



U.S. Small Business
Administration



U.S. Small Business
Administration

Alternativas de Financiamiento ante el COVID-19

Oficina Distrito de Puerto Rico e Islas Vírgenes



U.S. Small Business
Administration

COVID Economic Injury Disaster Loan (EIDL) and EIDL Advance

SBA's Economic Injury Disaster Loan Basics

What businesses are eligible to apply?

Small businesses and non-profit organizations of any size affected by COVID-19 may apply for an Economic Injury Disaster Loan (EIDL)

- Any business with 500 or fewer employees that was in operation before February 1, 2020, is eligible
- Businesses with > than 500 employees that are considered small under SBA's size standards and in operation before February 1, 2020 are also eligible
- Faith Based entities that provide secular social services to the general public are eligible
- Sole proprietors and independent contractors are also eligible.

This includes:

- Businesses directly affected by the disaster
- Businesses that offer services directly related to the businesses in the declaration
- Other businesses indirectly related the industry that are likely to be harmed by losses in their community
(Example: Manufacturer of widgets may be eligible as well as the wholesaler and retailer of the product)

Ineligible Entities

The following businesses are not eligible: (13 CFR 120.110), except that nonprofit organizations authorized under the CARE Act are eligible.

- Non-profit businesses (for profit subsidiaries are eligible)
- Financial businesses primarily engaged in the business of lending, such as banks, finance companies, and factors;
- Passive businesses owned by developers and landlords that do not actively use or occupy the assets acquired or improved with the loan proceeds (except Eligible Passive Companies);
- Life insurance companies;
- Businesses located in a foreign country (businesses in the U.S. owned by aliens may qualify)
- Pyramid sales distribution plans;
- Businesses deriving more than one-third of gross annual revenue from legal gambling activities;
- Businesses engaged in any illegal activity;
- Private clubs and businesses which limit the number of memberships for reasons other than capacity;
- Government-owned entities (except for businesses owned or controlled by a Native American tribe);

Ineligible Entities

The following businesses are not eligible, cont.: (13 CFR 120.110)

- Consumer and marketing cooperatives (producer cooperatives are eligible);
- Loan packagers earning more than one third of their gross annual revenue from packaging SBA loans;
- Businesses with an Associate who is incarcerated, on probation, on parole, or
- has been indicted for a felony or a crime of moral turpitude;15. Businesses in which the lender or any of its Associates owns an equity interest;
- Businesses which present live performances of a prurient sexual nature; or derive directly or indirectly more than 5% of their gross revenue through the sale of products or services, or the presentation of any depictions or displays, of a prurient sexual nature;
- A business or applicant involved in a business which defaulted on a Federal loan or Federally assisted financing resulting in a loss to the government. A compromise agreement shall also be considered a loss;
- Businesses primarily engaged in political or lobbying activities; and
- Speculative businesses.

SBA's Economic Injury Disaster Loan Terms

How much can I borrow?

- Eligible entities may qualify for loans up to \$2 million.
- The interest rates for this disaster are 3.75 percent for small businesses and 2.75 percent for nonprofit organizations with terms up to 30 years.
- Proceeds may be used for working capital, including:
 - Payroll costs, salaries and sick leave
 - Rent or mortgage payments
 - Material costs
 - Preexisting debt

How can I use the loan funds?

These working capital loans may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. The loans are not intended to replace lost sales or profits or for expansion.

Economic Injury Disaster Loan Terms

Personal guarantee

- There are no personal guarantees for loans \$200,000 or less.
- Personal guarantees are required for loans >\$200,000



What are the collateral requirements?

- No collateral is required for loans of \$25,000 or less.
- Collateral is required for loans over \$25,000
- SBA takes real estate as collateral when it is available.
- SBA will not decline a loan for lack of collateral, but requires borrowers to pledge what is available.

SBA's Economic Injury Disaster Loan Basics

What is the criteria for a loan approval?

- SBA will approve loans based on the information in the application and a credit score. The applicant business must be physically located in a declared county and suffered working capital losses due to the declared disaster, not due to a downturn in the economy or other reasons.

