



U.S. Small Business
Administration

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U.S. Small Business
Administration

RRF in Details & **SBA COVID-19 Relief Brief**

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www.sba.gov

⚠ COVID-19 relief options and additional resources: [LEARN MORE](#)



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U.S. Small Business

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Bosnian	Dutch	Gujarati	Irish	Lao	Marathi	Romanian	Somali	Turkmen		

Breaking News of PPP **5/5/2021 at 9:15am**

- After more than a year of operation and serving more than eight million small businesses, funding for the bi-partisan Paycheck Protection Program has been exhausted.
- *The SBA will continue funding outstanding approved PPP applications,*
- *but new qualifying applications will only be funded through Community Financial Institutions, financial lenders who serve underserved communities.*
- *The SBA is committed to delivering economic aid through the many COVID relief programs it is currently administering and beyond.*

- SBA is currently offering PPP loans originated **only by participating community financial institutions** including Certified Development Companies (CDCs), SBA Microlenders, Community Development Financial Institutions (CDFIs), and Minority Depository Institutions (MDIs) until **May 31, 2021** or until remaining funds are exhausted. Please note that not all community financial institutions are participating in PPP.

Find an eligible lender that is participating in PPP:

- **Certified Development Corp. (CDC)**
 - <https://www.sba.gov/local-assistance/find?type=Certified%20development%20company&pageNumber=1>
- **Microlenders**
 - <https://www.sba.gov/partners/lenders/microloan-program/list-lenders>
- **Community Development Financial Institution (CDFIs)**
 - <https://www.cdfifund.gov/tools-resources>
- **Minority Depository Institutions List (MDIs)**
 - <https://www.fdic.gov/regulations/resources/minority mdi.html>

The American Rescue Plan Act's Small Business Assistance and Support

March 12, 2021

1. Additional funds are allocated for the [Shuttered Venue Operators Grant](#) (SVOG) program, and now allows businesses to apply for both a PPP loan after Dec. 27, 2020, **and** the SVOG. **Re-open on 4/26/2021**
2. \$15 billion additional for [Targeted Economic Injury Disaster Loan Advance](#) (EIDL) payments, including **NEW** \$5 billion for Supplemental Targeted EIDL Advance payments for those hardest hit. **Deadline :12/31/2021**
3. \$28.6 billion for the Restaurant Revitalization Fund (RRF) for industry-focused grants
Starting application: 5/3/2021

Restaurant Revitalization Fund (RRF)

4/17/2021

<https://www.sba.gov/funding-programs/loans/covid-19-relief-options/restaurant-revitalization-fund>

Restaurant Revitalization Fund (RRF)

When Can I Apply?

- Starting application on Mon. 5/3/2021 at noon
- Priority Period: Days 1-21 - During the initial 21-day Priority Period, SBA will accept applications from all eligible Applicants. Only applications from small businesses owned by women, veterans, and socially and economically disadvantaged Applicants will be funded during this period.
- Day 22: All eligible applications will be processed and funded until program funds are exhausted.

First Two Days Report 5/5/2020

SBA has received:

- **186,200 applications** from restaurants, bars, and other eligible businesses in all 50 states, Washington, D.C., and five U.S. Territories.

Priority applications:

- **97,600 applications** of which came from restaurants, bars, and other eligible businesses owned and controlled by **women (46,400)**, **veterans (4,200)**, socially and economically disadvantaged individuals **(30,800)**, or some **combination of the three (16,200)**.
- 61,700 applications from businesses with under \$500,000 in annual pre-pandemic revenue, representing some of the smallest restaurants and bars in America.

Supplemental documents - RRF Program Guide 4/17/2021

<https://www.sba.gov/document/support-restaurant-revitalization-funding-program-guide>

Introduction

The U.S. Small Business Administration (SBA) is awarding funding through the Restaurant Revitalization Program to restaurants, bars, and other similar places of business that serve food or drink. The purpose of this funding is to provide support to eligible entities that suffered revenue losses related to the COVID-19 pandemic. On March 11, 2021, the American Rescue Plan Act (ARPA) became public law (P.L. 117-2). Section 5003 established the Restaurant Revitalization Fund (Fund), and appropriated **\$28.6 billion for SBA to award funds**. These appropriations remain available until expended. SBA will continue accepting applications subject to availability of funds.

Fund must be used for eligible uses no later than March 11, 2023. Access SBA's webpage on the Restaurant Revitalization program here. More information on post award guidelines will follow this guide.

Eligible Entities

Eligible entities are businesses that are **not permanently closed** and include **businesses place where the public or patrons assemble for the primary purpose of being served food or drink including:**

Note: To satisfy the statutory requirement for “place of business in which the public or patrons assemble for the primary purpose of being served food or drink,” an eligible entity **must have at least 33% in 2019 on-site sales to the public.**

The original business model of eligible entities that **opened in 2020 or that have not yet opened** should have contemplated at least 33% of gross receipts in on-site sales to the public.

Those entities without additional documentation requirements, such as restaurants and bars, are presumed to have on-site sales to the public comprising at least 33% of gross receipts in 2019.

All applicants must attest in the application to the following **“The Applicant is eligible to receive funding under the rules in effect at the time this application is submitted.”**

Eligible Entities

- 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
(e.g. Ice cream shops, coffee shops)
- *Bakeries
- *Brewpubs, tasting rooms, taprooms
- *Breweries and/or microbreweries
- *Wineries and distilleries
- **Inn
- Need to prove more than 33% of 2019 Gross Receipts was onsite sale to the public.

*** Bakeries, brewpubs, tasting rooms, taprooms, breweries, microbreweries, wineries and distilleries:** In order to be eligible, these businesses must provide documentation with their application that 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.

**** Inns:** To be eligible, these businesses **must provide documentation** with their application that **on-site sales of food and beverage 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 food and beverage sales to the public.

Eligible entities include any of the above entities located **in an airport terminal** or that operate independently (i.e. has its own tax identification number) **inside another business** (e.g. a restaurant that operates independently inside a hotel or conference center) or that are **a Tribally-owned concern**

Restaurant Revitalization Fund (RRF)

Who is ineligible?

The Entity:

- Is a State or local government-operated business;
- As of **March 13, 2020**, owns or operates (together with any affiliated business) **more than 20 locations**, regardless of whether those locations do business under the same or different names or are in different industries;
- Has a pending application for or has received a Shuttered Venue Operators Grant;
- Is a Publicly-Traded Company;
- Is permanently closed;
- Is a Nonprofit organization;
- Is not eligible for funding of at least \$1,000;

Category Eligible	Eligible	Ineligible
Form of Organization	<ul style="list-style-type: none"> • C Corporations** • S-Corporations** <p style="color: red;">**B-Corporations may select S-Corporation or C-Corporation depending on how they are taxed.</p> <ul style="list-style-type: none"> • Partnerships • Limited Liability Companies • Sole proprietors • Self-employed individuals • Independent contractors • Tribal businesses 	<ul style="list-style-type: none"> • All other forms of organization
Business Tax Identification Number	<ul style="list-style-type: none"> • Valid EIN • Valid SSN • Valid ITIN 	<ul style="list-style-type: none"> • Expired EIN • Expired SSN • Expired ITIN
State or local government-operated businesses	NA	<ul style="list-style-type: none"> • Any state or local government-operated businesses

Category Eligible	Eligible	Ineligible
Operating status	<ul style="list-style-type: none"> • Open • Temporarily closed • Opening soon, with expenses incurred as of March 11, 2021 	<ul style="list-style-type: none"> • Permanently closed
Bankruptcy Status	<ul style="list-style-type: none"> • Have not filed for bankruptcy • Operating under an approved (confirmed) plan of reorganization under a Chapter 11, Chapter 12, or Chapter 13 bankruptcy 	<ul style="list-style-type: none"> • Permanently closed • Filed a Chapter 7 bankruptcy • Filed a Chapter 11, 12, 13 bankruptcy but is not operating under an approved (confirmed) plan of reorganization
Registration in SAM.gov and DUNS number	<ul style="list-style-type: none"> • Not required 	N/A

Category Eligible	Eligible	Ineligible
Number of locations	<ul style="list-style-type: none"> As of March 13, 2020, own or operate (together with any affiliated business) 20 or fewer locations, regardless of name or type of business at those locations 	<ul style="list-style-type: none"> As of March 13, 2020, own or operate (together with any affiliated business) more than 20 locations, regardless of name or type of business at those locations
Paycheck Protection Program Applicants	<ul style="list-style-type: none"> Did not apply for PPP Already received a PPP loan Have a pending application for a PPP loan (note: upon applying for Restaurant Revitalization funding, Applicant should withdraw any outstanding PPP application; Applicant is verified using EIN/ITIN/SSN) 	N/A
Shuttered Venues Applicants	<ul style="list-style-type: none"> Did not apply Denied a Shuttered Venues Operators Grant 	<ul style="list-style-type: none"> Received a Shuttered Venues Operators Grant Have a pending application for a Shuttered Venues Operators Grant

Category	Eligible	Ineligible
EIDL, EIDL Advance, Targeted EIDL Advance	<ul style="list-style-type: none"> • Did not apply • Applicant has received an Economic Injury Disaster Loan (EIDL), EIDL Advance, or Targeted EIDL Advance 	NA
Non-profit Organizations	NA	<ul style="list-style-type: none"> • All non-profit organizations
Publicly Traded Companies	NA	<ul style="list-style-type: none"> • All Publicly Traded Companies

Franchises	<p>If the Applicant is operating under a franchise or similar agreement that meets the Federal Trade Commission definition of a franchise in 16 CFR 436. The franchise must be listed on the SBA Franchise Directory* with a franchise identifier code to ensure the franchise is eligible under SBA's other eligibility criteria (e.g., 13 CFR § 120.110)</p> <p>*Franchises: For brands not listed on the Directory (including brands that have previously been denied listing on the Directory because of affiliation issues), the franchisor must submit the Franchise Disclosure Document (or other agreement) and all other documents a franchisee is required to sign to franchise@sba.gov for review of SBA's other eligibility criteria (e.g., 13 CFR § 120.110).</p>	NA
Funding Request Size	<ul style="list-style-type: none"> Funding requests greater than or equal to \$1,000 	<ul style="list-style-type: none"> Funding requests under \$1000 Funding requests over \$5 million per location (not to exceed \$10,000,000 total for the Applicant and any affiliated businesses)

Applicant Good Faith Certification

The Applicant **must make a good faith certification** on SBA Form 3172 that:

- Current economic uncertainty makes this funding request necessary to support the ongoing or anticipated operations of the Applicant.
- The Applicant does not have a pending application for and has not received a Shuttered Venue Operator grant from SBA.

Calculation of Funding Amount

SBA may provide funding of up to \$5,000,000 per location (not to exceed \$10,000,000 total for the Applicant and any affiliated businesses) for Applicants who meet eligibility requirements.

The **minimum funding amount will be \$1,000**; therefore, applications requesting less than \$1,000 (net required reductions) in funding will not be accepted or approved.

For example, if Applicant X has a **reduction in revenue** of \$2,000 but has a PPP loan for \$1,500, the Applicant's application will not be approved for processing and funding because the net funding calculation is less than \$1,000.

$$\$2,000 - \$1,500 \text{ (PPP)} = \$500$$

SBA believes that any award amount under \$1,000 would be de minimis and therefore that this minimum threshold is consistent with Congress's mandate that eligible entities use the funds to "support the ongoing operations.", ARPA § (5003)(c)(2)(i)).

For purposes of calculating funding amount, “**in operation**” means the day the entity **started making sales**. This **does not mean** the day the Applicant registered with the Secretary of State to establish the Applicant’s legal entity

(for example: if the Applicant formed the LLC on August 15, 2015 but didn’t make the first sale to a customer until January 1, 2016, the Applicant’s in operation date is January 1, 2016).

