



Contact Information

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Resources

nbdc.unomaha.edu

→ Business Resiliency Resources

Nebraska Business Development Center





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I'm Feeling Lucky

To all doctors, nurses, and medical workers, thank you

Nebraska Business Development Center



NBDC Omaha



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Nebraska Business Development Center | University of ...

Mar 13, 2020 - **NBDC** offers no-cost, one-on-one, long-term professional business advising, low-cost professional development, and other specialized ...

Consultant/Staff Directory

Looking for an NBDC team member? Learn more about our ...

About NBDC

NBDC is one of 63 small business development centers (SBDC) ...

NBDC Services

NBDC offers no-cost consulting services for the lifecycle of your

Professional and ...

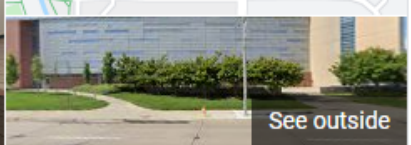
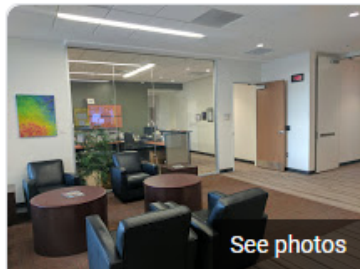
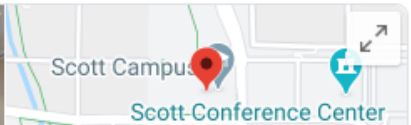
NBDC offers workshops, training sessions, and other programs to ...

Locations

To sign up for Business Development/SBDC assistance, ...

NBDC Events

NBDC event listings for SBDC, PTAC and SRIR/STTR



Nebraska Business Development Center

[Website](#) [Directions](#) [Save](#)

4.3 ★★★★★ 7 Google reviews

Business development service in Omaha, Nebraska

Nebraska Business Development Center

COLLEGE OF BUSINESS ADMINISTRATION
NEBRASKA BUSINESS DEVELOPMENT CENTER

- About ▾
- Business Start + Growth ▾
- Government Contracting ▾
- Innovation & Technology ▾
- Training ▾
- NU Connections

NBDC business consultants are available for confidential, one-on-one consultations via phone, email and video conferencing.

WE ARE HERE FOR YOU.



NBDC Business Resiliency Resources are now available

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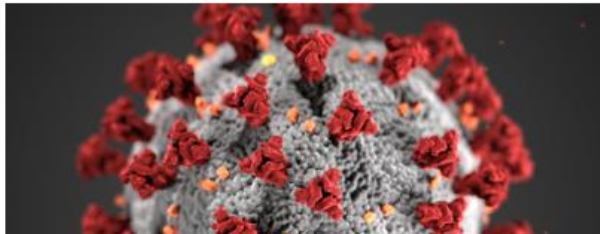
 [BUSINESS RESILIENCY RESOURCES](#)

Disaster assistance

The SBA provides low-interest disaster loans to help businesses and homeowners recover from declared disasters.

APPLY FOR ASSISTANCE

Get help after disasters



www.sba.gov/funding-programs/disaster-assistance/

SBA Economic Injury Disaster Loan Information

- Loan Amounts **up to \$2 million – apply online direct with SBA**
- Rate – **3.75%** for businesses, **2.75%** for non-profits
- Direct loan from SBA; \$10,000 available in 3 days = grant, not loan.
- Uses
 - Pay **regular business expenses** – up to **6 months** based on past financials
 - Pay off lines of credit and for bridge loans
 - NOT to replace lost profits
- Deferment –
1st payment is deferred for **one year** after the note is signed

SBA Economic Injury Disaster Loan Information

- Loans **over \$25,000**, businesses are required to pledge all the **collateral** they have available, **excluding personal real estate**. For collateral, SBA will mostly look at business assets.
- **Repayment ability**-SBA reviews **one year** of company history - 2020 will be compared to calendar 2019
- Specific Loan Processing Questions: **1-800-659-2955** or disastercustomerservice@sba.gov

Other Deferments

Previous SBA Disaster Loans

All previous disaster loans now can be deferred until the end of the year (2020).

SBA Loan with Commercial Lender

If currently have an SBA loan, banks have unilateral authority to defer any of the loan payments on SBA loans.

Tips

- Apply during quiet/down time. Ex: late evening
- Click “Save” often
- Select “**Economic Injury**” only, *not* “**Damaged Property**”. Similarly, applicants must NOT fill out information about Home/Personal Losses.
- **Tax returns will NOT be required** *at the time of application*. Only signed tax release forms (4506T) will be required. Tax documents may be requested by SBA, later.
- **All affiliates and partial owners must be declared in the application.** Additional information will be requested later.

Disaster Loan Assistance

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

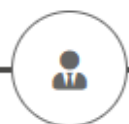
COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION



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.

covid19relief.sba.gov/#/

Prepared by the **U.S. CHAMBER OF COMMERCE**

CORONAVIRUS EMERGENCY LOANS Small Business Guide and Checklist

[https://www.uschamber.com/sites/default/files/023595
comm_corona_virus_smallbiz_loan_final.pdf](https://www.uschamber.com/sites/default/files/023595_comm_corona_virus_smallbiz_loan_final.pdf)

GUIDE TO THE CARES ACT

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To help small business owners and entrepreneurs better understand the new programs that will soon be available to them, we have created a comprehensive [guide](#) to many of the small business provisions in the *Coronavirus Aid, Relief, and Economic Security (CARES) Act* that was just passed by Congress. These programs and initiatives are intended to assist business owners with whatever needs they have right now.

When implemented, there will be many new resources available for small businesses, as well as certain non-profits and other employers. This guide provides information about the major programs and initiatives that will soon be available from the Small Business Administration (SBA) to address these needs, as well as some additional tax provisions that are outside the scope of SBA.

To keep up to date on when these programs become available, please stay in contact with your local SBA District Office, which you can locate [here](#).

Download the guide [here](#).

Small Business Owner's Guide to the CARES Act - Small Business Owner's Guide to the CARES Act [final].pdf (237.6 KBs)

www.sbc.senate.gov/public/index.cfm?p=guide-to-the-cares-act

CARES Act

- Loan Amounts **2.5x Monthly Payroll Expense**
- Can be fully forgiven if employees retained, used appropriately
- Loan provided FROM Lenders with 100% SBA guarantee
- Does NOT require credit elsewhere, personal guarantee or collateral
- Uses – allowing future forgiveness of principle
 - Ongoing wage and salary expenses
 - Interest on mortgage obligation
 - Rent or leasing agreement payments
 - Utility payments.

How Can NBDC Help?

- Ensure you find the information you need for SBA loans, resources
- Answer questions about disaster and PPP loan applications
- Review your financials and other documents needed for loans
- Help with a cash flow analysis, business plan during, after the crisis
- Help with future loan restructuring and funding requests
- Business valuation and exit planning, adapting to possible crisis outcomes, planned sales or other business acquisitions



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