

From: Ashland Chamber of Commerce <info@visitashland.net>
Sent: Friday, March 20, 2020 5:24 PM
To: officemgr@visitashland.com
Subject: Business Updates 3-20-2020



Wow! Information overload right now!!

Please know that our Government both state and federal, are working tirelessly to come up with solutions and answers to the COVID -19 virus. New programs are being introduced daily, with additional programs coming in the next week!

A Couple of answers to questions that have been asked by businesses. There is alot of information in this email. Please read throughly.

SB2020 is a program from WEDC to infuse money quickly into the businesses for relief. In order to tap into this money, a business needs to have an existing relation with a CDFI. A CDFI is a Community Development Financial Institution. In our area, Northwoods Community Credit Unions and Impact 7 are the two CDFI's. The reason WEDC chose existing CDFI's is that businesses wouldn't have to go through the loan process. HOWEVER, Other programs are coming in the next week. Joseph Hoey from Senator Bewley's office suggest going to the [SBA](#) or [WEDC](#) website.

Some of you were concerned about the Family Leave Act. Please know that in Wisconsin; if a for profit business is under 50, you are exempt from FMLA.

I have reached out to USDA and will be working on modifying our revolving loan to offer very very low interest rates to our very very small retailers. The percentage rate may vary based on employees, but we do have small amounts of money that we can loan.

We wanted to try and figure out a way to allow consumers to purchase gift certificates to area businesses through a One-Stop shopping method. We are able to do this on our E-Commerce page on our website. The concept is: consumer goes to our website and can click on a participating business and order one or multiple certificates per store. Then we email you the person's contact information and you mail them a gift certificate. We send you a check for the amount of the gift certificate. We WILL pay the credit card fee. We would promote this on our platforms and radio and do some public relations on the promotion.

Here are the things we would need in order to do the Gift Certificates on our Chamber Store

- Are you interested in us selling Gift Certificates for your business on our site?
- Your logo or photo in a jpg version
- Certificates will be sold as \$25
- What email address do we use to notify you of the Gift Certificate Sale?
- If a certificate is sold for your business are you willing to mail the certificate?

Here is the link to our Chamber Store <http://shop.visitashland.net/15-chamber-store>

I'm encouraging you to use live Facebook whether you are a hotel or a retail operation or a restaurant that is able to offer curbside or delivery. Use Facebook Live or Social Media when you can. Lots of people are home and on the internet!! And, Amazon is severely limiting what they are delivering right

now to essential items. Be quirky and fun and find feel good items and foods and offer delivery. For example, offer your deals on Facebook live for whatever you are highlighting and let people know that at 2:00pm in the afternoon you will start deliveries and since many of you are closed you can leave your business while you deliver.

I'd like to thank Joseph Hoey from Senator Janet Bewley's Office for taking the time to explain and answer questions I had. Please feel free to call Senator Bewley's office or for that matter any of our legislator's offices if you have questions!! They want to hear from businesses and they are very willing to listen and offer suggestions.

Here is a list of Legislators both State and Federal

Senator Janet Bewley Madison Office:

Room 126 South

State Capitol

PO Box 7882

Madison, WI 53707

(608) 266-3510

Telephone: (800) 469-6562

Fax:(608) 282-3565

Email: Sen.Bewley@legis.wisconsin.gov

Representative Beth Myers Madison Office:

Room 7 North

State Capitol

PO Box 8953

Madison, WI 53708

(608) 266-7690

Telephone: (888) 534-0074

Fax: (608) 282-3674

Email: Rep.Meyers@legis.wisconsin.gov

Senator Ron Johnson

Oshkosh Office

219 Washington Avenue

Oshkosh, WI 54901

(920) 230-7250

Senator Tammy Baldwin

Ashland Office

P.O Box 61

Ashland, WI 54806

(715) 450-3754

Kiva US Small Business Loans

0% Interest, No Fees

In response to the COVID-19 pandemic, Kiva US is offering small business applicants:

- Expanded loan sizes, now up to \$15,000
- Grace periods between 1-6 months



\$1,000 - \$3,000	\$3,500 - \$6,000	\$6,500 - \$10,000	\$15,000
--------------------------	--------------------------	---------------------------	-----------------

Private Fundraising
5-15 lenders

Term
12-18 months

Private Fundraising
10-20 lenders

Term
24 months

Private Fundraising
15-25 lenders

Term
36 months

Private Fundraising
30-40 lenders

Term
36 months

A borrower's starting loan range will be determined by:

- Debt to income ratio - amount of monthly income that goes towards paying off monthly debt
- Proof of separate bank accounts for business and personal finances
- Government-issued business proof (local, state, or federal)

• Apply: kiva.org/borrow • For help: kivaushub.org/application • Reach out: borrowers@kiva.org

Helpful Links:

- Ashland Area Development Corp. Resources for Businesses affected by Corona Virus/COVID-19
- Here is the link from WEDC's website for their new Small Business 2020 program: <https://wedc.org/programs-and-resources/small-business-2020/>
- Caleb Frostman from the Department of Workforce Development gave information on the Frequently Asked Questions for Unemployment Insurance. He suggested going to their website. <https://www.dwd.wisconsin.gov/covid19/>
- These are the FAQ's for unemployment <https://dwd.wisconsin.gov/covid19/public/ui.htm>
- You can also find out information about Family Medical, COBRA insurance and Secretary Frostman highly recommended looking at "Workshare" programs where employees may collect some unemployment but are still able to collect their benefits. Here is the link to this program <https://dwd.wisconsin.gov/uitax/workshare.htm>

In an effort to limit our people to people contact, the Ashland Area Chamber of Commerce will close the office. We want to assure you that one of our highest priorities is the health of our staff, customers and the well-being of our community regarding COVID -19. If you need anything, please call our office; we have remote access to the phone lines. If you need chamber dollars reimbursed, please email Mary at info@visitashland.com and we can take care of that as well.

Please continue to email information regarding your business to info@visitashland.com as we will continue to update the websites and Facebook pages. We will continue to work with our state and federal agencies via webinars and remote meetings to keep everyone updated on the latest information that will assist businesses and employees.

One bit of good news.. Through the efforts of our Wisconsin Manufacture's and Commerce's call to manufacturer's in the state, there are now businesses that

are going to manufacture hand sanitizer etc. and ... one company that can manufacture the N95 masks for healthcare and they have another lead on a second company! On Wisconsin!!

We are planning on holding the House-to-House Garage sale this year, so when you are taking some time to clean closets and drawers, start thinking about gearing up for the sale. I'm sure it will be in either late May or early June.

Let's all keep an eye on our neighbors and be safe! Please send us pictures of fun times and sunny days and we will post on Facebook to remind everyone that this too shall pass and WE will get through this Together!!

Mary, JoAnn, and Maribeth

Phone: 715-682-2500

email: info@visitashland.com





Copyright © *2019* *Ashland Chamber of Commerce*, All rights reserved.

The eblast is from:

Ashland Chamber of Commerce
1716 West Lake Shore Dr
Ashland, WI 54806
715-682-2500
info@visitashland.com

If you would like to update your preferences or unsubscribe from this list please email info@visitashland.com

This email was sent to officemgr@visitashland.com

[why did I get this?](#) [unsubscribe from this list](#) [update subscription preferences](#)

Ashland Area Chamber of Commerce · P O Box 746/1716 West Lake Shore Dr · Ashland, WI 54806 · USA