

Coronavirus

Resources & Relief for Small Businesses



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Small Business Development Center
University of Pittsburgh

Helping businesses start, grow, and prosper.

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entrepreneur.pitt.edu/business-resources-covid-19/

COVID-19 Resources for impacted businesses

entrepreneur.pitt.edu/business-resources-covid-19/



AGENDA

- 1) Introduction –Pitt SBDC Services - Ray Vargo
- 2) SBA Disaster Loan Process – Dr. Kelly Hunt
- 3) Working with Your Bank – Huntington Bank
- 4) Accounting & Tax Issues – Wilke & Associates
- 5) Legal Issues – Maeillo Brungo Maeillo
- 6) Insurance Issues – Enscoe Long
- 7) Conclusion – Bob Stein – IEE



**Ray Vargo,
Director**



**Jessica Sinclair,
PantherlabWorks
Director**



**Michael Wholihan,
Assistant Director**



**Brent Rondon, Sr. Mana.
For International Trade**



**Meghan Hillegas
Management Consultant**



**Linwood Mitchell
Sr. Financial Management**



**Zach Patton
Management Consultant**



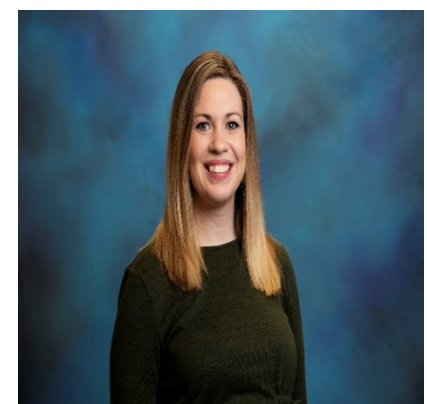
**Victoria Hassett
Management Consultant**