Document Requirements

- Minimal documents
- Lower credit

When does repayment start

- Repayment starts 12 months from the date of the note.
- There is no obligation to take the loan if offered.
- Applicants can have an existing SBA Disaster Loan and still qualify for an EIDL for this disaster, but the loans cannot be consolidated.



SBA Economic Injury Disaster Loan (EIDL) Advance

Advance Requirements

- Applicants for COVID-19 EIDL are eligible to request an advance of up to \$10,000 that may be requested immediately
- No requirement to repay advance, even if denied for a disaster loan
- If someone has already submitted an EIDL application before March 30, 2020, they must reapply using the new streamlined application and check the box for the advance as well because the advance was not previously available.

Document Requirements

- No documents required

Who is eligible for the emergency advance?

- Any entity that is eligible to apply for a COVID-19 Economic Injury Disaster Loan.



What can I use the emergency advance for?

- Working capital to meet ordinary and necessary financial obligations that cannot be met as a direct result of the disaster, including payroll costs, salaries, sick leave, rent or mortgage payments, material costs, and pre-existing debt.

How long do I have to apply for the advance?

- The program ends on December 31, 2020.

How to Apply Online for EIDL and EIDL Advance

Step 1 - Disclosures

1. In your browser, go to: <https://covid19relief.sba.gov/>



OMB Control #3245-0406

Expiration Date: 09/30/2020

Disaster Loan Assistance

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

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION



DISCLOSURES



BUSINESS INFORMATION



BUSINESS OWNERS INFORMATION



ADDITIONAL INFORMATION



SUMMARY

STREAMLINED PROCESS REQUIREMENTS

SBA is collecting the requested information in order to make a loan under SBA's Economic Injury Disaster Loan Program to the qualified entities listed in this application that are impacted by the Coronavirus (COVID-19). The information will be used in determining whether the applicant is eligible for an economic injury loan. If you do not submit all the information requested, your loan cannot be fully processed.

The Applicant understands that the SBA is relying upon the self-certifications contained in this application to verify that the Applicant is an eligible entity to receive the advance, and that the Applicant is providing this self-certification under penalty of perjury pursuant to 28 U.S.C. 1746 for verification purposes.

The estimated time for completing this entire application is two hours and ten minutes, although you may not need to complete all parts. You are not required to respond to this collection of information unless it displays a currently valid OMB approval number.

Apply Online for EIDL and EIDL Advance

2. Click box for most accurate applicant description

ELIGIBLE ENTITY VERIFICATION

Choose One:

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

Apply Online for EIDL and EIDL Advance

3. Review and check ALL boxes to verify eligibility and Click Continue.

Review and Check All of the Following:

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

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

If you have questions about this application or problems providing the required information, please contact our Customer Service Center at 1-800-659-2955 or (TTY: 1-800-877-8339) DisasterCustomerService@sba.gov.

Continue >

Apply Online for EIDL and EIDL Advance

Step 2 – Business Information

4. Complete Business Information Section and click Continue. All sidebars must be **green** to continue.

DISCLOSURES

BUSINESS INFORMATION

BUSINESS OWNERS INFORMATION

ADDITIONAL INFORMATION

SUMMARY

Step 1 of 3

Business Information

Business Legal Name *

Trade Name *

EIN/SSN for Sole Proprietorship *

Organization Type*

Is the Applicant a Non-Profit Organization? *

☐ Yes ☐ No

Is the Applicant a Franchise? *

☐ Yes ☐ No

Apply Online for EIDL and EIDL Advance



OMB Control #3247-0406

Expiration Date: 09/30/2020

Disaster Loan Assistance

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

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION



DISCLOSURES



BUSINESS INFORMATION



BUSINESS OWNERS INFORMATION



ADDITIONAL INFORMATION



SUMMARY

Step 1 of 3

Business Information

Business Legal Name *

Example

Trade Name *

Example1

Apply Online for EIDL and EIDL Advance

EIN/SSN for Sole Proprietorship *

00-0000000

Organization Type*

Limited Liability Partnership

Is the Applicant a Non-Profit Organization? *

☐ Yes ☒ No

Is the Applicant a Franchise? *

☐ Yes ☒ No

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

\$100,000

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

\$60,000

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

\$12,000

Non-Profit Cost of Operation for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020)