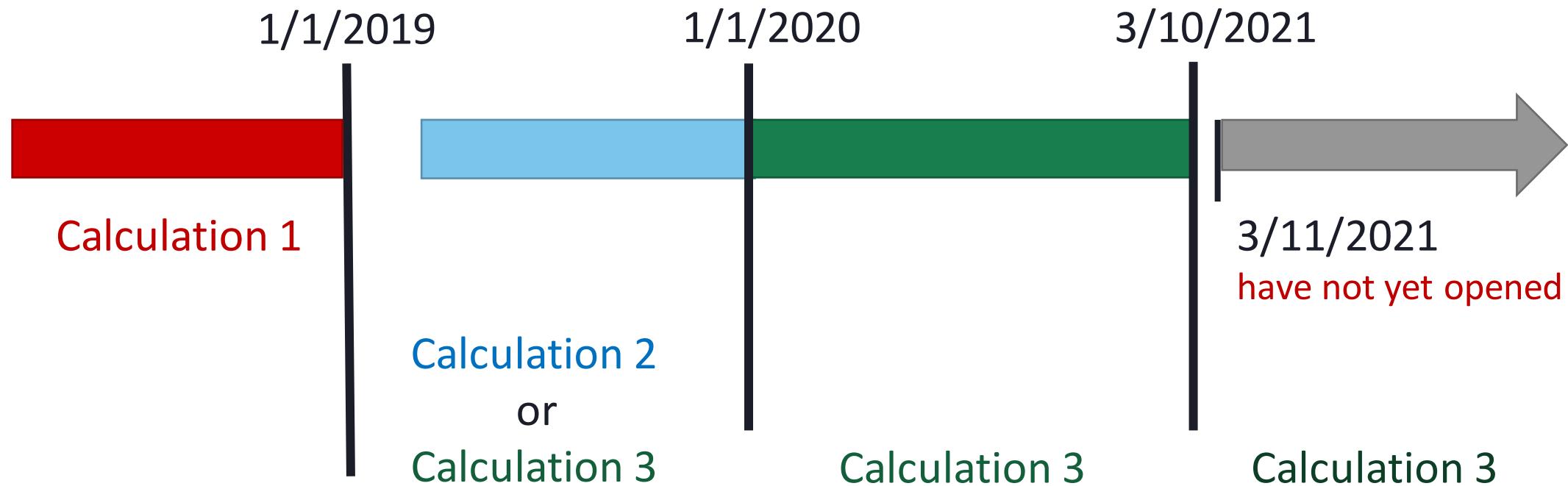
Additionally, for those entities who **began operations partially through 2019**, you may elect (at your own discretion) **to use either calculation 2 or calculation 3** from the funding calculations below.

Corrections following submission and pre-award funding will require Applicant **to re-visit the application portal or call the support hotline to submit the correction, new documentation, and initiate a restart of the timeline for review and payment.**

Please note, if an applicant initiates a restart it **may take upwards of 14 days** from the time of resubmission for SBA to finalize review of the application.

The SBA **will NOT allow corrections** to awards that **have been paid to awardees**.

In operation means Making Sales



Calculation 1 (Table 1):

Applicants that were **in operation (making sales) prior to or on January 1, 2019:**

Step 1: 2019 gross receipts

Step 2 :Subtract (-) 2020 gross receipts

Step 3: Subtract (-) PPP loan(s) received

Gross Receipts do NOT include

- any amounts received from any Paycheck Protection Program (PPP) loan (First Draw PPP Loan or Second Draw PPP Loan),
- SBA Section 1112 payments,
- any SBA Economic Injury Disaster Loan (EIDL) loan, EIDL Advance, Targeted EIDL Advance,
- any state and local small business grants (via CARES Act or otherwise).
- Randolph-Sheppard Act Financial Relief and Restoration Payments (FRRP) Appropriation

Calculation 2 (Table 2 from Application):

Step 1: Calculate your 2019 average monthly gross receipts.

For example, if you opened your doors on October 15, 2019 (were in operation for 2.5 months) and your total 2019 gross receipts were \$25,000: Divide \$25,000 by 2.5 for a 2019 average monthly gross receipts calculation of \$10,000.

$$\$25,000 / 2.5 = \$10,000$$

Step 2: Multiply your 2019 average monthly gross receipts by 12.

$$\$10,000 \times 12 = \$120,000$$

Step 3: Subtract (-) 2020 gross receipts

Step 4: Subtract (-) PPP loan(s) received

If the total is more than \$5 million per physical location, reduce the amount to \$5 million per physical location. Your funding amount, together with your affiliates, may not exceed \$10 million.

If the total is less than \$1,000, you are not eligible.

Calculation 3 (Table 3)

1. Began operations (making sales) on or between 1/1/2020 and 3/10/2021;
2. Have not yet opened for sales but as of 3/11/2021, have incurred eligible expenses
3. Began operations partially through 2019 can select Calculation 2 or 3

Step 1: Eligible expenses incurred on or between 2/15/2020 and 3/11/2021.

Step 2: Subtract (-) 2020 and 2021 (through 3/11/2021) sales

Step 3: Subtract (-) PPP loan(s) received

Calculation 4 (Table)

For Applicants that operate multiple locations using different Calculations

Applicants that operate multiple locations may calculate funding amounts for their locations using separate Calculation methods and then aggregate the amounts together.

Step 1: Calculate each of the locations according to the time began operations

Step 2: Calculate the total amounts

Step 3: Total number of the locations

Eligible Uses of Funds

You may use funds for the following expenses during your covered period:

Covered Period:

The period beginning **on February 15, 2020 and ending on March 11, 2023**. If the business permanently closes, the covered period will end when the business permanently closes or on March 11, 2023, whichever occurs sooner. Recipients that are unable to use all of the funds received on eligible expenses by the end of the covered period **must return any unused funds to Treasury**.

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**; note: this does **not include** any prepayment of principal on a mortgage obligation);

3. Business rent payments, including rent under a lease agreement (note: this does not include any prepayment of rent);
4. Business debt service (both principal and interest; note: this does not include any prepayment of principal or 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:

- 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

11. Business operating expenses, which is defined as business expenses incurred through normal business operations that are necessary and mandatory for the business (e.g. rent, equipment, supplies, inventory, accounting, training, legal, marketing, insurance, licenses, fees). Business operating expenses do not include expenses that occur outside of a company's day-to-day activities.

Note: Past-due expenses are eligible if they were incurred beginning on February 15, 2020 and ending on March 11, 2023.

Restaurant Revitalization Fund (RRF)

When Do I Have To Use The Funds?

- The funds must be spent on expenses that were/are incurred between February 15, 2020 and March 11, 2023.
- If the business permanently closes after receiving funds, the covered period will end when the business permanently closes or on March 11, 2023, whichever occurs sooner.
- Any funds not spent on eligible expenses by the time the covered period ends must be returned to the government.
- **Use of Funds Assessment** - After the total awarded funds have been exhausted, entities must provide a **detailed expenditure report and certification** for the required period.
- **Until Applicant completes the Use of Funds Assessment**, beginning December 2021 Applicants are required to **provide self-reported unaudited data detailing use of distributed funds each year** through 2023.
- SBA will provide additional guidance that outlines the detailed reporting requirements and procedures in the coming weeks.

How to Apply

How to Apply

There are three ways to apply for the Restaurant Revitalization fund.

1. Through a Point-of-Sale Vendor

Full-Service Vendors providing application submission and automation for current customers:

- **Square**: <https://squareup.com/>
- **Toast**: <https://toasttab.com>

Participating Vendors providing supporting documentation and knowledge support for current customers:

- Clover, NCR (Aloha), Oracle

2. Through SBA directly at www.restaurants.sba.gov

3. Telephonically at (844) 279-8898

1. Apply through SBA Restaurant Partners

- The SBA developed partnerships with multiple recognized technology companies that provide software, hardware & payments services to the restaurant industry to help ensure wide and equitable distribution of relief. These partners are referred to as **SBA's Restaurant Partners** or SBA's **Point-of-Sale (POS)** Restaurant Partners.
- If you currently use one of the SBA's Restaurant Partners, you can apply for funding through their website or secure portal (Square and Toast) .
- These partners developed capabilities to make it easier for applicants to **calculate, validate, and submit applications to the SBA** (Clover and NCR-Aloha) .
- The SBA encourages applicants who are using our partners to apply through their customized process – this will **save time in preparing and processing the application**.

2. Apply Directly through SBA

1. Gather documentation outlined in this document
2. If you have access to the internet and will not apply through one of SBA's Restaurant Partners, visit www.restaurants.sba.gov to access the application platform
3. Create an account
4. Complete the application questionnaire and attestations
5. Upload necessary documentation
6. Upon application completion, a DocuSign package will be sent to the email entered in the application portal
7. Execute DocuSign package immediately in order to trigger SBA review process
8. SBA will begin review of your application. Review will take approximately 14 days to complete provided complete and validated documentation. Applicants may check the status of their application on the application portal.
9. Application decision information or request for further documentation will be sent to the email associated with the Applicant account
10. If approved, funds will automatically be deposited to the bank account entered into the application

3. Apply Telephonically Directly through SBA

1. Gather documentation outlined in this document
2. Call **(844) 279-8898**
3. Complete the application **questionnaire and attestations** with support agent
4. Completed application and signature documents **mailed to Applicant**
5. Applicant **must mail fully executed and notarized application back to SBA** (return address instructions included in mailed application)
6. SBA will **begin review of your application**. Review will take **approximately 14 days** to complete provided complete and validated documentation.
7. Application **decision information or request for further documentation** will be sent to the email associated with the Applicant account or mailed if no email available
8. If approved, **funds will automatically be deposited to the bank account entered into the application**

Receiving Funds

As part of the Restaurant Revitalization Fund, the SBA will directly disburse proceeds to the applicant's operating account.

- For your protection, the SBA requires disbursement to be placed into the **Applicant's commercial business account**. Using the SBA automatic linking service will expedite this process.
- In cases of **sole proprietors** operating without a commercial account, the **SBA will require supporting documentation to demonstrate this account is utilized for restaurant operations, and it is owned by the sole proprietor**. SBA will not allow funding accounts with limited (less than 3 months) history or unrelated ownership to the Applicant. The SBA platform will reinforce these controls as part of your application process.
- Failure to align these payment rules **will delay** applicant funding.

Get Help Filing a Restaurant Revitalization Application

To help support Applicants throughout the process, SBA will offer support through a call center hotline and SBA's network of District Offices.

Additionally, Applicants who need assistance or have limited access to the digital application will be able to apply **telephonically**.

- Call center **hotline (844-279-8898)**
Applicants can call this number for multi-lingual application or program support
- District Offices Applicants can reach out to their local District Office for tailored regional SBA support. To find your local District Office, please visit www.sba.gov/local-assistance

Application Information

Applicant: The Applicant is the entity applying for Restaurant Revitalization funding.

A restaurant with **multiple locations under the same EIN** must apply for **all locations in one single application**. Applicants may **not apply on behalf of other entities such as affiliates or subsidiaries**.

Example 1: ABC Company owns 3 restaurants that **each have their own EIN and each file their own Federal income tax returns**. **Each of ABC's restaurants must file their own separate Restaurant Revitalization funding application**

Example 2: XYZ Company owns 3 restaurants. None of the three restaurants operate separately under its own EIN, and **XYZ Company files Federal income tax returns that include gross receipts and expenses from all three restaurants**. **XYZ Company must file one application** that includes funding for all three restaurants. None of the restaurants may file its own application separately from XYZ Company.

Example 3: HIJ Company owns 3 restaurants under **the same EIN**. HIJ opened location 1 in 2015, location 2 in July 2019, and location 3 in June 2020. The application will allow HIJ Company to **calculate the potential fund amount for each location using the different calculations and roll that amount up to a total potential funding amount**.

Tax Identification Number (TIN):

The Applicant **must provide the TIN** for the Applicant business and **all equity owners of 20% or more.**

TINs may be Employer Identification Numbers (**EIN**), Social Security **Numbers (SSN)**, or Individual Taxpayer Identification Numbers (**ITIN**) assigned by the Internal Revenue Service.

The total equity reported across the 20% or more owners does not have to add up to 100% of all equity outstanding, as long as all 20% or more owners are listed in the application. If no owner has at least 20% ownership of the Applicant, you must list enough owners whose combined equity represents at least 20% of the ownership of the Applicant.

If a sole proprietor without employees does not have an SSN, ITIN, or EIN, or if **any other entity does not have an EIN, the applicant is not eligible.**

Note: The IRS requires all employers, including self-employed individuals with employees, to have an EIN. The IRS website states that you can apply online for an EIN and “This is a free service offered by the Internal Revenue Service and you can get your EIN immediately.”

Owners:

Applicants must list all owners of 20% or more of the business on the application.

The listing for each owner must include the owner's Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN).

If an owner of 20% or more of the business does not have a SSN or ITIN, the business is not eligible.

Set-Asides

To ensure that the smallest businesses and those in underserved communities receive funding awards, SBA has set-aside funds that are available only for certain applicants.

1. \$5 billion is set aside for Applicants with 2019 gross receipts of not more than \$500,000.
2. An additional \$4 billion is set aside for Applicants with 2019 gross receipts from \$500,001 to \$1,500,000.
3. An additional \$500 million is set aside for Applicants with 2019 gross receipts of not more than \$50,000.

Priority in Awarding Funds

SBA will prioritize awarding funds to small businesses at least 51% owned and controlled by individuals who are women, veterans, and/or socially and economically disadvantaged individuals.

Black Americans; Hispanic Americans; Native Americans (including Alaska Natives and Native Hawaiians); Asian Pacific Americans; or Subcontinent Asian Americans.

Applicants in one of these categories that are operating under an approved plan of reorganization under either a Chapter 11, 12, or 13 bankruptcy and do not have a trustee exercising day-to-day control are eligible for funding under this program.

