

CEBA PRE-SCREEN TOOL INSTRUCTION GUIDE

THE CEBA PRE-SCREEN TOOL CONSISTS OF FOUR STEPS

STEP	WHAT'S REQUIRED FROM THE APPLICANT
Step 1: Identification Information	<ul style="list-style-type: none">• The name of the Financial Institution you primarily use to conduct business banking• Your Legal Business Name, as it is recorded in the CRA's Business Number (BN) registry• Your 9-Digit CRA Business number• Your email address
Step 2: Income & Payroll Information	<ul style="list-style-type: none">• Selection of whether your business is incorporated or unincorporated• If your business is incorporated:<ul style="list-style-type: none">A. Net Income on your 2018 or 2019 tax filingB. Year of your most recent tax filingC. Amount you paid in payroll for 2019 (sum of all your employees' T4 slips)• If your business is unincorporated:<ul style="list-style-type: none">A. Income recorded on your T1 for the following fields – Net Business Income, Net Professional Income, Net Commission Income, Net Farming Income, Net Fishing IncomeB. Year of your most recent tax filingC. Amount you paid in payroll for 2019 (sum of all your employees' T4 slips)
Step 3: 2020 Eligible Non-Deferrable Expenses <i>NOTE: Only applicants whose 2019 payroll amount is \$20,000 or less will be required to complete this step</i>	<ul style="list-style-type: none">• A forecast of your 2020 Eligible Non-Deferrable Expenses across specific categories, identifying the expenses / invoices / agreements that prove greater than \$40,000 CAD and less than \$1,500,000 CAD in 2020 Eligible Non-Deferrable Expenses
Step 4: Review & Submit	<ul style="list-style-type: none">• Review and consent to the declaration to assess potential eligibility

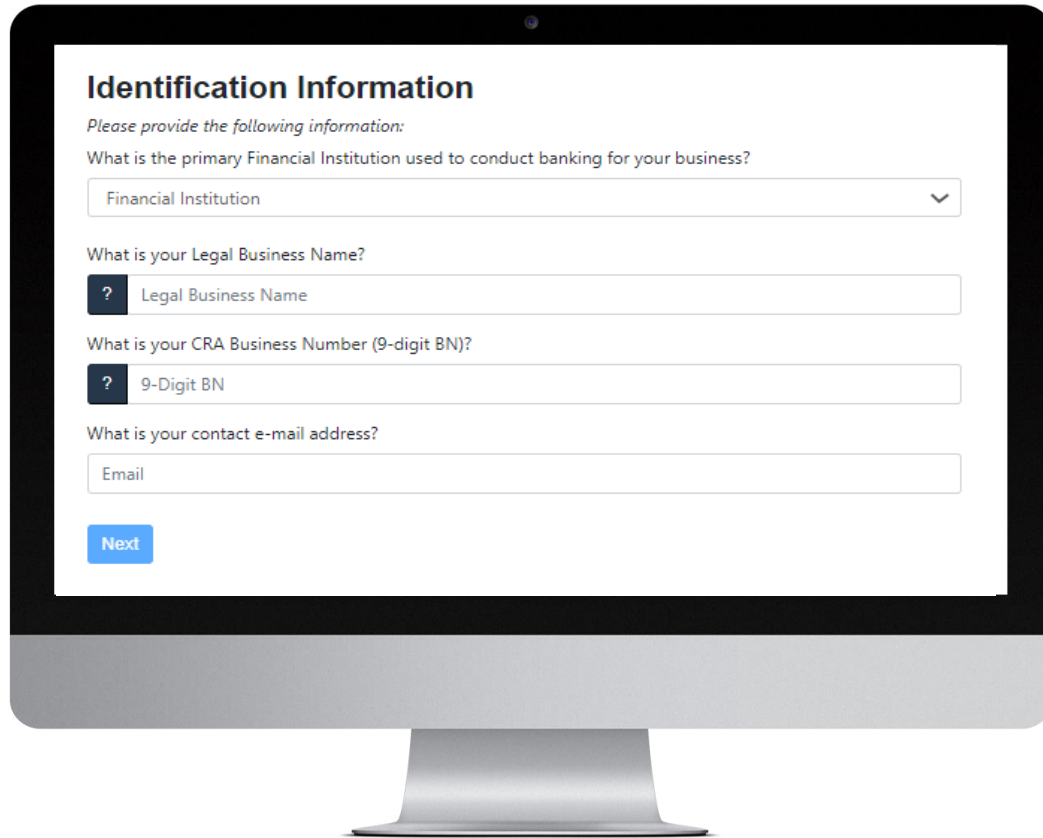
STEP 1: IDENTIFICATION INFORMATION

STEP 1: IDENTIFICATION INFORMATION

STEP 2: INCOME VERIFICATION &
PAYROLL INFORMATION

STEP 3: 2020 ELIGIBLE NON-DEFERRABLE
EXPENSES

STEP 4: REVIEW & SUBMIT



Identification Information

Please provide the following information:

What is the primary Financial Institution used to conduct banking for your business?

Financial Institution

What is your Legal Business Name?

? Legal Business Name

What is your CRA Business Number (9-digit BN)?

