



U.S. Small Business
Administration

Economic Injury Loan Program

Wichita District Office

April 2, 2020

Next Webinars are scheduled for:

Monday, April 6th at 2:00 p.m.

Wednesday, April 8th at 1:00 p.m.

Overview of SBA Loan Programs

Economic Injury Disaster Loans and Advances – Currently Available

Paycheck Protection Program – Coming Soon

SBA's Economic Injury Disaster Loan Basics

What businesses are eligible to apply?

SBA's Economic Injury Disaster Loans (or working capital loans) are available to small businesses, small agricultural cooperatives, small aquaculture businesses and most private non-profit organizations

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.)

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. **Loan payments will be deferred for 12 months.**

Eligibility for these working capital loans are based on the size (must be a small business) and type of business and its financial resources.

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.

SBA's Economic Injury Disaster Loan Terms

How is the amount I can borrow calculated?

The loan is for six months of operating expense - basically what the business needs to stay in business right now by covering operating expenses. Decisions are made on a case by case basis by the loan officer.

New application asks for

- *Gross revenues for 12 months prior to January 31, 2020*
- *Cost of Goods Sold for 12 months prior to January 31, 2020*
- *Rental Properties lost rents due to the disaster*
- *Business Details (number of employees, years in business, etc.)*
- *Ownership information*

Loans over \$200,000 may require additional analysis

How will funds be disbursed?

Funds will be disbursed all at once.

Economic Injury Disaster Loan Terms



What are the collateral requirements?

- Economic Injury Disaster Loans over \$25,000 require collateral.
- Business assets will be secured
- *SBA is NOT securing real estate as collateral, including personal residences.*
- SBA will not decline a loan for lack of collateral

SBA's Economic Injury Disaster Loan Basics

What kinds of small businesses can apply?

Examples of eligible industries include but are not limited to the following: hotels, recreational facilities, charter boats, manufactures, sports vendors, owners of rental property, restaurants, retailers, souvenir shops, travel agencies, and wholesalers.



What other criteria is involved?

The applicant business must have a physical presence in the declared disaster area. An applicant's economic presence alone in a declared area does not meet this requirement. The physical presence must be tangible and significant. Merely having a P.O. Box in the disaster area would not qualify as a physical presence.

Ineligible Entities

What are some of the businesses that are ineligible for an Economic Injury Disaster Loan?

- Agricultural Enterprises -If the primary activity of the business (including its affiliates) is as defined in Section 18(b)(1) of the Small Business Act, neither the business nor its affiliates are eligible for EIDL assistance.
- Religious Organizations (*affiliated services such as camps, daycare, schools may qualify*)
- Charitable Organizations
- Gambling Concerns (Ex: Concerns that derive more than 1/3 of their annual gross revenue from legal gambling activities)
- Casinos & Racetracks (Ex: Businesses whose purpose for being is gambling (e.g., casinos, racetracks, poker parlors, etc.) are not eligible for EIDL assistance regardless of 1/3 criteria above.

SBA's Working Capital Loans are Different from Other SBA Loans

SBA's Economic Injury Disaster Loan (EIDLs) funds come directly from the U.S. Treasury.

Applicants do not go through a bank to apply. Instead apply directly to SBA's Disaster Assistance Program at: www.sba.gov/disaster

There is no cost to apply.

There is no obligation to take the loan if offered.

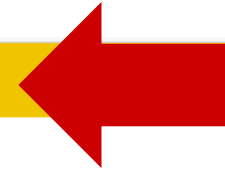
The maximum unsecured loan amount is \$25,000.

Applicants can have an existing SBA Disaster Loan and still qualify for an EIDL for this disaster, but the loans cannot be consolidated.

Basic Filing Requirements – **NEW PROCESS**

www.sba.gov/disaster

⚠️ Coronavirus (COVID-19): Apply for an Economic Injury Disaster Loan [CLICK HERE](#)



Translate SBA e

[Business Guide](#) [Funding Programs](#) [Federal Contracting](#) [Learning Ce](#)

Window Snip

Disaster assistance

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

APPLY FOR ASSISTANCE

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.