**Lee Ann Briggs
Environmental Consultant**

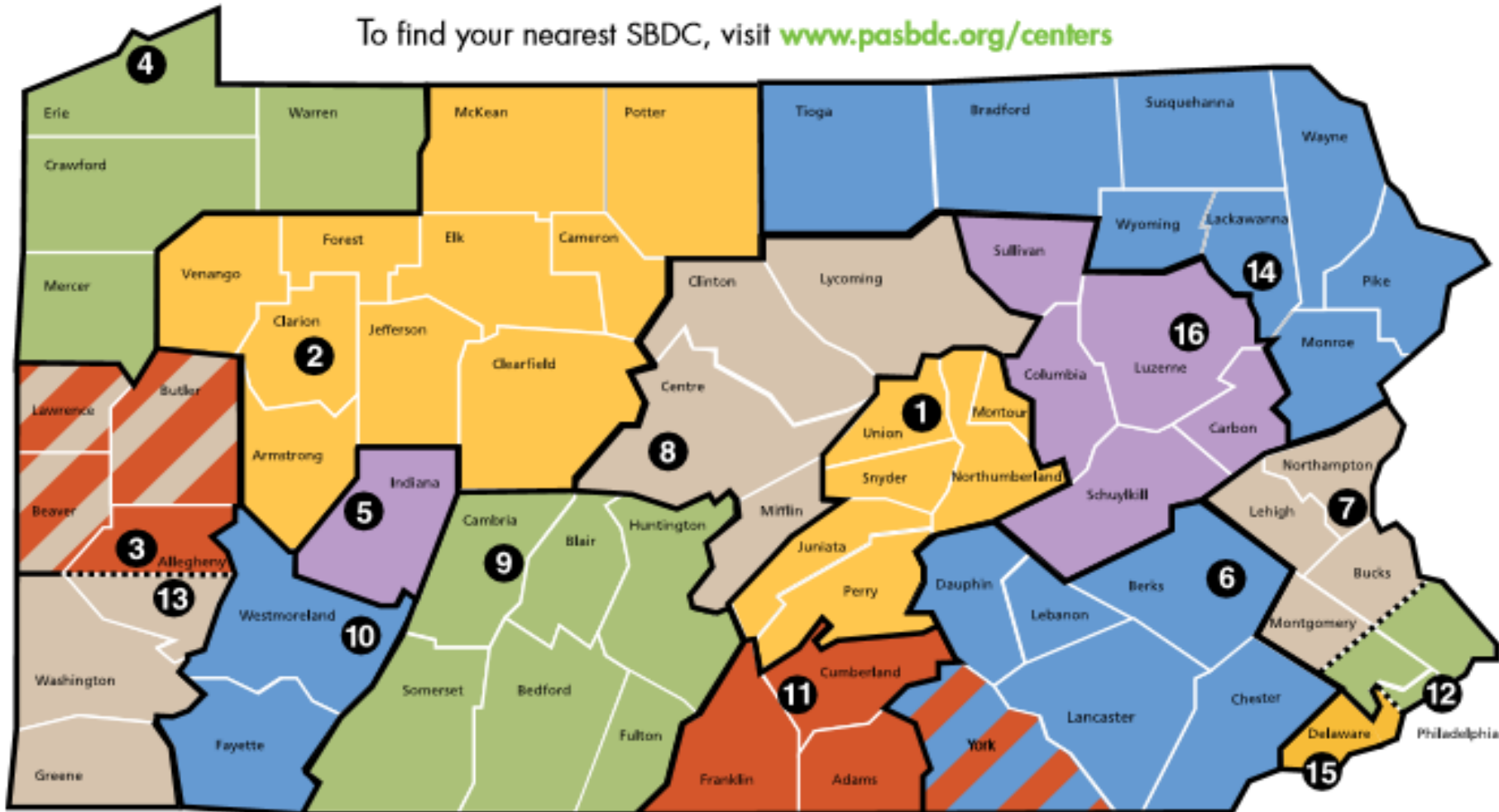


**Christina Wilcox
Management Consultant**



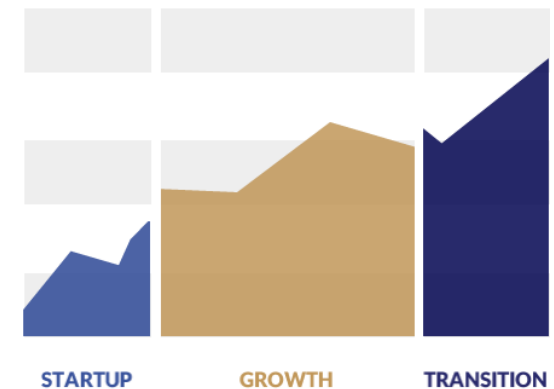
**Kim Garrett
Technical Management**

To find your nearest SBDC, visit www.pasbdc.org/centers



Helping Your Business **Start, Grow, Prosper**

- Business Planning
- Strategic Planning
- Market Research
- Human Resources
- Financial Analysis
- Information Technology
- Loan Packaging
- Product Commercialization
- Franchise Evaluation
- Environmental Management
- International Trade





U.S. Small Business
Administration

Applying for SBA Disaster Loans (EIDL)

Pittsburgh District Office

Applying for SBA Disaster Loans (EIDL)

The following slides are designed to assist Pennsylvania's Small Businesses in applying for Economic Injury Disaster Loans (EIDL) offered through the SBA.

PLEASE NOTE: *This is to assist you in getting to the website, registering and starting the process. We **STRONGLY** suggest that once you are registered, you download and/or print out the application, familiarize yourself with what is needed, do it manually and then submit online. **WE WANT YOU TO HAVE A COMPLETE APPLICATION UP FRONT.***

If the application is incomplete, it will be set aside, you will be notified what is missing, and it will stay there until they receive the new information, then **YOU GO TO THE BACK OF THE CUE!**

So take your time, make sure it is complete. We will be here to assist where we can, but given the district's limited staffing, we can't run through an entire application with every Pennsylvania business. We are working with the state and our partners to provide more in-depth help.

Everyone Should Apply!!

Getting Started

- Go to the application at <https://disasterloan.sba.gov/ela/>
- Click apply online
- Then follow the instructions on the slides

Economic Injury Disaster Loans (EIDL) Portal

Disaster Loan Application Portal (DLAP)

DOUBLE-CLICK ON THE LINK TO ACCESS
THE SITE

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

The screenshot shows the SBA Disaster Loan Assistance portal. At the top, the SBA logo and navigation links are visible. The main heading is "Disaster Loan Assistance" with the subtitle "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". A red box highlights the "Apply Online" link in the top navigation bar. Below the screenshot, a diagram consists of three overlapping circles: a red circle on the left labeled "Eligible Disaster Areas" with a location pin icon, a blue circle in the center labeled "Apply Online" with a computer monitor icon, and a green circle on the right labeled "Check Application Status" with a loading spinner icon. A blue callout box with the text "DOUBLE-CLICK APPLY ONLINE" has an arrow pointing to the "Apply Online" link in the screenshot.



