



Regional Reporter

Volume 20, Issue 134

April, 2020

Dear Chamber Members,

I hope this finds all of you and your families well. These are very difficult, scary and unprecedented times we are faced with and I wanted to let you know how we, at your chamber, are here for you.

First, I want to take a minute to thank all of our Medical professionals and personnel, along with truck drivers, mail carriers, grocery store staff, financial institutions and all other essential workers who are on the front lines fighting this fight each and every day for all of us. You are all truly heroes during this COVID-19 battle.

This is battle, one we all must fight, and in the end we will prevail together. Our chamber's role is to lead, guide, and support our members during this time. We have shared a considerable amount of information by email and on our social media. While speaking with many of you already, we understand how overwhelming this may be. We have decided to dedicate this newsletter to provide you with a point of reference to start your navigation through some of the benefits that are offered and available to help support your business. This is just the tip of the iceberg since we couldn't possibly list them all. To further guide you through this process, we are available to call with any questions, concerns or to even discuss where to start. As members, you are the heart of our chamber and we will be there for you every step of this journey to recovery.

At this time, we have decided to postpone our future events and reschedule them for a later date this year. Even though our year, along with yours, may not be going as planned, we will make the adjustments needed and move forward together, looking forward to better days to come. We will have a complete list in this newsletter of events that are being postponed and if a new date has been set we will include it.

I believe each of us will find strength we never knew we had and we WILL emerge stronger, brighter and more determined than ever on the other side.

Please take care, be mindful of the guidelines put in place to keep us all healthy and stop the spread of this virus. Stay safe and healthy.

God Bless,

Leanna

Inside this issue:

New Members	2
Save the Date	2
Renewing Members	3
Ribbon Cuttings	4
Member Spotlight	4
Covid-19 Resource Page	5
Loan Program Quick Guide	6-8
Highway Appliance	Insert
Union Bridge Capital	Insert
UPMC	Insert



Mon Valley Regional Chamber of Commerce

One Chamber Plaza
Charleroi, PA 15022

724-483-3507 Fax: 724-489-1045

E-mail: members@mvrchamber.org

website: www.mvrchamber.org

President: Armand Ferrara

V. President: Atty. Rick Mudrick

Treasurer: Deborah Buck

Executive Board: Diann Donaldson
Trish Brickner

Chamber Staff:

Executive Director: Leanna Spada
Executive Assistant: Melissa Trombley

We regret any errors or omissions
in this newsletter.

WELCOME NEW MEMBERS*

Danaus Plexippus, LLC

316 Teacher Lane
Rostraver Twp, PA 15012
Property Management

Ashley Shannon Photography

115 Sherwood Ave
Belle Vernon, PA 15012
Photographer

North Belle Vernon Rec

Commission

503 Speer St
Belle Vernon, PA 15012
Arts/Entertainment/Sports

Del's Pest Control

PO Box 55
Charleroi, PA 15022
Exterminator

General Electric

One Power Lane
Charleroi, PA 15022
Utilities/Renewable Energy

Reinhauer Family Services LLP

2820 Washington Rd
McMurray, PA 15317
Funeral Services



Mark Your Calendar For These Upcoming Events!

Events to be Rescheduled

- * Ben Brown Luncheon (was in March)
- * Leadership Workshop Breakfast (was in April)
- * Electronics Collection



August

13th—Legends of Golf Tournament (was in June)



Watch the US mail, e-mail, Facebook, Twitter, Instagram and website for information on these and all upcoming events!

www.mvrchamber.org



RENEWING MEMBERS***97 Years**

Zelenski's Bridal & Gown Shoppe

50 Years

cfs bank

Charleroi Area Teachers Association

Corelle Brands

Interstate Paper Supply Co.

Lions Club of Charleroi

Model Cleaners & Uniforms

Seals & DeMillion

Van Beck Electric

40 Years

Lee Supply Co.