? 9-Digit BN

What is your contact e-mail address?

Email

Next

Tips To Successfully Complete This Step

- Select the Financial Institution that you primarily use to conduct banking for your business
- Input your Legal Business Name, **exactly** as it is recorded in the CRA's Business Number (BN) registry. Please note that the Legal Business name **is not** the business' operating or trade name. Please consider the following examples:
 - Sole Proprietors:* You are a sole proprietor and your name is John Smith, and you advertise your business as ABC Framing. In this case, your legal business name is John Smith
 - Corporations:* The corporation's name is 12345 Canada Inc. and the business advertises as ABC Properties. In this case, the legal business name is 12345 Canada Inc.
- Have your 9-Digit CRA Business Number ready. A business number is a unique, 9-digit number – the standard identifier for businesses. It is unique to a business or legal entity. It is required for any business registered with the Canada Revenue Agency (CRA) – see here for a [link](#) on more information about business numbers.
- Enter your preferred email address – you will receive an email with your CEBA Eligibility confirmation at this address

STEP 2: INCOME VERIFICATION & PAYROLL INFORMATION

STEP 1: IDENTIFICATION INFORMATION

STEP 2: INCOME VERIFICATION & PAYROLL INFORMATION

STEP 3: 2020 ELIGIBLE NON-DEFERRABLE EXPENSES

STEP 4: REVIEW & SUBMIT

The screenshot shows a web form titled "Income Verification" with the instruction "Please provide the following information:". It contains two main sections: "Are you incorporated?" and "Payroll Information".

Are you incorporated?
 Yes, my business is incorporated

What was your business net income as reported on Line 400 of your 2018 or 2019 T2?
? Enter Amount

Filing Year
? Select Year

Payroll Information

- If your payroll for 2019 as recorded on all your employees' T4 is less than or equal to \$20,000, you will need to provide information regarding your business expenses
- If your payroll for 2019 as recorded on all your employees' T4 slips is greater than \$20,000 but less than \$1,500,000, you will not need to provide information regarding your business expenses
- If your payroll for 2019, as recorded on all your employees' T4 slips, is greater than or equal to \$1,500,000, your business is not eligible for a CEBA loan

What was your payroll for 2019 as recorded on all your employees' T4 slips for 2019?
(Enter \$0 if no payroll)
? Enter Amount

Buttons: Back, Next

Tips To Successfully Complete This Step

- Have your 2018 or 2019 tax filing ready. You must have filed taxes for your business in either 2018 or 2019 to qualify past this step:
 - a) *Sole Proprietors*: your tax year aligns to the calendar year in which you filed your personal income taxes
 - b) *Corporations*: your fiscal year end must be in 2019 for the tax filing to be a 2019 filing. If your fiscal year end was January 1 2020, it is a 2020 filing. Therefore, if your fiscal year ends on or after January 1, 2020 and you did not file taxes in 2018 you are not eligible for the CEBA program
- If your business is **unincorporated**, have your T1 filing ready and enter the information from the following lines, enter 0 if nil:
 - T1 Line 135/13500 Net Business Income
 - T1 Line 137/13700 Net Professional Income
 - T1 Line 139/13900 Net Commission Income
 - T1 Line 141/14100 Net Farming Income
 - T1 Line 143/14300 Net Fishing Income
- If your business is **incorporated**, have your T2 filing ready and enter your business net income as reported in your T2, Line 400

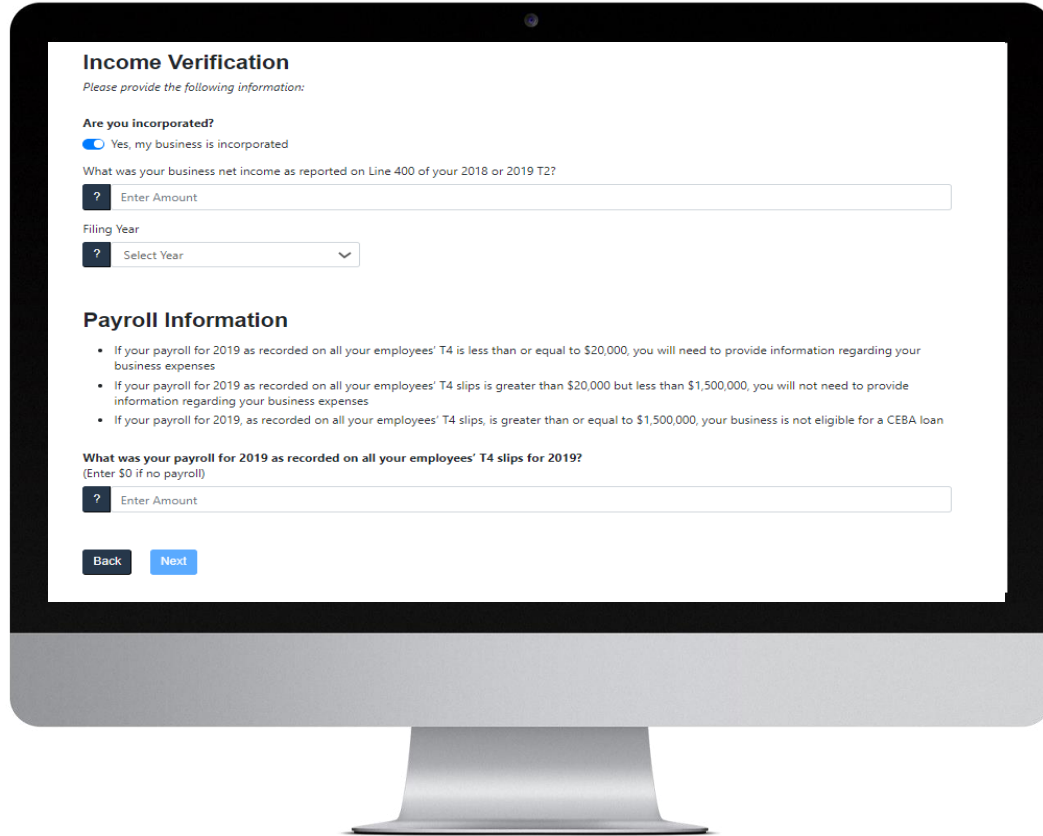
STEP 2: INCOME VERIFICATION & PAYROLL INFORMATION (CONTINUED)