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EIDL Portal Registration

Register

From this page you can:

1) Begin a new application by clicking on Register

2) Return to complete a started application by inputting a user name and password



[FAQs](#) [Help](#) [Contact Us](#) [Register](#) [Login](#)
[Loan Information](#) [Search Declarations](#) [Apply Online](#)

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

[Login](#) [Register](#) [Password Reset](#)

Disaster Loan Assistance - Login

User Name

Password

[Login](#)

System Requirements

- The recommended browser is Internet Explorer 10 or later.
- If you have dial-up Internet service, you may experience delays.
 - You must have cookies and JavaScript enabled.
 - You should allow pop-up messages.
 - You must have Adobe Reader installed.



Notice - Terms of Use

This is a Federal computer system and is the property of the United States Government. It is for authorized use only. Users (authorized or unauthorized) have no explicit or implicit expectation of privacy in anything viewed, created, downloaded, or stored on this system, including e-mail, Internet, and intranet use. Any or all uses of this system (including all peripheral devices and output media) and all files on this system may be intercepted, monitored, read, captured, recorded, disclosed, copied, audited, and/or inspected by authorized Small Business Administration (SBA) personnel, the Office of Inspector General (OIG), and/or other law enforcement personnel, as well as authorized officials of other agencies, both domestic and foreign.

Access or use of this computer system by any person, whether authorized or unauthorized, constitutes consent to such interception, monitoring, reading, capturing, recording, disclosure, copying, auditing, and/or inspection at the discretion of authorized SBA personnel, law enforcement personnel (including the OIG), and/or authorized officials of other agencies. Both domestic and foreign, unauthorized use of, or exceeding authorized access to, this system is prohibited and may constitute a violation of 18 U.S.C. § 1030 or other Federal laws and regulations and may result in criminal, civil, and/or administrative action. By continuing to use this system, you indicate your awareness of, and consent to, these terms and conditions and acknowledge that there is no reasonable expectation of privacy in the access or use of this computer system.

PLEASE NOTE: Your responses to the requested information are required in order to obtain a benefit under our Disaster Loan Program. However, you are not required to respond to any collection of information unless it displays a currently valid OMB control number.

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Complete Registration Process

Complete Registration Information

Disaster Loan Assistance
Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Start Registration (Page 1 of 2)

The registration information that you provide will be used to verify your identity and for loan purposes. Please ensure that this information is accurate and complete.

WARNING: For your security, registering away from office at the registration page before the registration process is completed will clear out any information entered. To ensure your registration is successful, complete part 1 and part 2 of the registration process completely.

Personal Information

First Name: [Text Box] Last Name: [Text Box] Email: [Text Box] Phone: [Text Box]

Business Information

Business Name: [Text Box] Address: [Text Box] City: [Text Box] State: [Text Box] ZIP: [Text Box] County: [Text Box] Website: [Text Box]

☐ I am a disaster survivor

Next

On page 1 of the registration, pay close attention to the sections with an * these sections must be completed. It is important that a good email address and cell

Disaster Loan Assistance
Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Create User

WARNING: For your security, registering away from office at the registration page before the registration process is completed will clear out any information entered. To ensure your registration is successful, complete part 1 and part 2 of the registration process completely.

Create User

Username: [Text Box] Password: [Text Box] Confirm Password: [Text Box]

Security Questions

1. What city and state were you born in? 2. What city and state were you born in? 3. What city and state were you born in? 4. What city and state were you born in? 5. What city and state were you born in?

☐ I am a disaster survivor

Next

On page 2 of the registration you will create your unique user-name and password. When creating your security questions, make sure to use information you won't likely forget. If your password ever requires a reset, you would need this information

To advance to the next page, go next



Apply Online

Apply Online

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Hello, Chadwick



Double Click on "Apply Online"

SBA.gov 3-Step Loan Process FEMA Disaster Assistance

Double Click on Business and Non Profit



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Business & Loan Type

Business Type

The screenshot shows the SBA Disaster Loan Assistance application form. At the top, the SBA logo and navigation links are visible. The main heading is "Disaster Loan Assistance" with a subtitle "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". Below this, the section "Disaster Loan Application" is highlighted. The "Business Losses" section contains two main questions. The first asks for the type of organization, with "Limited Liability Entity (LLC, LLP, etc.)" selected. The second asks for the type of disaster, with "Economic Injury (EIDL)" selected. A blue box highlights the "EIDL" option with the text "Loan type is EIDL". Another blue box highlights the "Sole-Proprietor" option with the text "NOTE: It is important that you choose the correct business type. Especially if you are a Sole Proprietor." The form also includes a "Preview" button and a "Next" button.