30 Years

Armando's Pizza

Back Porch Restaurant

Charleroi Sweeper Center

Columbia Gas of PA

Culligan Water Treatment

Marsh Tire

McKnight Medical

PNC Bank

Richard Mudrick, Attorney-at-Law

20 Years

Cupari Home Improvements

Medved's Pharmacy

RTS Packaging

Subway/TCBY

Vitale State Farm Insurance

15 Years

Affordable Health Insurance

Blueprints

David Davis Communications

DeLattre Corporation

Ductmate Industries, Inc.

Joseph's Nursery & Garden Center

Mon Valley YMCA

Mornak Excavation, Inc.

Pennsylvania Kidney Care

Presbyterian SeniorCare Network

Residence at Hilltop

Rotary Club of Charleroi

S.E. Technologies, LLC

Solomon Chrysler Jeep Dodge Ford

Speers Borough

Villella Remodeling, LLC

10 Years

Action Coach Business Coaching

Amcom Office Systems

Ashcraft Records Management & Storage

Belle Vernon Area School District

Community Bank

Gene-N-Boots Candies, Inc.

Havencrest SNF

Keystone Bakery

MarBill Diamonds & Jewelry

Reliance Business Solutions

River House Cafe

Roberts Auto Body

Susan Jo's Salon

United Way of Mon Valley

Wash. County Community Foundation

Washington Symphony Orchestra

5 Years

Bayshire Properties, LLC

Bill's Feed & Garden Center

California University of PA

Commissioner Larry Maggi

Dr. Martin Dudas

EQT Corporation

Fallowfield Twp

First Energy/West Penn Power

Foundation for Free Enterprise Education

Gardner Denver Nash

Garrow Canine Training

Leadership Washington County

Lesleh Precision, Inc.

Mon River Industrial Group, LLC

Mon Valley Initiative

Nemacolin Country Club

Pennatronics Corporation

Prima Diva Boutique

Redevelopment Authority of Wash County

South Hills-Mon Valley Messenger

Studio K Nail Salon/Day Spa

Wash Cty Council on Eco Development

All Other Renewals5th Street Escape Room

All State Career School

ArcelorMittal Monessen, LLC

Auxiliary of Mon-Vale Health Resources

Baker's Waterproofing

Calvary Bible Church

Cambridge Retirement Living, LLC

Challenge Program

Charleroi Area Ministerial Association

Community College of Allegheny County

Community Foundation of Fayette County

Edward Jones Investments

Enola Management Corporation

Fields of Heather

Hampton Inn & Suites, Cal University

JED Heating & Cooling, Inc.

Kimberly Contracting Services, LLC

LD's House of Shaves

Life's Work of Western PA

Live, Laugh, Play & Learn, LLC

McKean Storage, LLC

Mon Valley Academy for the Arts

Mon Valley Hose & Fitting

Mon Valley Independent

Mon Valley Radio, LLC

New Coat Paving & Sealing Company

New Leah Recovery Services, PC

Observer-Reporter

Patton Electric, LLC

Quality Pasta Company

Salon Seva

Santori Kitchen & Bath, Inc.

Sign Mill

T-Rock Construction, Inc.

Union Bridge Capital

Washington Financial Bank

Washington Twp Supervisors

WesBanco

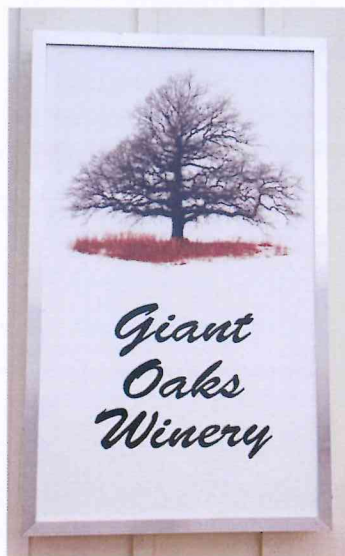
***THANK YOU FOR YOUR RENEWALS
THAT WE HAVE RECEIVED
AS OF APRIL 1ST, 2020!**

We appreciate your prompt payments of your 2020 renewals.
We will continue listing renewals in the upcoming newsletters.

WE ARE SO GRATEFUL FOR YOUR SUPPORT!



