1. Documents Needed
	1. For Sole Proprietors, Freelancers Self employed income.
		1. Business start date
		2. Bank account and routing number
		3. 2019 IRS Form 1099-MISC for any independent contractors paid, not to exceed $100,000 for the year
		4. 2019 IRS Form 1040-C if your business is a sole proprietorship
		5. SBA form 3245-0407 Linked [HERE](https://www.sba.gov/sites/default/files/2020-04/PPP--IFRN%20FINAL_0.pdf)
		6. DBA (If one is used)
		7. 12 months payroll (If
		8. Photo Id
		9. 2019 and Tax return
			1. If not available 2018 Tax return and Financial Statements for 2019
	2. For Corps/LLC/LLP
		1. Articles
			1. Showing Members
		2. Operating Agreements
			1. Who can encumber
		3. SI
			1. <https://businesssearch.sos.ca.gov/>
		4. DBA
		5. SBA form 3245-0407 Linked [HERE](https://www.sba.gov/sites/default/files/2020-04/PPP--IFRN%20FINAL_0.pdf)
		6. Photo Id
		7. 2019 and Tax return
			1. If not available 2018 and your financial statements for 2019
	3. For Businesses with Employees (Regardless of type of organisation)
		1. 2019 IRS Form 941 for quarterly salary, wages, commissions, and tips
		2. 2019 IRS Form 944 same as 941, but annualized
		3. 2019 IRS Form W-3
		4. 2019 IRS Form 940 for any unemployment costs
		5. 2019 IRS Form 1099-MISC for any independent contractors paid, not to exceed $100,000 for the year
		6. 2019 IRS Form 1040-C if your business is a sole proprietorship
		7. Monthly payroll statements that will provide the following information
			1. Salary, wages, commissions, or tips (not exceeding $100,000 annually for each employee)
			2. Costs for vacation, parental, family, medical or sick leave
			3. Costs for separation or dismissal of employees
			4. State & local taxes assessed on employee compensation
2. Where to apply
	1. SBA lender finder tool
		1. <https://www.sba.gov/paycheckprotection/find>
	2. Community Development Financial Institutions
		1. Nonprofit lenders for specific programs
		2. List of CDFI’s
			1. <https://www.finder.com/list-of-community-development-financial-institutions-by-state>
		3. Limited to loans at 250K
		4. Prefer Borrowers
			1. Minority
			2. Low income
			3. Located in HUB/EEPZ/SEZ
			4. If you are not one of the categories listed above, your employees could be.
			5. Own only one business
		5. Examples
			1. <https://www.pcrcorp.org/>
			2. <https://www.kinecta.org/sba-paycheck-protection-program/>
			3. <http://pacelabdc.org/>
			4. Clcloans.com
		6. Fintech
			1. Limited to generally 350K
			2. Own only one business
				1. <https://www.kabbage.com/paycheck-protection-program-loans/>
				2. <https://lendistry.com/sba-paycheck-protection-program-loan/>
		7. SB Lenders
			1. Velocitysba.com
			2. Libertysbf.com
			3. Fountainheadcc.com
			4. <https://www.harvestsbf.com/>
		8. Major Bank
			1. Can lend up to 10 million
			2. Can work with owners that have more than one business
		9. Forgiveness calculation
			1. 8 week from funding date
			2. FTEs
			3. 75%/25% Rule
		10. Common Issues
			1. The Affiliate Problem
				1. 500 employee max
			2. FTE calculation
			3. Owner Draw disbursements
			4. Multiple Applications
		11. Review of application form