SBA U.S. Small Business Administration

Loan Information Search Declarations Apply Online Message Center

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Disaster Loan Application Save

Business Losses

***Please select the type of organization that best describes your business.**

- ☐ Sole-Proprietor (including individuals with income properties)
- ☐ Corporation
- ☐ Partnership
- ☐ Private Non-Profit Organization (e.g. religious, charitable, community organizations)
- ☐ Limited Partnership
- ☐ Trust
- ☒ Limited Liability Entity (LLC, LLP, etc.)

***Are you applying for (check all that apply)**

- ☐ Real Property (including Leasehold Improvements)
- ☐ Business Contents (Machinery & Equipment, Furniture & Fixtures, and Other Business Assets, etc.)
- ☒ Economic Injury (EIDL)
- ☐ Military/Reservist Economic Injury (MREIDL)

If you log out or close your browser now you will need to restart your application.

Preview Next

SBA.gov 3-Step Loan Process FEMA Disaster Assistance

Loan type is
EIDL

NOTE: It is
important that you
choose the correct
business type.
Especially if you are
a Sole Proprietor.

What to Expect

What to expect once you file your application

- Decision time once a complete application is received is at least 21 days.
- SBA will prepare and send your Loan Closing Documents to you for your signature.
- Once we receive your signed Loan Closing Documents, an initial disbursement will be made to you within 5 days:
 - Physical damage: \$25,000
 - Economic injury (working capital): \$25,000 (In addition to the Physical damage disbursement)
 - Disbursements will be made in phases
- A case manager will be assigned to work with you to help meet all loan conditions. They will also schedule subsequent disbursements until you receive the full loan amount.

Additional Facts

- At this point you will just follow along and fill out the necessary forms, etc.
- If you are having trouble with first getting in, i.e. it is not recognizing the county and/or state :
 - Make sure you entered your type of business AND clicked on EIDL **only** under the “Are you applying for:”
 - Otherwise, please give it a while and try again. Disaster is moving as fast as it can, but each state and individual county needs to be entered.
- For help, you can reach out to SBA’s Customer Service Center at **(800) 659-2955** or email disastercustomerservice@sba.gov and of course the Pittsburgh District Office at wpainfo@sba.gov. Make sure you have your loan number, which is assigned in the portal.
- Also, check our webpage for additional updates as this continues, www.sba.gov. We are here to assist as much as we can.
- We are all in this together.
- Good Luck and be safe!

COVID – 19

Working with your Bank

Heather Thomas

VP, Sr. SBA Business

Development Officer

Phone: 724-787-4058

heather.thomas@huntington.com

Lindsay Cost

VP, Sr. SBA Product Specialist

Phone: 724-272-8128

E-mail:

Lindsay.cost@huntington.com

Best Practices

At Huntington, we are dedicated to making communities stronger by supporting local business owners through even the most difficult of times. As the largest SBA lender in our region for the last 10 years, we are committed to providing resources and funding to the closely held businesses that are so vital to our community. The information shared here is not necessary comprehensive, but meant to give you a starting point from which to work.

Our approach is simple: Understand your business goals, then provide financial solutions that will support your success.

**Stay current on the COVID – 19 response at
Huntington Bank:**

<https://www.huntington.com/coronavirus>

Be Proactive

- Don't plan to ride out the storm
- Reach out to your bank and let them know if you are struggling or if you foresee challenges on the horizon
- Request an appointment to review both Loan and Deposit side
 - Payment relief options on loans may be offered
 - Your changed and evolving Working Capital needs
 - Additional financing for working capital or other needs
 - Through the lender
 - Other capital access options

Be Prepared

- Work to understand your needs – both the immediate need and your mid- and long-range requirements
- Work with your advisors to understand your working capital requirements. If you cannot do this before your lender discussions, at least give it some thought.
 - How are your receivables coming in now; is that expected to change? How many projects have been cancelled, etc.?
 - What is your status with your vendors? Will they need you to catch up or will they shorten their credit terms with their clients?
 - Is your landlord willing to help make accommodations?
 - Will you be carrying your inventory longer?

