

Business Listening Session #2 – Retail & Services Chat Record – 03/24/2020

- 15:00:54 From Blue Weber : Hello everyone!
- 15:02:04 From caanders : Hello - Christine Anderson, NWMN SBDC, Crookston
- 15:02:07 From nicoleevans : Hello from Nicole at SBDC!
- 15:02:53 From Derek Hoffert : Hello, everyone from Derek Hoffert at Alerus Center. Thank you, community leaders, for getting this panel together.
- 15:03:16 From Jenn Puhl Winkler (0610) : Good Afternoon, All! Jenn from FedEx Office.
- 15:04:14 From Cortnee Jensen : Hi, Cortnee Jensen from ND Commerce
- 15:04:21 From Sandi Luck : Hi everyone from Sandi at Bully Brew Coffee
- 15:04:28 From Peggy Anderson : Hello, Peggy and Denny from Andy's Harley-Davidson!
- 15:04:45 From Bryan Lee : Hi all from Northern Air.
- 15:04:51 From RaChela : Hi there! This is Ra'Chel from Persephone's Floral.
- 15:06:16 From Cortnee Jensen : Absolutely!
- 15:09:08 From Andrea - City Community Development Dept :
<https://grandforks.org/inside-the-edc/covid-19-response/> GF EDC - Business resources
- 15:09:31 From Andrea - City Community Development Dept :
<https://www.ndchamber.com/> - ND Chamber for Emergency Business Financing session
- 15:09:57 From pgorte : MN Small Business Emergency Loan information at
<https://mn.gov/deed/business/financing-business/deed-programs/peacetime/>
- 15:11:31 From Cortnee Jensen : Register for Thursday's meeting at:
- 15:11:36 From Cortnee Jensen : <https://www.ndchamber.com/events/details/covid-19-nd-business-briefing-emergency-business-financing-125>
- 15:14:55 From Andrea - City Community Development Dept : ND Unemployment -
<https://www.jobsnd.com/> MN unemployment - mn.gov/deed/programs-services/mn-job-service

15:15:18 From Bryan Lee : Does anyone know if the amortizations for local gap loans have been adjusted to be extended past 5yr.

15:16:10 From Dustin Hillebrand : The Grand Forks Job Service North Dakota office staff are manning the phones and answering emails.

15:17:34 From Andy's HD : Absolutely Right! How can we tell our staff that we have to reduce hours and not knowing when we can get them back to normal hours?

15:18:02 From Paul Hannaher : Keep an eye on the stimulus package. Hoping it passes today or tomorrow. The Emergency Paid Family Leave policy will be a game changer for our employees that we need to lay off.

15:19:19 From Paul Hannaher : Transparency is vital.

15:22:17 From PBraathen : One thing we are looking at is the ability for a business to apply for Disaster Loan with the possible Stimulus/CARE Act program for Small Businesses, do we know if a business would be able to use both? Maybe something to keep in mind.

15:23:11 From Adam Kurtz : when and where/how does the commerce survey come out?

15:23:43 From Chip Shea : I own 2 businesses in GF. Tim Shea's Nursery and The Pedal indoor Cycling Studio. Are there unemployment benefits available other than SBA loans for the self-employed?

15:24:20 From Valley TechPros : What advice might someone have for a start up business that likely won't qualify for some of these small business loans coming out. Small business like our with only 1 part time employee and maybe little to no equity to back any loans.

15:24:30 From Andy's HD : Time is of the essence!

15:24:52 From Chip Shea : Thank you!

15:27:04 From Tiffany @ND SBDC : The SBA disaster loan does not require collateral if you are looking for less than \$25k, and our newer small businesses have just as much need as well-established businesses, especially due to the lack of reserves.

15:27:13 From Bryan Lee : It would be great for ND to use the legacy fund to help.

15:30:10 From Paul Hannaher : Thank you for this video chat. Much appreciated.

15:30:41 From Matt : For businesses that have been forced to close or may be forced to close does the city have any plan to refund or discount next year's license fees?

15:30:49 From Cortnee Jensen : Yes, well done TEAM GRAND FORKS

15:31:03 From Kay Derry : Thank you for everything you all are doing to keep us informed. We live in an awesome community & we will get through this! #teamgrandforks

15:32:13 From Cortnee Jensen : 8. NEW: I am a business owner and I pay into the Unemployment Insurance system. Can I file a claim if I must shut down my business? Yes. Governor Burgum signed an Executive Order on Friday, March 20th to assist business owners in the receipt of Unemployment Insurance by temporarily eliminating income reduction requirements for business owners.

15:32:15 From Joy : Is there any talk of business rent assistance or help through landlords for small business?

15:32:18 From Becca Cruger : We are updating the EDC business resource page with all unemployment FAQs, including new policies signed into effect from the Governor's Executive Orders. Cortnee linked the FAQ document in the chat earlier.