RIBBON CUTTINGS



3540 Washington Ave

Finleyville, PA

724-782-0216

Follow on FB and Instagram



L to R: Tasting Room Mgr, Beth Stroud and Owners, Lou and Linda Siyufy



Member Spotlight

Frick Tri-County Federal Credit Union



Megan Monack-MSR-I, Carole Inman-Loan Officer

Frick Tri-County Federal Credit Union is located at 62 McKean Avenue, Charleroi, PA.

Frick has four branches to serve its members in Washington, Greene and Fayette counties. If you live, work or worship within these counties you are eligible to join. Frick offers a variety of products to serve your banking needs.

Branch hours are M-TH 9AM -4:30PM and Friday 9AM-5PM. Stop by to see one of their Member Service Representatives for all your banking needs or contact their office at 724-483-6609.

COVID-19 RESOURCE PAGE

Chambers of Commerce COVID-19 Resources

Our chambers of commerce have partnered to provide the Washington County business community with access to business assistance, economic development and other resources to support our local companies during the COVID-19 emergency. To identify a resource chamber in your area of the county, select the municipality where your business is located and refer to the designated chamber contact below. Before contacting a representative of one of the four chambers, please review the resources available on the COVID-19 resource page . <https://www.washcochamber.com/news/washington-county-chamber-of-commerce-covid-19-resource-page> We will continue to update this page as more information becomes available.

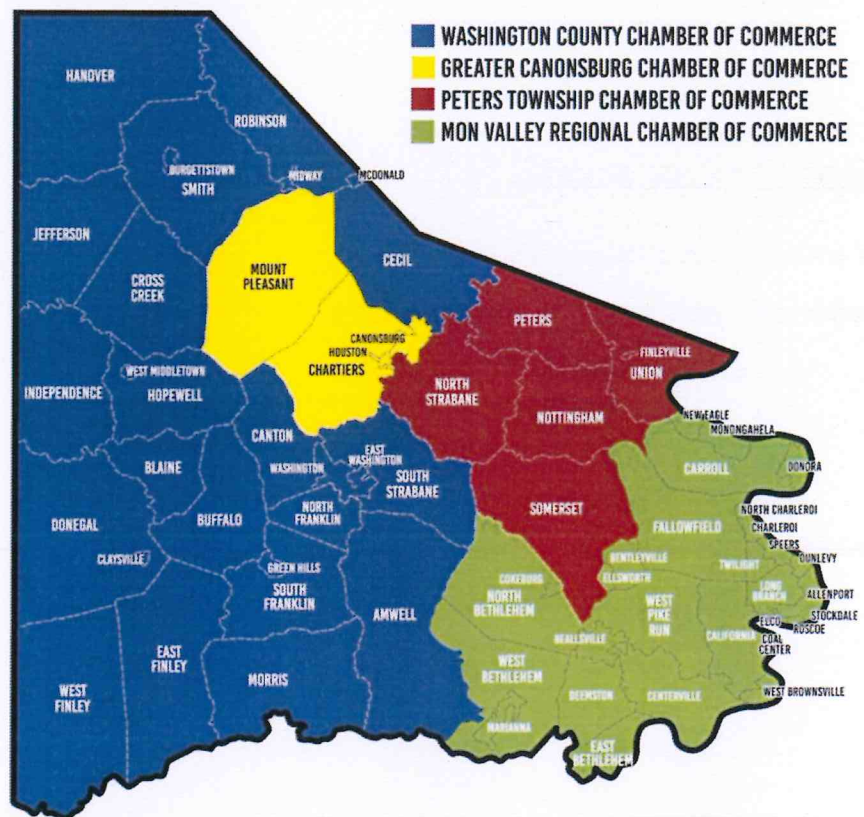
Chamber Contacts:

Will Thomeier
Washington County
Chamber of Commerce
(724) 225-3010
will@washcochamber.com

AJ Williams
Greater Canonsburg
Chamber of Commerce
(724) 745-1812
aj.williams@seschultzelectric.net

Brian Schill
Peters Township
Chamber of Commerce
(724) 941-6345
brian@peterstowshipchamber.com

Leanna Spada
Mon Valley Regional
Chamber of Commerce
(724) 483-3507
lspada@mvrchamber.org