Plan During Uncertainty

- Review your current deposit account and treasury management settings and consider if they need right-sized to your updated needs
- Review your existing loan covenants with your lender and prepare them for any unavoidable issues
 - What will happen if you can make your payments but cannot meet some of the covenant requirements or ratios?
 - Can you proactively plan for this?
- Line of Credit availability - Is your line of credit access governed by a Borrowing Base Agreement? Will the evolving situation create an issue there in terms of concentrations? Prepare your lender to consider permanent vs. revolving working capital options.

- **Tax Implications of Covid-19 Relief**
- March 20, 2020



In partnership with Pitt SBDC,
Huntington Bank, Maiello Brungo and
Maiello, Enscoe Long, and the SBA.

U.S. Tax Filing Deadline and Federal Tax Payment Due Dates and Limits

- • Treasury Secretary Steven Mnuchin announced the tax filing deadline will move from April 15, 2020 to July, 15, 2020.
- • Notice 2020-17, the notice has provided new payment due dates for corporations and individuals.
- • The Applicable Postponed Payment Amount is up to \$10,000,000 for each consolidated group or for each C corporation that does not join in filing a consolidated return.
- • For all other Affected Taxpayers, the deferred tax payments are limited up to \$1,000,000 regardless of filing status. For example, the deferral threshold is the same for a single individuals and for married individuals filing a joint return.

Interest and Penalty

- • Currently, the calculation of any interest, penalty, or addition to tax for failure to pay the Federal income taxes is postponed until July 15, 2020, but interest will begin to accrue on July 16, 2020.
- • It is important to note the interest and penalties will accrue, without any suspension or deferral on the amount of any Federal income tax payments in excess of the Applicable Postponed Payment Amount (\$1 million) due but not paid by Affected Taxpayers on April 15, 2020.
- • There is no mention of a decrease in interest rates. The interest rates will begin to accrue starting on July 16, 2020, for the unpaid tax liability.
- • The current IRS interest rate for individual underpayment is 5% and for large corporations the underpayment is 7% through first quarter of 2020.
- • The 2020 second quarter interest rate is still undetermined.

2020 Tax Estimates

- Review your quarterly tax estimates to determine if you should still continue to follow 110% or 100% safe harbor estimate tax provisions, or if you should base your estimates on 90% of your 2020 current tax liability.
- If you determine that your business revenues or individual tax liability will be lower in the second quarter of 2020, it may make sense from a cash flow perspective to calculate your tax estimate liability based on 90% of your 2020 income tax liability.

State Tax Deferral Payment Grace Period

- • Some states have already granted additional time for state tax payments in response to the COVID-19 impact.
- • In California, there is a 60-day grace period for those individuals and businesses affected by the virus.
- • In Ohio, Michigan, Connecticut, Oregon, and Colorado taxpayers currently have the same IRS grace period of 90 days to pay state taxes.

Businesses Under 50 people

- • Small employers up to 50 – “jeopardy” – may not need to comply with new FMLA.
- • The Secretary of Labor has the authority to exempt from the Emergency FMLA Expansion Act certain health care providers, emergency responders, and small businesses with fewer than 50 employees if the Act would jeopardize a business’s viability.
- • Z-Score for Business Sustainability.

Payroll Tax Credits

- Tax credit for wages paid against the employer portion of Social Security taxes during the calendar quarter.
- Employers who pay qualified family leave wages will receive a social security tax credit equal to 100% of the wages paid, subject to daily and quarterly dollar caps.
- Tax credits for coronavirus related FMLA leave wages paid are capped for each employee at \$200 / day and \$10,000 for all calendar quarters. If the credit exceeds the employer's total portion of social security taxes, the excess credit is refundable to the employer
- Employers will be entitled to a refundable tax credit against the employer portion of Social Security taxes equal to 100% of qualified paid sick leave wages each calendar quarter, subject to daily and quarterly dollar caps.
- When calculating the tax credit for an employee virus related issue employee wages are capped at \$511 a day for all calendar quarters.
- If the employee is caring for a child/family member the wages taken into account are capped at \$200 a day.
- **Note:** 2020 Social Security wage base is \$137,700.

Thank You!