STEP 1: IDENTIFICATION INFORMATION

STEP 2: INCOME VERIFICATION & PAYROLL INFORMATION

STEP 3: 2020 ELIGIBLE NON-DEFERRABLE EXPENSES

STEP 4: REVIEW & SUBMIT



Income Verification
Please provide the following information:

Are you incorporated?
 Yes, my business is incorporated

What was your business net income as reported on Line 400 of your 2018 or 2019 T2?
? Enter Amount

Filing Year
? Select Year

Payroll Information

- If your payroll for 2019 as recorded on all your employees' T4 is less than or equal to \$20,000, you will need to provide information regarding your business expenses
- If your payroll for 2019 as recorded on all your employees' T4 slips is greater than \$20,000 but less than \$1,500,000, you will not need to provide information regarding your business expenses
- If your payroll for 2019, as recorded on all your employees' T4 slips, is greater than or equal to \$1,500,000, your business is not eligible for a CEBA loan

What was your payroll for 2019 as recorded on all your employees' T4 slips for 2019?
(Enter 50 if no payroll)
? Enter Amount

Back Next

Tips To Successfully Complete This Step

- Have your 2019 payroll amount ready. Your 2019 payroll is the sum of all employment income paid as reported in box 14 of your 2019 T4Sum statement and all employment income reported in box 71 of T4 statements issued to all your employees for 2019. If you did not have any payroll in 2019, then enter 0.

STEP 3: FORECASTED 2020 ELIGIBLE NON-DEFERRABLE EXPENSES

STEP 1: IDENTIFICATION INFORMATION

STEP 2: INCOME VERIFICATION & PAYROLL INFORMATION

STEP 3: 2020 ELIGIBLE NON-DEFERRABLE EXPENSES

STEP 4: REVIEW & SUBMIT

2020 Eligible Non-Deferrable Expenses

Please identify your eligible non-deferrable business expenses for 2020. In order to be eligible for the CEBA program, an expense must have been incurred in January and/or February 2020, or cannot be avoided or deferred beyond 2020 (even during a period of shut down and depressed revenues as a result of COVID-19) due to legal or contractual obligations established prior to March 1 2020.

For the most accurate assessment of eligibility, please input the specific dollar amounts you plan to submit in your CEBA application.

[Please click here for Expense Eligibility Details.](#)

Should you choose to apply for the CEBA program through your Financial Institution, you will be required to upload documents to demonstrate your eligible expenses. Please note that certain document types will not be accepted, [click here to view invalid document types](#) for CEBA.

2020 Non-deferrable Expense

? Select expense type ? Select proof of expense Payment Frequency

What is the amount of the expense (based on frequency selected) Forecasted 2020 Expense Agreement valid until

\$ 0.00 \$ 0.00 Choose date

Add another expense Delete Previous Expense

Tips To Successfully Complete This Step¹

- The eligible non-deferrable expense categories are the following:
 - Wages and other employment expenses to independent (arm's length) third parties;
 - Rent or lease payments for real estate used for business purposes;
 - Rent or lease payments for capital equipment used for business purposes;
 - Payments incurred for insurance related costs;
 - Payments incurred for property taxes;
 - Payments incurred for business purposes for telephone and utilities in the form of gas, oil, electricity, water and internet;
 - Payments for regularly scheduled debt service;
 - Payments incurred under agreements with independent contractors and fees required in order to maintain licenses, authorizations or permissions necessary to conduct business by the Borrower; and,
 - Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower.
- Please identify all relevant expenses that demonstrate 2020 eligible non-deferrable expenses of greater than \$40,000 CAD and less than \$1,500,000 CAD
- Expenses that are being included must have either been paid in January or February, or be subject to a legal or contractual obligation as at March 1, 2020
- Note that your forecasted 2020 annual expense for each Proof of Expense will automatically be calculated by multiplying the frequency of the expense and the amount