\$0

Apply Online for EIDL and EIDL Advance

Combined Annual Operating Expenses for the Twelve(12) Months Prior to the Date of the Disaster (January 31, 2020) for All Secular Social Services Provided by the Faith Based Entity

\$0

List the Secular Social Services Provided by the Faith Based Entity

N/A

Compensation From Other Sources Received as a Result of the Disaster

\$0

Provide Brief Description of Other Compensation Sources

N/A

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

Calle 1

City *

San Juan

State *

Puerto Rico

County

Zip *

00917

Apply Online for EIDL and EIDL Advance

Business Phone *

(787)-777-7777

Alternative Business Phone

(787)-777-7778

Business Fax

Business Email *

dueno@negocio.com

Date Business Established *

01/01/2001

Current Ownership Since *

01/01/2001

Business Activity *

Business Services

Detailed Business Activity*

None of the below

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

10

Next >

Apply Online for EIDL and EIDL Advance

Step 3 – Business Owner Information

5. Complete Business Owner Information and click Continue. All sidebars must be **green** to continue.

5b. If there is more than 1 owner click Add Additional Owner and complete.

 Add Additional Owner



DISCLOSURES



BUSINESS INFORMATION



BUSINESS OWNERS INFORMATION



ADDITIONAL INFORMATION



SUMMARY

Step 2 of 3

Business Owners Information

Is Your Business Owned by a Business Entity? *

☐ Yes ☐ No

Individual Owner/Agent(s)

Owner/Agent 1

First Name *

Dueno

Apply Online for EIDL and EIDL Advance

Last Name *

Apellido

Mobile Phone *

(787)-777-7777

Title / Office *

Owner

Ownership Percent *

100

Email *

dueno@negocio.com

SSN *

111-11-1111

Birth Date *

01/01/1971

Place Of Birth *

San Juan, PR

U.S. Citizen *

☒ Yes ☐ No

Residential Street Address *

Calle 2

Apply Online for EIDL and EIDL Advance

111-11-1111

Birth Date *

01/01/1971

Place Of Birth *

San Juan, PR

U.S. Citizen *

☒ Yes ☐ No

Residential Street Address *

Calle 2

City *

Carolina

State *

Puerto Rico

Zip *

00987

 Add Additional Owner


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Apply Online for EIDL and EIDL Advance


Step 4 – Additional Information


6. Complete Additional Information section and click Next.


DISCLOSURES


BUSINESS INFORMATION


BUSINESS OWNERS INFORMATION


ADDITIONAL INFORMATION


SUMMARY

Step 3 of 3

Additional Information

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

☐ Yes ☐ No

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

☐ Yes ☐ No

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

☐ Yes ☐ No

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

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

Apply Online for EIDL and EIDL Advance

Step 4 – Additional Information

8. Make sure every person clicks the box below to apply for the 7b Advance

☐

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

9. Provide Bank information so funds may be dispersed.

Where to Send Funds

Bank Name *

Account Number *

Routing Number *

Apply Online for EIDL and EIDL Advance

10. Certify true and correct information is being submitted by checking the box and click Next.

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

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

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

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

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

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

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

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

[Click for additional statements required by laws and executive orders](#)

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Apply Online for EIDL and EIDL Advance

STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS

NOTE: PLEASE READ AND KEEP FOR YOUR RECORDS

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION



U.S. SMALL BUSINESS ADMINISTRATION

STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS

NOTE: PLEASE READ AND KEEP FOR YOUR RECORDS

To comply with legislation passed by the Congress and Executive Orders issued by the President, Federal executive agencies, including the Small Business Administration (SBA), must notify you of certain information. You can find the regulations and policies implementing these laws and Executive Orders in Title 13, Code of Federal Regulations (CFR), Chapter 1, or our Standard Operating Procedures (SOPs). In order to provide the required notices, the following is a brief summary of the various laws and Executive Orders that affect SBA's Disaster Loan Programs. A glossary of terms can be found at [Disasterloan.sba.gov](https://disasterloan.sba.gov).

