

**TN**Department of  
**Revenue**Learn more at [TNCaresAct.tn.gov/SERG](https://TNCaresAct.tn.gov/SERG)

# Supplemental Employer Recovery Grant (SERG) Program

## WHAT IS SERG?

The Supplemental Employer Recovery Grant program, or “SERG,” is a new monetary relief fund designed to assist Tennessee small businesses impacted by COVID-19.

### IS MY BUSINESS OR ORGANIZATION ELIGIBLE?

If your business incurred eligible direct expenses or experienced business interruption between May 1, 2020, and August 31, 2020, you may qualify for up to \$30,000 in SERG business relief funds.

ANNUAL REVENUE BELOW

**\$10 Million**

DEDICATED FUNDING FOR

**Diversity  
Business  
Enterprises**

501(C)(3), 501(C)(19) ORGANIZATIONS OR

**Small Businesses**

Minority-owned, women-owned, owned by persons with disabilities or service-disabled veterans.

WITH ADDITIONAL FUNDS AVAILABLE FOR

Businesses in Low or Moderate Income (LMI) census tracts, Opportunity Zones, or Promise Zones.

## WHAT IS THE MONEY FOR?

Awards are based on costs incurred to respond to the COVID-19 public health emergency, or costs of business disruption as a result of voluntary or involuntary closure or decreased customer demand.

**APPLY NOW!** Applications are open October 7 - December 29, 2020 (or until program funds are depleted).

### STEP 1.

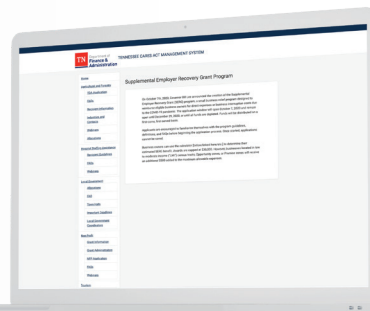
Visit [TNCaresAct.tn.gov/SERG](https://TNCaresAct.tn.gov/SERG) to determine if you are eligible.

### STEP 2.

Use the website calculator to see what funding you are eligible to receive.

### STEP 3.

Fill out your application.



Scan this code with your phone to learn more.



**Start your Application:**  
[TNCaresAct.tn.gov/SERG](https://TNCaresAct.tn.gov/SERG)  
or call 1-833-740-1438.

# What expenses are eligible for reimbursement under this business relief program?

## COST OF RESPONDING TO THE COVID-19 EMERGENCY

Eligible expenses include those costs incurred by the business to meet public health requirements or recommendations enacted, adopted, required, or issued by the Tennessee Department of Health, the Centers for Disease Control, state or federal regulatory authorities, and/or local, state or federal executive authorities due to COVID-19. This includes:

- Costs to create social distancing measures
- Costs to clean or disinfect areas due to COVID-19
- Purchasing personal protective equipment for employees or customers
- Contactless equipment
- Equipment, items or other expenses to screen employees or customers to ensure they are not positive for COVID-19
- Equipment or items designed to track employees or customers who have tested positive for COVID-19
- Necessary re-opening expenses
- Expenses to facilitate teleworking

## COST OF DISRUPTION DUE TO CLOSING OR DECREASED DEMAND

Business interruption is also a qualifying use for these funds. Specifically, a business may seek funds under this program to reduce the impact COVID-19 had on their net income. To be eligible under this category, a business will need to show their net income for the same four-month period ending August 31, 2020 compared to their net income for that same period in 2019. To calculate a “loss” and qualifying “business interruption” under this program, there must be a loss in net income from that period comparing 2019 to 2020. Eligible expenses for the eligible four-month period may include (if applicable to your specific business):

- Mortgage interest
- Payroll expenses
- Rent or lease or payment for real or personal property used for business purposes
- Utility payments for business properties
- Cost of critical business operations



**Calculate  
Funding**  
ON THE WEBSITE

**Start Your  
Application**  
OR REVIEW DETAILS