MON VALLEY REGIONAL CHAMBER OF COMMERCE

Small Business Loans

AVAILABLE THROUGH THE CARES ACT

EIDLs Economic Injury Disaster Loans \$10B Available	LOANS 	PPP Paycheck Protection Program \$349B Available
EIDLs are administered and approved by the U.S. Small Business Administration (SBA).	ABOUT 	In the PPP, loans are backed by the SBA through local lenders.
ELIGIBILITY <ul style="list-style-type: none">• Small businesses (<500 employees)• Sole-proprietors• Independent contractors• 501(c)6 organizations & more!		<ul style="list-style-type: none">• Small businesses and non-profits (<500 employees)• Sole proprietors• Self-employed & freelance workers
FINANCING <ul style="list-style-type: none">• Maximum Granted: \$2M• Interest: 3.75% (2.75% for non-profits)• Duration: Up to 30 years• Deferment options available		<ul style="list-style-type: none">• Maximum Granted: Lesser between 2.5X Payroll or \$10M• Interest: 4%• Duration: Up to 10 years• Defer for 6-12 mo.
KEEP IN MIND <p>EIDLs offer a bridge loan program of \$10,000 to cover immediate costs & is forgivable if certain criteria are met.</p>		<ul style="list-style-type: none">• No personal or collateral guarantee is required.• Forgiveness granted if funds are used on operating expenses within 8 weeks of receiving.
APPLY 	HOW	HOW
HOW Apply at www.sba.gov/disaster		Apply with an SBA-approved lending institution.
WHEN Available now!		WHEN Available Soon! See local lender for details.

PRO TIPS

1. Both loans can be applied for (and granted!) if funds cover different expenses
2. For fastest approval, be prepared to specify your economic loss due to COVID-19
3. Be aware of fraudulent schemes and only discuss finances with a trusted professional

COVID-19 Loan Programs Quick Guide



The information provided is not comprehensive of each program or of all programs. At the time of publication it is the most accurate and up-to-date information available. Information and programs are subject to change.

VERSION 3-27-2020

COVID-19 Working Capital Access Program (CWCA)

Administered by the Pennsylvania Industrial Development Authority (PIDA), the CWCA Program provides critical working capital financing to small businesses located within the Commonwealth that are adversely impacted by the COVID-19 outbreak.

NOTE All CWCA loan applications must be submitted through a Certified Economic Development Organization (CEDO). For the list of CEDOs operating within PA, visit <https://dced.pa.gov/CEDO/>

ELIGIBILITY For-profit corporation, limited liability company, partnership, proprietorship or other legal business entity; located in the Commonwealth of Pennsylvania; 100 or fewer full-time employees worldwide at the time of submission of the application.

FUNDING The maximum loan amount is \$100,000.

TERMS 3 years w/ a 12-year amortization.

1. No payments due and payable during the first year.
2. Principal and if applicable, interest payments will be due monthly for years two and three.
3. Balloon payment due and payable at end of year 3.

INTEREST 0% (agricultural producers 2%) fixed.

TO APPLY Loan applications are packaged by a CEDO that services the county in which your business is located.

For more information, visit:

<https://dced.pa.gov/programs/covid-19-working-capital-access-program-cwca/>

Bridgeway Capital Loans

During the COVID-19 pandemic, Bridgeway's patient, flexible capital and free technical assistance is available to help small businesses stay resilient when facing business disruptions and changing cashflows. Financing solutions and loan modifications are tailored to the needs of your small business. Bridgeway's financing is designed to work with credit challenges, collateral gaps, and complex transactions in need of creative funding solutions.

ELIGIBILITY Minority-, woman-, immigrant- or veteran-owned businesses, businesses in economically distressed urban and rural areas, and businesses unable to access traditional bank financing, real estate developers with affordable residential or commercial projects in low-income communities, or nonprofits in need of capital for real estate projects or refinancing.

FUNDING \$5,000-\$3,000,000. Average loan is \$250,000.

TERMS Flexible terms on short- and long-term loans. Loans can be used for: Working capital to start-up or expand your business, purchase equipment, or real estate acquisition or renovation.

INTEREST Competitive fixed rates.