FREEDOM OF INFORMATION ACT (5 U.S.C. § 552)

This law provides, with some exceptions, that we must make records or portions of records contained in our files available to persons requesting them. This generally includes aggregate statistical information on our disaster loan programs and other information such as names of borrowers (and their officers, directors, stockholders or partners), loan amounts at maturity, the collateral pledged, and the general purpose of loans. We do not routinely make available to third parties your proprietary data without first notifying you, required by Executive Order 12600, or information that would cause competitive harm or constitute a clearly unwarranted invasion of personal privacy.

Freedom of Information Act (FOIA) requests must describe the specific records you want. For information about the FOIA, contact the Chief, FOI/PA Office, 409 3rd Street, SW, Suite 5900, Washington, DC 20416, or by e-mail at foia@sba.gov.

PRIVACY ACT (5 U.S.C. § 552a)

Anyone can request to see or get copies of any personal information that we have in your file. Any personal information in your file that is retrieved by individual identifiers, such as name or social security number is protected by the Privacy Act, which means requests for information about you may be denied unless we have your written permission to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act. The Agreements and Certifications section of this form contains written permission for us to disclose the information resulting from this collection to state, local or private disaster relief services.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use for SBA's loan system of records is that when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. Another routine use of personal information is to assist in obtaining credit bureau reports, on the Disaster Loan Applicants and guarantors for purposes of originating, servicing, and liquidating Disaster loans. See, 69 F.R. 58596, 58617 (and as amended from time to time) for additional background and other routine uses.

Under the provisions of the Privacy Act, you are not required to provide social security numbers. (But see the information under Debt Collection Act below) We use social security numbers to distinguish between people with a similar or the same name for credit decisions and for debt collection purposes. Failure to provide this number may not affect any right, benefit or privilege to which you are entitled by law, but having the number makes it easier for us to more accurately identify to whom adverse credit information applies and to keep accurate loan records.

Note: Any person concerned with the collection, use and disclosure of information, under the Privacy Act may contact the Chief, FOI/PA Office, 409 3rd Street, SW, Suite 5900, Washington, DC 20416 or by e-mail at foia@sba.gov for information about the Agency's procedures relating to the Privacy Act and the Freedom of Information Act.

DEBT COLLECTION ACT OF 1982; DEFICIT REDUCTION ACT OF 1984; DEBT COLLECTION IMPROVEMENT ACT OF 1996 & OTHER TITLES (31 U.S.C. 3701 ET SEQ.)

These laws require us to aggressively collect any delinquent loan payments and to require you to give your taxpayer identification number to us when you apply for a loan. If you receive a loan and do not make payments when they become due, we may take one or more of the following actions (this list may not be exhaustive):

- Report the delinquency to credit reporting bureaus.
- Offset your income tax refunds or other amounts due to you from the Federal Government.
- Refer the account to a private collection agency or other agency operating a debt collection center.
- Suspend or debar you from doing business with the Federal Government.
- Refer your loan to the Department of Justice.
- Foreclose on collateral or take other actions permitted in the loan instruments.
- Garnish wages.
- Sell the debt.
- Litigate or foreclose.

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 (12 U.S.C. § 3401 ET SEQ.)

This notifies you, as required by the Right to Financial Privacy Act of 1978 (Act), of our right to access financial records held by financial institutions that were or are doing business with you or your business. This includes financial institutions participating in loans or loan guarantees.

The law provides that we may access your financial records when considering or administering Government loan or loan guaranty assistance to you. We must give a financial institution a certificate of our compliance with the Act when we first request access to your financial records. No other certification is required for later access. Our access rights continue for the term of any approved loan or loan guaranty. We do not have to give you any additional notice of our access rights during the term of the loan or loan guaranty.