¹ See appendix for further details on proof of expense requirements

STEP 3: CALCULATING YOUR 2020 ELIGIBLE NON-DEFERRABLE EXPENSES (CONTINUED)

STEP 1: IDENTIFICATION INFORMATION

STEP 2: INCOME VERIFICATION & PAYROLL INFORMATION

STEP 3: 2020 ELIGIBLE NON-DEFERRABLE EXPENSES

STEP 4: REVIEW & SUBMIT

SAMPLE INTERNET BILL

GENERIC INTERNET CO.
PAYMENT DUE 15-FEB-2020

SAMPLE

Previous bill

Previous bill balance	\$153.75
Payment - Jan 29 - Thank you	cr \$153.75
Adjustments	\$0.00
Outstanding Balance	\$ 0.00

Current bill

Outstanding Balance	\$0.00
Your Bell services	\$141.54
Taxes	\$21.20
Amount due <small>Please pay by February 20, 2015</small>	\$ 162.74

CEBA PROOF OF EXPENSE FORM

2020 Non-deferrable Expense

? Utility - Internet	? Internet Bill	Monthly a
What is the amount of the expense (based on frequency selected)	Forecasted 2020 Expense	Payment Date on Bill / Invoice
\$ 162.74 b	\$ 1,952.88 c	2020-02-15

CALCULATING 2020 ELIGIBLE NON-DEFERRABLE EXPENSE

- a** The internet bill is paid **Monthly**
- b** The amount due for the bill uploaded is **\$162.74**
- c** This is an **automatic calculation** on the webform, it multiplies the frequency (monthly), by the amount of the bill uploaded (\$162.74) to arrive at a forecasted 2020 eligible non-deferrable expense of **\$1,952.88** (12 months * \$162.74)

The sum of all the 2020 Eligible Non-Deferrable Expenses you have identified on Step 3 will be displayed at the bottom of the page

Note: you will not need to upload your documents at this time

STEP 3: CALCULATING YOUR 2020 ELIGIBLE NON-DEFERRABLE EXPENSES (CONTINUED)

STEP 1: IDENTIFICATION INFORMATION

STEP 2: INCOME VERIFICATION & PAYROLL INFORMATION

STEP 3: 2020 ELIGIBLE NON-DEFERRABLE EXPENSES

STEP 4: REVIEW & SUBMIT

SAMPLE LEASE AGREEMENT

OREA Ontario Real Estate Association
Form 510
for use in the Province of Ontario

Agreement to Lease Commercial – Long Form

SAMPLE

This Agreement to Lease (Agreement) dated this 2nd day of January, 2020

TENANT: [REDACTED]
(full legal names of all tenants)

LANDLORD: [REDACTED]
(full legal names of all landlords)

The Tenant hereby offers to lease from the Landlord the premises as described herein on the terms and subject to the conditions as set out in this Agreement. For the purposes of this Agreement to Lease "Tenant" includes lessee and "Landlord" includes lessor.

1. **PREMISES:** The "Premises" consisting of approximately 1108 square feet more or less on the 2nd floor of the

"Building" known municipally as 300 [REDACTED] Ave., Unit [REDACTED] in the [REDACTED] city of [REDACTED], Province of Ontario, as shown outlined on the plan attached as Schedule "A".

2. **USE:** The Premises shall be used only for Medical Clinic for the practice of Neurology

3. **TERM OF LEASE:**
(a) The lease shall be for a term of (60) months commencing on the 1st day of January, 2020, and terminating on the 31st day of May, 2025

(b) Provided the Tenant is not at any time in default of any covenants within the Lease, the Tenant shall be entitled to renew this Lease for 1 additional term(s) of 60 months (each) on written notice to the Landlord given not less than 1 months prior to the expiry of the current term at a rental rate to be negotiated. In the event the Landlord and Tenant can not agree on the fixed minimum rent at least two months prior to expiry of the current lease, the fixed minimum rent for the renewal period shall be determined by arbitration in accordance with the Arbitration Act or any successor or replacement act.

4. **RENTAL:** Fixed minimum rent: The fixed minimum rent payable by the Tenant for each complete twelve-month period during the lease term shall be:

From June 2020 to May 2025; inclusive, \$42,000.00 per annum being \$3,500.00 per month, based upon \$3.16 per sq. 1108 (foot/metres)

CEBA PROOF OF EXPENSE FORM

2020 Non-deferrable Expense

? Rent / Lease - Real Estate

? Lease Agreement

Monthly **a**

What is the amount of the expense (based on frequency selected)

Forecasted 2020 Expense

Agreement valid until

\$ 3,500 **b**

\$ 42,000.00 **c**

2025-05-31

CALCULATING 2020 ELIGIBLE NON-DEFERRABLE EXPENSE

- a** The payment frequency is **Monthly** based on the lease agreement
- b** The amount due each month is **\$3,500** based on the lease agreement
- c** This is an **automatic calculation** on the webform, it multiplies the frequency (monthly), by the amount per payment period (\$3,500) to arrive at a forecasted 2020 eligible non-deferrable expense of **\$42,000** (12 months * \$3,500)

The sum of all the 2020 Eligible Non-Deferrable Expenses you have referenced on Step 3 will be displayed at the bottom of the page

