

【舊金山訊】5 月 29 日一場討論會的嘉賓總結,大部分商戶為少數族裔小商業的 Main Street America 雖然受新冠肺炎(COVID-19)疫情重創,但在聯邦紓困資金的幫助下有機會復甦。

這場討論會由少數族裔媒體服務中心(Ethnic Media Services)主辦,出席的嘉賓包括華裔聯邦眾議員劉雲平(Ted Lieu)、紐約聯邦儲備銀行(New York Federal Reserve Bank)董事菲利普斯(Charles Phillips)、創業者暨加州州長紐森(Gavin Newsom)創業工作小組成員柯林斯(Shelly Kapoor Collins)和 ZIBA 美容沙龍執行長巴特拉(Sumita Batra)。

國家經濟研究局(National Bureau of Economic Research)4 月公布的一份調查報告指出,美國有超過 10 萬家小商戶被迫永久停業,43% 的受訪商戶表示目前已暫停營業,並已裁員 40%。

國家獨立企業聯合會(National Federation of Independent Businesses)的調查結果也顯示,六成的受訪商戶表示,如果眼下的大環境持續,他們將被迫在勞工節前結束營業。在加州,95% 的企業被歸類為小型企業。

4 月批准的美國國會 3500 億美元紓困計畫,也稱薪資保護計劃(Paycheck Protection Program,簡稱 PPP),是一項為幫助小型企業在新冠疫情期間度過難關的貸款計劃,提供企業支付八週的薪資和部分營運費用。聯邦小型企業管理署(Small Business Administration)將小型企業定義為員工人數少於 500 人的企業。

這項計劃推出 14 天後資金就告罄,許多資金被一些有創投公司支持的較大企業和飯店、餐飲連鎖店迅速攫取。

菲利普斯說:「這根本不是一場公平的競爭。」

菲利普斯解釋,較大的企業有大銀行支持,也有人工智慧機器人為他們填寫貸款申請書,而被稱為微型商業的小型企業,資金通常來

如何振興少數族裔小型企業

by Ethnic Media Services | Jun 1, 2020 | Covid-19 Chinese



上圖:紐約聯邦儲備銀行董事菲利普斯(左)和華裔聯邦眾議員劉雲平。下圖:ZIBA 美容沙龍執行長巴特拉(左)和創業者暨加州州長創業工作小組成員柯林斯。

自社區發展金融機構(Community Development Financial Institutions,簡稱CDFI),而非大銀行。他指出,美國有超過 1000 家社區發展金融機構,只有 90 家申請第一輪紓困金,因為申請過程非常困難。

許多微型商業都是獨資企業,尤其是非裔經營的小型企業,這些小企業不太可能獲得 PPP,因為他們沒有員工,所以無法提供薪資單紀錄,菲利普斯以理髮店為例,表示許多理髮店老闆只是出租店內座椅給

獨立的美髮師。對許多微型商業來說,薪資並非他們最大宗的支出,但 PPP 規定,75% 的貸款必須用在支付薪資上。

不過,菲利普斯對第二輪紓困計劃表示樂觀。為了繼續推動 PPP,第二輪的 4840 億美元資金已於 4 月底在國會獲得通過,國會更預留 600 億美元給資產低於 500 億美元的小銀行。

目前已有 324 家社區發展金融機構申請第二輪紓困金,另外還有預留的 100 億美元資金會透過這些社區發展金融機構提供貸款給小企業。

菲利普斯表示,PPP 平均貸款額已從第一輪的 26 萬元降為第二輪的 11 萬 5000 元,代表許多小企業已申請並獲得批准。到目前為止,第二輪 PPP 已發出約 450 萬筆貸款。

代表加州第 33 國會選區的聯邦眾議員劉雲平表示,為了使員工少於 20 人的小商戶獲得第二輪紓困金,民主黨使出了渾身解數,但是,他們面對的挑戰在於如何讓這些小企業主知道這些資金的存在。

劉雲平表示,他的父母經營一家小禮品店,是典型的微型商業。他說:「我們從來不知道什麼是商會,也從來不知道政府在做什麼,我們販賣小禮品只是為了維持生計和付員工薪水。」

