



Rogue Community College Small Business Development Center

Building Oregon's Best Businesses

214 SW Fourth Street | Grants Pass, OR 97527
541-956-7494 | 541-471-3589 fax | www.roguecc.edu/sbdc



To: SBDC Clients
From: RCC SBDC Director and Staff

April 1st, 2020

Subject: SBA Economic Injury Disaster Loan (Related to COVID-19 Economic Impact)

The SBA's Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses.

SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 20 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay and their need. **You should be able to demonstrate that you have the ability to repay the loan, regardless of whether your business recovers from COVID-19 economic related losses immediately.**

The SBA may require that you provide collateral if available such as business and personal property including real estate. The lack of collateral does not in itself, disqualify you from obtaining a loan.

The follow is a step-by-step review of the application process:

- 1) The SBA Economic Injury Disaster Loan Application can be found at: <https://covid19relief.sba.gov/#/>

The first section asks you to identify your qualifying business entity:

ELIGIBLE ENTITY VERIFICATION

Choose One:

- Applicant is a business with not more than 500 employees.
- Applicant is an individual who operates under a sole proprietorship, with or without employees, or as an independent contractor.
- Applicant is a cooperative with not more than 500 employees.
- Applicant is an Employee Stock Ownership Plan (ESOP), as defined in 15 U.S.C. 632, with not more than 500 employees.
- Applicant is a tribal small business concern, as described in 15 U.S.C. 657a(b)(2)(C), with not more than 500 employees.
- Applicant is a business, including an agricultural cooperative, aquaculture enterprise, nursery, or producer cooperative, that is small under SBA Size Standards found at <https://www.sba.gov/size-standards>.
- Applicant is a business with more than 500 employees that is small under SBA Size Standards found at <https://www.sba.gov/size-standards>.
- Applicant is a private non-profit organization that is a non-governmental agency or entity that currently has an effective ruling letter from the IRS granting tax exemption under sections 501(c),(d), or (e) of the Internal Revenue Code of 1954, or satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law, or a faith-based organization.



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The second section asks the applicant a series of qualifying questions (see below)

Review and Check All of the Following:

Applicant must review and check all the following (If Applicant is unable to check all of the following, Applicant is not an Eligible Entity):

- Applicant is not engaged in any illegal activity (as defined by Federal guidelines).
- No principal of the Applicant with a 50 percent or greater ownership interest is more than sixty (60) days delinquent on child support obligations.
- Applicant is not an agricultural enterprise (e.g., farm), other than an aquaculture enterprise, agricultural cooperative, or nursery.
- Applicant does not present live performances of a prurient sexual nature or derive directly or indirectly more than de minimis gross revenue through the sale of products or services, or the presentation of any depictions or displays, of a prurient sexual nature.
- Applicant does not derive more than one-third of gross annual revenue from legal gambling activities.
- Applicant is not in the business of lobbying.
- Applicant cannot be a state, local, or municipal government entity and cannot be a member of Congress.

If you are able to answer all of the above inquiries, you will then be directed to the next page of the application process.

Note for the rest of the application REQUIRED fields will be marked by a RED vertical bar on the left of each data entry field.

You need to carefully review each REQUIRED field shown in the following screen captures to make sure you are prepared to complete this application process.

The following is the first page of the application process following the basic eligibility requirements landing page.

(See next page)



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Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Non-profits, Homeowners and Renters

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION



DISCLOSURES



BUSINESS INFORMATION



BUSINESS OWNERS INFORMATION



ADDITIONAL INFORMATION



SUMMARY

Step 1 of 3

Business Information

Business Legal Name *

Trade Name *

EIN/SSN for Sole Proprietorship *

Organization Type*

Is the Applicant a Non-Profit Organization? *

Yes No

Is the Applicant a Franchise? *

Yes No

Gross Revenues for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) *

Cost of Goods Sold for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) *

Rental Properties (Residential and Commercial) Only - Lost Rents Due to the Disaster

Note: The rental property field is not required

You will also see a series of additional data fields regarding Non-profit cost of operations thru compensation from other sources, that you do not need to fill in, i.e. they are not relevant to a for profit business and are not required.

