

Dear Members,

Time for another update on what's available to help your business:

PPP2 Opens This Week

As we announced in the list email, there is another round of the Paycheck Protection Program (PPP) opening up. Businesses who may have missed out, or not qualified for the first round of the Paycheck Protection Program can begin applying today with smaller, local banks. Those who are applying for the 2nd round of PPP (or called PPP2) can begin applying on Wednesday with smaller, local banks. It is expected that larger banks will quickly follow. As you may remember, this money went very quickly back in the spring so I encourage you to reach out to your lender to begin discussions if you haven't already.

GUIDE RELEASED: [Here is the updated US Chamber overview](#) of the lending programs available, including PPP2, Employee Retention Tax Credit, and the EIDL Advance. I highly recommend reading this as some of the changes that were made in December impacts how these programs can work together to better assist your business.

The [US Treasury Department](#) also released more details surrounding these programs, including:

- A [revised PPP application](#) (for first time applicants)
- A [second-draw PPP application](#) (PPP2)
- [One-page overview](#) of PPP program
- [One-page overview](#) of second-draw PPP program.

There are changes to PPP2, so again, I highly recommend the US Chamber overview as a place to start! Reach out to your banker to get things started. If they cannot help you for some reason, I would be happy to refer you to someone.

Vaccine Rollout

As we are all hoping that 2021 can bring us back closer to normal, I know that many have questions about the COVID-19 Vaccine rollout and your business. Here are some items that I have found that may be helpful to you:

- A vaccine [fact-sheet from the CDC](#)
- [A quick graphic on things to know about vaccines](#)
- For those who want more detail – a good overview of [what an RNA vaccine is and how it works](#).
- COVID-19 [Vaccine FAQ's from the US Chamber](#)

In Ohio, [Phase 1B](#) will begin on January 19th, and will follow this timing:

- [The week of Jan. 19](#): Ohioans 80 years of age and older.
- [The week of Jan. 25](#): Ohioans 75 years of age and older; those with severe congenital or developmental disorders.
- [The week of Feb. 1](#): Ohioans 70 years of age and older; employees of K-12 schools that wish to remain or return to in-person or hybrid models.
- [The week of Feb. 8](#): Ohioans 65 years of age and older.

To keep an eye on this, [here is the link to the Richland Public Health](#) vaccine page.

Another Round of TechCred Opens

If you're looking to better train your staff, then I highly encourage you to check out the TechCred program. I know several area businesses who have tapped into this program to assist them.

The seventh TechCred application period opened January 4th and closes January 29th at 3:00 p.m. TechCred helps businesses upskill their current and incoming workforce with tech-focused credentials. Businesses can receive up to \$2,000 for each tech-focused credential earned, up to \$30,000 per employer each application period. Since the program's start, a total of 966 Ohio employers have been approved for funding, supporting the earning of 15,105 tech-focused credentials by Ohio employees. Businesses can learn more and apply at TechCred.Ohio.gov.

Bar & Restaurant Fund Extended

If you are a bar or restaurant that has a liquor permit and did NOT apply to the special fund set up to assist, there is still time. The State has extended that to January 31st. Remember this is \$2,500 per location that has a valid liquor permit...and it is not competitive. If you have one of the eligible permits, you qualify. [More details and an application can be found here](#). Don't miss out on this assistance!

Final Thoughts

You might have noticed, I can talk a lot sometimes. But sometimes words escape even me. Now is that time -- it's all just so overwhelming.

All I can do is keep focused on the things I can do, and I can control. I can keep serving you, I can keep being kind to all, I can keep moving forward, I can keep taking COVID seriously, I can keep my eyes focused on the future. There's no superman to save us. What will save us is the small, everyday decisions we are each making. May we make them with each other in mind.

Onward,
Jodie

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