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Florida Small Business Emergency Bridge Loan Program



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Loan Program Instructions

1. Review the eligibility requirements and loan process.
2. Gather the required support documentation.
3. Options for submitting an application include:
 - Apply online.
 - Download an application, complete it in full and submit it with the required support documentation by mail or courier to: Florida Department of Economic Opportunity, C/O Small Business Emergency Bridge Loan, 107 E. Madison Street, MSC-160, Tallahassee FL 32399-4120.
4. For assistance in completing the application, contact your local Florida Small Business Development Center (SBDC) office. Locate your local Florida SBDC or contact us toll-free (866) 737-7232.

Quick Links

[Florida SBDC Network](#)
[Florida Department of Financial Services](#)
[Florida State Emergency Response Team](#)
[Florida Governor's Office](#)
[SBA Disaster Assistance](#)

Info Center

03/16/2020 Press Release: Governor Ron DeSantis Activates Emergency Bridge Loan Program for Small Businesses Impacted by COVID-19
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Bridge Loan Application

Application Period

Applications will be accepted by qualified Florida small businesses under this program through May 8, 2020, contingent on the availability of funds.

Required Information for Application

- Government issued personal identification of all individual applicants (driver's license, state or federal ID, or passport).
- Federal Business tax returns for the last 2 completed years for all individual applicants, if available.
- Employer tax documentation.
- Personal tax returns for the last 2 completed years with attached Schedule C for all individual applicants, if available and where appropriate.
- Additional information that the applicant believes would assist the Loan Review Committee in making its decision (such as a loan summary).

Download Application (pdf)

20200321 COVID-19 Florida Emergency Bridge Loan Application

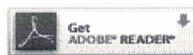
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Note: Clicking the link above will automatically open the pdf file in a new browser window or tab. If you complete the application in the browser window, you can only print the completed version (you cannot save the file with data).

Options:

1. Save the file to your PC (File menu-> Save As ... in your browser) and then open the file in Adobe Acrobat (simply double click to open if Acrobat is installed) to complete the form fillable file and save the data.
2. Print the file out and complete by hand.
3. Download the file to your PC to be filled out or printed at a later date- right click the link and choose "Save Target As..." (Internet Explorer) or "Save Link As ..." (Firefox & Chrome).

If you are unable to open pdf files, you can download Adobe Acrobat Reader free here:



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Application Submission Instructions

Please contact your local Florida Small Business Development Center (SBDC). Find your local SBDC at www.FloridaSBDC.org/locations. Applicants may also contact their local SBDC for free help with completing the application.

03/19/2020 Press Release: FL 16353 –
SBA Offers Economic Injury Disaster Loan
Assistance to Florida Small Businesses
Economically Impacted by COVID-19

Contact Information

For questions regarding the Emergency Bridge Loan Program, please contact the Florida Small Business Development Center (SBDC) Network Headquarters. Email: Disaster@FloridaSBDC.org. Phone toll-free: (866) 737-7232.

About the Emergency Bridge Loan Program

The Florida Small Business Emergency Bridge Loan Program was first activated following Hurricane Andrew in 1992. It has been activated 26 additional times following disasters and has helped more than 4,750 small businesses statewide to receive more than \$157.5 million in assistance.

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SMALL BUSINESS EMERGENCY BRIDGE LOAN APPLICATION

Disaster Event: COVID-19

Application Deadline: May 8, 2020

LOAN AMOUNT REQUESTED:

\$50,000 maximum. Loans of up to \$100,000 may be made in special cases as warranted by the need of the business.

APPLICATION DATE:

☐ Economic Injury (Loss of Sales or Revenues)

Attach written justification of economic loss or injury caused as a result of or period declared disaster, e.g. sales or income compared to previous year compared to current period.

EXPECTED SOURCE OF REPAYMENT:

☐ SBA Disaster Loan(s)

☐ Other Federal Aid

☐ Insurance Proceeds

☐ Bank or Other Loan

**ONLY ELIGIBLE AND COMPLETED APPLICATIONS WITH
REQUIRED SUPPORTING DOCUMENTATION WILL BE ACCEPTED.**

PLEASE READ ENTIRE FORM BEFORE SUBMITTING

For assistance in completing the application, contact your local Florida Small Business Development Center (SBDC) office. To locate your local Florida SBDC visit www.FloridaSBDC.org/locations or contact us toll-free (866) 737-7232.