Applicants must self-certify on the application that they meet eligibility requirements for a small business concern owned by women, small business concern owned by veterans, or small business concern owned by socially and economically disadvantaged individuals as defined in the Appendix: Definitions

Economically disadvantaged individuals are those socially disadvantaged individuals **whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities** as compared to others in the same business area who are not socially disadvantaged.

In assessing economic disadvantage, SBA will look at whether the **net worth** of the individual claiming disadvantage **is less than \$750,000**, excluding his or her ownership interest in the Applicant, primary personal residence, contingent liabilities, funds invested in an official retirement account, or income received from an S-corporation, LLC, or partnership if the individual provides documentation that the income was reinvested in the firm.

SBA will also look at whether the **adjusted gross income of the individual averaged over the preceding three years exceeds \$350,000**. Income received from an S-corporation, LLC or partnership that is reinvested in the firm or used to pay taxes arising in the normal operations of the firm is excluded.

Finally, SBA will look at whether the **fair market value of all the individual's assets (excluding his or her ownership interest in the Applicant, primary personal residence, or funds invested in an official retirement account) exceeds \$6 million**. An individual who exceeds any of these thresholds for **net worth, personal income, or total assets** will generally be deemed to not be economically disadvantaged.

SBA will consider an applicant to be eligible for priority in awarding funds if the Applicant is a small business that **is at least 51% owned by** one or more individuals who are women, veterans, or socially and economically disadvantaged **and if the management and daily business operations of the applicant are controlled by one or more women, veterans, or socially and economically disadvantaged individual.**

For example: An Applicant has 5 owners who each own 20%. Two owners are veterans, and one owner is a socially and economically disadvantaged individual. SBA will consider this Applicant to meet the requirement that at least 51% of the applicant is owned by a priority group.

If an individual meets the requirements of more than one priority group category, that individual is only counted once.

For example: An Applicant has 5 owners who each own 20%. One of the owners is a woman veteran who is a socially and economically disadvantaged individual; however, none of the remaining four owners are a woman, veteran, or socially and economically disadvantaged individual. This Applicant **is not eligible** to file an application as a priority group applicant. However, **this Applicant may still apply as a non-priority Applicant.**

(1) For all Applicants, the following documentation is required:

- The application: **SBA Form 3172**, completed, initialed, and signed. Completion of this form digitally on the SBA Platform will satisfy this requirement.
- Verification for Tax Information: **IRS Form 4506-T**, completed and signed by Applicant. Completion of this form digitally on the SBA Platform will satisfy this requirement.
- **Gross Receipts Documentation**: Any of the following documents demonstrating **gross receipts and, if applicable, eligible expenses**:
 - Business tax returns (IRS Form 1120 or IRS Form 1120-S);
 - IRS Form 1040 Schedule C; IRS Form 1040 Schedule F;
 - For a partnership: partnerships IRS Form 1065 (including K-1s);

Restaurant Revitalization Fund (RRF)

What Documents Do I Need In Order To Apply? – Continued 2

Calculation 1 & 2

- **Required:**
 - Application - SBA Form 3172
 - Tax Verification - IRS Form 4506-T
 - 2019 Gross Receipts - Tax Returns
 - 3 months of bank statements
 - 2020 Gross Receipts (at least 1)
 - Preferred:
 - Federal Tax Returns filed
 - Point of Sale report
 - Accepted (may delay review past 14 days):
 - Externally or internally prepared financial statements such as Income Statements or Profit and Loss Statements, signed, dated & certified as to accuracy by Applicant

Restaurant Revitalization Fund (RRF)

What Documents Do I Need In Order To Apply? – Continued 3

Calculation 3 (1-2)

- **Required:**

- Application - SBA Form 3172
- Tax Verification - IRS Form 4506-T
- 3 months of bank statements – Supporting Account Linkage Validation
- 2020 & 2021 Gross Receipts: (at least 1 for each year)
 - Preferred:
 - 2020 Federal Tax Returns filed or 2020 Federal Tax Returns (Prepared but not yet file)
 - 2020 Point of Sales Reports
 - 2021 Point of Sales Reports

Calculation 3 (2-2)

Eligible Expense Documentation (**at least 1**, and required appropriate supporting documentation for specific eligible expense type)

- Preferred:
 - CPA Comfort Letter (provides fastest SBA Review)
 - If applicant submits expense related to the following categories, appropriate documentation:
 - Payroll Documents (941s)
 - Outdoor Seating Expenditures (Invoices / Payments)
 - Business Debt (lender loan statements)
- Accepted (may delay review past 14 days):
 - Externally or internally prepared financial statements such as **Income Statements** or **Profit and Loss Statements**, signed, dated & certified as to accuracy by Applicant
 - If applicant submits expenses related to the following categories, appropriate documentation:
 - Payroll Documents (941s)
 - Outdoor Seating Expenditures (Invoices / Payments)
 - Business Debt (lender loan statements)

(2) For Applicants that are a brewpub, tasting room, taproom, brewery, winery, distillery, or bakery:

In addition to the documents on the prior slide, Documents evidencing that onsite sales to the public comprise at least 33% of gross receipts for 2019, which may include Tax and Trade Bureau forms, state or local forms filed, or internally created reports from inventory management, sales reporting, or accounting software. For businesses that opened in 2020, the Applicant's original business model should have contemplated at least 33% of gross receipts in onsite sales to the public.

(3) For Applicants that are an Inn:

In addition to the documents on the prior slide, documents evidencing that onsite sales of food and beverage to the public comprise at least 33% of gross receipts for 2019. For businesses that opened in 2020, the Applicant's original business model should have contemplated at least 33% of gross receipts in onsite sales of food and beverage to the public.

IRS Form 4506-T

<https://www.irs.gov/pub/irs-pdf/f4506t.pdf>

Page 2

4506-T Form (March 2021) Department of the Treasury Internal Revenue Service		OMB No. 1545-1872
Request for Transcript of Tax Return		
<p>► Do not sign this form unless all applicable lines have been completed.</p> <p>► Request may be rejected if the form is incomplete or illegible.</p> <p>► For more information about Form 4506-T, visit www.irs.gov/form4506t.</p>		
<p>Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.</p>		
1a	Name shown on tax return. If a joint return, enter the name shown first.	
1b	First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)	
2a	If a joint return, enter spouse's name shown on tax return.	
2b	Second social security number or individual taxpayer identification number if joint tax return	
3	Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4	Previous address shown on the last return filed if different from line 3 (see instructions)	
5	Customer file number (if applicable) (see instructions)	
<p>Note: Effective July 2019, the IRS will mail tax transcript requests only to your address of record. See What's New under Future Developments on Page 2 for additional information.</p>		
6	<p>Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ►</p> <p>a. Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days. <input type="checkbox"/></p> <p>b. Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days. <input type="checkbox"/></p> <p>c. Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days. <input type="checkbox"/></p> <p>7. Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are availability restrictions on prior year requests. Most requests will be processed within 10 business days. <input type="checkbox"/></p> <p>8. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days. <input type="checkbox"/></p>	
<p>Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.</p>		
9	<p>Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.</p> <p>/ / / / / / / / / / / /</p>	
<p>Caution: Do not sign this form unless all applicable lines have been completed.</p>		
<p>Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matter partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.</p>		
<p><input type="checkbox"/> Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.</p>		
<p>Signature (see instructions)</p>		Date
<p>Title (if line 1a above is a corporation, partnership, estate, or trust)</p>		
<p>Spouse's signature</p>		Date

Form 4506-T (Rev. 3-2021)

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/Form4506T. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

The filing location for the Form 4506-T has changed. Please see Chart for individual transcripts or Chart for all other transcripts for the correct mailing location.

What's New. As part of its ongoing efforts to protect taxpayer data, the Internal Revenue Service announced that in July 2019, it will stop all third-party mailings of requested transcripts. After this date mailed Tax Transcripts will only be mailed to the taxpayer's address of record.

If a third-party is unable to accept a Tax Transcript mailed to the taxpayer, they may enter contract with an existing NIS participant, or become a NIS participant themselves. For additional information about the NIS program, go to www.irs.gov and search NIS.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Customer File Number. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, are shown on the transcript.

An optional Customer File Number field is available to use when requesting a transcript. This number will print on the transcript. See Line 5 Instructions for specific requirements. The customer file number is an optional field and not required.

Tips. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart shows two different addresses, send your request to the address based on the address of your most recent return.

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040, enter your SSN. Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Notes: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 5. Enter only one tax form number per request. Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Notes: If you use an EIN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "9999999999" on the transcript.

Line 6. Enter only one tax form number per request.

Signatures and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requestor's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or is a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths to help them administer their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal noncriminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any internal revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 10 min.** **Preparing the form, 12 min.** **Completing and sending the form to the IRS, 20 min.**

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

Florida, Louisiana, Mississippi, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address
Internal Revenue Service
RAVS Team
Stop 6716 AUSC
Austin, TX 78701
855-587-9804

Alabama, Arkansas, Delaware, Georgia, Illinois, Indiana, Iowa, Kentucky, Maine, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, North Carolina, Oklahoma, South Carolina, Tennessee, Vermont, Virginia, Wisconsin
Internal Revenue Service
RAVS Team
Stop 6705 S-2
Kansas City, MO 64199
855-821-0094

Alaska, Arizona, California, Colorado, Connecticut, District of Columbia, Hawaii, Idaho, Kansas, Maryland, Michigan, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Utah, Washington, West Virginia, Wyoming
Internal Revenue Service
RAVS Team
P.O. Box 9941
Mail Stop 6734
Ogden, UT 84409
855-298-1145

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address
Internal Revenue Service
RAVS Team
P.O. Box 9941
Mail Stop 6734
Ogden, UT 84409
855-298-1145

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin
Internal Revenue Service
RAVS Team
Stop 6705 S-2
Kansas City, MO 64199
855-821-0094

SBA Logo

Gross receipts:

Gross receipts generally are **all revenue in whatever form received or accrued** (in accordance with the entity's accounting method, i.e., accrual or cash) **from whatever source**,
including from the sales of products or services, interest, dividends, rents, royalties, fees, or commissions,
reduced by returns and allowances
but excluding net capital gains and losses.
These terms carry the definitions used and reported on IRS tax return forms.

Restaurant Revitalization Fund (RRF)

Best Practices

- 1. Provide complete documentation** - Applications with incomplete documentation will be rejected. The review process will restart when complete documentation is provided. Delays could jeopardize the Applicant receiving the award.
- 2. Leverage your resources** - While not required, the use of CPAs and other accounting professionals may help ensure a complete and well documented application.
- 3. Application corrections** - SBA is not able to make corrections on behalf of Applicants. Applicants who require corrections will need to contact the call center hotline at (844) 279-8898.
- 4. Applicants who still intend to apply for PPP** - RRF applicants are advised to complete their PPP application in advance of the RRF application

Appendix: Definitions

Affiliate: Has the same definition as “Affiliated Business”

Affiliated Business: An Affiliated Business or affiliate is a business in which an eligible entity has an equity interest or right to profit distributions of not less than 50 percent, or in which an eligible entity has the contractual authority to control the direction of the business, provided that such affiliation shall be determined as of any arrangements or agreements in existence as of March 13, 2020.

Covered Period: The period beginning on February 15, 2020 and ending on March 11, 2023. If the business permanently closes, the covered period will end when the business permanently closes or on March 11, 2023, whichever occurs sooner. Recipients that are unable to use all of the funds received on eligible expenses by the end of the covered period must return any unused funds to Treasury.

Gross receipts:

Gross receipts generally are **all revenue in whatever form received or accrued** (in accordance with the entity's accounting method, i.e., accrual or cash) from whatever source, including from the sales of products or services, interest, dividends, rents, royalties, fees, or commissions, **reduced by returns and allowances but excluding net capital gains and losses**. These terms carry the definitions used and reported on IRS tax return forms.

The amounts required to calculate gross receipts varies by the entity tax return type:

- For **self-employed individuals** (IRS Form 1040 Schedule C): line 3 (If you file multiple Schedule C forms on the same Form 1040, you must sum across all of them)
- For **partnerships** (IRS Form 1065): line 1c
- For **S-Corporations** (IRS Form 1120-S): line 1c
- For **C-Corporations** (IRS Form 1120): line 1c
- **LLCs**: Use one of the above
- **B Corporations**: Use line 1c from either IRS Form 1120 or 1120S

If an Applicant's gross revenues include any of the following, the amount associated with the following **should be subtracted from gross receipts**:

- Paycheck Protection Program (PPP) loan (First Draw PPP Loan or Second Draw PPP Loan);
- SBA Section 1112 payments;
- SBA Economic Injury Disaster Loan (EIDL) loan, EIDL Advance, Targeted EIDL Advance;
- Any state and local small business grants (via CARES Act or otherwise);
- Taxes collected for and remitted to a taxing authority if included in gross or total income, such as sales or other taxes collected from customers (this does not include taxes levied on the concern or its employees);
- Proceeds from transactions between a concern and its domestic or foreign affiliates; and
- Amounts collected for another by a travel agent, real estate agent, advertising agent, conference management service provider, freight forwarder or customs broker.