Estimated application time is 2 hours, 10 minutes – most will take much less time

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.

Eligibility

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.

Application

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 *

ABC Store, LLC

Trade Name *

Sarah's Store

EIN/SSN for Sole Proprietorship *

55-5555555

Organization Type *

Make sure you use your exact Business Legal Name as it is in IRS filings

Choose the Business Structure

Business Legal Name *

ABC Store, LLC

Trade Name *

Sarah's Store

EIN/SSN for Sole Proprietorship *

55-5555555

Organization Type*

- Other
- Limited Liability Company
- Sole Proprietorship
- C-Corporation
- S-Corporation
- General Partnership
- Limited Liability Partnership
- Limited Partnership
- Cooperative
- Trust
- Independent

Revenues and Expenses

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) *

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

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

- 2019 Gross Revenue
- 2019 Cost of Goods Sold (cost of sales or cost of services) is how much it costs to produce your products or services. COGS include direct material and direct labor expenses that go into the production of each good or service that is sold- essentially business operating expenses

Non-Profit Organizations

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

Additional Information

Compensation From Other Sources Received as a Result of the Disaster

Provide Brief Description of Other Compensation Sources

Business Information

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

City *

State *

County

Zip *

Business Phone *

Alternative Business Phone

We suggest adding your cell number here as an alternate so you can be reached by a loan officer

Additional Business Info

Business Email *

Date Business Established *

Current Ownership Since *

Business Activity *

Detailed Business Activity *

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



What Kind of Business

int

- Agriculture
- Automotive Repair
- Automotive Sales & Gas Service Stations
- Business Services
- Communications
- Construction & Contractors
- Eating & Drinking Places
- Educational Services
- Entertainment Services
- Faith Based Organization
- Finance
- Food & Beverage Stores
- Freight
- Health Services
- Hotels & Lodging
- Insurance
- Legal Services
- Manufacturing
- Mining & Natural Resource Extraction
- Miscellaneous Services

▼

Detailed Business Activity*

▼

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

Next >

Detailed Business Info

Business Email *

sarah.haymaker@sba.gov

Date Business Established *

01/01/2001

Current Ownership Since *

01/01/2001

Business Activity *

Eating & Drinking Places

Detailed Business Activity*

None of the below

Bar

Catering

Ice Cream Shops

Restaurant - Casual Dining

Restaurant - Fast Food & Carry Out

Restaurant - Fine Dining

Number of Employees Jan. 31, 2020

Detailed Business Activity*

Ice Cream Shops

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

6

Next >

Business Owner Info

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

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 *

Last Name *

Mobile Phone *

Title / Office *

Ownership Percent *

Email *

SSN *



Entity Owned Business

Is Your Business Owned by a Business Entity? *

Yes No

BUSINESS APPLICANT PARENT ENTITY

Legal Name *

Street Address *

City *

State *

EIN *

ZIP *

Business Phone *

Entity Owned Business

Business Type *

- Other
- Limited Liability Company
- Sole Proprietorship
- C-Corporation
- S-Corporation
- General Partnership
- Limited Liability Partnership
- Limited Partnership
- Cooperative
- Trust
- Independent

Mobile Phone *

Title / Office *

Ownership Percent *

Email *

Entity Owned Business

Business Type *

Limited Liability Company

Ownership Percent *

50

If a Business Applicant is owned by a business entity, that business entity must provide information as part of this application and must sign a guarantee.