We may transfer to another Government authority any financial records included in a loan application or about an approved loan or loan guaranty as necessary to process, service, liquidate, or foreclose a loan or loan guaranty. We will not permit any transfer of your financial records to another Government authority except as required or permitted by law.

PAPERWORK REDUCTION ACT (44 U.S.C. CHAPTER 35)

We are collecting the information on this form in order to make disaster loans available to qualified small businesses. The form is designed to collect the information necessary for us to make eligibility and credit decisions in order to fund or deny loan requests. We will also use the information collected on this form to produce summary reports for program and management analysis, as required by law.

PLEASE NOTE: The estimated burden for completing this form is 2 hours. Your responses to the requested information are required in order to obtain a benefit under SBA's Disaster Business Loan Programs. However, you are not required to respond to any collection of information unless it displays a currently valid OMB approval number. If you have any questions or comments concerning any aspects of this information collection, please contact the U.S. Small Business Administration Information Branch, 409 3rd St., SW, Washington, DC 20416 and Desk Officer for SBA, Office of Management and Budget, Office of Information and Regulatory Affairs, 725 17th St., NW, Washington, DC 20503. (3245-0017) *PLEASE DO NOT SEND FORMS TO OMB.*

POLICY CONCERNING REPRESENTATIVES AND THEIR FEES

When you apply for an SBA loan, you may use an attorney, accountant, engineer, appraiser or other representative to help prepare and present the application to us. You are not required to have representation. If an application is approved, you may need an attorney to help prepare closing documents.

There are no "authorized representatives" of SBA, other than our regular salaried employees. Payment of a fee or gratuity to our employees is illegal and will subject those involved to prosecution.

SBA Regulations prohibit representatives from proposing or charging any fee for services performed in connection with your loan unless we consider the services necessary and the amount reasonable. The Regulations also prohibit charging you any commitment, bonus, broker, commission, referral or similar fee. We will not approve the payment of any bonus, brokerage fee or commission. Also, we will not approve placement or finder's fees for using or trying to use influence in the SBA loan application process.

Fees to representatives must be reasonable for services provided in connection with the application or the closing and based upon the time and effort required, the qualifications of the representative, and the nature and extent of work performed.

Representatives must execute a compensation agreement.

In the appropriate section of the application, you must state the names of everyone employed by you or on your behalf. You must also notify the SBA disaster office in writing of the names and fees of any representative you employ after you file your application.

If you have any questions concerning payment of fees or reasonableness of fees, contact the Field Office where you filed or will file your application.

OCCUPATIONAL SAFETY AND HEALTH ACT (29 U.S.C. 3651 ET SEQ.)


This legislation authorizes the Occupational Safety and Health Administration (OSHA) in the Department of Labor to require businesses to modify facilities and procedures to protect employees when appropriate. If your business does not do so, you may be penalized, forced to close or prevented from starting operations in a new facility. Because of this, we may require information from you to determine whether your business complies with OSHA regulations and may continue operating after the loan is approved or disbursed. You must certify to us that OSHA requirements applying to your business have been determined and that you are, to the best of your knowledge, in compliance.


Apply Online for EIDL and EIDL Advance


Step 5 – View Summary and Submit


11. Review Summary for accuracy


COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION


DISCLOSURES


BUSINESS INFORMATION


BUSINESS OWNERS INFORMATION


ADDITIONAL INFORMATION


SUMMARY

Summary


Business Information

Business Legal Name

Ejemplo

Trade Name

Ejemplo2

 Edit

Apply Online for EIDL and EIDL Advance

EIN/SSN for Sole Proprietorship	11-1111111
Organization Type	Limited Liability Company
Is the Applicant a Non-Profit Organization?	No
Is the Applicant a Franchise?	No
Gross Revenues for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020)	\$100,000.00
Cost of Goods Sold for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020)	\$60,000.00
Rental Properties (Residential and Commercial) Only - Lost Rents Due to the Disaster	\$12,000.00
Non-Profit Cost of Operation for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020)	\$0.00
Combined Annual Operating Expenses for the Twelve(12) Months Prior to the Date of the Disaster (January 31, 2020) for All Secular Social Services Provided by the Faith Based Entity	\$0.00
List the Secular Social Services Provided by the Faith Based Entity	N/A
Compensation From Other Sources Received as a Result of the Disaster	0
Provide Brief Description of Other Compensation Sources	N/A
Primary Business Address (Cannot Be P.O. Box)	Calle 1
City	San Juan
State	Puerto Rico
County	
ZIP	00917