David M. Wilke, CPA, MBA
Managing Partner

1721 Cochran Road, Suite 200
Pittsburgh, PA 15220

412-278-2200
dwilke@wilkecpa.com



Families First Coronavirus Response Act, H.R. 6201

March 20, 2020

Maiello Brungo & Maiello
ATTORNEYS AT LAW

Summary of Key Provisions “Families First Coronavirus Response Act” For A Business With Less Than 500 Employees

1

Emergency Family and Medical Leave Expansion Act

Significantly expands the numbers of workers who have access to job protected leave and requires paid wages

2

Payroll Credit for Required Paid Family and Medical Leave

Refundable tax credit, subject to dollar caps, against employer portion of Social Security taxes

3

Emergency Paid Leave Act

Requires employer to provide employee two (2) weeks paid sick leave. Rate of pay varies from full pay to two-thirds of full pay

4

Payroll Credit for Required Paid Sick Leave

Refundable tax credit equal to the sick leave pay. Dollar limits to daily sick leave pay credit

On Wednesday, March 18, 2020, President Trump signed the “Families First Coronavirus Response Act” into law, which will take effect in fifteen days.

Key Provisions For A Business With Less Than 500 Employees

Emergency Family and Medical Leave Expansion Act

1

- Employees on the job for at least 30 days have the right to take up to 12 weeks of job protected leave for coronavirus related issues (e.g., illness, quarantine, care for at risk family member ill or under quarantine, care for child of employee if child's school / place of care has been closed).
- After two (2) weeks leave (may use paid sick time during initial two (2) weeks) employee must be paid no less than 2/3's of their regular pay for the remaining 12 weeks of leave.
- FMLA revisions only apply to coronavirus related issues.

2

Payroll Credit for Required Paid Family and Medical Leave

- Tax credit for wages paid against the **employer** portion of Social Security taxes during the calendar quarter.
- Employers who pay qualified family leave wages will receive a social security tax credit equal to 100% of the wages paid, subject to daily and quarterly dollar caps.
- Tax credits for coronavirus related FMLA leave wages paid are capped for each employee at \$200 / day and \$10,000 for all calendar quarters. If the credit exceeds the employer's total portion of social security taxes, the excess credit is refundable to the employer.

Key Provisions For A Business With Less Than 500 Employees

Emergency Paid Leave Act

3

- Employers must provide full time employees two (2) weeks (80 hrs.) and part time employees "typical hours worked during a two (2) week period " of paid sick leave, paid at their regular rate. Pay is required when the employee is required to quarantine, seek a diagnosis, or preventative care as a result of the coronavirus.
- In addition, employees required to care for a family member under similar coronavirus related issues or a child whose school has closed or care provider is unavailable must be paid two-thirds (2/3) of that employees regular rate.

4

Payroll Credit for Required Paid Sick Leave

- Employers will be entitled to a refundable tax credit against the **employer** portion of Social Security taxes equal to 100% of qualified paid sick leave wages each calendar quarter, subject to daily and quarterly dollar caps.
- When calculating the tax credit for an **employee virus related issue** employee wages are capped at \$511 a day for all calendar quarters.
- If the employee is caring for a **child / family member** the wages taken into account are capped at \$200 a day.

<https://www.mbm-law.net/covid-19-guidance-and-resources/>

MBM GUIDANCE

COVID-19 Guidance: March 19, 2020 PA Governor's Business Closure Order

COVID-19 Guidance: School Districts – Plan, Prepare, and Respond to the Coronavirus

COVID-19 Guidance: School District FAQs

COVID-19 Guidance: School Districts – Meeting Procedure

Contact Us

Lawrence J. Maiello

LJM@MBM-LAW.NET

412.242.4400

John H. Prorok

JHP@MBM-LAW.NET

412.242.4400

Maiello Brungo & Maiello
ATTORNEYS AT LAW

Insurance



- Please keep in mind carriers and policy language can differ. The items below, while general, do reflect the majority of coverage forms and carrier responses:

1. Property:

Would not provide coverage for a business income loss that's the result of the coronavirus.

This is true no matter if the Business Income coverage is for on premise, civil authority, dependent property, crisis event or food contamination. Business Income and Extra Expense is typically triggered by physical damage to your location/property from a covered cause of loss. A voluntary shutdown or a government entity forced shutdown would not meet that requirement.

2. Liability:

Coverage, liability and damages will need a thorough case-by-case review. Bodily Injury by definition can include infection or disease but the key here will be proof of transmission of the virus as well as negligence.