Submit the completed application and required documents by mail or courier to:

Florida Department of Economic Opportunity
C/O Small Business Emergency Bridge Loan
107 E. Madison Street, MSC-160
Tallahassee, FL 32399-4120

SECTION I. APPLICATION SIGNATURE

The undersigned, by signature on this document, verifies that information contained herein and in all attachments and all supporting documents and materials are true and complete, that I/we have authority to apply for this loan on behalf of the business, and intend to repay the loan using funds available to myself/us or the business that will be used to repay the loan.

The undersigned understands that Florida First Capital Finance Corporation, and/or other financial institutions assisting the Corporation in its administration of this loan program for the State of Florida, may investigate the credit of the applicant or co-applicants for purposes limited to this application, and hereby authorized such investigation.

APPLICANT(S) SIGNATURE(S)

APPLICANT 1 (16A)

Print Name

Signature

Date

APPLICANT 2 (16B)

Print Name

Signature

Date

APPLICANT 3 (16C)

Print Name

Signature

Date

APPLICANT 4 (16D)

Print Name

Signature

Date

SECTION II. ELIGIBILITY

YOUR BUSINESS MUST BE:

1. A for-profit, privately held small businesses that maintains a place of business in the state of Florida and established prior to March 9, 2020.
2. A small business in a designated county in Florida. Eligible Florida counties per Executive Order 20-52 are: All Counties – Statewide.
3. A small business with 2 to 100 employees.**
4. Must have paid in full previous loans received from the state emergency bridge loan program. Any outstanding bridge loan must be repaid in full prior to application submission for this event.

**Employees are defined as individuals who receive paid wages or salary which employment taxes (e.g. FICA, FUTA) and income taxes are withdrawn and remitted to the IRS, as evidenced by business tax returns filed, i.e. IRS Form 940, Employer's Annual Federal Tax Return, IRS Form 941, Employer's Quarterly Federal Tax Return or IRS Form W-3, Transmittal of Wage and Tax Statements. For purposes of eligibility, independent contractors (also known as 1099 employees) do qualify as employees for this loan program.



ALL OF THE ABOVE MUST BE TRUE TO BE ELIGIBLE FOR THIS PROGRAM.

INELIGIBLE BUSINESSES:

1. A business deriving more than one-third of gross annual revenue from legal gambling activities.
2. A business engaged in any illegal activity.
3. A business that presents live performances of an indecent sexual nature or derive directly or indirectly more than 2.5 percent of gross revenues through the sales of products and services, or the presentation of any depictions or displays, of an indecent sexual nature.
4. A business that has a primary purpose of facilitating polyamorous relationships.
5. Massage parlors.
6. Hot tub facilities.
7. Escort services.



INELIGIBLE BUSINESSES DO NOT QUALIFY FOR THIS LOAN PROGRAM.

INTEREST RATES:

- Loans will be interest free for the term of the loan (1 year).
- Interest rate will be 12% per annum on the unpaid balance thereafter, until the loan balance is repaid in full.

LOAN DEFAULT NOTICE:

Each loan must be repaid in full by the maturity date established in the loan promissory note. Any loan not repaid in full on or before the maturity date will be considered in default. A defaulted loan will incur interest and may be assigned to a collection agency. In the event of default, the borrower will be responsible for the full amount of the loan principal, interest, and collection agency fees.