劉雲平指出,每位國會議員都有一名專門幫助企業主處理 PPP 貸款申請的工作人員,同

時,他已經開始推動更多輪的紓困金。他說:「我們必須為美國家庭和企業提供更多寄託。」

劉雲平還表示,在美國各地政府撤銷居家避疫令後,經濟還會停滯一段時間。他說:「為了保護自己和家人,人們不會再去從事一些他們過去經常從事的活動,這將使我們的經濟發展變遲緩,直到有治療藥物或疫苗問世為止。」

劉雲平在會中抨擊川普總統拒絕佩戴口罩,他說:「我認為,美國總統在公共場合不戴口罩,並在社群媒體上暗示人們不應該戴口罩,是一種可恥的行為,也是荒謬的治國方式。」

專門投資女性創辦的企業的沙特基金(Shatter Fund)合夥人柯林斯表示,就算在經濟強健時期,女性也只獲得 2% 的創投資金。「所以,你想像得出後新冠時期會發生什麼事嗎?」柯林斯曾任職歐巴馬政府的全國女性企業委員會,她強調確保女性有資金創辦和發展企業的重要性。她指出,全美有 1230 萬家企業是由女性創辦,這些企業雇用的員工約 900 萬人,每

年創造的營收達 1 兆 7000 萬美元。柯林斯說:「如果女性能繼續擴大其業務規模,我們的 GDP 將有機會增長至 5000 億美元。」

她還表示,美國的經濟必須包含多元化創業人士,「尤其是少數族裔和女性,若非如此,我們的經濟無法全面復甦。」

巴特拉分享了 ZIBA 美容沙龍的故事,這是其母親創立的公司,該公司將流傳數百年的編髮技藝帶到美國。在加州州長紐森(Gavin Newsom)3 月宣布居家令(stay-at-home)之前,巴特拉已決定關閉所有 14 家分店,並裁員 144 名員工,這些員工領到的最後一張薪水支票都是出自其個人存款。

巴特拉在 PPP 一推出就提出了申請,10 月後收到貸款。這筆資金只能用來支付營運費用和員工薪資,不能用來支付如逾期房租等債務。

必須與他人有接觸的服務,例如編髮和指甲美容,在新冠疫情之後要復原比較困難。巴特拉表示,在她確定員工和顧客能百分之百安全之前,她不會重開她的沙龍。她並主張紓困金應該提供給與她的事業類似的服務業。

巴特拉說:「接觸性服務如果重開得太快,只會助長新冠病毒的傳播。」

拜登對亞洲人令人震驚的評論,在前副總統對川普「仇外心理」的攻擊中,再次浮出水面

拜登對亞洲人令人震驚的評論,在前副總統對川普「仇外心理」的攻擊中,再次浮出水面 - 福克斯新聞 Fox News 格雷格·雷 2020 年 5 月 29 日

「共和黨人正密切關注喬·拜登過去關於美國亞裔令人震驚的評論。本周這位前副總統與人合作,共同撰寫了一篇專欄文章,指責川普總統在冠狀病毒大流行期間「不必要地」和「殘酷地」拿外國人當替罪羊。

「對於共和黨來說,這篇專欄文章是一個讓選民們記住拜登自己的漏洞百出的言論,以及記住總統藉助紀念美國亞太裔傳統月而影響美國亞裔社區政策的機會。

「喬·拜登無視並嘲笑美國亞太裔社區,而川普總統和共和黨人則繼續支持美國亞太裔,與他們建立親密關係,並尊重他們的傳統、犧牲和成就,」共和黨全國委員會(RNC)亞太裔(APA)媒體總監張曼君告訴福克斯新聞。

「例如,拜登在 2019 年的競選活動中公開發言稱,「仇外心理」使日本婦女繼續受僱。

「《華盛頓郵報》2014 年報導說,拜登在他會見新加坡前總理李光耀前幾小時,在受到猶太人團體的批評後,才撤回了使用「賽洛

克」一詞。賽洛克是沙士比亞戲劇中,一位冷酷的高利貸者。

共和黨全國委員會發言人尼尼奧·費塔爾沃(Ninio Fetalvo)當時說:「副總統喬·拜登的冷漠言論,對美國亞裔和我們在海外的亞洲盟友,都是一種冒犯。」「他的評論不僅是一種不尊重,也使用了一種不可接受的帝國主義腔調。」