All other items, such as subcontractor costs, reimbursements for purchases a contractor makes at a customer's request, investment income, and employee-based costs such as payroll taxes, may not be excluded from gross receipts.

Location: Same as physical location below.

On-site Sales: Sales of food and/or beverage that were consumed on the Applicant's premise, were purchased at the Applicant's premise to-go, were purchased online and picked up from the Applicant's premise or were delivered directly to a consumer for use. These sales must be only to consumers and no wholesale sales may be counted towards the 33% revenue number.

Payroll Costs:

Payroll costs include:

- Compensation to employees (whose principal place of residence is the United States) in the form of salary, wages, commissions, or similar compensation; cash tips or the equivalent (based on employer records of past tips or, in the absence of such records, a reasonable, good-faith employer estimate of such tips);
- Payment for vacation, parental, family, medical, or sick leave;
- Allowance for separation or dismissal;
- Payment for the provision of employee benefits (including insurance premiums) consisting of group health care, group life, disability, vision, or dental insurance, and retirement benefits;
- Payment of state and local taxes assessed on compensation of employees; and
- For an independent contractor or sole proprietor, wages, commissions, income, or net earnings from self-employment, or similar compensation.

Payroll costs do not include: (1-2)

- Payments made to an independent contractor (although these payments may be eligible under another eligible use of funds category such as operating expense);
- The compensation of any owner or individual employee in excess of \$100,000 on an annualized basis, as prorated for the period during which the payments are made or the obligation to make the payments is incurred;
- Federal employment taxes imposed or withheld during the applicable period, including the employee's and employer's share of FICA (Federal Insurance Contributions Act) and Railroad Retirement Act taxes, and income taxes required to be withheld from employees;

Payroll costs do not include: (2-2)

- Qualified wages (defined as wages paid by
 - (a) employers with more than 100 full-time employees that were operational in 2020 but had to partially or fully suspend activities in any quarter due to COVID-19 restrictions put in place by an appropriate governmental authority; or
 - (b) employers with 100 or fewer full-time employees that were operational in 2020 but had to partially or fully suspend activities in any quarter due to COVID-19 restrictions put in place by an appropriate governmental authority, or wages paid by such an employer during the first quarter beginning after December 31, 2019 for which gross receipts were less than 50% of gross receipts for the same calendar quarter the year prior and ending with the calendar quarter following the first calendar quarter that begins after calendar quarter that previously had gross receipts less than 50% of the gross receipts from the calendar quarter the prior year and subsequently had gross receipts that were greater than 80% of gross receipts for the same calendar quarter the prior year) that were taken into account in determining the credit allowed under section 2301; and
- Premiums related to COBRA continuation coverage (per section 6432 of the Internal Revenue Code of 1986) taken into account in determining the credit allowed.

Physical Location: (Also “location”) Each place where the Applicant conducts sales from a permanent structure. If the Applicant conducts sales from multiple permanent locations, each address is a separate location. For a caterer or a single business with multiple food stands, trucks, or carts, the physical location is where the business is headquartered (i.e., a business with one permanent structure and five food trucks will have one location; a caterer will have one location).

Publicly-Traded Company: An entity that is majority owned or controlled by an entity that is an issuer, the securities of which are listed on a national securities exchange under section 6 of the Securities Exchange Act of 1934 (15 U.S.C. 78f).

Small business concern owned and controlled by veterans: (15 USC 632(q)(3)) A business concern (a business entity organized for profit, with a place of business located in the United States, and which operates primarily in the United States) and considered small in accordance with SBA's size standards at 13 CFR § 121.201; and • At least 51 percent of which is owned by one or more veterans; and • The management and daily business operations of which are controlled by one or more veterans.

Small business concern owned and controlled by women: (15 USC 632(n)) A business concern (a business entity organized for profit, with a place of business located in the United States, and which operates primarily in the United States) and considered small in accordance with SBA's size standards at 13 CFR § 121.201; and • At least 51 percent of which is owned by one or more women; and • The management and daily business operations of which are controlled by one or more women.

Small business concern owned and controlled by socially and economically disadvantaged individuals:

Socially disadvantaged individuals (13 CFR § 124.103) are those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual qualities. Individuals who are members of the following groups are presumed to be socially disadvantaged: **Black Americans; Hispanic Americans; Native Americans (including Alaska Natives and Native Hawaiians); Asian Pacific Americans; or Subcontinent Asian Americans.**

Economically disadvantaged individuals (13 CFR § 124.104) are those socially disadvantaged individuals whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same business area who are not socially disadvantaged.

Tribally-Owned Concern: Any concern that is at least 51 percent owned by an Indian tribe. Indian tribe is defined as any Indian tribe, band, nation, or other organized group or community of Indians, including any ANC, which is recognized as eligible for the special programs and services provided by the United States to Indians because of their status as Indians, or is recognized as such by the State in which the tribe, band, nation, group, or community resides. 13 CFR § 124.3

Veteran: A person who served in the active military, naval, or air service, and who was discharged or released under conditions other than dishonorable. Title 38, section 101(2).

**U.S. SMALL BUSINESS ADMINISTRATION
RESTAURANT REVITALIZATION FUNDING
APPLICATION**

<https://www.sba.gov/sites/default/files/2021-04/SBA%20Form%203172%20RRF%20Application%204.8.21-508.pdf>

SBA form 3172 Sample

- The purpose of the Restaurant Revitalization Fund (RRF) is to support the restaurant industry by providing funding to those that have suffered significant pandemic-related revenue loss. The RRF also includes specific requirements to ensure equitable distribution to small business concerns owned by women, veterans, and socially and economically disadvantaged Applicants. This application is to be completed by applicants who are applying for funding under the Restaurant Revitalization Program.
- SBA is collecting the requested information to determine whether applicants are eligible for funding. Instructions and definitions are located at the end of this application. SBA may provide funding of up to **\$5,000,000 per location (not to exceed \$10,000,000 total** for the Applicant and any affiliated businesses) for Applicants who meet certain conditions.
- The **minimum award will be \$1,000**; therefore, applications for less than \$1,000 will not be accepted. See application instructions for counting locations. **Awardees will not be required to repay funds received under the Restaurant Revitalization Program unless the funds were used for purposes other than for authorized purposes**, if the funds were not used by March 11, 2023, or if applicable, the awardee permanently closed before using all funds on authorized purposes. Your response to this application is required for SBA to make a determination regarding your eligibility. Complete the entire application, placing your initials and signature where indicated. Submit your completed application and all required documentation to SBA.
- **SBA may deny your application if it is incomplete or lacks required documentation.** Submission of the application does not guarantee approval of the application or an award of funds.

SBA form 3172

- **Business Legal Name** (if sole proprietor, enter first and last name):
- “**Doing Business As**” **Name** if different than Business Legal Name:
- **Business Address** (Street, City, State, Zip Code)
 - For Applicants that conduct sales from permanent structures, enter the **main location**.
 - For Applicants that operate mobile food trucks, carts, etc., enter the address of the business **headquarters**.
 - Attach a separate sheet if necessary. P.O. **Boxes are not permitted**:
- **Business Tax Identification Number** (EIN, SSN, ITIN):
- **ACH Information for account where funds are to be deposited**:

Name of Lending Institution:

Routing Number:

Account Number:

Check one: **Checking Account** **Savings Account**

Applicant Ownership: List all owners of 20% or more of the equity of the Applicant. If no owner has at least 20% ownership of the Applicant, you must list enough owners whose combined equity represents at least 20% of the ownership of the Applicant. Listed equity does not have to total to 100% of ownership. Attach a separate sheet if necessary.

Owner #1 Name: _____

- Owner #1 Tax Identification Number (EIN, SSN, ITIN): _____
- Owner #1 Percentage of Ownership: _____ %
- Owner #1 Address: _____

Owner #2 Name: _____

- Owner #2 Tax Identification Number (EIN, SSN, ITIN): _____
- Owner #2 Percentage of Ownership: _____ %
- Owner #2 Address: _____

Owner #3 Name: _____

- Owner #3 Tax Identification Number (EIN, SSN, ITIN): _____
- Owner #3 Percentage of Ownership: _____ %
- Owner #3 Address: _____

Owner #4 Name: _____

- Owner #4 Tax Identification Number (EIN, SSN, ITIN): _____
- Owner #4 Percentage of Ownership: _____ %
- Owner #4 Address: _____

Applicant Form of Organization:

- C-Corporation
- S-Corporation
- Partnership
- Limited Liability Company
- Sole Proprietorship or Self-employed
- Tribal business

Applicant must review and respond to all of the following questions. PLEASE SEE APPLICATION INSTRUCTIONS FOR INFORMATION ON COMPLETING THIS APPLICATION.

1. The Applicant's business:

- a. Is a **State or local government-operated business**: No Yes (if Yes, the Applicant is not eligible)
- b. As of March 13, 2020, **owns or operates (together with any affiliated business) more than 20 locations**, regardless of whether those locations do business under the same or multiple names. No Yes (if Yes, the Applicant is not eligible)
- c. **Has a pending application for or has received a Shuttered Venue Operators Grant**
 No Yes (if Yes, the Applicant is not eligible)
- d. Is a **publicly-traded company** (defined as an entity that is majority owned or controlled by an entity that is an issuer, the securities of which are listed on a national securities exchange) No Yes (if Yes, the Applicant is not eligible)

2. Which of the following best describes the Applicant's business? Check all that apply.

- Restaurant
- Food stand, food truck, food cart
- Caterer
- Bar, saloon, lounge, tavern
- Brewpub, tasting room, taproom (Eligibility requires onsite sales to the public comprising at least 33% of gross receipts)
- Inn (Eligibility requires onsite sales of food and beverage to the public comprising at least 33% of gross receipts)
- Licensed facility or premise of a beverage alcohol producer where the public may taste, sample, or purchase products
- Other similar place of business in which the public or patrons assemble for the primary purpose of being served food or drink
- Snack and Nonalcoholic Beverage Bar
- Bakery (Eligibility requires onsite sales to the public comprising at least 33% of gross receipts)
- Brewery and/or microbrewery (Eligibility requires onsite sales to the public comprising at least 33% of gross receipts)
- Winery (Eligibility requires onsite sales to the public comprising at least 33% of gross receipts)
- Distillery (Eligibility requires onsite sales to the public comprising at least 33% of gross receipts)

3. Is the Applicant's business **permanently closed?**

- No (Check “No” if you are temporarily closed or are actively working on opening)
- Yes (Applicant is not eligible)

4. Is the Applicant currently in **bankruptcy?**

- No (Applicant is eligible)
- Yes – Operating under an approved plan of reorganization under either a Chapter 11, Chapter 12 or Chapter 13 bankruptcy (Applicant is eligible)
- Yes – Filed for either a Chapter 11, Chapter 12 or Chapter 13 bankruptcy but no plan of reorganization has been approved (Applicant is not eligible)
- Yes – Filed for a Chapter 7 bankruptcy, is undergoing a liquidating Chapter 11, and/or is permanently closed (Applicant is not eligible)

5. Did the Applicant receive a **First Draw** Paycheck Protection Program (**PPP**) loan (First Draw PPP Loan) at any time in 2020 or 2021?

No

Yes

If Yes: How much did you receive? \$_____

SBA PPP Loan Number: _____

Do not include any amount that you repaid on or before May 18, 2020 in accordance with PPP safe harbor rules.

6. Did the Applicant receive a **Second Draw** Paycheck Protection Program (**PPP**) loan (Second Draw PPP Loan) in 2021?

No

Yes

If Yes: How much did you receive? \$_____

SBA PPP Loan Number: _____

7. Does the Applicant have affiliates?

- No
- Yes

7.(a) If yes, how many affiliates does the Applicant have? _____

7.(b) Please list each affiliate's legal business name (attach extra sheet if necessary): _____

8. Is the applicant operating under a franchise, license, or similar agreement?

- No
- Yes

9. Is the Applicant or any owner of the Applicant presently **suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded** from participation in this transaction by any Federal department or agency?