Note: you will not need to upload your documents at this time

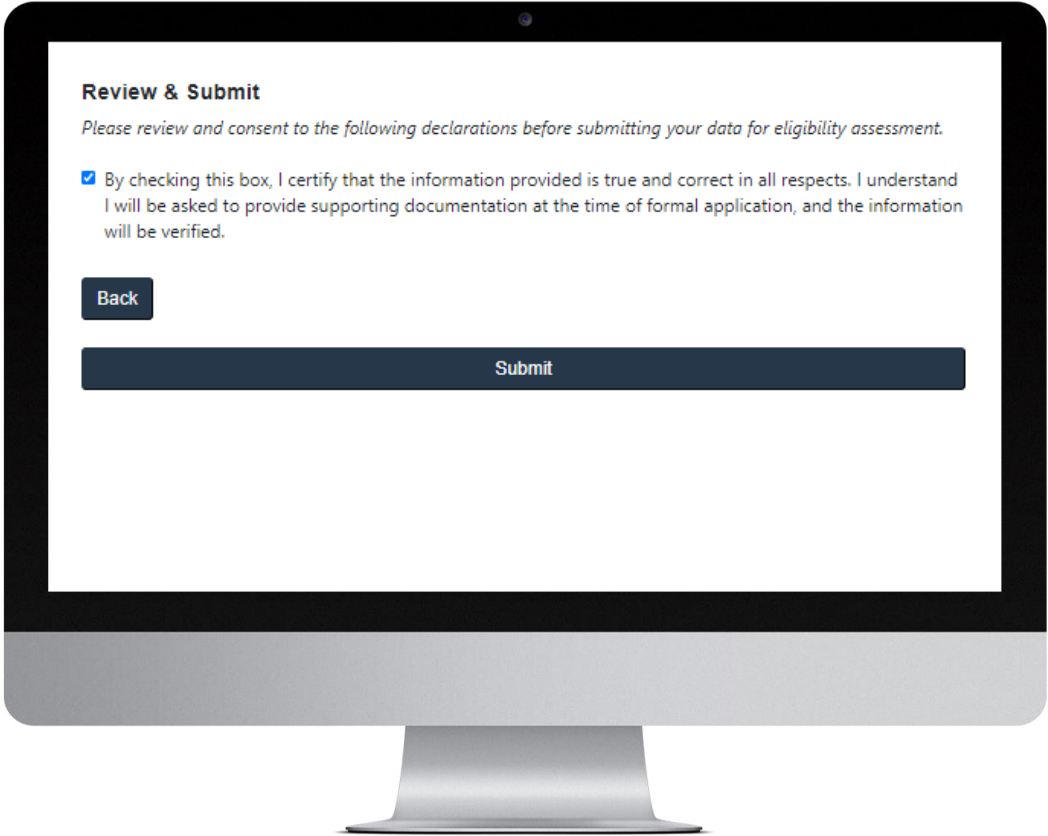
STEP 4: REVIEW AND SUBMIT

STEP 1: IDENTIFICATION INFORMATION

STEP 2: INCOME VERIFICATION & PAYROLL INFORMATION

STEP 3: 2020 ELIGIBLE NON-DEFERRABLE EXPENSES

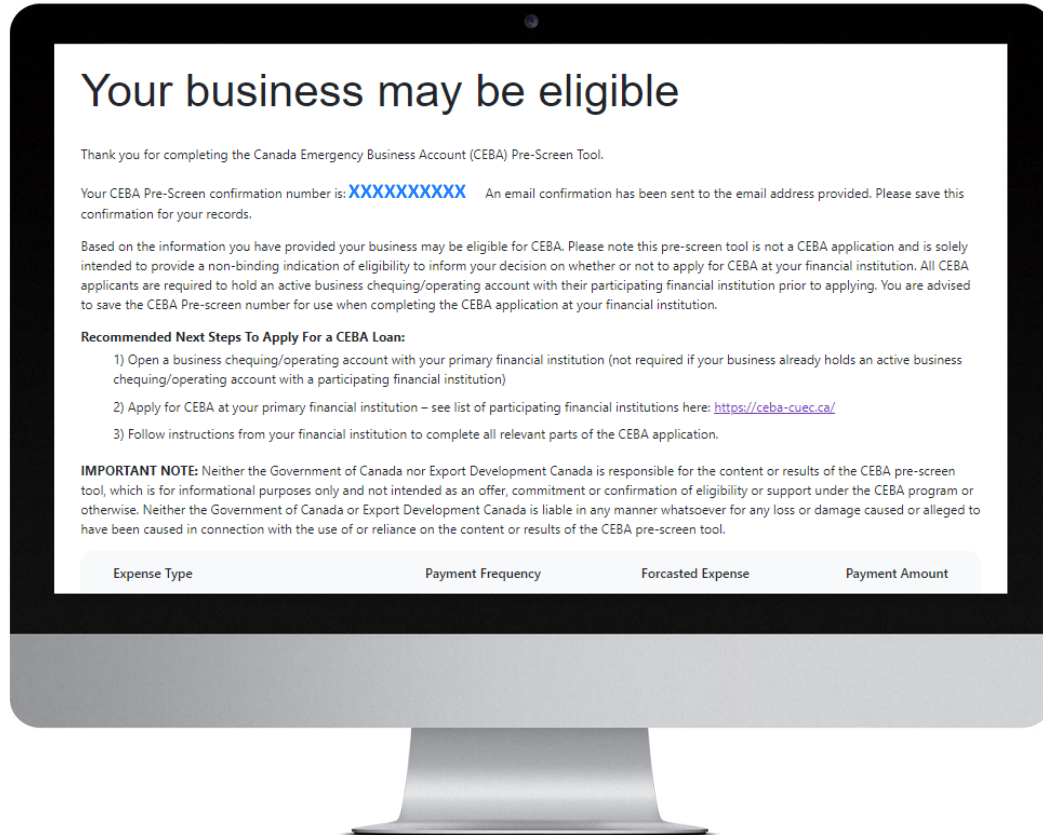
STEP 4: REVIEW & SUBMIT



Tips To Successfully Complete This Step

- Review and consent to the legal declaration before submitting your data for the eligibility assessment

POST SUBMISSION: YOUR ELIGIBILITY NUMBER & CONFIRMATION EMAIL



Post Submission Notes

- After submitting the CEBA eligibility form you will be directed to a page that displays your CEBA Pre-Screen Number
- **Please make sure to either save or print your CEBA Pre-Screen Number** in order to avoid potential delays with your application
- In addition, you will receive an email at the address you indicated in Step 1 of the form. This email will contain your CEBA Pre-Screen Number as well as recommended next steps to submit your CEBA application
- You will only be sent **one confirmation email and we will be unable to reissue and resend emails**, so please store your confirmation email in a safe location
- If you do not find the email in your inbox, please check your spam folder

**APPENDIX:
ELIGIBLE PROOFS OF EXPENSE AND SUPPORTING DOCUMENTATION
FOR 2020 NON-DEFERRABLE EXPENSES**

ACCEPTABLE PROOFS OF EXPENSE TYPES

EXPENSE CATEGORIES	ACCEPTABLE PROOFS OF EXPENSE (NON-EXHAUSTIVE)
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Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties

- Paystub
- Employment Agreement

Rent or lease payments for real estate used for business purposes

- Lease Agreement
- Invoice

Rent or lease payments for capital equipment used for business purposes

- Lease Agreement
- Invoice

Payments incurred for insurance related costs

- Insurance Policy / Contract

Payments incurred for property taxes

- Property Tax Bill

Payments incurred for business purposes for telephone and utilities in the form of gas, oil, electricity, water and internet

- Contract or Agreement
- Invoice or Bill

Payments for regularly scheduled debt service

- Lending Agreement
- Invoice from Lender
- *Does not include credit card statements

Payments incurred under agreements with independent contractors and fees required in order to maintain licenses, authorizations or permissions necessary to conduct business by the Applicant / Borrower

