

SMALL BUSINESS RESOURCES



Financial Resources						
Program	Agency	Eligibility	Amount	Use of Funds Verification	Use of Funds	Other/Notes
SBA Restaurant Revitalization Fund	Small Business Administration	<p>Eligible entities are businesses that are not permanently closed and include businesses where the public or patrons assemble for the primary purpose of being served food or drink including:</p> <ul style="list-style-type: none"> • Restaurants • Food stands, food trucks, food carts • Caterers • Bars, saloons, lounges, taverns • Licensed facilities or premises of a beverage alcohol producer where the public may taste, sample, or purchase products • Other similar places of business in which the public or patrons assemble for the primary purpose of being served food or drink • Snack and nonalcoholic beverage bars • *Bakeries • *Brewpubs, tasting rooms, taprooms • *Breweries and/or microbreweries • *Wineries and distilleries • **Inns <p>Bakeries, brewpubs, tasting rooms, taprooms, breweries, microbreweries, wineries and distilleries: on-site sales to the public comprised at least 33% of gross receipts in 2019. For businesses who opened in 2020 or that have not yet opened, the Applicant's original business model should have contemplated at least 33% of gross receipts in on-site sales to the public.</p>	<p>A minimum of \$1,000 (if qualified) and up to \$5,00,000</p> <p>Business does not qualify if their request is lower than \$1,000</p>	<p>All Applicants have until March 11, 2023 to use award funds. Not later than December 31, 2021 all Applicants are required to report through the application portal how much of their award has been used against each eligible use category. If the Applicant fully expends their funds prior to December 31, 2021, they will be asked to certify in the application portal that proceeds have been used on eligible expenses. All Applicants that do not fully expend award funds prior to December 31, 2021 will be required to complete annual reporting submissions until they fully expend the award funding or the period of performance expires.</p>	<p>You may use funds for the following expenses during your covered period:</p> <ol style="list-style-type: none"> 1. Business payroll costs, including sick leave and costs related to the continuation of group health care, life, disability, vision, or dental benefits during periods of paid sick, medical, or family leave, and group health care, life, disability, vision, or dental insurance premiums; 2. Payments on any business mortgage obligation (both principal and interest); 3. Business rent payments, including rent under a lease agreement 4. Business debt service (both principal and interest); 5. Business utility payments for the distribution of electricity, gas, water, telephone, or internet access, or any other utility that is used in the ordinary course of business for which service began before March 11, 2021. 6. Business maintenance expenses including maintenance on walls, floors, deck surfaces, furniture, fixtures, and equipment; 7. Construction of outdoor seating; 8. Business supplies, including protective equipment and cleaning materials; 9. Business food and beverage expenses, including raw materials for beer, wine, or spirits; 10. Covered supplier costs, which is an expenditure made by the eligible entity to a supplier of goods for the supply of goods that: <ul style="list-style-type: none"> • Are essential to the operations of the entity at the time at which the expenditure is made; and • Is made pursuant to a contract, order, or purchase order in effect at any time before the receipt of Restaurant Revitalization funds; or • With respect to perishable goods, a contract, order, or purchase order in effect before or at any time during the covered period; 14. Business operating expenses, which is defined as business expenses incurred through normal business operations that are necessary and mandatory for the business 	<p>Applications open May 3, 2021</p> <p>How to Apply:</p> <p>There are three ways to apply for the Restaurant Revitalization fund.</p> <ol style="list-style-type: none"> 1. Through a recognized SBA Restaurant Partner 2. Through SBA directly at restaurants.sba.gov 3. Telephonically at (844) 279-8898