The bottom of page 1 asks the applicant to provide business address information and basic contact information. (See next page)



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Primary Business Address (Cannot be P.O. Box) *

City *

State *

County

Zip *

Business Phone *

Alternative Business Phone

Business Fax

Business Email *

Date Business Established *

mm/dd/yyyy

Current Ownership Since *

mm/dd/yyyy

Business Activity *

Detailed Business Activity*

Number of Employees (As of January 31, 2020) *

Next >

Highlights for this section are: Date Business Established, Current Ownership Date, and Number of Employees as of January 31st, 2020. Upon successful completion you will press Next to continue to the second page.



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Page 2 will prompt you for information regarding each individual primary owner of the business. You will need to complete this page for each owner(s) by selecting the additional owner button at the bottom.

Owner/Agent 1

| | |
|------------------------------|--|
| First Name * | <input type="text"/> |
| Last Name * | <input type="text"/> |
| Mobile Phone * | <input type="text"/> |
| Title / Office * | <input type="text"/> |
| Ownership Percent * | <input type="text"/> |
| Email * | <input type="text"/> |
| SSN * | <input type="text"/> |
| Birth Date * | <input type="text"/> mm/dd/yyyy |
| Place Of Birth * | <input type="text"/> |
| U.S. Citizen * | <input type="radio"/> Yes <input type="radio"/> No |
| Residential Street Address * | <input type="text"/> |
| City * | <input type="text"/> |
| State * | <input type="text"/> |
| Zip * | <input type="text"/> |

If you only have one principal owner, you only need to fill this section / page once.

Note: Do not overlook the business entity ownership question at the very top of the page

Upon completion, you will select Next to go to page 3.



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Page 3 will prompt the applicant for some additional applicant qualifying information and information regarding assistance that you may have received in completing this application. The assistance section is really only relevant if you have paid someone to assist you and is not required.

Step 3 of 3

Additional Information

In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction?

Yes No

Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans?

Yes No

a. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?

Yes No

b. Have you been arrested in the past six months for any criminal offense?

c. For any criminal offense - other than a minor vehicle violation - have you ever been convicted, plead guilty, plead nolo contendere, been placed on pretrial diversion, or been placed on any form of parole or probation (including probation before judgment)?

If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must enter their information below.

Individual Name

Name of Company

Phone Number

Street Address, City, State, Zip

Fee Charged or Agreed Upon

I give permission for SBA to discuss any portion of this application with the representative listed above.

Yes No



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The bottom half of page 3 is where you are asked if you would like to apply for an EIDL advance for up to \$10,000. At this time, we believe you can be eligible for this even if you don't qualify for the EIDL loan itself.

These funds are intended to address emergency cash flow issues for your business and should be received in a short period of time when compared to funding cycle the overall loan.

I would like to be considered for an advance of up to \$10,000.

Where to Send Funds

Bank Name *

Account Number *

Routing Number *

On behalf of the individual owners identified in this application and for the business applying for the loan:

I/We authorize my/our insurance company, bank, financial institution, or other creditors to release to SBA all records and information necessary to process this application and for the SBA to obtain credit information about the individuals completing this application.

If my/our loan is approved, additional information may be required prior to loan closing. I/We will be advised in writing what information will be required to obtain my/our loan funds. I/We hereby authorize the SBA to verify my/our past and present employment information and salary history as needed to process and service a disaster loan. I/We authorize SBA, as required by the Privacy Act, to release any information collected in connection with this application to Federal, state, local, tribal or nonprofit organizations (e.g. Red Cross, Salvation Army, Mennonite Disaster Services, SBA Resource Partners) for the purpose of assisting me with my/our SBA application, evaluating eligibility for additional assistance, or notifying me of the availability of such assistance.