Apply Online for EIDL and EIDL Advance

Business Phone	(787)-777-7777
Alternative Business Phone	(787)-777-7778
Business Fax	
Business Email	dueno@negocio.com
Date Business Established	01/01/2001
Current Ownership Since	01/01/2001
Business Activity	Business Services
Business Sub Activity	None of the below
Number of Employees (As of January 31, 2020)	10

Business Owners Information



 Edit

Owner/Agent 1

First Name	Dueno
Last Name	Apellido
Mobile Phone	(787)-777-7777
Title / Office	Owner
Email	dueno@negocio.com
Ownership Percent	100%

Apply Online for EIDL and EIDL Advance

Ownership Percent	100%
SSN	111-11-1111
Birth Date	01/01/1971
Place Of Birth	San Juan, PR
U.S. Citizen	Yes
Residential Street Address	Calle 2
City	Carolina
State	Puerto Rico
Zip	00987

Additional Information



 Edit

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

No

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


No


a. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? b. Have you been arrested in the past six months for any criminal offense? c. For any criminal

No

Apply Online for EIDL and EIDL Advance

service that has been determined to be obscene by a court of competent jurisdiction?	
Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans?	No
a. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? b. Have you been arrested in the past six months for any criminal offense? c. For any criminal offense - other than a minor vehicle violation - have you ever been convicted, plead guilty, plead nolo contendere, been placed on pretrial diversion, or been placed on any form of parole or probation (including probation before judgment)?	No
Individual Name	
Name of Company	
Phone Number	
Street Address, City, State, Zip	
Fee Charged or Agreed Upon	
I give permission for SBA to discuss any portion of this application with the representative listed above.	

 I'm not a robot


reCAPTCHA
[Privacy](#) - [Terms](#)

12. Click to verify you are not a robot and click Submit

✓ Submit

Apply Online for EIDL and EIDL Advance

13. Receive confirmation of submitted application and reference number.



OMB Control #3247-0406

Expiration Date: 09/30/2020

Disaster Loan Assistance

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

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

Application Submitted

Your reference number is

0000000000

You will be notified through the email address you submitted dueno@negocio.com for any additional information needed once your application has been processed.
Please write down your reference number or print this page for your records.

If you have questions about this application or problem providing the required information, please contact our Customer Service Center at 1-800-659-2955 or (TTY: 1-800-877-8339) or email DisasterCustomerService@sba.gov

Submit Your Application As Soon As Possible

Recheck the filing requirements to ensure that all the needed information is submitted.

The biggest reason for delays in processing is due to missing information. Make sure to complete all filing requirements before submitting the application.

If more funds are needed, applicants can submit supporting documents and a request for an increase. If less funds are needed, applicants can request a reduction in the loan amount.

If the loan request is denied, the applicant will be given up to six months in which to provide new information and submit a written request for reconsideration.

What is a Small Business?

- **Organized for profit**
- **Place of business in the U.S.**
 - And operates primarily in the U.S., or makes a significant contribution to the U.S. economy (i.e. payment of taxes, use of American products, labor, or materials)
- **Each NAICS has a receipts-based OR employee-based size standard**
 - Each North American Industrial Classification System (NAICS) code has a small business size standard
 - NAICS are created by the Dept. of Census, not SBA
www.census.gov/eos/www/naics/

www.sba.gov/tools/size-standards-tool

13 CFR § 121.105 33



U.S. Small Business
Administration

Questions?