



A Healthy Economy Requires a Healthy Community

Division of Small Business in 2020 BY DAMIAN DESTEFANO

JUST AS IT WAS for the businesses we serve, 2020 was a year of pivoting for the Delaware Division of Small Business.

When the COVID-19 pandemic struck the state in March, Gov. Carney took numerous crucial steps to protect the well-being of Delawareans and save lives from the terrible virus.

Like with every state in the union, Delaware's economy took a hit in the interest of public safety. As the Governor has said throughout the crisis, a healthy economy requires a healthy community.

It was within that context that the Governor directed the Division of Small Business to pivot from assisting businesses to start and expand to helping businesses survive until they could once again thrive.

Within mere days of the new health measures starting to impact businesses, we stood up HELP to provide businesses much-needed funds to keep doors open and lights on.

HELP (Hospitality Emergency Loan Program) offered no-interest loans to businesses in the hardest hit industries, restaurants and hotels, barber-shops and hair salons, to name a few.

At the same time, Regional Business Managers and Tourism Office sales staff directly helped small businesses and the public with understanding the temporary closures along with safety restrictions for open operations. The team also worked with businesses of all kinds on implementing required virus protection measures and provided Delawareans and out-of-state visitors vital information as the state moved toward reopening in June.

Many businesses found just being open was not enough. Consumers needed to feel they could safely return to stores, eateries, and other



establishments. To strengthen consumer confidence, the Division launched the COVID-19 Customer Protection Standards in June. Hundreds of businesses have committed to 10 essential safety measures and in return received a program decal to display as a quick way to show their safety efforts.

It is a testament to the creativity and ingenuity of Division staff that both HELP and the Customer Protection Standards were duplicated by other states and localities.

In late summer/early fall, Delaware and New Castle County jointly launched DE Relief Grants with \$150 million from the federal CARES Act.

Grants of up to \$100,000 became available to small businesses regardless of industry and a large number of nonprofits to cover a wide variety of COVID-19-related expenses.

Thousands of Delaware businesses received assistance. Nearly half of those companies were microenterprises, with fewer than 10 employees.

As 2020 rolls into 2021, the challenges created by the pandemic continue. Our focus remains on keeping Delawareans healthy while strengthening the state's economy.

That work will ensure the best days are ahead for Delaware small businesses. ■



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