- Contract or Agreement
- Invoice

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Applicant / Borrower

- Agreement to pay for materials consumed to produce a product ordinarily offered for sale by the business
- Invoice for Livestock Feed

INVALID PROOFS OF EXPENSE

The CEBA program eligibility criteria have been established by the Government. The following document types are considered invalid as proof of 2020 Eligible Non-Deferrable Expenses for the purposes of CEBA:

- ❌ Financial Statements (i.e. income statement, profit and loss statements)
- ❌ Invoices due prior to January 1, 2020
- ❌ Invoices for independent contractors dated on or after March 1, 2020
- ❌ Handwritten documents (e.g. handwritten invoices, rent receipts)
- ❌ Bank transactions or account statements
- ❌ Cheque images
- ❌ Quotations or proposals
- ❌ Credit card statements or receipts
- ❌ T4 summary
- ❌ T5018 summary document
- ❌ CRA payment notices
- ❌ GST/HST payment notices

WAGES AND OTHER EMPLOYMENT EXPENSES TO INDEPENDENT (ARM'S LENGTH THIRD PARTIES)

See below for a description and the minimum requirements for your proof of expense to be considered eligible

EXPENSE TYPE

Wages and Other Employment Expenses to Independent (Arm's Length) Third Parties

Rent / Lease - Real Estate

Rent / Lease - Capital Equipment

Insurance

Property Tax

Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

Payments for regularly scheduled debt service

Independent Contractor Fees

License Fees

Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower



PROOF OF EXPENSE

Paystub

A paystub lists details about an employees' pay, including wages earned, taxes, and other deductions. At minimum, the paystub must include:

- business name and employee or contractor name,
- pay period in 2020, and
- wage and deduction amounts

In order to be eligible, the paystub must be dated in 2020.

Employment Agreement

An employment agreement sets out the terms of the employment relationship between employer and employee, including the entitlements, obligations, and restrictions of all parties. At minimum, the employment agreement must include:

- business name and employee or contractor name,
- date (i.e. employment term), and
- wage or employment expense amount(s)

In order to be eligible, the employment agreement must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.