SECTION III. REQUIRED APPLICANT DOCUMENTATION

REQUIRED LOAN APPLICATION DOCUMENTS:

- 1) Section III of this application form completed and signed by individual(s) who, individually or collectively, own fifty-one percent (51%) or more of the equity of the business, as evidenced by the businesses tax statements.
- 2) Business Tax Returns – At a minimum, copies of the previous two years federal income tax returns for the applicant business, including all schedules. If available, provide a written explanation.
 - Sole Proprietorship – Form 1040, US Individual Income Tax Return, Sch. C, Profit or Loss from Business
 - Partnerships – Form 1065, U.S. Return of Partnership Income, Schedule K-1, Partners Share of Income, Deductions and Credits
 - Corporations – Form 1120, U.S. Corporation Income Tax Return
 - S Corporations – Form 1120S, U.S. S-Corporation Income Tax Return

Note: Limited Liability Company (LLC) – IRS will treat an LLC as either a corporation, partnership, or as part of the LLC's owner's tax return (a "disregarded entity"). Specifically, a domestic LLC with at least two members is classified as a partnership (Form 1065) for federal income tax purposes unless it files Form 8832 and affirmatively elects to be treated as a corporation (Form 1120 or 1120S). And an LLC with only one member is treated as an entity disregarded as separate from its owner for income tax purposes (Form 1040, Schedule C).

- 3) Employer Tax Documentation (one of the following)
 - IRS Form 941 - Employer's Quarterly Federal Tax Return (minimum of one from the previous four quarters)
 - IRS Form W-3 - Transmittal of Wage and Tax Statements (previous year)
 - IRS Form W-2s and/or IRS Form 1099-MISC for a minimum of 2 employees
- 4) Individual Tax Returns: At a minimum, copies of the previous two years federal income tax returns (IRS Form 1040 and all schedules) for each individual business owner that signed this application form.



COLLECT ALL REQUIRED SUPPORTING DOCUMENTS BEFORE COMPLETING APPLICATION.

APPLICANT MAY VOLUNTARILY PROVIDE ADDITIONAL INFORMATION THAT WILL ADD CONTEXT AND ASSIST THE LOAN COMMITTEE IN MAKING AN INFORMED LOAN DECISION. ADDITIONAL INFORMATION MAY INCLUDE:

- Year-end financial statements for the past 2 tax years.
- Interim financial statements (profit & loss) for the current year-to-date.
- Additional filing requirements providing monthly sales figures.
- Explanation of credit report concerns and issues.

ADDITIONAL INFORMATION MAY BE REQUESTED BY THE LOAN COMMITTEE TO DETERMINE A LOAN DECISION. IF REQUESTED, PLEASE PROVIDE ADDITIONAL INFORMATION WITHIN 7 DAYS OF THE REQUEST.

SECTION IV. APPLICATION FORM

1. ORGANIZATION TYPE:

- ☐ Sole Proprietorship ☐ Partnership ☐ Corporation ☐ S-Corporation
☐ Limited Liability Company ☐ Other:

2. BUSINESSES LEGAL NAME: (verified by Sunbiz.org)

3. TRADE NAME: (if different than legal name)

4. EIN (EMPLOYER IDENTIFICATION NUMBER):

5. REEMPLOYMENT ASSISTANCE TAX NUMBER (RA):

6. MAILING ADDRESS:

- ☐ Business ☐ Home ☐ Temp ☐ Other

Number, Street, and/or Post Office Box:

City County State Zip Code

7. BUSINESS PROPERTY ADDRESS(ES)

Number and Street

1. DO YOU:

- ☐ Own ☐ Lease

City County State Zip + 4

9. PRIMARY BUSINESS ACTIVITY:

10. NUMBER OF EMPLOYEES AND AVERAGE WAGE: (pre-disaster)

11. DATE BUSINESS ESTABLISHED: (MM/YYYY)

12. BUSINESS FINANCIAL SUMMARY

	2018	2019	2020 (if available)
Gross Revenues			
Total Employment/Payroll Expense			
Pre-Tax Profit			

13. CREDIT INFORMATION

Business Bank (Primary)

Contact Name (if any)