「2011 年,《華盛頓郵報》指出,拜登似乎對中國的獨生子女政策表示讚賞,該政策「基於強制,包括強迫絕育和墮胎」。副總統辦公室後來澄清說,他無意這樣做。

「與此相反,共和黨主張與美國亞裔加強接觸,打擊仇恨犯罪,以及促進經濟發展。例如,美國亞裔從共和黨的稅收法案中,平均獲得最大的利益。

共和黨全國委員會亞太裔發言人張曼君對福克斯新聞表示:「今年 11 月,我們必須投票給以實際行動為我們而戰的候選人,而不是將我們當作政治典當的候選人。」



New Projects Expected to Create More Than \$252 Million in Investments

(COLUMBUS, Ohio)—Ohio Governor Mike DeWine and Lt. Governor Jon Husted today announced the approval of assistance for 17 projects set to create 1,943 new jobs and retain 2,247 jobs statewide. During its monthly meeting, the Ohio Tax Credit Authority (TCA) reviewed economic development proposals brought to the board by JobsOhio and its regional partners. Collectively, the projects are expected to result in more than \$107 million in new payroll and spur more than \$252 million in investments across Ohio.

Projects approved by the TCA include:

CENTRAL
Anomatic Corporation, City of New Albany (Licking Co.), expects to create 80 full-time positions, generating \$2.4 million in new annual payroll and retaining \$33.8 million in existing payroll as a result of the company's expansion project in New Albany. Anomatic manufactures anodized metal components for the beauty, medical, pharma, automotive, and consumer goods industries. The TCA approved a 1.005 percent, six-year Job Creation Tax Credit for this project.

Cerelia Bakery USA Inc. (Cerelia), City of Whitehall (Franklin Co.), expects to create 40 full-time positions, generating \$2 million in new annual payroll and retaining \$5.5 million in existing payroll as a result of the company's expansion project in Whitehall. Cerelia makes chilled dough products. The TCA approved a 1.225 percent, six-year Job Creation Tax Credit for this project.

Comprehensive Pharmacy Services LLC (CPS), City of Dublin (Franklin Co.), expects to create 40 full-time positions, generating \$4.8 million in new annual payroll and retaining \$2.4 million in existing payroll as a result of the company's new project in Dublin. CPS provides pharmacy services to hospitals and health care facilities. The TCA approved a 2.005 percent, eight-year Job Creation Tax Credit for this project.

Engage Holdings LLC (iQventures), City of Columbus (Franklin Co.), expects to create 45 full-time positions, generating \$3 million in new annual payroll and retaining \$2.9 million in existing payroll as a result of the company's expansion

project in Columbus. iQventures provides cloud-based software platforms for a variety of industry sectors, including financial services. The TCA approved a 1.479 percent, seven-year Job Creation Tax Credit for this project.

Sarepta Therapeutics Inc. (Sarepta), City of Columbus (Franklin Co.), expects to create 100 full-time positions, generating \$12.3 million in new annual payroll and retaining \$4.5 million in existing payroll as a result of the company's new project in Columbus. Sarepta is a biopharmaceutical company that develops precision genetic medicines to treat rare neuromuscular diseases. The TCA approved a 2.338 percent, nine-year Job Creation Tax Credit for this project.

NORTHEAST
Bulten North America LLC (Bulten), City of Streetsboro (Portage Co.), expects to create 35 full-time positions, generating \$2.7 million in new annual payroll and retaining \$1.5 million in existing payroll as a result of the company's new project in Streetsboro. Bulten supplies externally threaded fasteners to the automotive industry. The TCA approved a 1.816 percent, seven-year Job Creation Tax Credit for this project.

