



Small Business Administration (SBA) Economic Injury Disaster Loan (EIDL) Advance: A Guide to the Streamlined Online Application

Notes from La Luz: Before applying for the SBA EIDL loan, please review the SBA Economic Injury Disaster Loan Fact Sheet.

Please note that this SBA online “Streamlined Process Requirements” application is only the start of the SBA application process and designed to provide immediate help to applicants who meet SBA eligibility requirements and request the advance on the loan. Small business owners will need to complete the rest of the application process and submit all the required SBA forms at a later time. The total SBA application process takes about two hours but this jump start takes 10-15 minutes.

IMPORTANT: In the last page of the online application, if the applicant would like to be considered for the \$10,000 advance on the loan, s/he must check the box and provide the business bank account information. To start the application go to:

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

This guide continues in the following pages with screen shots.

Small Business Administration* (SBA) Prestamos de Desastres por Pérdidas Económicas (EIDL) Anticipo de Préstamo: Una Guía al Proceso Simplificado para la Aplicación en línea

*La Agencia Federal para el Desarrollo de la Pequeña Empresa

Notas de La Luz: Antes de aplicar por el SBA EIDL, favor de revisar la Hoja de Datos del SBA Préstamos de Desastres por Pérdidas Económicas.

Ojo, el SBA “Streamlined Process Requirements”, el proceso simplificado para la aplicación en línea, es solamente el principio del proceso de la aplicación del SBA con el intento de proporcionar ayuda inmediata a el solicitante que cumple con los requisitos de elegibilidad del SBA y piden el anticipo de préstamo. Dueños de pequeñas empresas van a tener que completar el resto del proceso y proporcionar todos los formularios de SBA necesarios en otro momento. El proceso de la aplicación del SBA en total requiere como dos horas pero este comienzo rápido requiere 10-15 minutos.

IMPORTANTE: En la última página de la aplicación en línea, si el solicitante desea hacer considerado para el anticipo de préstamo de \$10,000, ellos deben marcar la casilla y proporcionar los datos bancarios del negocio. Para empezar la aplicación vaya a:

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

Esta guía continúa en las próximas páginas con capturas de pantallas.

Primera Pantalla de “Streamlined Process Requirements” Aplicación en línea para el Préstamo para Daños Económicos de COVID-19



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



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.

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.

Review and Check All of the Following:

Applicant must review and check all of 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 >

“El SBA (Small Business Administration, una agencia federal) está recolectando información del solicitante por medio de esta forma breve en orden de hacer un préstamo bajo el programa de SBA Préstamos de Desastres for Daños Económicos. La información será usada para determinar si el solicitante es elegible para un préstamo de daños económicos. Si no da toda la información pedida, su préstamo no sera procesado completamente.

El solicitante entiende que el SBA está confiando en la auto-certificaciones contenida en esta aplicación para verificar que el Apicante es una entidad elegible para recibir el anticipo de préstamo y que el Apicante está proporcionando esta auto-certificación bajo multa de perjurio.

El tiempo estimado para completar la aplicación completa es dos horas y diez minutos, aunque no tendrá de completar todas las partes. No es necesario responder a esta colección de información a menos de que muestra un número actualmente válido de OMB.”

[Aviso de La Luz Center: La forma que empieza con esta pantalla es solamente el principio del proceso y no requiere otros documentos por el momento. Esta aplicación es breve y se puede completar en diez o quince minutos. Es muy importante que proporcione información veraz y correcta en esta aplicación.]

ELIGIBLE ENTITY VERIFICATION = VERIFICACION DE ENTIDAD ELEGIBLE

Choose one: = Escojer uno de los tipos de clase de negocio listados

Review and Check All of the Following: = Revise and escojer todos

Notice from La Luz: The information presented in the following example is fictitious and solely shown to advance the screens through all three steps of the application process. It is not an indication to use that information in your application for the loan.

Aviso de La Luz: La información ingresada en línea en el ejemplo siguiente es ficticia y solamente presentada para avanzar las pantallas por los tres pasos de la aplicación. No es ninguna indicación de usar esa información en su solicitud para el préstamo.

Continues...

Continúa ...

Step 1 of 3: Business Information = Primer Paso de 3: Datos de la Empresa

Disaster Loan Assistance

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COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

DISCLOSURES BUSINESS INFORMATION BUSINESS OWNERS INFORMATION ADDITIONAL INFORMATION SUMMARY

Step 1 of 3

Business Information

Business Legal Name *

Trade Name *

EIN/SSN for Sole Proprietorship *

Organization Type *

Is the Applicant a Non-Profit Organization? *

Yes No

Is the Applicant a Franchise? *

Yes No

Continues ...