TO APPLY bridgewaycapital.org/apply/apply-now/

For more information, visit:

<https://www.bridgewaycapital.org/financing/small-business/>

COVID-19 Loan Program Quick Guide

Paycheck Protection Program (CARES Bill)

This program incentivizes small businesses to keep employees on payroll by offering extensive debt relief for small employers, self-employed individuals, and "gig economy" workers. With \$350 billion to help prevent workers from losing their jobs and small businesses from going under due to economic losses caused by the COVID-19 pandemic, the "Paycheck Protection Program" would provide 8 weeks of cash-flow assistance through 100% federally guaranteed loans to small employers who maintain their payroll during this emergency.

NOTE *Program Details are still being finalized.* Borrower cannot claim same loss using multiple programs.

ELIGIBILITY Small businesses, 501(c)(3)'s, 501(c)(19)'s, and 31(b)(2)(c), under 500 employees, including independent contractors, sole proprietors, and the self-employed. Entities must have been operational by 2/15/20, had payroll and paid taxes.

FUNDING Maximum amount via 7(a) set to \$10,000,000.

TERMS Covered loan period is 2/25/20–6/30/20. Portion not forgiven or repaid by 12/31/20 will convert to a max 10 year loan at up to max interest rate; loan will remain 100% guaranteed.

1. Eligible expenses include payroll, insurance, rent, mortgage and utilities.
2. Defers payments on PPP loan for 6-12 months. No prepayment fees.
3. Waives borrower and lender fees, credit elsewhere requirements, and collateral and personal guarantee.

INTEREST Maximum interest rate is 4%.

Contact your bank to learn more about the program.

Emergency Injury Disaster Loan (EIDL)

The U.S. Small Business Administration is offering states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).

NOTE Entities eligible to apply for EIDL may request an advance in the form of an emergency grant of up to \$10,000 which SBA must distribute within 3 days. Applicants are not required to repay emergency grant if they are ultimately denied EIDL.

ELIGIBILITY Expanded to include sole proprietors, tribal businesses, cooperatives, ESOP's, individual contractors, and private non-profits with fewer than 500 employees.

FUNDING The maximum loan amount is 2,000,000.

TERMS Max 30 year (determined on case-by-case basis)

1. May be used to pay fixed debts, payroll, accounts payable and other bills impacted by disaster.
2. Defers payments on PPP loan for 6-12 months. No prepayment fees.
3. For loans/advances under \$200,000, waives credit elsewhere, personal guarantee, and 1-year-in-business requirements.

INTEREST Small businesses: 3.75%; non-profits: 2.75%.

TO APPLY <https://disasterloan.sba.gov/ela/>

For more information, visit:

<https://www.sba.gov/disaster-assistance/coronavirus-covid-19>

COVID-19 Loan Program Quick Guide

Urban Redevelopment Authority (URA)

For Current URA Borrowers

The URA recognizes the potential hardships and needs small businesses are facing and may face due to COVID-19. We want to reassure our small business borrowers that we are here to work with you.

NOTE The URA is taking steps to help mitigate the unprecedented potential ramifications of COVID-19. The URA is halting ALL loan payments for URA small business borrowers, including automatic loan payment withdraws from borrower's accounts, for the month of April 2020.

For Non-URA Borrowers

The URA is temporarily easing and streamlining its Micro-Enterprise Loan Program to support up to thirty 0% loans for small businesses that are not currently URA borrowers.

NOTE Given potential high demand for this program, the URA will make every effort to underwrite and approve applications as quickly as possible.

The URA is offering to its existing small business borrowers **Emergency Extended Credit** to help ease potential cash flow issues over the next several weeks.

ELIGIBILITY Available to existing URA small business borrowers ONLY.

FUNDING Up to an additional \$15,000.

TERMS 3-year term, 6 months no payments, 2 ½-year full amortization.

INTEREST 0% interest rate, no fees.

TO APPLY <https://tinyurl.com/uracovidloan>

- Provide a Statement of Need for additional credit.
- Provide previous 1-month cash flow statement.

COVID-19 Small Business Assistance Loan Program

ELIGIBILITY For existing small businesses (not startups) located in the City of Pittsburgh.