RENT / LEASE REAL ESTATE

See below for a description and the minimum requirements for your proof of expense to be considered eligible

EXPENSE TYPE

Wages and Other Employment Expenses to Independent (Arm's Length) Third Parties

Rent / Lease - Real Estate

Rent / Lease - Capital Equipment

Insurance

Property Tax

Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

Payments for regularly scheduled debt service

Independent Contractor Fees

License Fees

Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

PROOF OF EXPENSE

Rental Invoice

A rental invoice is a document which confirms the rental payment owed by a tenant to a landlord or property manager. At minimum, the rental invoice must include:

- landlord / property management and business name and contact information or building address,
- date of payment, and
- amount owed

In order to be eligible, the rental invoice must be dated in 2020.

Lease Agreement

A lease agreement is a contract between a landlord and tenant, which describes the financial compensation to be paid in exchange for the right to operate a business on the property. At minimum, the lease agreement must include:

- landlord and business name and contact information property or building address,
- term of occupancy, and
- rent amount

In order to be eligible, the lease agreement must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.

RENT / LEASE CAPITAL EQUIPMENT

See below for a description and the minimum requirements for your proof of expense to be considered eligible

EXPENSE TYPE

Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties

Rent / Lease - Real Estate

Rent / Lease - Capital Equipment

Insurance

Property Tax

Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

Payments for regularly scheduled debt service

Independent Contractor Fees

License Fees

Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

PROOF OF EXPENSE

Rental Invoice

A rental invoice is a document which confirms the payment by the renter to the owner to obtain temporary possession of a capital equipment asset for business use. At minimum, the rental invoice must include:

- owner and renter name and contact information,
- description of the rented capital equipment,
- rental term (date), and
- amount owed

In order to be eligible, the rental invoice must be dated in 2020.

Lease Agreement

A lease agreement is a contract between the lessor (owner) and lessee, which describes the financial compensation to be paid to obtain capital equipment used for business purposes. At minimum, the lease agreement must include:

- lessor and lessee name and contact information,
- description of the capital equipment under lease
- lease term (date), and
- lease amount

In order to be eligible, the lease agreement must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.

INSURANCE

See below for a description and the minimum requirements for your proof of expense to be considered eligible

EXPENSE TYPE

Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties

Rent / Lease - Real Estate

Rent / Lease - Capital Equipment

Insurance

Property Tax

Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

Payments for regularly scheduled debt service

Independent Contractor Fees

License Fees

Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

PROOF OF EXPENSE

Insurance Policy / Contract

An insurance policy is a contract between an insurer and an insured party (policyholder), which details the insurance coverage for a premium. At minimum, the insurance policy / contract must include:

- insurer and business policyholder name and contact information,
- description of the insured risk,
- policy term, and
- policy premium

In order to be eligible, the insurance policy / contract must be dated prior to March 1, 2020, have a contractual end date of no earlier than January 1, 2020, and protect a business entity.

PROPERTY TAX

See below for a description and the minimum requirements for your proof of expense to be considered eligible

EXPENSE TYPE

Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties

Rent / Lease - Real Estate

Rent / Lease - Capital Equipment

Insurance

Property Tax

Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

Payments for regularly scheduled debt service

Independent Contractor Fees

License Fees

Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

PROOF OF EXPENSE

Property Tax Bill

A property tax bill or statement is provided by the municipality and outlines the property tax owed. At minimum, the property tax bill must include:

- business name,
- property address,
- payment due date, and
- amount owed

In order to be eligible, the property tax bill must be dated in 2020.

TELEPHONE & UTILITIES

See below for a description and the minimum requirements for your proof of expense to be considered eligible

EXPENSE TYPE

Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties

Rent / Lease - Real Estate

Rent / Lease - Capital Equipment

Insurance

Property Tax

Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

Payments for regularly scheduled debt service

Independent Contractor Fees

License Fees

Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

PROOF OF EXPENSE

Telephone / Utility Bill

A bill is a statement of money owed for goods or services supplied. At minimum, the telephone / utility bill must include:

- business name and goods/service provider name,
- description of goods/services supplied,
- payment due date, and
- amount owed

In order to be eligible, the bill must be dated in 2020.

Telephone / Utility Contract

A contract is a legal agreement between two (or more) parties, detailing the terms of a transaction in which financial compensation is provided in exchange for goods/services supplied. At minimum, the telephone / utility contract must include:

- business name and goods/service provider name,
- description of goods/services supplied,
- contract term, and
- contracted amount

In order to be eligible, the contract must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.

PAYMENTS FOR REGULARLY SCHEDULED DEBT

See below for a description and the minimum requirements for your proof of expense to be considered eligible

EXPENSE TYPE

- Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties
- Rent / Lease - Real Estate
- Rent / Lease - Capital Equipment
- Insurance
- Property Tax
- Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

Payments for regularly scheduled debt service

- Independent Contractor Fees
- License Fees
- Authorization / Permission Fees
- Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

PROOF OF EXPENSE

Lending agreement

A lending agreement is a contract between borrower and lender which sets out the rights and duties of the parties. At minimum, the lending agreement must include:

- borrower and lender name and contact information,
- loan term, and
- amount of regularly scheduled debt payment due (i.e., regularly scheduled principal and / or interest)

In order to be eligible, the lending agreement must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.