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

\$287,500

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

\$145,700

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

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

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

List the Secular Social Services Provided by the Faith Based Entity

Compensation From Other Sources Received as a Result of the Disaster

\$0

Provide Brief Description of Other Compensation Sources

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

655 Lomita Way

City *

Sonoma

State *

California

County

Sonoma

Zip *

95476

Business Phone *

(707)-938-5131

Alternative Business Phone

Business Fax

Business Email *

claudiar.sbdc@gmail.com

Date Business Established *

07/15/2016

Current Ownership Since *

07/15/2016

Business Activity *

Eating & Drinking Places

Detailed Business Activity *

Ice Cream Shops

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

5

Next >

Step 2 of 3 : Business Owners Information = Segundo Paso de 3: Datos del Dueño(s) de la Empresa

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 * Estrella
Last Name * de Oro
Mobile Phone * (707)-938-5131
Title / Office * Owner
Ownership Percent * 100
Email * claudiar.sbdc@gmail.com
SSN * 555-55-5555
Birth Date *

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Birth Date *
07/20/1988

Place Of Birth *
San Francisco, CA


U.S. Citizen *
 Yes No

Residential Street Address *
478 Donald Duck Lane

City *
Napa

State *
California

Zip *
94558

 Add Additional Owner

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If there is more than one owner, select “Add Additional Owner” to enter the information.

Si hay más de un dueño del negocio, haga click “Add Additional Owner” para ingresar información.

Step 3 of 3: Additional Information = Tercer Paso de 3: Información Adicional

Step 3 of 3

Additional Information

In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction? Yes No

Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans? Yes No

a. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? Yes No

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

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

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

Individual Name

Name of Company

Phone Number

Street Address, City, State, Zip

Fee Charged or Agreed Upon

I give permission for SBA to discuss any portion of this application with the representative listed above. Yes No

Si alguien le ayudó completar esta aplicación, pagado or no, ingrese datos de la persona. También puede indicar “Si” o “No” sobre permiso para que el SBA platique de cualquier parte de esta aplicación con el representante indicado es esta sección.

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Continúa ...

[Note from La Luz: Remember to check the “I would like...” box if you want to be considered for the \$10,000 advance on the loan and to provide your business bank account information.]

[Nota de La Luz: Para ser considerado para el pago por adelantado de \$10,000 de este préstamo, es necesario que marque la casilla e ingresar datos de la cuenta de banco de su negocio]

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

Where to Send Funds

Bank Name *
Bank of the West

Account Number *
00566215

Routing Number *
500031722

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](#)

Be sure to read the fine print and remember to mark the “I hereby certify box...”

Importante: Marque la casilla para certificar que, bajo pena de perjurio bajo las leyes de los Estados Unidos E.E.U.U. que lo anterior es es verdadero y correcto.

Un resumen breve de unas partes de la pantalla anterior--mas bien la letra pequeña-- está en la proxima pagina. Es importante leerlo.

(A brief summary translation of parts of the fine print contained in the last screen shot shown on this guide follows.)

Este es un resumen breve de unas partes de la letra pequeña en la pantalla anterior.

“El dueño de la empresa autoriza a su agencia de seguro, banco u otra organización financiera y sus acreedores a proporcionar al SBA todos los registros e información necesaria para procesar esta solicitud y autoriza al SBA ha obtener información de crédito de todos los individuos que completaron esta aplicación.

Si el préstamo es aprobado, información adicional puede ser necesaria antes el cierre del préstamo. El solicitante será avisado en escrito por el SBA cual información es necesaria para proporcionar los fondos.

Autoriza al SBA a verificar la historia de empleo y sueldos de los solicitantes como sera necesario para procesar esta solicitud.

Autoriza al SBA a compartir información del solicitante a otras agencias federales, estatales, locales, tribales y organizaciones sin ánimo de lucro, con el intento de ayudar al solicitante con esta aplicación, evaluar la elegibilidad para otra asistencia de desastre e informar de otra asistencia disponible.

.....

“CERTIFICACIÓN DE INFORMACIÓN VERAZ: Al firmar esta aplicación, usted certifica que toda la información contenida y presentada con la aplicación es verdadera y correcta, según entiendo, y que enviara información veraz en el futuro.”

ADVERTENCIA:

Nota de La Luz: Esta parte avisa de multas si aplica mal los fondos, en tono de multiplicar una y media veces el monto principal del préstamo como multa. También avisa de multas y sanciones civiles, administrativas o penales y prisión si falsifica información en esta aplicación e información presentada en el futuro.

.....

Si necesita más ayuda con este proceso de aplicación o necesita asistencia con otros modos de ayuda para su empresa pequeña de parte del estado, favor de contactar Claudia Ramírez en La Luz 707.938.5131