RMI Titanium Company, City of Canton (Stark Co.), expects to create 108 full-time positions, generating \$5.1 million in new annual payroll and retaining \$6.9 million in existing payroll as a result of the company's expansion project in Canton. RMI Titanium Company manufactures and distributes titanium and specialty metal mill products, extruded shapes, and engineered systems for the aerospace, industrial, and consumer industries. The TCA approved a 1.374 percent, eight-year Job Creation Tax Credit for this project.

The Rovisys Company (Rovisys), City of Aurora (Portage Co.), expects to create 88 full-time positions, generating \$6.2 million in new annual payroll and retaining \$52.9 million in existing payroll as a result of the company's expansion project in Aurora. Rovisys provides process automation solutions and services for manufacturers. The TCA approved a 1.520 percent, eight-year Job Creation Tax Credit for this project.

TrustedSec LLC, City of Fairlawn (Summit Co.), expects to create 13 full-time positions, generating \$1.6 million in new annual payroll and retaining \$3.8 million in existing payroll as a result of the company's expansion project in Fairlawn. TrustedSec develops staff scheduling software focused on employee scheduling for the long-term care and senior living industries. The TCA approved a 1.837 percent, six-year Job Creation Tax Credit for this project.

NORTHWEST
HP Pelzer Automotive Systems Inc. (Adler Pelzer), City of Oregon (Lucas Co.), expects to create 79 full-time positions, generating \$3.5 million in new annual payroll as a result of the company's new project in Oregon. Adler Pelzer manufactures acoustics and thermal components and systems for the automotive sector. The TCA approved a 1.293 percent, seven-year Job Creation Tax Credit for this project.

SOUTHEAST
Dolgenercorp LLC (Dollar General), Zanesville Township (Muskingum Co.), expects to create 55 full-time positions, generating \$1.8 million in new annual payroll and retaining \$29.5 million in existing payroll as a result of the company's new project in Zanesville Township. Dollar General is a small-box discount retailer providing a variety of goods, including grocery products. The TCA approved a 1.098 percent, six-year Job Creation Tax Credit for this project.

SOUTHWEST
Carvana LLC, City of Trenton (Butler Co.), expects to create 400 full-time positions, generating \$13.3 million in new annual payroll as a result of the company's new project in Trenton. Carvana is an online platform that enables users to trade, finance, buy, and sell used cars. The TCA approved a 1.368 percent, eight-year Job Creation Tax Credit for this project.

Helium SEO LLC (Helium), City of Blue Ash (Hamilton Co.), expects to create 120 full-time positions, generating \$6.6 million in new annual payroll and retaining \$1.7 million in existing payroll as a result of the company's expansion project in Blue

Ash. Helium provides internet marketing services. The TCA approved a 1.520 percent, six-year Job Creation Tax Credit for this project.

Origin Venture LLC, City of Hamilton (Butler Co.), expects to create 64 full-time positions, generating \$4.7 million in new annual payroll as a result of the company's new project in Hamilton. Origin Venture is a paper company providing recycling, papermaking, and corrugated packaging manufacturing. The TCA approved a 1.618 percent, eight-year Job Creation Tax Credit for this project.

TBD
J & B Medical Supply Co. Inc. (J & B Medical), TBD, expects to create 211 full-time positions, generating \$6.8 million in new annual payroll as a result of the company's new project in a to-be-determined location. J & B Medical distributes surgical and other medical instruments, apparatus, and equipment, including dentist equipment, artificial limbs, operating room and hospital equipment, and X-ray machines. The TCA approved a 1.184 percent, seven-year Job Creation Tax Credit for this project.

MongoDB Inc., TBD, expects to create 284 full-time positions, generating \$18.8 million in new annual payroll as a result of the company's new project in a to-be-determined location. MongoDB develops and provides commercial support for its open-source database software. The TCA approved a 1.957 percent, 10-year Job Creation Tax Credit for this project.

Remesh Inc., TBD, expects to create 181 full-time positions, generating \$11.6 million in new annual payroll and retaining \$375,000 in existing payroll as a result of the company's new project in a to-be-determined location. Remesh is an artificial intelligence-driven research platform that allows users to engage with customers in real-time via an intuitive chat interface. The TCA approved a 1.826 percent, nine-year Job Creation Tax Credit for this project.