I/We will not exclude from participating in or deny the benefits of, or otherwise subject to discrimination under any program or activity for which I/we receive Federal financial assistance from SBA, any person on grounds of age, color, handicap, marital status, national origin, race, religion, or sex.

I/We will report to the SBA Office of the Inspector General, Washington, DC 20416, any Federal employee who offers, in return for compensation of any kind, to help get this loan approved. I/We have not paid anyone connected with the Federal government for help in getting this loan.

CERTIFICATION AS TO TRUTHFUL INFORMATION: By signing this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future.

WARNING: Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. 645, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1040, 18 U.S.C. 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

I hereby certify UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES that the above is true and correct.

This is where you will need to have your business bank information including its routing number and your account number.

The last section is informing you that additional information may be required prior to loan approval. This is why the RCC SBDC provides you with a detailed loan checklist so you can be prepared to answer future requests for additional information easily. It also states standard discrimination information, describes penalties for misuse of funds, and asks that you certify all your information is correct.

You will then be directed to a Summary page.



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The Summary (or application review) page will display all the information that you have entered into the application forms. You can also edit the information here if you see something is missing or there are errors that need to be corrected. What is displayed is just the top portion of the Summary page. At bottom of this page, you will then see a button to **SUBMIT** your application.

• Summary

| Business Information | |
|--|---|
| Edit | |
| Business Legal Name | t |
| Trade Name | t |
| EIN/SSN for Sole Proprietorship | 55-5555555 |
| Organization Type | Limited Liability Company |
| Is the Applicant a Non-Profit Organization? | No |
| Is the Applicant a Franchise? | No |
| Gross Revenues for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) | \$100.00 |
| Cost of Goods Sold for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) | \$50.00 |
| Rental Properties (Residential and Commercial) Only - Lost Rents Due to the Disaster | |
| Non-Profit Cost of Operation for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) | |
| Combined Annual Operating Expenses for the Twelve(12) Months Prior to the Date of the Disaster (January 31, 2020) for All Secular Social Services Provided by the Faith Based Entity | |
| List the Secular Social Services Provided by the Faith Based Entity | |
| Compensation From Other Sources Received as a Result of the Disaster | |
| Provide Brief Description of Other Compensation Sources | |
| Primary Business Address (Cannot Be P.O. Box) | m |
| City | m |
| State | Oregon |
| County | |
| ZIP | 97526 |
| Business Phone | (541)555-1212 |
| Alternative Business Phone | |
| Business Fax | |
| Business Email | r@gmai.com |

If everything is entered correctly and accepted, you will have completed your EIDL application. You should then receive a successful application screen display. (See next page)



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OMB Control #3247-0406
Expiration Date: 08/30/2025

Disaster Loan Assistance

Federal Disaster Loan for Businesses, Private Non-profit, Homeowners and Renters

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

Application Submitted

Your application number is

3600218526

You will be notified through the email address you submitted [REDACTED] for any additional information
needed once your application has been processed.
Please write down your application number or print this page for your records.

We recommend that you write this Application number down and keep it for your records. You should also receive a record of this by e-mail but that could be lost, or re-directed / blocked by spam etc.

The RCC **Small Business Development Center** staff is available to assist you in assessing the appropriate actions for your business and will work with you to assist in the SBA loan application process upon your request. During this period, please contact us at 541-956-7494 or email us at sbdc@roguecc.edu

Per RCC COVID-19 guidelines, our physical office is closed, but all of our staff are working as normal remotely and available to assist you. We will return your call and/or email and be available to assist you via a virtual connection.

Please note, that under the current COVID-19 related situation, SBA disaster recovery loan information is changing daily due to ongoing federal legislation changes. The RCC SBDC is making every attempt to provide our clients and our overall business community with updated information on an ongoing basis.

As part of our assistance process each client we assist needs to have on file or submit a current signed request for counseling (RFC) form. We are required to have you complete this form by our charter with the SBA. This form can be easily completed online by following this link [Request for Counseling Form](#)

Sincerely,

RCC SBDC Director and Staff



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