

| Administering Agency | Program Name | Description | Application Deadline | Link |
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| Federal Reserve | Mainstreet Lending Program | To support lending to small and medium-sized businesses that were in sound financial condition before the onset of the COVID-19 pandemic. The Program will operate through three facilities: the Main Street New Loan Facility (MSNLF), the Main Street Priority Loan Facility (MSPLF), and the Main Street Expanded Loan Facility (MSELF). Intended to provide up to an aggregate of \$600 billion in loans, the program is designed to target small and medium sized businesses with no more than 15,000 employees or \$5 billion in annual revenue. The minimum loan is \$500,000, and the maximum loan is \$25 million. Unlike the PPP (Payroll Protection Program), the loan cannot be converted into a grant. The loan term is four years, and loan payments are deferred for one year. Loans are made through eligible lenders designated by the Federal Reserve. | *Still in development. Comment period ended June 22nd* | https://www.federalreserve.gov/monetarypolicy/mainstreetlending.htm |
| Global Giving | The Red Backpack Fund | Knowing the ripple effect that empowering women can have to strengthen communities, the foundation donated \$5 million to support female entrepreneurs in the wake of COVID-19 and teamed up with GlobalGiving to establish The Red Backpack Fund. GlobalGiving is making at least 1,000 grants of \$5,000 each to female entrepreneurs in the U.S. to help alleviate the impact of the crisis. | Pre-set application periods available between April - August 2020 | https://www.globalgiving.org/redbackpackfund/ |
| GoFundMe | GoFundMe Small Business Relief Initiative | Small businesses that have been negatively impacted by the coronavirus crisis can sign up on GoFundMe to start a fundraiser to benefit their small business. Local community members are able to search small business relief fundraisers on GoFundMe to find favorite small businesses they'd like to support. If a small business raises \$500 on their GoFundMe and meets eligibility criteria listed below, they may be considered to receive a \$500 matching grant from the Small Business Relief Fund. | Not indicated (ongoing) | https://www.gofundme.com/c/small-business-relief-initiative-and-fund-faqs |
| Local Initiatives Support Corporation | LISC Small Business Relief Grants | We will support small businesses and enterprises affected the Covid-19 across the country, especially those in underserved communities, including entrepreneurs of color, women- and veteran-owned businesses that often lack access to flexible, affordable capital. | *Next round application opening July 27 | https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/ |
| Opportunity Fund | Opportunity Fund Assistance for Small Business Owners | Opportunity Fund is committed to supporting small businesses who are financially struggling amidst the COVID-19 outbreak. If you are a small business owner whose business has been impacted, please contact us directly so that we may better serve you. | Not indicated | https://www.opportunityfund.org/assistance-for-small-business-owners-affected-by-covid-19/ |
| SBA | Economic Injury Disaster Loans (EIDL) | Loans are available for up to \$2 million to help overcome the temporary loss of revenue due to COVID-19. These loans may be used to pay fixed debts, payroll, accounts payable, and other bills that can't be paid because of the disaster's impact. | September 30, 2020 | https://covid19relief.sba.gov/#/ |
| | Express Bridge Loans | Allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan. | Not indicated | https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans |
| U.S. Small Business Administration | Paycheck Protection Program (PPP) | A loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. 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. | Not indicated (resumed accepting applications on 04/27/2020) | https://www.sba.gov/paycheckprotection/find |
| | SBA Debt Relief | The U.S. Small Business Administration will pay 6 months of principal, interest, and any associated fees that borrowers owe for all current 7(a), 504, and Microloans in regular servicing status as well as new 7(a), 504, and Microloans disbursed prior to September 27, 2020. This relief is not available for Paycheck Protection Program loans or Economic Injury Disaster loans. Borrowers do not need to apply for this assistance. | No application required | https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief |
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| Hello Alice | Business For All Emergency Grant | Hello Alice is offering \$10,000 grants being distributed immediately to small business owners impacted by coronavirus, as part of our broader mission to ensure Business for All. In addition to funding, grant recipients will receive ongoing support from the Hello Alice community. While there are more applications than funding, we are disbursing funding on a rolling basis and therefore continuing to review new applications. | Not indicated (accepting/distributing funds on a rolling basis) | https://covid19.helloalice.com/ |
| IRS | Employee Retention Tax Credit | The Employee Retention Credit is a refundable tax credit against certain employment taxes equal to 50 percent of the qualified wages an eligible employer pays to employees after March 12, 2020, and before January 1, 2021. Eligible employers can get immediate access to the credit by reducing employment tax deposits they are otherwise required to make. Also, if the employer's employment tax deposits are not sufficient to cover the credit, the employer may get an advance payment from the IRS. | Report on Quarterly Employment Tax Returns (Form 941 for most employers); or, if eligible, request an advance by submitting Form 7200 | https://www.irs.gov/coronavirus/employee-retention-credit |
| USDA Rural Development | Business & Industry CARES Act Program | This program offers loan guarantees to lenders for their loans to rural businesses and agricultural producers to supplement their working capital to prevent, prepare for and respond to the economic impacts of the coronavirus. | September 15, 2021 or until funds are depleted | https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/nc |
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| USDA | Coronavirus Food Assistance Program (CFAP) | Provides direct relief to producers of specified agricultural commodities who faced price declines and additional marketing costs due to COVID-19. | August 28, 2020 | https://www.farmers.gov/cfap |
| USDA Farm Service Agency | Loans to For-Profit Farm Cooperatives | Direct Loans and Guaranteed Loans to farmers and ranchers to promote, build, and sustain family farms for a thriving agricultural economy. FSA farm loan programs are also available to members of for-profit cooperatives. FSA loans may be used to start, purchase, expand, and maintain operations, or to support exciting new industry trends, valueadded products, sales directly to customers, and organic or specialty crop operations. | Not indicated | https://go.ncsu.edu/loans-for-profit |
| | Microloan Programs | Focus on the financing needs of small, beginning farmer, niche and non-traditional farm operations, such as truck farms, farms participating in direct marketing and sales such as farmers' markets, CSA's (Community Supported Agriculture), restaurants and grocery stores, or those using hydroponic, aquaponic, organic and vertical growing methods. | Varies (multiple programs) | https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/microloans/index |
| Natural Capital Investment Fund | North Carolina COVID-19 Rapid Recovery Loan | NCIFund is providing NC COVID-19 Rapid Recovery Loans as as vital resource to help North Carolina small businesses adapt in the face of the coronavirus crisis. The Rapid Recovery Loan is primarily designed to be a timely source of bridge financing until businesses can access SBA Disaster or other federal disaster funding. | Not indicated | https://loans.threadcap.org/agreements/new |
| NC Rural Center (support from Golden LEAF, NC GA, and others) | NC COVID-19 Rapid Recovery for Small Businesses Loan Program | Supports North Carolina small businesses and family farms as they recover from the economic impact of COVID-19. Offers low interest loans up to \$50,000 with no payments for six months. | Not indicated | https://ncrapidrecovery.loanwell.com/agreements/new |