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SBA EIDL	Small Business Association	<p>Small business owners and qualified agricultural businesses in all U.S. states and territories are currently eligible to apply for a low-interest loan due to COVID-19.</p> <p>Agricultural businesses with 500 or fewer employees are now eligible as a result of new authority granted by Congress in response to the pandemic.</p> <p>Agricultural businesses include those businesses engaged in the production of food and fiber, ranching, raising of livestock, aquaculture, and all other farming and agricultural related industries (as defined by section 18(b) of the Small Business Act (15 U.S.C. 647(b)).</p>	Maximum of \$500,000	<p>The EIDL program is the least restrictive of the relief programs and allows you to use the loan as working capital. This means any day-to-day expenses are a permissible use of your EIDL funds, giving you the freedom to spend it on anything like:</p> <ul style="list-style-type: none"> • Web hosting • Inventory • Office supplies • Accounts payable • Rent and utilities • Merchant fees • Bookkeeping and accounting services 	<p>Working capital and normal operating expenses <i>Example:</i> continuation of health care benefits, rent, utilities, fixed debt payments.</p>	<p>FAQ's: https://www.sba.gov/sites/default/files/2021-04/COVID-19%EIDL%20FAQs_FINAL-508.pdf</p>
SBA Targeted and Supplemental Advance Express Bridge Loan (EBL)	Small Business Administration	<p>Not all businesses will qualify for the Supplemental Advance, even if they've previously qualified for or received an EIDL loan, EIDL Advance, or EIDL Targeted Advance. Eligible small businesses must meet all the following requirements to receive the \$5,000 Supplemental Advance:</p> <ul style="list-style-type: none"> • 10 or fewer employees • In operations on or before January 31, 2020 • Located in a low-income community • Must have been negatively affected by the COVID-19 pandemic • Must demonstrate a revenue loss greater than 50% <p>If you meet all these requirements, your business may qualify for the Supplemental Advance. If you have previously received the original EIDL Advance in the full amount of \$10,000, you may still be eligible for the Supplemental Targeted Advance if you meet the above eligibility criteria. The combined amount of the Supplemental Targeted Advance (\$5,000) with any previously received EIDL Advance or Targeted EIDL Advance (\$10,000) cannot exceed \$15,000.</p>	Up to \$5,000	Same as EIDL	Same as EIDL	<p>The SBA is now directly contacting business owners who have previously completed the Targeted EIDL Advance application to a) inform them that they may qualify for the Supplemental Advance, and b) tell them how to apply for the Advance. Only those businesses who have been emailed by the SBA about the program may apply; there is no application portal open to the general public.</p> <p>For those business owners contacted by the SBA about their possible eligibility for the Supplemental Advance, applications will be processed on a first-come, first-served basis.</p> <p>The SBA is alerting would-be applicants that all application decisions or requests for additional information will be sent from an official government email account ending with @sba.gov. Do not send sensitive information via email to any address that does not end with @sba.gov.</p>

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Business Technical Assistance			
Open to Business	Metropolitan Consortium of Community Developers	Current and perspective entrepreneurs Any resident or entrepreneur located in Washington County	<p>Washington County has partnered with the Metropolitan Consortium of Community Developers (MCCD) to offer the Open to Business program. This program provides free one-on-one assistance from MCCD's expert staff, customized to meet the specific needs of each entrepreneur. Open to Business will provide prospective and existing entrepreneurs in Washington County with counseling with a business advisor.</p> <p style="text-align: right;"> Open to Business Website Business Advisor: Tyler Hilsabeck Email: thilsabeck@mccdmn.org Phone: (612) 789-8838 </p>

Restaurant Revitalization Fund

The **Restaurant Revitalization Fund** was established to assist businesses where the public or patrons assemble for the primary purpose of being served food or drink including restaurants, bars, bakeries, breweries, wineries, distilleries, etc. SBA is encouraging all restaurants to apply as soon as the portal opens at 11:00 a.m. CT on Monday, May 3, even those not in a priority group. The information below should help you be prepared when that window opens. In preparation for the Monday launch of the Restaurant Revitalization Fund you can:

1. Sign up to receive updates - [Small Business Administration \(SBA\) \(govdelivery.com\)](#)
2. Register in the application portal - [SBA Restaurant Revitalization Fund](#):: This is the same portal you will use on Monday, May 3 at 11:00 am CT. You only need an email address and U.S. phone number to get registered.
3. Visit the Restaurant Revitalization Fund website at [Restaurant Revitalization Fund \(sba.gov\)](#). Pay special attention to the links below for answers to questions.
 - a. [Restaurant Revitalization Funding Program Guide \(sba.gov\)](#) updated 4/28/2021
 - b. [Restaurant Revitalization Fund Knowledge Base – SBA Restaurant Program \(zendesk.com\)](#) updated frequently
 - c. [Webinar: Special briefing on RRF with SBA and Public Private Strategies Institute](#) overview of RRF
 - d. [Webinar: Learn how to apply for RRF](#) overview of portal
4. Print and fill out the application to be prepared for the questions that will be asked in the portal ([Restaurant Revitalization Funding Application Sample \(sba.gov\)](#))
5. Review the documents requirements in 3 and 4 above and have them ready to be uploaded on Monday.
6. Contact call center support at 1.844.279.8898 with questions.