Invoice from Lender

An invoice from a lender is a statement of money owed by the borrower as it relates to a lending agreement between the lender and borrower. At minimum, the invoice from a lender must include:

- borrower and lender names and contract information,
- some reference to the lending agreement that the invoice relates to,
- payment due date, and
- amount of regularly scheduled debt payment due (i.e., regularly scheduled principal and / or interest)

In order to be eligible, the invoice from a lender must be dated in 2020.

INDEPENDENT CONTRACTOR FEES

See below for a description and the minimum requirements for your proof of expense to be considered eligible

EXPENSE TYPE

- Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties
- Rent / Lease - Real Estate
- Rent / Lease - Capital Equipment
- Insurance
- Property Tax
- Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)
- Payments for regularly scheduled debt service

Independent Contractor Fees

- License Fees
- Authorization / Permission Fees
- Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

PROOF OF EXPENSE

Invoice / Bill Related to Independent Contractor Fees

An invoice / bill related to independent contractor fees is a statement of money owed for services rendered by the independent contractor to the business. At minimum, the invoice / bill related to independent contractor fees must include:

- business and independent contractor name and contact information
- description of the contracted services rendered,
- payment due date, and
- amount owed

In order to be eligible, the invoice / bill related to independent contractor fees must be dated prior to March 1, 2020.

Agreement to Pay Independent Contractor

An agreement to pay an independent contractor is a legal agreement between two (or more) parties, detailing the terms of a transaction in which financial compensation is provided in exchange for specific services. At minimum, the agreement to pay an independent contractor must include:

- business and independent contractor name and contact information,
- description of contracted services rendered,
- contractual term (beginning and end date), and
- contracted amount

In order to be eligible, the agreement to pay an independent contractor must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.

LICENSE FEES

See below for a description and the minimum requirements for your proof of expense to be considered eligible

EXPENSE TYPE

Wages and Other Employment Expenses to Independent (Arm's Length) Third Parties

Rent / Lease - Real Estate

Rent / Lease - Capital Equipment

Insurance

Property Tax

Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

Payments for regularly scheduled debt service

Independent Contractor Fees

License Fees

Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

PROOF OF EXPENSE

License Agreement

A license agreement is a document granted by an issuing authority / body that enables a business to perform certain activities. At minimum, the license agreement must include:

- reference or description of the license necessary to conduct related business activities,
- business name and license issuer name and contact information,
- date the license is valid until, and
- amount due for the license

In order to be eligible, the license agreement must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.

License Invoice

A license invoice is a statement of money owed in order to maintain a license that is necessary to conduct operations of the business. At minimum, the license invoice must include:

- reference or description of the license necessary to conduct business,
- business name and license issuer name and contact information,
- payment due date, and
- amount owed

In order to be eligible, the license invoice must be dated in 2020.

AUTHORIZATION / PERMISSION FEES

See below for a description and the minimum requirements for your proof of expense to be considered eligible

EXPENSE TYPE

Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties

Rent / Lease - Real Estate

Rent / Lease - Capital Equipment

Insurance

Property Tax

Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

Payments for regularly scheduled debt service

Independent Contractor Fees

License Fees

Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

PROOF OF EXPENSE

Invoice / Bill Related to Authorization / Permission Fees

An invoice / bill related to authorization / permission fees is a statement of money owed in order to maintain authorizations / permissions that are necessary to conduct operations of the business. At minimum, the invoice / bill related to authorization / permission fees must include:

- reference or description of the authorization / permission necessary to conduct business,
- business name and authorization / permission fee issuer name and contact information
- payment due date, and
- amount owed

In order to be eligible, the invoice / bill related to authorization / permission fees must be dated in 2020.

PAYMENTS INCURRED FOR MATERIALS CONSUMED TO PRODUCE A PRODUCT ORDINARILY OFFERED FOR SALE BY THE BORROWER

See below for a description and the minimum requirements for your proof of expense to be considered eligible

EXPENSE TYPE

Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties

Rent / Lease - Real Estate

Rent / Lease - Capital Equipment

Insurance

Property Tax

Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

Payments for regularly scheduled debt service

Independent Contractor Fees

License Fees

Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

PROOF OF EXPENSE

Agreement to pay for materials consumed to produce a product ordinarily offered for sale by the business

An agreement to pay for materials consumed to produce a product ordinarily offered for sale by the business is a legal agreement between a supplier and a business for the purchase of input materials that are consumed or transformed in producing, or become part of, a product that is ordinarily offered for sale by the business, such as raw materials, ingredients, supplies, seed or livestock feed. Finished goods inventory or capital assets are not eligible. At minimum, this document must include:

- a description of the input materials purchased by the business from a supplier,
- names and contact information of the business and supplier,
- date the agreement is valid until, and
- contracted amount

In order to be eligible, the uploaded agreement to pay for input materials must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.

Invoice for Livestock Feed

An invoice for livestock feed is a statement of money owed by the business for feed that is to be consumed by livestock. At minimum, the invoice for livestock feed must include:

- a description of the purchased goods,
- names and contact information of the business and supplier,
- payment due date, and
- amount owed

In order to be eligible, the invoice for livestock feed must be dated in 2020.