- No
- Yes

10. What date did you **begin making sales?** (Month, Day, Year or N/A if not applicable)_____

TABLE 1

TABLE 1: Calculation of funding amount For Applicants that were in operation prior to or on January 1, 2019:

1	Enter 2019 gross receipts as reported on your 2019 Federal tax return:		\$
2	Enter 2020 gross receipts as reported or to be reported on your 2020 Federal tax return. Do not include any amounts received from any Paycheck Protection Program (PPP) loan, SBA Section 1112 debt relief payments, or from any SBA Economic Injury Disaster Loan (EIDL) loan, EIDL advance, targeted EIDL advance, state and local small business grants (via CARES Act or otherwise).	\$	\$
3	Enter the total amount(s) of PPP loan(s) (First Draw PPP Loan and Second Draw PPP Loan) received, regardless of whether you received funds in 2020 or 2021. Do not include any amount that you repaid on or before May 18, 2020 in accordance with PPP safe harbor rules.	\$	
4	Add lines 2 and 3 together	\$	
5	Subtract line 4 from line 1	Line 1 – line 4=	\$
6	Enter the number of locations operated by the Applicant		
7	Multiply line 6 by \$5,000,000.	Line 6 X \$5,000,000=	
8	If line 7 is less than line 5: Enter the amount from line 7 If line 5 is less than line 7: Enter the amount from line 5	Enter whichever is smaller, line 7 or line 5	\$
9	Adjust for maximum limit to you and your affiliates. Reduce line 8 so that your funding amount, together with your affiliates is no more than \$10,000,000. If you do not have affiliates, or if your grant, together with your affiliates, is \$10,000,000 or less, enter the amount from line 8. THIS IS YOUR FUNDING AMOUNT REQUESTED - See Table 4.		\$

TABLE 2

TABLE 2: Calculation of funding amount For Applicants that began operations partially through 2019:

1(a)	Enter 2019 gross receipts as reported on your 2019 Federal tax return:		\$
1(b)	Enter the number of months you were in operation in 2019. For example, if you were open for 2 ½ months, enter 2.5. Round to the tenth decimal (e.g. 2.5)		
1(c)	Divide line 1(a) by line 1(b) This is your average monthly gross receipts.	Line 1(a) / line 1(b)=	\$
1(d)	Multiply line 1(c) by 12 This is your annualized 2019 gross receipts.	Line 1(c) X 12=	\$
2	Enter 2020 gross receipts as reported or to be reported on your 2020 Federal tax return. Do not include any amounts received from any Paycheck Protection Program (PPP) loan, SBA Section 1112 debt relief payments, or from any SBA Economic Injury Disaster Loan (EIDL) loan, EIDL advance, targeted EIDL advance, state and local small business grants (via CARES Act or otherwise).	\$	\$
3	Enter the total amount(s) of PPP loan(s) (First Draw PPP Loan and Second Draw PPP Loan) received, regardless of whether you received funds in 2020 or 2021. Do not include any amount that you repaid on or before May 18, 2020 in accordance with PPP safe harbor rules.	\$	
4	Add lines 2 and 3 together	\$	
5	Subtract line 4 from line 1(d)	Line 1(d) – Line 4=	\$
6	Enter the number of locations operated by the Applicant		
7	Multiply line 6 by \$5,000,000.	Line 6 X \$5,000,000=	
8	If line 7 is less than line 5: Enter the amount from line 7 If line 5 is less than line 7: Enter the amount from line 5	Enter whichever is smaller, line 7 or line 5	\$
9	Adjust for maximum limit to you and your affiliates. Reduce line 8 so that your grant amount, together with your affiliates is no more than \$10,000,000. If you do not have affiliates, or if your grant, together with your affiliates, is \$10,000,000 or less, enter the amount from line 8. THIS IS YOUR FUNDING AMOUNT REQUESTED - See Table 4.		\$

TABLE 3

TABLE 3: Calculation of funding amount for Applicants that began operations on or between January 1, 2020 and March 10, 2021; *and* for Applicants that have not yet opened but as of March 11, 2021, have incurred eligible expenses:

1	Enter the amount you spent on eligible expenses. Eligible expenses have the same definition as eligible uses of funds:		\$
2	Enter all gross receipts as of application signature date. Do not include any amounts received from any Paycheck Protection Program (PPP) loan, SBA Section 1112 debt relief payments, or from any SBA Economic Injury Disaster Loan (EIDL) loan, EIDL advance, targeted EIDL advance, state and local small business grants (via CARES Act or otherwise).	\$	\$
3	Enter the total amount(s) of PPP loan(s) (First Draw PPP Loan and Second Draw PPP Loan) received, regardless of whether you received funds in 2020 or 2021. Do not include any amount that you repaid on or before May 18, 2020 in accordance with PPP safe harbor rules.	\$	
4	Add lines 2 and 3 together	\$	
5	Subtract line 4 from line 1	Line 1 – line 4=	\$
6	Enter the number of locations operated by the Applicant		
7	Multiply line 6 by \$5,000,000.	Line 6 X \$5,000,000=	
8	If line 7 is less than line 5: Enter the amount from line 7 If line 5 is less than line 7: Enter the amount from line 5	Enter whichever is smaller, line 7 or line 5	\$
9	Adjust for maximum limit to you and your affiliates. Reduce line 8 so that your grant amount, together with your affiliates is no more than \$10,000,000. If you do not have affiliates, or if your grant, together with your affiliates, is \$10,000,000 or less, enter the amount from line 8. THIS IS YOUR FUNDING AMOUNT REQUESTED - See Table 4.		\$

TABLE 4: To be completed by all Applicants

Aggregate amount of all funding amounts requested from line 9 of Tables 1, 2, and 3	\$
Total number of locations used in calculating funding request	

Purpose of the Restaurant Revitalization Funds (select all that apply)

- Business Payroll Costs, including paid sick leave
- Business Rent / Business Mortgage
- Business Debt Service
- Business Utilities
- Business Food and beverage expenses, including raw materials
- Business Maintenance Expenses
- Construction of Outdoor Seating
- Business Supplies
- Covered Supplier Costs
- Business Operating Expenses

Priority in Awarding Restaurant Revitalization Funds

In accordance with the American Rescue Plan Act of 2021, SBA will prioritize awarding funds to Applicants that are small business concerns at least 51 percent owned and controlled by individuals who are women, veterans, and/or socially and economically disadvantaged individuals. Applicants in one of these categories that are operating under an approved plan of reorganization under either a Chapter 11, Chapter 12 or Chapter 13 bankruptcy and do not have a trustee exercising day-to-day control are eligible for funding under this program. See the application instructions for applicable definitions.

As of the date of this application, Applicant is a small business concern at least 51 percent owned and controlled by (check all that apply):

- One or more women
- Veteran(s)
- Socially and economically disadvantaged individual(s)

Self-Certification that Applicant is Eligible for Priority in Awarding Restaurant Revitalization Funds:

The authorized representative of the Applicant must self-certify that the Applicant is eligible for priority in awarding grants because the Applicant is an eligible small business concern owned and controlled by one or more women, veterans, and/or socially and economically disadvantaged individuals by initialing here: _____

Required Documentation (Application will not be accepted without the following):

(1) For all Applicants:

- This application, completed, initialed, and signed; completion of this form digitally on the SBA Grant Platform will satisfy this requirement.
- IRS Form 4506-T, completed and signed by Applicant. Completion of this form digitally on the SBA Grant Platform will satisfy this requirement.
- Any of the following documents demonstrating gross receipts

Applicants that were in operation prior to or on January 1, 2019, must supply documentation of gross receipts for 2019 and 2020;

Applicants that began operations partially through 2019, must supply documentation of gross receipts for 2019 and 2020;

Applicants that began operations on or between January 1, 2020 and ending on March 10, 2021 and Applicants that have not yet opened but as of March 11, 2021, but have incurred eligible expenses, must supply documentation of gross receipts and eligible expenses for the length of time in operations.

Acceptable documentation of gross receipts and, if applicable, eligible expenses, includes the following:

- Business tax returns (IRS Form 1120 or IRS 1120-S);
- IRS Forms 1040 Schedule C; IRS Forms 1040 Schedule F;
- For a partnership: partnership's IRS Form 1065 (including K-1s);
- Bank statements;
- Externally or internally prepared financial statements such as Income Statements or Profit and Loss Statements;
- Point of sale report(s), including IRS Form 1099-K.

(2) For Applicants that are a brewpub, tasting room, taproom, brewery, winery, distillery, or bakery: In addition to the documents in (1) above, documents evidencing that onsite sales to the public comprise at least 33% of gross receipts for each of the years included in your funding calculation, which may include Tax and Trade Bureau reports filed or to be filed that cover the period for which you are reporting gross receipts, or if applicable, eligible expenses.

(3) For Applicants that are an Inn: In addition to the documents in (1) above, documents evidencing that onsite sales of food and beverage to the public comprise at least 33% of gross receipts for each of the years included in your funding calculation.

Self-Certification for all Applicants: The **authorized representative of the Applicant** must certify in good faith to all of the below by **initialing** next to each one:

- The Applicant business has not permanently closed.
- Current economic uncertainty makes this funding request necessary to support the ongoing or anticipated operations of the Applicant.
- I understand that the Applicant business must use all funds only on eligible uses within the covered period, which is the period beginning on February 15, 2020 and ending on March 11, 2023. If the business permanently closes, the covered period will end when the business permanently closes or on March 11, 2023, whichever occurs sooner. Awardees that are unable to use all of the funds received on eligible expenses by the end of the covered period must return any unused funds to Treasury.
- I understand that by signing this application and accepting RRF funds, I am agreeing that no later than the end of the covered period, I will certify to SBA that the Applicant business used all funds only on eligible uses within the covered period.

- The Applicant, together with its affiliates, **does not own or operate more than 20 locations**, regardless of whether those locations do business under the same or different names.
- The Applicant has not applied for or received a Shuttered Venue Operator grant from SBA.
- The Applicant is not a **publicly-traded company** (publicly-traded company is defined as an entity that is majority owned or controlled by an entity that is an issuer, the securities of which are listed on a national securities exchange under section 6 of the Securities Exchange Act of 1934).
- I further certify that the information provided in this application and the information provided in all supporting documents and forms is **true and accurate** in all material respects. I understand that knowingly making a false statement to obtain a grant from SBA is punishable under the law, including under 18 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a federally insured institution, under 18 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

- I acknowledge that if the Applicant or any owner is listed on a Treasury Do Not Pay (DNP) list, SBA will provide me with notice and an opportunity to resolve the issue. If I am unable to resolve the issue, **SBA may decline my application**. I acknowledge that SBA will confirm Applicant eligibility for funding under the Restaurant Revitalization Program. I acknowledge that SBA **may select my application for audit or review**, and I certify that I will provide SBA with requested documentation. I understand, acknowledge, and agree that the **Internal Revenue Service can share any tax information** that I have provided with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with all applicable program requirements, regulations, and laws.
- The Applicant is **eligible to receive funding** under the rules in effect at the time this application is submitted.
- The Applicant is not engaged in any **activity that is illegal** under federal, state or local law.
- To the extent feasible, I will **purchase only American-made equipment and products**.
- I have read the statements** included in this form, including the Statements Required by Law and Executive Orders, and I **understand them**.

Applicant Demographic Information (Optional)

- This data is collected for program reporting purposes only. Disclosure is voluntary and will have no bearing on the application decision.

Principal Name	Position
Select Response Below:	
Veteran	<input type="checkbox"/> Non-Veteran <input type="checkbox"/> Veteran <input type="checkbox"/> Service-Disabled Veteran <input type="checkbox"/> Spouse of Veteran <input type="checkbox"/> Not Disclosed
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Not Disclosed
Race (more than 1 may be selected)	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African-American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Not Disclosed
Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Not Disclosed

Name of Authorized Representative of the Applicant (The individual who is signing the application on behalf of the Applicant **and** who will receive all communication from SBA):

First Name: _____ Last Name: _____

Business Phone: _____ Title: _____

Email Address: _____ (If none, SBA will mail correspondence to business address)

Signature of Authorized Representative of Applicant

Date

Instructions for completing this form:

Eligible uses of funds are:

(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;

Payroll costs consist of **compensation to employees** (whose principal place of residence is the United States) in the form of **salary, wages, commissions, or similar compensation; cash tips or the equivalent** (based on employer records of past tips or, in the absence of such records, a reasonable, good-faith employer estimate of such tips);

payment for **vacation, parental, family, medical, or sick leave** (except qualified wages (as defined in subsection (c)(3) of section 2301 of the CARES Act) taken into account in determining the credit allowed under such section 2301; or premiums taken into account in determining the credit allowed under section 6432 of the Internal Revenue Code of 1986);

allowance for separation or dismissal; payment for the provision of employee benefits (including insurance premiums) consisting of group health care coverage, group life, disability, vision, or dental insurance, and retirement benefits;

payment of state and local taxes assessed on compensation of employees;

for an **independent contractor or sole proprietor**, **wage, commissions, income, or net earnings from self-employment or similar compensation**.

- (2) Payments of **principal or interest on any business mortgage obligation** (which may not include any prepayment of principal on a mortgage obligation);
- 3) Business **rent payments**, including rent under a lease agreement (which may not include any prepayment of rent);
- (4) **Business debt service**;
- (5) Business **utility** payments for the distribution of electricity, gas, water, telephone, or internet access for which service began before February 15, 2020 ;
- (6) Business maintenance expenses including **maintenance on walls, floors, deck surfaces, furniture, fixtures, and equipment**;
- (7) Construction of **outdoor seating**;
- (8) **Supplies**, including protective equipment and cleaning materials;
- (9) **Food and beverage expenses** including **raw materials for beer 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: 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 funds; or with respect to perishable goods, in effect before or at any time during the covered period
- (11) Business operating expenses, which is defined as business expenses incurred through normal business operations that are necessary and mandatory for the business (e.g. **rent, equipment, inventory, marketing, insurance**). Business operating expenses do not include expenses that occur outside of a company's day-to-day activities.

