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The California Office of the Small Business Advocate (CalOSBA) supports economic growth and innovation statewide. CalOSBA's core mission is to provide resources to All California small businesses, disabled veteran business enterprises (SB/DVBEs), minority and women-owned businesses, and those individuals who own and operate businesses located in low-wealth and rural communities.

CalOSBA supports outreach and engagement efforts in three ways, advocacy, resources, and building resilience in CalOSBA's programs with our Technical Assistance Network that supports growth and business sustainability statewide. This month's newsletter highlights the CalOSBA efforts to serve California businesses statewide.

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## 2021 Year in Review



California Office of the Small Business Advocate, Director, Tara Lynn Gray

In 2021, we all collectively came to accept that responding to COVID-19 would require a marathon, not a sprint. We're battling another surge as I write this. It would have been understandable to get discouraged. But "giving up" is not what I've witnessed in my eight months as Director of California's Office of the Small Business Advocate (CalOSBA). Instead, I've seen an explosion of energy from every contributor to the small business ecosystem, a literal outpouring of

support for this state's small business sector as well extremes of determination and creativity from small business owners themselves.

I've been invited to make more than 40 public appearances in eight months. But the part I enjoy is not when I get to talk...but when I get to listen. And what I've heard this year means I'm starting 2022 feeling incredibly inspired -- and challenged to do more.

I met with small business owners across the state with the resilience to upend their business models, remodel their locations, and pursue new markets so that they can preserve jobs and financial stability for their own families. In all, 310,584 businesses received grants in 2021 through our Small Business COVID-19 Relief Grant (SBCRG) program. I am proud that these grants support our business owners' determination to keep going, no matter what challenges this pandemic and the economy throw at them.

I met with brand new entrepreneurs with the grit to launch new businesses and pursue their California Dream in a still uncertain economic environment. More than 500,000 of you filed a new business formation application in 2021, mirroring a nationwide boom in entrepreneurial activity that astounded economists in 2020 and continues.

I sat down with elected leaders who have doubled down on their commitment to small businesses as drivers of our economy and anchors of our communities. Chief among these is Governor Gavin Newsom, who approved a \$4.5 billion budget for small business support in July, the largest in the state's history and the largest in the country in the wake of the COVID-19 economic downturn.

I had the honor to collaborate with Technical Assistance providers with new ideas for driving an inclusive economic recovery. Leading this charge is our state-funded network of Small Business Centers, which served more than 65,000 clients in 2021 -- nearly half of them brand-new clients -- and raised almost \$900 million in capital on their behalf.

Over the three years of building this network, we've seen exponential increases in service to previously underserved business groups: women, minorities, veterans, as well as businesses in rural, low-wealth, and disaster-impacted communities. We now have more than 1,000 counselors and provide service in more than 30 languages.

I want to express a special thanks to counselors in our wildfire-impacted counties in 2021. Nowhere has the cultural and economic importance of locally owned businesses been more evident this year: Alpine, Butte, El Dorado, Lake, Lassen, Nevada, Placer, Plumas, Siskiyou, Shasta, Tehama, Trinity. I'm humbled to think about the courage it takes to commit to rebuilding after a disaster on the scale of this year's wildfires. I know that our "boots-on-the-ground" counselors feel as I do that it's an honor to serve these communities where a single gas station or diner, or hardware store can make all the difference.

In 2021, CalOSBA stood up a total of four separate relief programs: SBCRG was the largest, but we also launched new programs for supporting microbusinesses (Microbusiness COVID-19 Relief Grant), live venues (California Venues Grant Programs) and startups (the Dream Fund), as well as accepting applications for a new network of 10 Inclusive Innovation Hubs to launch in 2022. We still have one more program to unveil from the Fiscal Year 2021-22 budget: the California Nonprofit Performing Arts Grants Program.

This activity is why my team is growing like crazy to keep up. But we're only getting started. In 2022, CalOSBA will continue to grow our Small Business Center Network; we will work to help small businesses improve their disaster preparedness planning and digital workforce skills; we will support Inclusive Innovation Hubs to help drive economic diversity in every California region, and we will listen to you to learn what new and existing businesses need to thrive in California, from direct financial support to more accessible healthcare, skills development training, and broadband access.