FUNDING Up to an additional \$15,000.

TERMS 3-year term, 6 months no payments, 2 ½-year full amortization.

- Loan proceeds may be used for rent, payroll, and other approved fixed monthly business expenses

INTEREST 0% interest rate, no fees

TO APPLY <https://tinyurl.com/uracovidloan>

- Provide a Statement of Need for additional credit.
- Provide previous 1-month cash flow statement.

For more information, visit:

<https://www.ura.org/pages/covid-19>



Small Business Development Center
University of Pittsburgh

Helping businesses start, grow, and prosper.



Funding support and resources are provided by the Commonwealth of Pennsylvania through the Department of Community and Economic Development through a cooperative agreement with the U.S. Small Business Administration, and through support from the University of Pittsburgh. All services are extended to the public on a non-discriminatory basis. Special arrangements for persons with disabilities can be made by calling (412) 648-1542. All opinions, conclusions, or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. SBDC services are not available to individuals or entities that have been debarred or suspended by the federal government. By agreeing to receive assistance from the SBDC you are self-certifying that you are not currently federally debarred or suspended and also agree to cease using SBDC services if you become federally debarred or suspended in the future.

University of Pittsburgh Small Business Development Center

- 3520 Forbes Avenue, Pittsburgh, PA 15261
- www.sbdcc.pitt.edu
- 412-648-1542
- sbdcc@innovation.pitt.edu
- @PittSBDC



HOW THE SECURE ACT JUST GAVE YOUR SMALL BUSINESS MORE BENEFITS

UNDERSTANDING KEY HIGHLIGHTS OF THIS LAW AND HOW IT COULD IMPACT YOU AND YOUR EMPLOYEE OFFERING

The SECURE Act was signed into law at the end of 2019 and is meant to encourage more people to save for the long term by increasing their options. SECURE stands for "Setting Every Community Up for Retirement Enhancement" and expands the options and incentives available to small businesses, in addition to the changes benefitting individuals. These provisions are intended to encourage small businesses to adopt and utilize employer-sponsored retirement plans for their employees. Offering an appealing benefits package can help recruit and retain valuable employees while providing them with tools to take control of their financial wellness.

HERE ARE SOME OF THE MAJOR CHANGES FOR SMALL BUSINESSES

The introduction of pooled employer plans makes it easier for small businesses to join together and offer defined contribution retirement plans.

- The Act introduces pooled employer plans (PEPs)—a type of multiple employer plan (MEP) that allows small, unconnected employers to join together in the same overall 401(k) plan as opposed to creating separate plans for each business.
- Provisions remove the "bad apple rule," which previously disqualified an entire pooled plan if one employer in the group was not functioning in accordance with the MEP's plan documents.
- A pooled plan provider (PPP) will need to be selected and be responsible for performing all administrative duties and ensuring compliance with regulations from entities such as ERISA and the IRS. The PPP will act in a fiduciary capacity and as administrator.

A wider array of annuity options are now available within your business's retirement plan.

- Plan sponsors can now offer variable annuities in their 401(k) plans. Previously only fixed annuities were available.
- The Act helps limit employer liability when offering annuities in a plan. The employer is still required to conduct fiduciary due diligence when selecting an insurance company and annuity options; however, the employer does not have to select the lowest-cost option.

Small businesses can receive new tax credits for starting a plan or modifying their current plan.

- The SECURE Act increases the maximum potential tax credit for starting a new retirement plan to \$5,000 per year for up to three consecutive years. This credit would apply to small employers with up to 100 employees.
- A new tax credit of up to \$500 per year, for up to three years, is available to employers that start retirement plans with automatic enrollment. The credit is also available to employers that convert an existing plan to include automatic enrollment.
- The legislation extends the current adoption deadline (December 31) to the due date for employer's tax return (including extensions).

Long-term, part-time employees can now be included in employer-sponsored plans.

- Previously, part-time employees working less than 1,000 hours per year were generally excluded from a company's 401(k) plan. The new law now allows plan access to employees working 500 hours a year for three consecutive years.

Speak to one of our advisors about how your business could benefit from these changes while helping your employees save for their future.