For purposes of reporting locations: Count **each place** where the Applicant conducts sales from a permanent structure.

If the Applicant conducts sales from **multiple permanent locations**, list each address.

For Applicants that **operate mobile food trucks, carts, etc.**, enter the address of **the business headquarters**.

Tax Identification Numbers: Applicant must provide tax identification numbers (TIN) for the Applicant business and all owners of 20% or more of the equity of the Applicant. TINs may be Employer Identification Numbers, Social Security Numbers, or Individual Taxpayer Identification Numbers assigned by the Internal Revenue Service.

All parties listed below are considered owners of the Applicant:

- For a sole proprietorship, the sole proprietor;
- For a partnership, all general partners, and all limited partners owning 20% or more of the equity of the firm;
- For a corporation, all owners of 20% or more of the corporation;
- For limited liability companies, all members owning 20% or more of the company;
- Any Trustor (if the Applicant is owned by a trust).

Affiliate/Affiliated Business: An Affiliated Business or affiliate is a business in which an eligible entity has an equity interest or right to profit distributions of **not less than 50 percent**, or in which an eligible entity has the **contractual authority to control the direction of the business, provided that such affiliation shall be determined as of any arrangements or agreements in existence as of March 13, 2020.**

Priority in Awarding Restaurant Revitalization Funds: To be eligible for priority in awarding Restaurant Revitalization Funds, Applicants must **self-certify** that they meet the definition of any of the following priority Applicants:

- **A small business concern owned and controlled by veterans** is a business concern (a business entity organized for profit, with a place of business located in the United States, and which operates primarily in the United States) that is considered small in accordance with SBA's size standards at 13 CFR § 121.201 and is **at least 51 percent owned** by one or more veterans, and the **management and daily business operations of the Applicant are controlled by one or more veterans**. A veteran is defined as a person who served in the active military, naval, or air service, and who was discharged or released under conditions other than dishonorable.
- **A small business concern owned and controlled by women** is a business concern (a business entity organized for profit, with a place of business located in the United States, and which operates primarily in the United States) that is considered small in accordance with SBA's size standards at 13 CFR § 121.201 and is **at least 51 percent owned by one or more women**, and the **management and daily business operations of the Applicant are controlled by one or more women**.

- A small business concern owned and controlled by socially and economically disadvantaged individuals is a business concern (a business entity organized for profit, with a place of business located in the United States, and which operates primarily in the United States) that is considered small in accordance with SBA's size standards at 13 CFR § 121.201 and is at least 51 percent owned by one or more socially and economically disadvantaged individuals, an Alaska Native Corporation, an economically disadvantaged Indian tribe, or an economically disadvantaged Native Hawaiian Organization, and the management and daily business operations of the Applicant are controlled by one or more socially and economically disadvantaged individuals, an Alaska Native Corporation, an economically disadvantaged Indian tribe, or an economically disadvantaged Native Hawaiian Organization.
- Socially disadvantaged individuals are those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual qualities. Individuals who are members of the following groups are presumed to be socially disadvantaged: Black Americans; Hispanic Americans; Native Americans (including Alaska Natives and Native Hawaiians); Asian Pacific Americans; or Subcontinent Asian Americans.

Economically disadvantaged individuals are those socially disadvantaged individuals whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same business area who are not socially disadvantaged.

In assessing economic disadvantage, SBA will look at whether the **net worth** of the individual claiming disadvantage **is less than \$750,000**, excluding his or her ownership interest in the Applicant, primary personal residence, contingent liabilities, funds invested in an official retirement account, or income received from an S-corporation, LLC, or partnership if the individual provides documentation that the income was reinvested in the firm.

SBA will also look at whether the **adjusted gross income of the individual averaged over the preceding three years exceeds \$350,000**. Income received from an S-corporation, LLC or partnership that is reinvested in the firm or used to pay taxes arising in the normal operations of the firm is excluded.

Finally, SBA will look at whether the **fair market value of all the individual's assets (excluding his or her ownership interest in the Applicant, primary personal residence, or funds invested in an official retirement account) exceeds \$6 million**. An individual who exceeds any of these thresholds for **net worth, personal income, or total assets** will generally be deemed to not be economically disadvantaged.

SBA will consider an applicant to meet the definition of a small business concern owned and controlled by women, veterans, or socially and economically disadvantaged individuals if the applicant is a small business concern that is at least 51% owned by one or more individuals who are women, veterans, or socially and economically disadvantaged and if the management and daily business operations of the applicant are controlled by one or more women, veterans, or socially and economically disadvantaged individual. For example: An applicant has five owners who each own 20% of the applicant. Two owners are veterans and one owner is a socially and economically disadvantaged individual. SBA will consider this applicant to meet the requirement that at least 51% of the applicant is owned by a priority group.

If an individual meets the requirements of more than one priority group category, that individual is only counted once. For example: An applicant has five owners who each own 20% of the applicant. One of the owners is a woman veteran who is a socially and economically disadvantaged individual; however, none of the remaining four owners are a woman, veteran, or socially and economically disadvantaged individual. This applicant is not eligible to file an application as a priority group applicant. The applicant's management and daily business operations must also be controlled by one or more women, veterans, or socially and economically disadvantaged individuals.

RRR Application Portal Screenshots

4/30/2021

Restaurant Revitalization Award Portal: Eligibility

Restaurant Revitalization Award

Messages

Save Application

Exit Wizard

Status Helpful Links

Calculated Award Amount
\$0

Your Application Status

- Application in Progress
- E-Signature Pending
- E-Signature Processing
- Submitted
- IRS Verification
- Under Review
- Additional Info Needed
- SBA Decision
- Payment Status
- Post Award Assessment

Eligibility Business Details Award Calculation Deposit Account Supporting Documents Authorized Owner Summary

Eligibility

This application is to be completed by applicants who are applying for funding under the Restaurant Revitalization Program. SBA is collecting the requested information to determine whether applicants are eligible for funding.

*To be eligible you must be able to answer NO to the following questions.

Section 1: The Applicant's Business

Is a State or local government-operated business?

No

As of March 13, 2020, owns or operates (together with any affiliated business) more than 20 locations, regardless of whether those locations do business under the same or multiple names?

No

Has a pending application for or has received a Shuttered Venue Operators Award?

No

Is a publicly-traded company (defined as an entity that is majority owned or controlled by an entity that is an issuer, the securities of which are listed on a national securities exchange)?

No

Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency?

No

Has been permanently closed?

No



To be eligible you must be able to answer NO to the following questions:

Section 1: The Applicant's Business

Is a State or local government-operated business?

As of March 13, 2020, owns or operates (together with any affiliated business), more than 20 locations, regardless of whether those locations do business under the same or multiple names?

Has a pending application for or has received a Shuttered Venue Operators Award?

Is a publicly-traded company (defined as an entity that is majority owned or controlled by an entity that is an issuer, the securities of which are listed on a national securities exchange)?

Is the Application or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency?

Has been permanently closed?

Business Details

Restaurant Revitalization Award

 Messages  Save Application  Exit Wizard

Status Helpful Links

Calculated Award Amount
\$0

Your Application Status

- Application in Progress
 - E-Signature Pending
 - E-Signature Processing
 - Submitted
 - IRS Verification
 - Under Review
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 - Payment Status
 - Post Award Assessment

Eligibility

Section 1: Special Circumstances

Priority in Awarding Restaurant Revitalization Funds

In accordance with the American Rescue Plan Act, SBA will prioritize awarding funds to Applicants that are small business concerns at least 51 percent owned and controlled by individuals who are women, veterans, and/or socially and economically disadvantaged individuals. Applicants in one of these categories that are operating under an approved plan of reorganization under either a Chapter 11 or Chapter 13 bankruptcy and do not have a trustee exercising day-to-day control are eligible for funding under this program.

Your priority election and associated ownership disclosure will be made public by the SBA.

As of the date of this application, Applicant is a small business concern at least 51 percent owned and controlled by [check all that apply]:

- One or more women Veteran(s) Socially and economically disadvantaged individual(s)

Is the Applicant a franchise that is listed in the SBA's Franchise Directory?

Start Typing a Franchise Name...

Has the Applicant filed for bankruptcy?

Section 2: Restaurant Type



Business Details

Section 1: Special Circumstances

- As of the date of this application, Applicant is a small business concern at least 51 percent owned and controlled by (check all that apply):
 One or more women Veteran(s) Socially and economically disadvantaged individual(s)

Is the Applicant a franchise that is listed in the SBA's Franchise Directory?

Start typing a Franchise Name

Has the Applicant filed for bankruptcy?

Section 2: Restaurant Type

Business Details: Continued

Restaurant Revitalization Award

Messages Save Application Exit Wizard

Status [Helpful Links](#)

Calculated Award Amount
\$0

Your Application Status

- Application in Progress
- E-Signature Pending
- E-Signature Processing
- Submitted
- IRS Verification
- Under Review
- Additional Info Needed
- SBA Decision
- Payment Status
- Post Award Assessment

Section 3: Business Identification

If a field is disabled it means it is not applicable for your Restaurant or Business Type. Unless otherwise specified all other fields are required.

Business Type

Business Legal Name

DBA Name

Required if different from Business Legal Name

First Name

Last Name

Business TIN (EIN/SSN/TIN) ?

EIN	<input type="text"/>
-----	----------------------

Business Phone Number ?

Business Address ?

Address Line 1

Address Line 2

City

State

Zip Code

Section 4: Business Owners

List all owners of 20% or more of the equity of the Applicant. If no owner has at least 20% ownership of the Applicant, you must list enough owners whose combined equity represents at least 20% of the ownership of the Applicant. Listed equity does not have to total to 100% of ownership.



Section 3: Business Identification

If a field is disabled it means it is not applicable for your Restaurant or Business Type. Unless otherwise specified all other fields are required.

Business Type

Business Legal Name

DBA Name

First Name

Last Name

Business TIN (EIN/SSA/ITIN)

Business Phone Number

Business Address

Address Line 1

Address Line 2

City

State

Zip Code

Business Details: Continued

Restaurant Revitalization Award

Messages

Save Application

Exit Wizard

Status [Helpful Links](#)

Calculated Award Amount
\$0

Your Application Status

- Application in Progress
- E-Signature Pending
- E-Signature Processing
- Submitted
- IRS Verification
- Under Review
- Additional Info Needed
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- Payment Status
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[Add Business Owner](#)



Section 5: Affiliated Businesses

Does the Applicant have affiliates?

You must select "yes," if the RRF eligible applicant entity has an equity interest or right to profit distributions of 50% or greater of one (or more) other business entity; and/or

You must select "yes," if any owner of 20% or greater equity interest of the RRF eligible applicant entity has an equity interest or right to profit distributions of 50% or greater of one (or more) other business entity; and/or

You must select "yes," if the Applicant business is a holding company or management company that owns or manages a business other than the Applicant business, or if the Applicant business is held or managed by a company that owns or manages other businesses you must count these entities as separate affiliates and locations.

- No
- Yes

Need Help

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Section 5: Affiliated Businesses

Does the Applicant have affiliates?

You must select “yes,” if the RRF eligible applicant entity has **an equity interest or right to profit distributions of 50% or greater of one (or more) other business entity : and/or**

You must select “yes,” if **any owner of 20% or greater equity interest of the RRF eligible applicant entity has an equity interest or right to profit distribution of 50% or greater of one (or more) other business entity; and/or**

You must select “yes,” if the Applicant business is a **holding or management company that owns or manages a business other than the Applicant business**, or if the Applicant business is held or managed by a company that owns or manages other businesses **you must count these entities as separate affiliates and locations.**

No

Yes

Award Calculation

Restaurant Revitalization Award

Messages Save Application Exit Wizard

Status Helpful Links

Calculated Award Amount
\$0

Your Application Status

- Application in Progress
- E-Signature Pending
- E-Signature Processing
- Submitted
- IRS Verification
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Eligibility Business Details Award Calculation Deposit Account Supporting Documents Authorized Owner Summary

Award Calculation

Section 1: Purpose of Award

Tell us how you anticipate using this award (from Award Date to March 11th, 2023). Select all that apply.

- Payroll (including paid sick leave)
- Construction of Outdoor Seating
- Operating Expenses
- Rent / Mortgage
- Maintenance
- Utilities
- Supplies
- Debt Service
- Food and Beverage (including raw materials)

Section 2: PPP Loans

*If you received any PPP Loans please fill out this section, otherwise skip this section.

SBA PPP Loan Number

The SBA PPP Loan Number (SBA Loan Number) must be 10 digits long

SBA PPP Loan Amount

\$

Second SBA PPP Loan Number

The SBA PPP Loan Number (SBA Loan Number) must be 10 digits long

Second SBA PPP Loan Amount

\$

Section 3: Additional PPP Loans

*If you have received any PPP Loans under a different tax identifier (EIN/SSN), please add these PPP loans here for proper award reduction.