As we expand our range of activities, we are also preparing new channels for sharing information, resources, best practices, and, most of all, [Success Stories](#): restaurant-owners that figured out how to grow with delivery service; retail stores that added new e-commerce revenue lines; manufacturers who grew by navigating the procurement process; new entrepreneurs who wouldn't give up until they found the financing they needed....and more. For a few examples that I discovered in just one town on one day in December, check out the [Small Business Video Series](#) on my Holiday Shopping Stroll in Vallejo, CA.

I am the Director of a hard-working team that manages one of the country's most significant small business support budgets. But, more than that, I'm *your* Advocate. It is my job to listen and learn from you, the small business owners, the ones who carry their company on their back, who wake up at 3 a.m. worried about making payroll, who create nearly half of all private-sector jobs and 2/3 of new jobs in this state, whose storefronts add character and continuity to their communities, whose hard work makes the difference between a ghost town and a boomtown.

Being an entrepreneur can be lonely...but if 2021 held one lesson for small business owners, it's that you are not alone. Resilience is still the word of the day. So, in 2022, I ask that you help me by sharing more of your Success Stories with myself and my team...as well as your needs, frustrations, and fears.

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## Regional Advisors Corner





## **Disaster Relief News Round-Up**

In December, the Small Business Administration (SBA) made four announcements related to disaster loans for California businesses and non-profits impacted by wildfire in 2021.

The SBA supports businesses of all sizes and most private nonprofit organizations with low-interest loans to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. SBA can also help cover improvements to prevent or minimize the same type of disaster damage from reoccurring. SBA Economic Injury Disaster Loans help meet working capital needs following a declared disaster. For more on SBA disaster loans, visit <https://disasterloanassistance.sba.gov/>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). For individuals with hearing difficulty, call (800) 877-8339.

**Fresno, Inyo, Kern, Kings, and Tulare counties:** The SBA has approved low-interest federal disaster loans for working capital to small businesses economically impacted by the Windy and KNP Complex Fires. The deadline to apply for economic injury is Sept. 21, 2022. The Valley Community Small Business Development Center offers free counseling to affected businesses. Contact Valley Community SBDC by email [vcsbdc@cloviscollege.edu](mailto:vcsbdc@cloviscollege.edu), by phone (559) 324-6403, or online <https://www.valleycommunitysbdc.com/>. [Click here to learn more.](#)

**El Dorado County:** Low-interest federal disaster loans are now available to certain private nonprofit organizations impacted by the Cache Fire. Private nonprofits that provide essential services of a governmental nature are now eligible for assistance following an amendment to President Biden's Sept. 12, 2021, major disaster declaration. Although the deadline to apply for physical damages was Nov. 12, 2021, private nonprofits may still apply with an explanation that they were not eligible until this Dec. 14, 2021, amendment. The deadline to apply for economic injury is June 13, 2022. [Click here to learn more.](#)

**Colusa, Glenn, Lake, Mendocino, Napa, Sonoma, and Yolo counties:** Don't miss the Jan. 18, 2022 deadline to apply for an SBA federal disaster loan for



property damage caused by the Cache Fire in Lake County. [Click here to learn more.](#)

**California businesses and residents affected by the Caldor Fire:** SBA closed its Placerville Disaster Loan Outreach Center EOD Thursday, Dec. 30. Applicants may still apply online. The deadline to apply for property damage is Feb. 7, 2022. The deadline to apply for economic injury is Sept. 12, 2022. [Click here to learn more.](#)

## **How the Kern Women's Business Center Helped 50 Small Business Owners Apply for the California Small Business COVID-19 Relief Grant in Three Days**



California small businesses care about their local community. When COVID-19 struck our nation, countless business owners put the health and safety of their customers before profit.

Strengthening entrepreneurship is a top priority for the Newsom administration; that is why Governor Gavin Newsom put forth the [California Small Business COVID-19 Relief Grant Program](#) (CA Relief Grant).