Account Type (Checking, Savings, IRA, etc.)		Telephone Number	
Key Creditor / Vendor		Contact Name (if any)	
Account Type (Credit Card, Accounts Payable, Open Line, etc.)		Telephone Number	
Key Creditor / Vendor		Contact Name (if any)	
Account Type (Credit Card, Accounts Payable, Open Line, etc.)		Telephone Number	
14. AMOUNT OF ESTIMATED LOSS: (if unknown, enter a question mark)			
<input type="checkbox"/> Real Estate:		<input type="checkbox"/> Leasehold Improvements:	
<input type="checkbox"/> Machinery and Equipment:		<input type="checkbox"/> Loss of Sales:	
<input type="checkbox"/> Inventory:		<input type="checkbox"/> Other:	
15. INSURANCE COVERAGE (IF ANY)			
Coverage Type: <input type="checkbox"/> Property Insurance <input type="checkbox"/> Business Interruption Insurance <input type="checkbox"/> Other			
Name of Insurance Company and Agent:			
Phone Number of Insurance Agent:			
Policy Number:			
16. Describe the type and extent of physical damage and/or economic injury that your business has experienced as a result of the declared disaster. Attach photographs or other evidence of the physical damage.			
17. OWNERS: (must include all the following information)			
Application must include the following information for the individual(s) who, individually or collectively, own at least fifty-one percent (51%) of the equity of the business, as evidenced by the businesses tax statements.			
(A) OWNER APPLICANT 1: (if less than 51% owner, additional owner applicant(s) are needed)			
Full Legal Name	Title/Office	% Owned*	E-mail Address

Social Security Number	Date of Birth	Driver's License Number	Telephone Number (area code)	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No
Mailing Address		City	State	Zip
(B) OWNER APPLICANT 2: (if applicant 1 is less than 51% owner)				
Full Legal Name		Title/Office	% Owned*	E-mail Address
Social Security Number	Date of Birth	Driver's License Number	Telephone Number (area code)	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No
Mailing Address		City	State	Zip
(C) OWNER APPLICANT 3: (if applicants 1 and 2 are less than 51% owner)				
Full Legal Name		Title/Office	% Owned*	E-mail Address
Social Security Number	Date of Birth	Driver's License Number	Telephone Number (area code)	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No
Mailing Address		City	State	Zip
(D) OWNER APPLICANT 4: (if applicants 1 - 3 are less than 51% owner)				
Full Legal Name		Title/Office	% Owned*	E-mail Address
Social Security Number	Date of Birth	Driver's License Number	Telephone Number (area code)	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No
Mailing Address		City	State	Zip
* Total of all owners listed must be equal to or greater than 51% of total business ownership. Attach additional sheet if needed.				
18. IF DIFFERENT THAN 17(A) and 17(B) ABOVE, PROVIDE THE NAME(S) OF THE INDIVIDUAL(S) TO CONTACT FOR INFORMATION NECESSARY TO PROCESS THIS APPLICATION:				
Name (Primary)		Name (Alternative)		
Telephone Number		Telephone Number		
Email		Email		

19. If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must print and sign their name in the space below.

Name and Address of Representative (please include the individual name and their company)

Signature of Individual

Print Individual Name

Name of Company

Phone Number (include Area Code)

Street Address

City, State, Zip

Unless the NO box is checked, I give permission to discuss any portion of this application with the representative listed above. NO ☐

SECTION V. BORROWER CERTIFICATION AND ACKNOWLEDGMENT

I/We understand that the State of Florida Small Business Emergency Bridge Loan Program is designed to provide a short-term loan to "bridge the gap" between the time a major catastrophe occurs and when a business has secured other capital resources. I/We understand that I/we are responsible for repayment of any funds loaned under the Program.

I/We intend to repay the loan through one or more of the following sources:

- ☐ I/We have applied or intend to apply for a U.S. Small Business Administration (SBA) Disaster Loan, SBA Disaster Loan(s) or other Federal Assistance.
- ☐ I/We have applied or intend to apply for a loan from my banking institution.
- ☐ I/We have filed a claim with our insurance company for damages.
- ☐ I/We will have other resources available to repay the loan.

APPLICANT(S) SIGNATURE(S)

APPLICANT 1 (16A)		APPLICANT 2 (16B)	
Print Name		Print Name	
Signature		Signature	
Date		Date	
APPLICANT 3 (16C)		APPLICANT 4 (16D)	
Print Name		Print Name	
Signature		Signature	
Date		Date	

[END OF APPLICATION]