Add PPP Loan

Need Help

Award Calculation

Section 1: Purpose of Award

Tell us how you anticipate using this award (from Award Date to 3/11/2023), select all that apply

- Payroll (including paid sick leave)
- Rent / Mortgage
- Utilities
- Debt Service
- Construction of Outdoor Seating
- Maintenance
- Supplies
- Food and Beverage
(including raw materials)

Section 2: PPP Loans

If you received any PPP Loans please fill out this sections, otherwise skip this sections.

SBA PPP Loan Number

SBA PPP Loan Amount

The SBA PPP Loan Number (SBA Loan Number) must be **10 digits** long

Second SBA PPP Loan Number

Second SBA PPP Loan Amount

Section 3: Additional PPP Loans

If you have received any PPP Loans under a different tax identifier (EIN/SSN), please Add these PPP loans for proper award reduction.

+ Add PPP Loan

Award Calculation: Continued

Restaurant Revitalization Award

Status [Helpful Links](#)

Calculated Award Amount
\$0

Your Application Status

● Application in Progress

E-Signature Pending

E-Signature Processing

Submitted

IRS Verification

Under Review

Additional Info Needed

SBA Decision

Payment Status

Post Award Assessment

Date of Operation

Choose the appropriate Calculation Method below to determine your Award Amount. Your final calculated award amount must be no less than than \$1,000.

Table 1
Calculation of funding for applicants that were in operation prior to or on January 1, 2019

Table 2
Calculation of funding for applicants that began operations partially through 2019

Table 3
Calculation of funding for applicants that began operations on or between January 1, 2020 and March 10, 2021; and for Applicants that have not yet opened but as of March 11, 2021, have incurred eligible expenses

Table 4
Select this option if either of the following pertains to you.

- You have multiple restaurants that fall in a combination of the above options, and you need to aggregate these methods. Provide a total funding request based on your calculations. Supporting detail will be required during the documentation upload step; **and/or**
- You are applying as part of a corporate group or have affiliates and your total calculated award would otherwise exceed the \$10 million aggregate limit. In which case this option allows you to reduce your total award request to align.

2019 Gross Receipts 2020 Gross Receipts Number of Locations

\$ \$ For this EN/SSN, maximum of 20

Calculated Award Amount
\$

Please note that the minimum award amount is \$1000, and any awards calculated below \$1000 will be rounded down to zero.

[Need Help?](#)

Award Calculation: Continued

Choose the appropriate Calculation Method below to determine your Award Amount. Your final calculation award amount must be no less than \$1,000.

O Table 1

Calculation of funding for applicants that were in operation **prior to or on 1/1/2019**

2019 Gross Receipts	2020 Gross Receipts	Number of Locations
---------------------	---------------------	---------------------

Calculated Award Amount

For this EIN/SSN, maximum of 20

Please note that the minimum award amount is \$1000, and any awards calculated below \$1000 will be rounded down to zero.

O **Table 2**

Calculation of funding for applicants that began operation **partially through 2019**

O **Table 3**

Calculation of funding for applicants that began operations on or **between 1/1/2020 and 3/10/2021**; and for Applicants that **have not yet opened but as of 3/11/2021, have incurred eligible expenses**

O **Table 4**

Select this option if either of the following pertains to you.

- You have multiple restaurants that fall in a combination of the above options, and you need to aggregate these methods. Provide a total funding request base on your calculations. Supporting detail will be required during the documentation upload step; and/or
- You are applying as part of a corporate group or have affiliates and your total calculated award would otherwise exceed the \$10 million aggregate limit. In which case this option allows you to reduce your total award request to align.

Deposit Account

Restaurant Revitalization Award

Messages

Save Application

Exit Wizard

Status

Helpful Links

Calculated Award Amount
\$0

Your Application Status

- Application in Progress
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Authorized Owner

Summary

Deposit Account

We recommend you automatically connect your Bank account with our automated service to ensure fast and efficient processing of your application. Failure to link your Bank account with the automated service will delay SBA's funding and require a more extensive review of your application.

For your protection we ask that you supply ownership documentation for this Bank Account including 3 months of restaurant related transactions history. You will be asked on the following page to upload this documentation.

Your Information is Safe

-  SBA does not store or view any bank account or password credentials
-  SBA uses state of the art security measures and encryption to keep your information secure
-  This connection is read-only, which means it can not be used to move money in and out of Bank Accounts. Payments will come directly to you via ACH from the Federal Government.

Section 1: Account Information

Please click the button below to search for your Bank and attempt to use our automated linking service. If you do not find your Bank, simply exit out of this utility and use the manual entry option to provide the SBA your Bank account information.

Need Help 

Deposit Account

Deposit Account

We recommend you automatically connect your Bank account with our automated service to ensure fast and efficient processing of your application. Failure to link your Bank account with the automated service will delay SBA's funding and require a more extensive review of your application.

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Section 1: Account Information

Please click the button below to search for your Bank and attempt to **use our automated linking service**. If you do not find your Bank, simply **exit out of this utility** and use the manual entry option to provide the SBA your Bank account information.

Deposit Account: Continued

Restaurant Revitalization Award

Status Helpful Links

Calculated Award Amount
\$0

Your Application Status

- Application in Progress
- E-Signature Pending
- E-Signature Processing
- Submitted
- IRS Verification
- Under Review
- Additional Info Needed
- SBA Decision
- Payment Status
- Post Award Assessment

Your Information is Safe

- SBA does not store or view any personal information.
- SBA uses state-of-the-art security to protect your information.
- This connection is read-only, come directly to you via ACH.

SBA Restaurant wants to link your bank using Plaid

✓ Secure

Encryption helps protect your personal financial data.

✓ Private

Your credentials will never be made accessible to SBA Restaurant.

By selecting "Continue" you agree to the [Plaid End User Privacy Policy](#)

Connect your Bank Account

Automated Entry Manual Entry

Previous Next >

2024/25 SBA Disaster Relief

You are currently in Sandbox mode.

Need Help?

Messages Save Application Exit Wizard

SBA Restaurant wants to link your bank using **Plaid**

✓ **Secure**

Encryption helps protect your personal financial data

✓ **Private**

Your credentials will never be made accessible to SBA restaurant

By selecting “Continue” you agree to the Plaid
End User Privacy Policy

Continue

Deposit Account: Continued

Restaurant Revitalization Award

Status [Helpful Links](#)

Calculated Award Amount
\$0

Your Application Status

● Application in Progress
 E-Signature Pending
 E-Signature Processing
 Submitted
 IRS Verification
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Section 1: Account Information

Please click the button below to search for your Bank and attempt to use our automated linking service. If you do not find your Bank, simply exit out of this utility and use the manual entry option to provide the SBA your Bank account information.

[Automated Entry](#) [Manual Entry](#)

 Congratulations! Your account has been verified and linked with the SBA for the funding of this award.

Bank Name
CITIZENS BANK NA

Account Number
XXXXXXXXXXXX0000

Account Routing Number
011401533

Account Type
checking

[Clear Account Details](#)

[Previous](#) [Next](#)

[Privacy Policy](#) | [Terms of Service](#)

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Need Help? 

Deposit Account

Section 1: Account Information

Please click the button below to search for your Bank and attempt to use our automated linking service. If you do not find your Bank, simply exit out of this utility and use the manual entry option to provide the SBA your Bank account information.

Automated Entry

Manual Entry

Supporting Documents

Restaurant Revitalization Award

Messages Save Application Exit Wizard

Status	Helpful Links
Calculated Award Amount \$0	
Your Application Status	
● Application in Progress	
<input type="radio"/> E-Signature Pending	
<input type="radio"/> E-Signature Processing	
<input type="radio"/> Submitted	
<input type="radio"/> IRS Verification	
<input type="radio"/> Under Review	
<input type="radio"/> Additional Info Needed	
<input type="radio"/> SBA Decision	
<input type="radio"/> Payment Status	
<input type="radio"/> Post Award Assessment	

[Eligibility](#) [Business Details](#) [Award Calculation](#) [Deposit Account](#) [Supporting Documents](#) [Authorized Owner](#) [Summary](#)

Supporting Documents

Award Calculation Documentation

You selected Table 1

Based on your award calculation **you still have documents to provide.** Please provide the following pieces of documentation, you may provide more if you wish.

- 2019 Tax Returns (Supporting IRS Documentation)
- Any one of the following documents.

2020 Taxes Filed	Preferred	0 uploaded
------------------	-----------	------------

Point of Sale Reports	Preferred	0 uploaded
-----------------------	-----------	------------

Externally or Internally prepared financial statements such as Income Statements or Profit and Loss Statements, signed, dated, & certified as to accuracy by Applicant	Accepted (may delay review past 14 days)	0 uploaded
--	--	------------

3 Months of Bank Statements

You have not yet provided 3 months of bank statements

For Your Protection to help us validate your bank account, please provide [the most recent] [three months of bank statements](#) showing your restaurant transaction history. This will be used to validate that we are funding an active and valid operating account linked to your business.

Need Help?

Supporting Documents

Award Calculation Documentation

You select Table 1

Base on your award calculation **you still have documents to provide**. Please provide the following pieces of documentation, you may provide more if you wish.

- **2019 Tax Returns** (Supporting IRS Documentation)
- Any one of he following documents.
 - 2020 Taxes Filed
 - Point of Sale Reports
 - Externally or internally prepared financial statements such as Income Statements or Profit and Loss Statements, signed, dated, & certified as to accuracy by Applicant.

3 Months of Bank Statements

For Your Protection to help us validate your bank account, please provide (the most recent) three months of bank statements showing your restaurant transaction history. This will be used to validate that we are funding an active operating account linked to your business.

Authorized Owner

Restaurant Revitalization Award

Messages

Save Application

Exit Wizard

Status

Helpful Links

Calculated Award Amount
\$0

Your Application Status

- Application in Progress
- E-Signature Pending
- E-Signature Processing
- Submitted
- IRS Verification
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- Additional Info Needed
- SBA Decision
- Payment Status
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Eligibility

Business Details

Award Calculation

Deposit Account

Supporting Documents

Authorized Owner

Summary

Authorized Owner of the Applicant

Section 1: Personal Details

The information provided here will be used to auto-fill your official SBA Restaurant Award application. This information can not be changed during the electronic signature process. This information will also be utilized for identity validation.

First Name

First Name

Last Name

Last Name

Title

SSN/ITIN

SSN/ITIN

Date of Birth

Section 2: Contact Information

Phone Number

Email

-----@-----

Address Line 1

Start typing an address

Address Line 2

City

State

Zip Code

< Previous | Next >



Authorized owner of the Applicant

Section 1: Personal Details

The information provided here will be used to auto-fill your official SBA Restaurant Award application. This information can not be changed during the electronic signature process. This information will also be utilized for identity validation.

First Name

Last Name

Title

SSN/ITIN

Date of Birth

Section 2: Contact Information

Phone Number

Email

Address Line 1

Line 2

City

State

Zip Code

Authorized Owner: Continued

Restaurant Revitalization Award

Status Helpful Links

Calculated Award Amount
\$0

Your Application Status

Application in Progress
 E-Signature Pending
 E-Signature Processing
 Submitted
 IRS Verification
 Under Review
 Additional Info Needed
 SBA Decision
 Payment Status
 Post Award Assessment

Business TIN (EIN)	20-XXXXXX	Address
Business Type	N/A	Business Representative Phone
Date of Operation	N/A	Business Representative Email

Estimated Award Amount

\$0

Funds Destination

Bank Name	CITIZENS BANK NA
Account Number	1000000000000000
Routing Number	011401533

[Sign and Submit Application](#)

[Withdraw Application](#)

[Previous](#)

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Need Help? 

Authorized Owner: Continued

Business TIN (EIN)

Address

Business Type

Business Representative Phone

Date of Operation

Business Representative Email

Estimated Award Amount

\$



Fund Destination

Bank Name

Account Number

Routing Number

Sign and Submit Application

Withdraw Application



Applications

Restaurant Revitalization Award

Status [Helpful Links](#)

Calculated Award Amount
\$250,000.00

Your Application Status

- Application In Progress
- E-Signature Pending
- Submitted
- IRS Verification
- Under Review
- Additional Info Needed
- SBA Decision
- Payment Status
- Post Award Assessment

Summary



Sign Out

Tab 7 of 7, Step 7 of 7
your Application
additional questions

Messages

Save Application

Summary

Eligibility Business Details Award Calculation Deposit Account Supporting Documents Authorized Owner



Thank you for Submitting your Application.

Your Confirmation ID Is #3f6209997710

[View Signed Application](#)

What to expect next

- We will quickly review your entire application to make sure that your submission is complete and that you have included all the appropriate documents. If there are any problems or discrepancies, we will send you an email through this platform. Your primary contact will receive this notification.
- Once the application has been reviewed (and fully validated), we will automatically process your award payment to the specific Bank account highlighted below.
- This platform will be available for you to check your application status, download documents, or exchange information with the SBA if required.
- After your award is funded and you utilize the funds, we ask that you return to this platform to provide us an update on your use of the funds. Additional instructions on how to report this information will be provided in the near future.