As the application window for the CA Relief Grant entered the final round, getting as many small businesses as possible to apply was the number one priority... especially for [Norma Dunn, Director of the Kern Women's Business Center](#).

The Kern Women's Business Center hosted an in-person workshop to help Kern County small businesses apply for the CA Relief Grant. Norma knew it was the last chance for small businesses in her area to take advantage of the opportunity. More importantly, Norma acted fast and got her own 'boots on the ground.'

Norma visited local nail salons, restaurants, and more. Word spread throughout the community. Interest in the workshop rose. Finally, after the 3-day workshop, the Kern Women's Business Center helped 50 small business owners upload their documents, link their bank accounts, and apply for the grant.

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# CalOSBA Grant Programs Update



CalOSBA is proud of the work that has been done to provide resources to California's small businesses who have struggled as a result of the COVID-19 pandemic.

## **Capital Infusion Program (CIP) and Technical Assistance Expansion Program (TAEP)**

California funds a network of small business technical assistance centers that provide no cost one-on-one consulting and low-cost training in over 30 languages to small businesses and entrepreneurs. Through the Technical Assistance Expansion Program (TAEP), eighty-nine (89) centers support small businesses to start-up, manage, and grow their businesses. Through the Capital Infusion Program (CIP), California's five Small Business Development Center networks support small businesses with access to capital.

## **California Small Business COVID-19 Relief Grant Program**

As of December 31, 2021, the California Small Business COVID-19 Relief Grant Program (CA Relief Grant) has provided grants to 310,584 small businesses and nonprofits totaling over \$3.5 Billion. Selection notifications from Lendistry are ongoing and awards continue to be made.

In addition to continuing the work of the aforementioned programs, CalOSBA is looking forward to these upcoming programs that will provide resources for innovation, development, and relief in 2022.

## **Inclusive Innovation Hub (iHub2) Program**

In the coming months, CalOSBA will announce the organizations designated to serve as California's iHubs to incubate and/or accelerate technology and science-based firms in underserved regions and communities, including women and people of color.

## **California Dream Fund**

The California Dream Fund is a one-time \$35 Million program that will provide microgrants up to \$10,000 to seed entrepreneurship and small

business creation in California. This program, administered by CalOSBA, will be operated through the California Small Business Technical Assistance Expansion Program Network of Centers. Contact your local small business development center for information and updates on how to participate.

### **Microbusiness COVID-19 Relief Grant Program**

The California Microbusiness COVID-19 Relief Grant Program is a one-time \$50 million grant program that will provide \$2,500 grants to eligible microbusinesses in California. To date, 26 counties have signed up to make grants to microbusinesses. This program continues to develop and details on eligibility and program requirements will be available through the grantmaking entities in the coming months.

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## **California Launched a Dedicated Small Business Portal**



New CalOSBA Website Launched

September 2021, CalOSBA launched its new small business portal - [calosba.ca.gov](https://calosba.ca.gov). The goal of the business portal is to connect small businesses, entrepreneurs, and startups with the critical state resources they need to succeed.

Tara Lynn Gray, Director of CalOSBA, said, “Small business is big business in the state of California and to that end, my department is meeting the needs of the more than 4 million small business owners by making resources easier to find, access, and use. Our new website can be thought of as a gateway to opportunity.”



CalOSBA's connected 45k+ small business owners to a plethora of resources including:

- Specialized support for no-cost, or at a low-cost, through a technical assistance center
- Financing information including state and federal capital programs and tax/credit incentive programs
- The CalOSBA Business Learning Center helps business owners navigate the varying stages of the business development process that includes permits, licenses, and regulations
- Information is available on how to access new markets, including e-commerce, international trade, procurement, and supply chain programs.

CalOSBA supports economic growth and innovation and ensures that ALL California small businesses and innovative startups have the information and direct support they need to better navigate resources, programs and regulations. CalOSBA serves as the voice of small business, representing their views and interests across the state and advocating for equitable access to capital, markets, and networks so that all California small businesses successfully start, manage, grow and become more resilient.

For more small business resources and information, visit [calosba.ca.gov](https://calosba.ca.gov).

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[Submit a Request to CalOSBA](#)

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