the Treasury have recently released additional guidance:

[Interim Final Rule - Appeals of SBA Loan Review Decisions Under the PPP](#)

[Frequently Asked Questions](#)

[Frequently Asked Questions For Loan Forgiveness](#)

[Summary of PPP lending as of 8/8/20](#)

SBA EIDL for Businesses

SBA's Economic Injury Disaster Loans are still available for Eligible Small Businesses and Non-Profits Impacted by COVID-19 Pandemic.

To apply for an SBA Disaster loan or to learn more, please visit the SBA disaster assistance website at [SBA.gov/Disaster](https://www.sba.gov/Disaster).

SBA Debt Relief Options

DEBT RELIEF

With the Debt Relief effort, the SBA has been paying six months of principal, interest, and any associated fees that borrowers owe for all current 7(a), 504, and Microloans – the core of our “regular” or “traditional” loan programs.

The SBA also will pay six months of principal, interest, and any associated fees on **new** 7(a), 504, and Microloans disbursed prior to September 27, 2020.

- Traditional SBA loans range from \$500 to \$5.5 million
- Can be used for working capital, exports, commercial real estate, lines of credit, and other costs.
- If you're thinking about getting an SBA-guaranteed line of credit or other type of SBA-backed loan, you can benefit from this Debt Relief with the SBA paying part of your debt for 6 months.

CARL

A new and temporary SBA-backed loan product, the Community Advantage Recovery Loan, or CARL, is specifically designated to help small businesses in underserved markets with retooling during the COVID-19 pandemic.

- CARLs have a minimum 5-year term and must be approved by September 27 and fully disbursed by October 1.

- Along with capital, a CARL provides a minimum of 15 hours of technical assistance to guide underserved small businesses on adjusting their business models for the COVID-19 environment and building financial resiliency against potential future disruptions.
 - The TA may begin 30 days prior to loan approval and must be completed during the first six months of the CARL term.
- The guidance on ways to move forward that businesses will receive includes how to:
 - Adjust their business model to be more ideal for the current environment
 - Shift to a stronger online presence
 - Build cash reserves
 - Strategically reduce expenses
 - Contact the [Florida Business Development Corporation](#) for more information about this program in the State of Florida.

SBA Events and Initiatives

Small Business Support for Veterans, Active-duty Service Members, and Military Spouses



#MilSpouses: Attend the virtual Military Spouse Entrepreneur Summit, hosted by @SBAGov & @HiringOurHeroes, on Aug. 19 to learn about access to capital, government contracting, & disaster preparedness resources to help your small business thrive.

REGISTER: <https://events.hiringourheroes.org/d/37ql80> #SBAMilSpouseSummit

The following two-day in-person program is facilitated by subject matter experts from the SBA and their extensive network of skilled business advisors. Participants that complete an in-person B2B Reboot course can elect to further their study through one of many B2B online courses, offered at no cost to Service members, Veterans, and military spouses.

- [Jacksonville|Boots to Business @ NS Mayport](#)
 Thursday, October 8, 2020 - 8:00am EDT
 NS Mayport Fleet and Family Support Center
 Bldg 1, Massey Avenue
 Jacksonville, FL 32228
[Registration Required](#)

Upcoming SBA Sponsored Training

SBA North Florida Events through September 2, 2020. Please check our website as new events are added often. *Register to receive link to webinars.

[Free Federal Contracting Webinars](#)

Tuesday, August 18, 2020 - 10:30am EDT

- Webinar Part 1: How to Do Business with the Federal Government • 8(a) Business Development Program • HUBZone Program • Women-Owned Small Businesses • Service-Disabled Veteran • Small Disadvantaged Business
- Webinar Part 2: 8(a) Business Development Program Certification Boot Camp BENEFITS: • Sole-source contracts – up to \$4 million for goods and services and \$6.5 million for manufacturing • Specialized business training, marketing assistance, counseling and high-level executive development.

[Contract Bonds & Surety Bond Guarantee Webinar](#)

Thursday, August 27, 2020 - 11:00am EDT

Limited or no bonding experience? Difficulty qualifying for bonding? Want to increase your bond limits? Learn how to obtain contract bonds up to \$10 million.

[Webinar|SBA & EEOC Presents-What You Should Know About Covid-19](#)

Wednesday, September 2, 2020 - 11:30am EDT

Has Covid-19 caused you to make drastic changes in your business? Is your business in compliance under the ADA? Do you know the EEO Laws for protecting your employees during the pandemic? If you would like to hear these questions and many more answered, please join the U.S. Small Business Administration (SBA), and the U.S. Equal Employment Opportunity Commission (EEOC), during this free webinar.

The SBA North Florida District Office and South Florida District Office routinely works together to provide training and workshops for entrepreneurs throughout the State. Here are some additional webinars being hosted by the South Florida District Office:

Part 1 - Campaign Kick-off w/SCORE

(6-week series)

August 17, 24, and 31

Sept 14, 21, and 28

[Register here](#)

Part 2 – SBA: Who We Are & What We Do

(Mondays at 12 p.m. EST)

October 5 - November 2

Registration: Coming Soon

Part 3 – SBA: Our 4 Pillars of Your Success

(Mondays at 1 p.m. EST)

Access to Capital – Oct 12

Access to Contracting & Certification – Oct 19

Access to Counseling & Training – Oct 26

Access to Long Term Disaster Recovery – Nov 2

Registration: Coming Soon

For more information on the programs and services offered by our South Florida District Office, please visit www.sba.gov/southflorida.