What if I have additional questions?

Only the SBA can 'unlock' this application and allow you to make any changes and resubmit. If this award has already been funded, you cannot make changes or ask the SBA for corrections. Please send a message through the platform to the SBA if you wish for your application to be unlocked so you can make corrections and resubmit. Any such action will restart the review process and may jeopardize SBA's ability to fund.

What if I have additional questions?

Need Help?
?

What to expect next:

- We will quickly review your entire application to make sure your submission is complete and that you have included all the appropriate documents. If there are any problems or discrepancies, we will send you an email through this platform. Your primary contact will receive this notification.
- Once the application has been reviewed (and fully validated), we will automatically process your award payment to the specific Bank account highlighted below.
- This platform will be available for you to check your application status, download documents, or exchanged information with the SBA if required.
- After your award is funded and you utilize the funds, we ask that **you return to this platform to provide us an update on your use of the funds**. Additional instructions on how to report this information will be provided in the near future.
- **What if I have additional questions?**

Only the SBA can “unlock” this application and allow you to make any changes and resubmit. If this award has already been funded, you cannot make changes or ask the SBA for corrections. Please **send a message through the platform to the SBA** if you wish for your application **to be unlocked so you can make corrections and resubmit**. Any such action will restart the review process and may jeopardize SBA’s ability to fund.

RRF Program Q&A as of 4/28/2021

RRF Knowledge Base

- [Restaurant Revitalization Fund Knowledge Base – SBA Restaurant Program \(zendesk.com\)](#)
- RRF Technical Help Articles
- [Technical Help Articles – SBA Restaurant Program \(zendesk.com\)](#)

SBA Coronavirus Relief Options

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

In addition to traditional SBA funding programs, the CARES Act and subsequent legislation established several new temporary programs to address the COVID-19 outbreak.



Paycheck Protection Program



COVID-19 EIDL



SVO Grant Program



SBA Debt Relief

Paycheck Protection Program



Paycheck Protection Program

PPP Forgiveness

- Borrowers must apply for forgiveness through their lender.
- If a borrower does not apply for loan forgiveness, payments are deferred 10 months after the end of the covered period for the borrower's loan forgiveness (your choice 8 to 24 weeks).

Webinar

- **Wed. May 19, 2021 9:30am (SBA and Chase Bank)**
- **PPP Forgiveness Application 3 Forms and Guidance**
- <https://us02web.zoom.us/meeting/register/tZlud-yuqjkoH9FgJg62D0XrUXtrjerr7ljQ>

EIDL

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/covid-19-economic-injury-disaster-loans>



EIDL Loan Limit Increase 3/24/2021

- Starting the week of **April 6, 2021**, the SBA is raising the loan limit for the COVID-19 EIDL program from 6-months of economic injury with a maximum loan amount of \$150,000 to up to **24-months of economic injury with a maximum loan amount of \$500,000**.
- This new relief builds on SBA's previous March 12, 2021 announcement that the agency would **extend deferment periods** for all disaster loans, including COVID-19 EIDLs, until 2022 to offer more time for businesses to build back.
- In order to shift **all EIDL payments to 2022**, SBA will extend the first payment due date for **disaster loans made in 2020 to 24-months from the date of the note** and to **18-months from the date of the note** for all loans made in the calendar year 2021.
- Questions about SBA COVID-19 EIDL and disaster loan payments can be emailed to DisasterCustomerService@sba.gov or directed to SBA's Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the deaf and hard of hearing).

Request for Increase

1. Log into your SBA loan portal account at: <https://covid19relief1.sba.gov/>
2. After you log into your account, click on the button that reads “**Request More Funds**”; The “Request More Funds” button will only be visible if your current loan amount is not already at the maximum loan limit
3. Next, you will be asked to disclose if **any changes** have occurred since the original EIDL application was submitted, such as any owners of 20% or more of the applicant business being currently involved in a bankruptcy
4. You also will be asked which form was used for the applicant business’s **most recent tax return**, such as Form 1040 (Schedule C, E or F), 1065 (Partnership), 1120S (S Corporation), or 1120 (C Corporation)
5. Next, you will use the slider bar to **select a new increased loan amount**
6. You may be required to **electronically sign an IRS Form 4506-T** allowing the SBA to obtain tax transcripts directly from the IRS
7. Once these steps are completed, you can **submit the loan increase for processing**

COVID-19 Targeted EIDL Advance

- Signed into law on 12/27/2020
- The Targeted EIDL Advance provides businesses **located in low-income communities** with additional funds to ensure small business continuity, adaptation, and resiliency.
- Advance funds of **up to \$10,000** will be available to applicants located in low-income communities who **previously received an EIDL Advance for less than \$10,000, or those who applied but received no funds due to lack of available program funding.**
- **Applicants do not need to take any action at this time. SBA will reach out to those who qualify.**
- SBA will first reach out to EIDL applications that already received a partial EIDL Advance (between \$1,000 - \$9,000). Applicants will be contacted directly by SBA via email in the coming weeks with instructions to determine eligibility and submit documentation. All communications from SBA will be sent from an official government email with an @sba.gov ending. Please do not send sensitive information via email to any address that does not end in @sba.gov.
- **Are located in a low-income community.** The definition of a “low-income community” is defined in section 45D(e) of the Internal Revenue Code. Note that the applicant must be **located** in a low-income community in order to qualify. Additional details on how SBA will identify low-income communities will be available soon on our [Coronavirus Relief Options](#) page; AND
- **Can demonstrate more than 30% reduction in revenue** during an **8-week period beginning on March 2, 2020, or later.** If an applicant meets the low-income community criteria, they will be asked to provide gross monthly revenue (all forms of combined monthly earnings received, such as profits or salaries) to confirm the 30% reduction.

- **SBA Launches \$5,000 Supplemental Targeted Advance** – Effective today, April 22, 2021, SBA is launching the \$5,000 Supplemental Targeted Advance program, which was part of the American Rescue Plan Act signed into law on March 11, 2021. A press release will go out later today announcing the launch and TPs will be provided to SBA program offices as a follow up to this email.
- SBA will utilize the **Targeted EIDL Advance application** to determine if businesses meet the below eligibility criteria for the Supplemental Targeted Advance:
 - Located in a low-income community
 - Suffered greater than 50% economic loss
 - Have 10 or fewer employees
- Only businesses invited to apply for the Targeted EIDL Advance can also be considered for the Supplemental Targeted Advance. SBA will contact potentially eligible business entities directly to apply for the Targeted EIDL Advance; upon completion of the application a determination will be made if they also qualify for the Supplemental Targeted EIDL Advance.
- If a business already completed the Targeted EIDL Advance before April 22, and meets the above eligibility criteria, SBA will send them a follow up request to confirm that they want to receive the \$5,000 Supplemental Targeted Advance. If the is declined for the Targeted EIDL Advance, they will not be considered for the Supplemental Targeted Advance.

PAYMENTS

Deferred 1 year; interest still accrues
Borrower may make payments if they choose to do so.
Set up online payments through [Pay.gov](#) OR mail payments to:
U.S. Small Business Administration
721 19th Street
Denver, CO 80202
Be sure to include EIDL loan number on mailed-in checks.



U.S. Small Business
Administration

OMB Control #3245-0406

Expiration Date: 11/30/2023

Disaster Loan Assistance

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

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

<https://covid19relief.sba.gov/#/>



Shuttered Venue Operators Grant

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/shuttered-venue-operators-grant>



SVO Grant Re-Open for Application 4/26/2021

1. Eligible entities include:

- Live venue operators or promoters
- Theatrical producers
- Live performing arts organization operators
- Relevant museum operators, zoos and aquariums who meet specific criteria
- Motion picture theater operators
- Talent representatives
- Each business entity owned by an eligible entity that also meets the eligibility requirements

2. Other requirements of note:

- Must have been in operation as of Feb. 29, 2020
- If have **received a PPP loan on or after 12/27, 2020, the SVOG amount will deduct the PPP loan amount.**

SBA Debt Relief

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief>



SBA Debt Relief

Economic Aid Act extends the Small Business Debt Relief program, Section 1112 of the CARES Act, which would defer payments of principal and interest on **new and existing** SBA 7(a), 504, and Microloan programs for eligible entities.

- All existing borrowers with loans in regular servicing will receive 3 additional months of P & I starting February 2021 subject to a \$9,000 a month maximum
- Underserved borrowers to receive an additional 5 months of P & I payments
- For **newly approved SBA loans (2/1 – 9/30/21)** SBA to make **3 months of P & I payments**
- No 1099's to be issued on Cares Act payments

**Questions and Assistance
Please contact the following organizations**

For Economic Injury Disaster Loan (EIDL) and Advance

**SBA Disaster Center 1-800-659-2955 or
disastercustomerservice@sba.gov**

For Paycheck Protection Program (PPP)

Please contact your PPP Lender

For FREE one-on-one counseling/mentoring/assistance

1. Small Business Development Center (SBDC)

2. SCORE

3 Women's Business Center

www.sba.gov/local-assistance

SBA FINANCING

SBA 7(a) Loan Program

- **Use of Proceeds**
 - Working capital
 - Inventory
 - Lines of credit
 - Expansion/renovation
 - Leasehold improvements
 - Land or buildings
 - Future/Fixtures/equipment
 - Refinance debt for compelling reasons

The SBA 7(a) Loan Program

Advantage Loan Program Details

- SBA's Primary Business Loan Program
- Broad eligibility requirements
- Wide range financing options
- Maximum loan amount increased to **\$5 million**
- 85% guarantee on loans up to \$150,000
- 75% on loans > \$150,000

Advantage Loan Program Maturities & Interest Rates

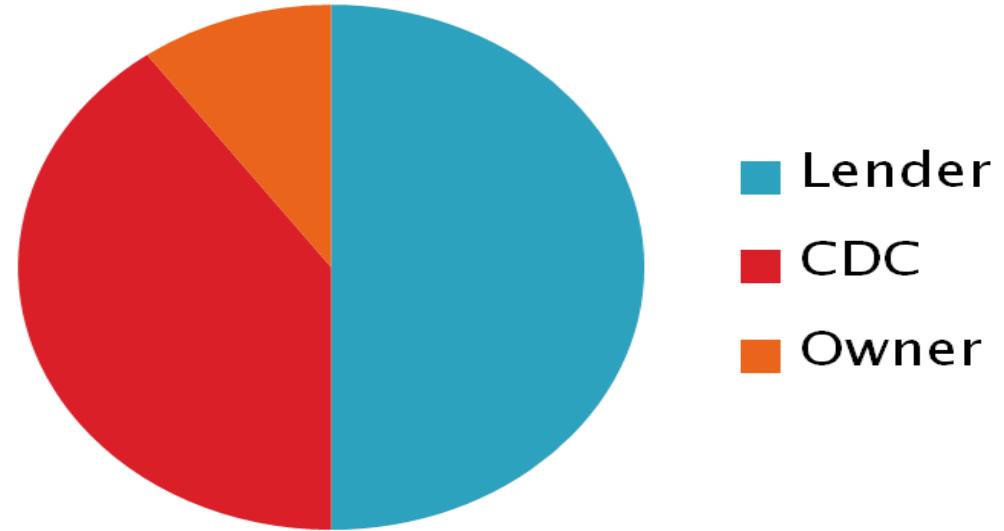
- 5-10 years for working capital, machinery, equipment
- Up to 25 years for real estate, construction
- Prime + 2.25% for loans of 7 years or less
- Prime + 2.75% for loans over 7 years
- Rates can be higher for smaller loans

Advantage Program Guarantee Fees

- **Eliminate the Guarantee Fee**
- Fee charged on guarantied portion of loan only.
- **Maturity:**
 - **1 year or less** 0.25% guaranty fee;
 - **Over 1 year:**
 - 3% on loans \$150,001 to \$700,000
 - 3.5% on loans \$700,001 to \$ 1 million
 - 3.75% on loans > \$1 million
- Ongoing fee of 0.

(504) Program

- Long –Term financing program for:
 - Land
 - Building
 - Capital Equipment
 - Lease-hold improvements
- Benefits:
 1. 10%/15%- Owners' Equity
 2. SBA's 2nd lien is not subject to the mortgage recording tax in NYS
 3. 25 years fixed interest rate for purchasing property
- Accessed through Certified Development Company (CDC)



Microloan Program

- Accessed through SBA Microloan Intermediaries
 - 6 In New York
- **Small Dollar Amount Loans**
 - \$500 to \$50,000
 - Use of Proceeds
 - Working Capital
 - Machinery and Equipment/Inventory
 - Leasehold Improvements
 - Can NOT be used for down payment of or to purchase real estate



U.S. Small Business
Administration

We are here for YOU

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