Individual Information

Individual Owner/Agent(s)

Owner/Agent 1 ^	
First Name *	<input type="text" value="Sarah"/>
Last Name *	<input type="text" value="Haymaker"/>
Mobile Phone *	<input type="text" value="(316)-269-6616"/>
Title / Office *	<input style="text-align: right; border-bottom: none; border-right: none; border-left: none; border-top: none; border: 1px solid #ccc;" type="text" value="Owner"/> ▼
Ownership Percent *	<input type="text" value="50"/>
Email *	<input type="text" value="sarah.haymaker@sba.gov"/>
SSN *	<input type="text" value="888-88-8888"/>
Birth Date *	<input type="text" value="01/01/1970"/>
Place Of Birth *	<input type="text" value="Oklahoma"/>
U.S. Citizen *	<input checked="" type="radio"/> Yes <input type="radio"/> No
Residential Street Address *	<input type="text" value="220 W. Douglas Ave., Suite 450"/>

Additional Owner Info

 Add Additional Owner

[< Back](#)

[Next >](#)

Additional Owner Info

U.S. Citizen *

Yes No

Residential Street Address *

220 W. Douglas Ave., Suite 450

City *

Wichita

State *

Kansas

Zip *

67202

✕ Remove Owner

👤+ Add Additional Owner

< Back

Next >

Other Information

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)?

Assistance with Application

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

Advance on Loan

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

Where to Send Funds

Bank Name *

Account Number *

Routing Number *

For businesses that applied using one of the previous methods (portal, paper forms, drop box), you must complete this new application process to be considered for the advance. If the advance is not needed/wanted, no action here required.

Certifications

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](#)

< Back

Next >

Review Application Summary

Summary


Business Information



Edit

Business Legal Name	ABC Store, LLC
Trade Name	Sarah's Store
EIN/SSN for Sole Proprietorship	55-5555555
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)	\$75,000.00
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	

Submit

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You should know...

- There is NO user registration
- You cannot save your information and return later to complete the application
- Be prepared, have your information ready before starting the online application
- If you request an advance, we believe these will be processed in as little 3 business days
- If you previously applied through another method and want to be considered for the advance, you must also submit your information through the new system
- You will not lose your place in line for the full loan application, your original application number will be maintained

Economic Injury Disaster Loan Advance

- Up to \$10,000
- If approved, funds can be used for payroll and other operating expenses
- The advance will be forgiven

Assistance From SBA Partners

Free assistance with reconstructing financial records, preparing financial statements and submitting the loan application is available from any of SBA's partners: Small Business Development Centers (SBDCs), SCORE, Women's Business Centers (WBC), and Veteran's Business Outreach Centers and local Chambers of Commerce.

For the nearest office, visit: <https://www.sba.gov/local-assistance>

Submit Your Application As Soon As Possible

Make sure to complete all sections as accurately as possible 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.

If the loan request has already been denied, contact customer service to update information as conditions are changing daily.

Other information that may be requested during processing

Tax Authorization (Form 4506-T) 20%

Owners/GP/50% Affiliate

Most recent Business Tax Returns

Personal Financial Statement (Form 413)

20% Owners/GP

Schedule of Liabilities (Form 2202)

Paycheck Protection Program

Program authorized through CARES Act

Paycheck Protection Program

- **FRIDAY** the SBA and Treasury Department will launch the new Paycheck Protection Program to help keep employees on the payroll and small businesses operating
- Additional information will be shared in the coming days
- The program will connect borrowers with local lending institutions to process the loan application
- As soon as all the economic relief programs are available, we will inform the public via media, the SBA.gov website, social media, e-newsletters, and various direct outreach programs. For more information on SBA's assistance for small businesses, visit www.sba.gov/coronavirus.

Paycheck Protection Program

- Lots of various analysis of the language in the legislation by many individuals and organizations
- SBA and Treasury are working together to ensure consistent rules, procedures, and interpretation by those charged with implementing the program
- We want to get it right. It's harder to walk back misinformation than provide small businesses the right information

PPP Fact Sheet from US Treasury

- <https://home.treasury.gov/system/files/136/PPP--Fact-Sheet.pdf>
- All loan terms will be the same for everyone
- The loan amounts will be forgiven as long as:
 - The loan proceeds are used to cover payroll costs, and most mortgage interest, rent, and utility costs over the 8 week period after the loan is made; and
 - Employee and compensation levels are maintained. Payroll costs are capped at \$100,000 on an annualized basis for each employee.
 - Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs. Loan payments will be deferred for 6 months.