3. Workers' Compensation:

For exposure to coronavirus to be compensable, the exposure must both arise out of the workers' employment and be in the course and scope of their employment when the exposure took place.

Simply being exposed to the coronavirus while at work will generally not satisfy the two-pronged compensability test in most jurisdictions; there must be an employment risk inherent to the exposure (e.g. a research scientist working with the virus). In addition, it is up to the individual carrier to accept or deny a claim so this can vary by carrier.

4. Event Cancellation:

Nearly all existing event coverage excludes Communicable Disease which has been standard since prior pandemics such H1N1 and SARS. The carriers that we have contacted that have offered this coverage in the past have confirmed they are not offering the coverage at this time. If you do have to cancel an event, retreat, conference or fundraiser you should not expect any reimbursement from an event policy or other standard policies.

5. Food Contamination:

Some carriers do offer limited coverage for food contamination based on a communicable disease transferred from staff to clients through the digestion of food. These forms do vary as do the limits, typically around \$25,000. This is more typical for restaurants.

6. Employee Benefits

Consideration from health insurers to allow employers who have laid off employees, to continue the employer paid plan until June/July without putting the employee on COBRA.

So Far UPMC has verified that they will do this. Other carriers are in the process of doing this and/or other unspecified employer assistance. More to come via you insurance companies email communications campaigns next week.

New in from Highmark:

- New protocols are not finalized yet but the plan is to waive “active at work” eligibility requirements for coverage for a period of 90 days (assessing this again closer to end of 90 days), enabling coverage of employees transitioned to part-time or furlough status with a few standard caveats. This is being reviewed by Highmark legal now. They will send full list of FAQ’s when they confirm we are good to go.
- With regards to deferment of premium. Highmark does not have plans to implement and across the board policy of deferment but we are looking at extending grace period by 30 days on a case by case basis as well as breaking up payments over a period time. Again, not finalized until vetted with our legal team and Senior Executives.
- AHN (Allegheny Health Network) just suspended all visitations to their facilities.

Pennsylvania Commonwealth

The Wolf administration said answers on the close or not to close quandary can be found by emailing ra-dcedcs@pa.gov

Waivers and exemptions to the closure order can be sought through RA-dcexemption@pa.gov

The administration also is offering working capital loans for businesses affected by the coronavirus shutdown. Information on those will be posted at <http://dced.pa.gov/resources>.

PA Waiver for Companies Not Closing...

To request a waiver for a life sustaining business list of closings.

- *List of businesses who must close:*
<https://dced.pa.gov/download/list-of-life-sustaining-businesses-2020-03-19/?wpdmdl=93555>
- *Questions about whether or not they must close:*
ra-dcedcs@pa.gov
- Exemption requests: RA-dcexemption@pa.gov
- Outline of the waiver process: <http://www.wkok.com/566042-2/>

Professional Referrals



Heather Thomas & Lindsay Cost
Vice President
Senior SBA Business Development Officer
Phone: 724-787-4058
Lindsay.Cost@huntington.com
Heather.Thomas@huntington.com
www.linkedin.com/in/HeatherThomasSBA



Rick Enscoe
80 Emerson Lane, Suite 1301
Bridgeville, PA 15017
412-206-0363
renscoe@enscoelong.com
enscoelong.com



John H. Prorok, Esquire
MAIELLO BRUNGO & MAIELLO, LLP
SouthSide Works
424 South 27th St., Suite #210,
Pittsburgh, PA 15203
412.242.4400
jhp@mbm-law.net
mbm-law.net



David Wilke, CPA
Wilke & Associates, LLP
1721 Cochran Road, Ste. 200
Pittsburgh, PA 15220
412-278-2200
www.wilkecpa.com

Kelly Hunt, Ed.D.
District Director
Western Pennsylvania District Office
U.S. Small Business Administration
(412) 395-6560 x106
kelly.hunt@sba.gov



Ray Vargo
Director
University of Pittsburgh SBDC
(412) 624-1199
rvargo@innovation.pitt.edu



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University of Pittsburgh

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THE INSTITUTE FOR **ENTREPRENEURIAL** EXCELLENCE

THE **POWER TO PROSPER**SM

3520 Forbes Ave.
Pittsburgh, PA 15261

412.648.1542
entrepreneur.pitt.edu



@PittSBDC

