



**Loan & Funding Options for Small Business**

**[Payroll Protection Plan overview and application links visit here.](#)** Small businesses and eligible nonprofit organizations, Veterans organizations, as well as individuals who are self-employed or are independent contractors, may be eligible. Loan payments will be deferred for six months. If you maintain your workforce, SBA will forgive the portion of the loan proceeds that are used to cover the first 8 weeks of payroll and certain other expenses following loan origination. **[These are the most active SBA lenders in our area.](#)**

SBA Economic Injury Disaster Loan (loan rates between 0.25%-3.5%) [Link here for eligibility and what loans can be used for.](#) Small Business Development Center will provide [assistance in applying for these loans.](#)

Coronavirus Aid, Relief and Economic Security (CARES) Act [Link & Scroll down](#) (SBA) loan programs or amendments to existing programs that could assist businesses that have been impacted by the COVID-19 pandemic with their day-to-day operating expenses.

**[Michigan Small Business Relief Funding](#)**—Ionia County applications available through End of Business Fri. April 3, 2020.



**HR & Unemployment** [Visit here for HR guidance](#) on FMLA and Families First Coronavirus Response Act (FFCRA) and guidance from the Department of Labor & Economic Opportunity.

[Link here for Unemployment Guidance](#) and many employer FAQ's regarding unemployment for their workers. Such as If you are an employer temporarily laying off workers, you can request a waiver of the work registration and seeking work requirements for your laid off worker(s).

[Michigan Unemployment Website](#) Will be updated as more information becomes available for 1099 and gig workers to apply as well as when the new Federal CARES program is implemented.



**[Families First / FMLA](#)**

[Employer Requirements](#) / [Employee Rights](#) / [FAQ](#)

Small Business Exemptions

How does the Families First Coronavirus Response Act intersect with what the unemployment agency has sent out regarding paying workers who have to be off for COVID? Will it be retroactive to the 15 day enactment?



**[Frequently Asked Questions](#)**

Can a Sole Proprietor apply for unemployment?

Mandated Closure Guidance

Loans, Taxes & Finance

Health Insurance And More



**[Executive Order 2020-21](#)**

The Small Business of it All

And the Sole Proprietor

Essential vs Non-Essential



**[Experts Who Can Help](#)**

[SBAM Small Business Association of Michigan](#)

[Michigan Small Business Development Center](#)

[Michigan Chamber of Commerce](#)