When Can I Apply?

- Starting April 3, 2020, small businesses and sole proprietorships can apply for and receive loans to cover their payroll and other certain expenses through existing SBA lenders.
- Starting **April 10, 2020**, independent contractors and self-employed individuals can apply for and receive loans to cover their payroll and other certain expenses through existing SBA lenders.
- <https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Application-3-30-2020-v3.pdf>
- You will need to provide your lender with payroll documentation.

What Should You Use PPP Funds For...

- Payroll costs, including benefits
- Interest on mortgage obligations, incurred before February 15, 2020
- Rent, under lease agreements in force before February 15, 2020
- Utilities, for which service began before February 15, 2020.

What Counts as Payroll

- Salary, wages, commissions, or tips (capped at \$100,000 on an annualized basis for each employee)
- Employee benefits including costs for vacation, parental, family, medical, or sick leave
- Allowance for separation or dismissal
- Payments required for the provisions of group health care benefits including insurance premiums
- Payment of any retirement benefit
- State and local taxes assessed on compensation
- For a sole proprietor or independent contractor: wages, commissions, income, or net earnings from self-employment, capped at \$100,000 on an annualized basis for each employee

Loan Forgiveness

- You will owe money when your loan is due if you use the loan amount for anything other than payroll costs, mortgage interest, rent, and utilities payments over the 8 weeks after getting the loan.
- Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.
- You will also owe money if you do not maintain your staff and payroll.
- Number of Staff: Your loan forgiveness will be reduced if you decrease your full-time employee headcount.
- Level of Payroll: Your loan forgiveness will also be reduced if you decrease salaries and wages by more than 25% for any employee that made less than \$100,000 annualized in 2019.
- Re-Hiring: You have until June 30, 2020 to restore your full-time employment and salary levels for any changes made between February 15, 2020 and April 26, 2020.

Use of EIDL Funds

- Everything else not covered by PPP
- Items covered by PPP when those funds are exhausted beyond 8 weeks

EIDL vs PPP and what else?

- America's SBDC has a work in progress comparison available here:
https://docs.google.com/spreadsheets/d/12xv4xcsg_9xoVeEE_Y1j2sicNbCvl2GAVinSowU2zgg/htmlview#

Comparison Provided by ASBDC

Economic Injury

- Lender is SBA
- Term 30 years
- Up to \$2 million
- Interest 3.75%
- Some collateral
- No personal guarantee up to \$200k
- Payments deferred 12 months
- Only advance portion may be forgiven
- Available through Dec. 31, 2020

Paycheck Protection

- Lender is SBA approved financial institution
- Term 2 years
- 2.5x avg. monthly payroll, up to \$10m million
- Interest 0.5%
- No collateral
- No personal guarantee
- Payments deferred 6 months
- 100% forgiveness is possible
- Available through June 30, 2020

A couple more things...

- Beware of Scams!!! They're everywhere...
 - There is NO immediate deadline to apply for Economic Injury Loans
 - There is NO cost to apply
 - NO credit card is needed
 - Etc.
- When in doubt, contact your local SBA staff
- If you want to check the status of your EIDL application, you must call or email the Disaster Customer Service Center at 1-800-659-2955 or DisasterCustomerService@sba.gov

U.S. Small Business Administration

Wichita District Office

316-269-6616

www.sba.gov/ks

Sarah Haymaker, Deputy District Director sarah.haymaker@sba.gov

Cell – 316-250-5612

Janelle Jones, Lender Relations Specialist janelle.jones@sba.gov

Cell – 202-845-4184

Christie Henry, Lender Relations Specialist christie.henry@sba.gov

Cell – 316-272-6023

Michael Aumack, Public Info/Economic Dev. Specialist michael.aumack@sba.gov

Cell – (202) 845-4170