15:32:39 From Becca Cruger : Also available here: <https://grandforks.org/inside-the-edc/covid-19-response/#1585068378920-08fd80d2-581d>

15:33:13 From Cortnee Jensen : <https://ndresponse.gov/covid-19-resources/covid-19-business-and-employer-resources/covid-19-business-and-employer-labor>

15:33:42 From pgorte : MN info for workers and businesses at <https://mn.gov/deed/newscenter/covid/>

15:34:25 From Jonathan Holth : jholth@jlgarchitects.com, 701.390.4678 - Jonathan Holth's contact info.

15:34:41 From Bryan Lee : Great question Matt. Also look at sanitation/recycle fees, any other fees that owners will not be using during shutdowns.

15:34:59 From Blue Weber : blue@gfdda.com, 801.645.9614

15:35:52 From Paul Hannaher : <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

15:36:18 From The Chamber-GF EGF : Barry Wilfahrt

15:36:23 From Richard Dafoe : I absolutely agree on not taking on more debt.

15:36:35 From The Chamber-GF EGF : 701`317`1555

15:37:28 From Carol : We are a non-profit, but our Girls are in the middle of cookies season. We have 300 girls in the GF/EGF. That's our problem at the moment. Also the Girl Scout office is only open by appointment.

15:38:28 From mrichards : Correct, non-profit listening session is Friday at 3

15:38:33 From Matt Bonzer : FYI: BND just released student loan relief options

15:38:44 From Third Street Clinic : If Minnesota closes borders what is GF plan along with EGF and surrounding communities that depend on shopping and services (like ours and Inspire Pharmacy) in GF? Are there individuals in GF that are working with MN?

15:38:47 From Jenn Puhl Winkler (0610) : FedEx Office has limited print service to online and email, but we are able and willing to help with any signage, flyer, handout needs.

15:39:23 From Valley TechPros : Matt, Are you able to post a link for that?

15:39:31 From Jenn Puhl Winkler (0610) : Excellent question from 3rd St Clinic!

15:39:47 From RaChela : For those of us that went through the Start Up Grand Forks program through the city and Bank of North Dakota, is there a possibility of extending our loan terms should this virus impact us for a longer than anticipated time?

15:39:57 From Brianne Osowski : How do we encourage the community to support local retails while being sensitive to people's restricted budgets during these times?

15:40:35 From Andy Conlon : <https://bnd.nd.gov/covid19/student-loan-relief-program/>

15:41:15 From Jenn Puhl Winkler (0610) : fedex.com or email us directly at usa0610@fedex.com or call 701.746.6400. Our team really wants to help in any way we can. We have an array of signs, graphics, and other print options.

15:41:33 From Curtis Regan : Has the city considered any type of property tax relief?

15:42:49 From Cortnee Jensen : I had a conversation today with the NDTrade Office. They are saying that shop local isn't just for those businesses. Shipping from National Sources is jamming up the postal systems and making supply chains slower

15:43:02 From Cortnee Jensen : slower

15:43:22 From Cortnee Jensen : so shop LOCAL

15:43:42 From Cortnee Jensen : yes. Get this out whenever possible

15:44:01 From Cortnee Jensen : ND dept of Commerce

15:47:23 From Adam Kurtz : yeah, I'm working on it.

15:47:29 From Paul Hannaher : Projects around the area are getting delayed but product has shipped and will arrive without ability to put in place due to restrictions. If you have warehouse space available let me know. I have vendors contacting us on a somewhat regular basis and we are full up with our own product.

15:48:24 From Paul Hannaher : phannaher@hannahers.com

15:49:31 From Adam Kurtz : akurtz@gfherald.com

15:51:46 From Cortnee Jensen : Thank you all.

15:51:58 From Chip Shea : Thank you!

15:52:22 From Don Langlie : Thank you, Everyone who offered this important information!

15:52:50 From Nicole : Thank you all! Your sleepless nights are appreciated.

15:53:40 From Emberly : Exactly Paula!

15:53:52 From Bryan Lee : Thanks for all of your hard work.

15:54:19 From Tiffany @ND SBDC : SBA Disaster Assistance Webinars for Small Businesses

The SBA's North Dakota District Office and our Resource Partners will host two Webinars this week to give an overview of assistance available to small businesses through the SBA's Economic Injury Disaster Loan program.

The webinars will discuss loan program details, eligibility, application requirements as well as where and how to submit a loan application.

The webinars will be identical in content and both will be held from 2:00 p.m. – 3:00 p.m. on their respective dates.

Thursday, March 26, 2020 2:00 – 3:00 p.m.

You are invited to a Zoom webinar.

Register in advance for this webinar:

https://und.zoom.us/webinar/register/WN_W9MMFAuyTRuwt9juPyWqCQ

After registering, you will receive a confirmation email containing information about joining the webinar.

15:54:30 From Tiffany @ND SBDC : Friday, March 27, 2020 2:00 – 3:00 p.m.

You are invited to a Zoom webinar.

Register in advance for this webinar:

https://und.zoom.us/webinar/register/WN_s77Vhfe9Rou6NS_NthbhlG

After registering, you will receive a confirmation email containing information about joining the webinar.