(412) 465-1490

800 Waterfront Drive, 3rd Floor
Pittsburgh, PA 15222



UNION BRIDGE CAPITAL

Securities and Investment Advisory Services offered through The Leaders Group, Inc., Securities Dealer, Member FINRA/SIPC, TLG Advisors, Inc. Registered Investment Advisor, 26 West Dry Creek Circle, Suite 800, Littleton, CO 80120 (800) 293-4296. Union Bridge Capital is not affiliated with The Leaders Group, Inc.

UPMC wants to do MORE business in...

Fayette, Greene, Westmoreland, Washington, and surrounding counties

Become an Approved UPMC Diverse Supplier of Goods & Services

SBDC
PENNSYLVANIA
Small Business Development Center
Saint Vincent College
Helping businesses start, grow, and prosper.

UPMC
LIFE CHANGING MEDICINE

UPMC HEALTH PLAN

In FY 2018, UPMC achieved **\$225 million** in
spending with **400+ diverse suppliers**
YOUR BUSINESS CAN BE NEXT!

Increase Revenue + Improve Your Business Acumen

1. **Business Owners:** Minority, Women, Veteran, Disabled, LGBTQ
2. **All industries welcomed:** Service, Manufacturing, Retail
3. **Receive 50+ Comprehensive Sales Materials**

\$25 Fee: Pay online at time of registration via link provided

MORE INFO: 412-648-1542

SUPPORTERS: UPMC Supplier Diversity Program; Fay-Penn Economic Development Council; Chambers of Commerce: Monongahela, Twin Rivers, Mon Valley Regional, Greene County, Westmoreland County, Greater Connellsville, Fayette; GACO-PTAC Cal U; WCCED; PA Career Link*; Mon Valley Alliance; Southwest Training Services; Southwestern PA Commission; Mon Valley Initiative; St. Vincent SBDC, JARI-PTAC

THURSDAY, May 28, 2020

Penn State Fayette Campus
Eberly Building, Room 116
2201 University Drive
Lemont Furnace, PA 15456

SELECT A SESSION - *Either*

8:00-11:30 AM

REGISTER

<http://upmcscd-fayco-am.eventbrite.com>

1:00-4:30 PM

REGISTER

<http://upmcscd-fayco-pm.eventbrite.com>

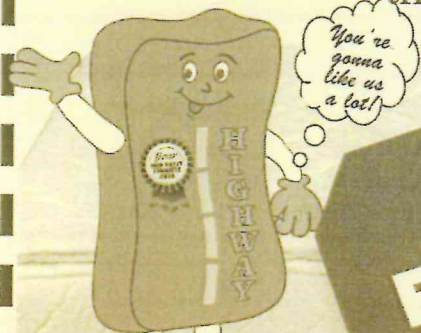
Get connected to contracts & gain access for approval!
UPMC is ready...Are you?



Funding support and resources are provided by the Commonwealth of Pennsylvania through the Department of Community and Economic Development; through a cooperative agreement with the U.S. Small Business Administration, and through support from the University of Pittsburgh. All services are extended to the public on a non-discriminatory basis. Special arrangements for persons with disabilities can be made by calling (412) 648-1542. All opinions, conclusions, or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. SBDC services are not available to individuals or entities that have been debarred or suspended by the federal government. By agreeing to receive assistance from the SBDC you are self-certifying that you are not currently federally debarred or suspended and also agree to cease using SBDC services if you become federally debarred or suspended in the future.

HIGHWAY

...the Right BRANDS...the Right PRICE...
the Right ADVICE...NICE!!
...since 1946



catnapper



- APPLIANCES
- FURNITURE
- MATTRESSES

...over
250,000.
in inventory
MUST GO!

Serta



Whirlpool



HIGHWAY

APPLIANCES - FURNITURE - MATTRESSES

Monday & Thursday 9:30AM - 8:00PM Tues., Wed. & Fri. 9:30AM - 6:00PM
Saturday 9:30AM - 3:00PM

724-326-5616

highwayappliance.com

...Since 1946



2214 Route 88
DUNLEVY
Exit #40 off Interstate 70