Hi there,

This guide has been put together by HWCC. Our goal is that this guide will simplify and make it easier to understand the new and existing business grant and loan programs available in Wisconsin during the COVID pandemic.

Business Grants and Loans are identified at the top of each page. The page will then cover the basic information, how and who can apply, and will have a link to the source for you to learn more and/or apply.

We hope this guide helps you and your small business.

Please reach out to HWCC if you have any questions or concerns with your small business.

Warmest regards,

HWCC Team

HWCC Contact Information:
Milwaukee Office:
5421 N 118th Ct, Milwaukee, WI 53225
414.645.8828

Wausau Satellite Office
1109 N. 6th Street, Wausau, WI 54403
715.298.6071
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Summary:
Grant awards will be up to $1,200. Funds may be used for either commercial rental assistance or to meet payroll for current employees.

Eligibility:
Any retail, restaurant, or service business within the Brew City Match program area is eligible to apply. To determine if you are in the program area visit www.brewcitymatch.com/resources and review the map.

Loan Fund Amount: $5,000 to $10,000.

Review Process:
Applications will be accepted on an ongoing basis. Businesses will be notified within five business days on the status of their application.

How to Apply:
E-mail completed applications along with required documentation to info@brewcitymatch.com

Applications can be found here.

Contact Information:
Brew City Match Email: info@brewcitymatch.com
Brew City Match Office: (414) 273-1815
EDBC Small Business Impact Grant
Provided by the Ethnic & Diverse Business Coalition (EDBC) in partnership with HWCC

Summary:
This grant application is to assist small ethnic and diverse businesses of any industry that are a business member in of one of our coalition members during the COVID-19 pandemic. Before filling out this application, please note that you MUST be a member in good standing with one of our member Chambers of Commerce. If you are NOT a member of a chamber, please reach out to a chamber to find out about membership.

Eligibility:
Must be a current loan client or member of HWCC or another Chamber of Commerce in Wisconsin.

Grant: Up to $500.00

How to Apply:
If you are a current HWCC or another Chamber of Commerce loan client or member, apply here.

Contact Information:
Yuli Her, Business Development Coordinator, Yuli@hmongchamber.org
HWCC Office: (414) 645-8828
Summary:
Thanks to support from funders like Verizon and Sam's Club, we are providing grants to small businesses, to help them keep functioning and remain vital facets of their local economies through this challenging period.

Eligibility:
We will support small businesses and enterprises affected the Covid-19 across the country, especially those in underserved communities, including entrepreneurs of color, women- and veteran-owned businesses that often lack access to flexible, affordable capital.

Grant: Up to $10,000.00

How to Apply:
Interested parties can find out more and apply here.
Summary:
The Small Business 20/20 Program provides grant funds to approved community development financial institutions (CDFIs). Approved CDFIs will award grants of up to $20,000 to their existing loan clients to assist with cash-flow challenges resulting from COVID-19.

Eligibility:
Must be a current loan client of HWCC or other CDFIs in Wisconsin.

Grant Amount: Up to $20,000

How to Apply:
If you are a current HWCC loan client, please contact Yuli Her, Business Development Coordinator at Yuli@hmongchamber.org.

If you are a loan client of another CDFI, please reach out to your loan provider for more details.

Contact Information:
Yuli Her, Business Development Coordinator, Yuli@hmongchamber.org
HWCC Office: (414) 645-8828
Summary:
To help ethnic minority-owned micro-businesses cope with the economic impact of COVID-19, the Ethnic Minority Emergency Grant Initiative is being launched with a total of $2 million to be made available to 1,000 Wisconsin micro-businesses by WEDC.

A business may apply for a one-time grant of $2,000 for short-term operations assistance through Wisconsin’s Collective Ethnic and Diverse Organizations. Applicants will be subject to underwriting, and grant recipients will be required to submit a report indicating how the funds were used. Online applications will be accepted from May 18-24, 2020. A link to the portal will be provided below.

The grant is to be used towards business operating expenses which may include payroll/owner draws, rent, inventory, and utilities.

Eligibility:
- A business may apply if it fits these criteria:
  - The business is for-profit, Wisconsin-based and at least 51% ethnic minority-owned.
  - The business started operating prior to Jan. 1, 2020 and was operating as of Feb. 29, 2020.
  - The business has no more than five (5) full-time equivalent employees, including the owner.
  - The business operates in the retail, service or hospitality industries.
  - The business has not received assistance through the Wisconsin Economic Development Corporation’s Small Business 20/20 Program or the SBA Paycheck Protection Program (PPP) through the federal CARES Act.

Grant Amount: Up to $2,000

How to Apply:
Applications will be accepted from May 18-24, 2020. Please visit https://www.hmongchamber.org/ethnic-minority-emergency-grant

FAQ:
To find out more about this grant. Visit WEDC's FAQ Page here.
For further questions on this grant, please contact HWCC at (414)-645-8828 or (715) 298-6071.

Contact Information:
HWCC Office: (414) 645-8828 or (715) 298-6071.
Summary:
The purpose of the HWCC Emergency Loan Fund is to provide much-needed capital for qualified small businesses that have been affected by Coronavirus (COVID-19).

These funds are primarily used for working capital to cover rent, payroll, and other fixed expenses. This loan fund is similar to HWCC’s existing Revolving Loan Fund (RLF) Small Loan programs but with a slightly lower rate and an interest-only option for the first 3 months.

Loan Fund Amount: $5,000-$10,000.
For more information about terms and interest rates, please contact HWCC Business Development Coordinator, Yuli Her: Yuli@hmongchamber.org.

Requirements:
The applicant must
- Be an existing business in operations for a minimum of two (2) years.
- Be located in a low to moderate-income tract or be a minority-owned business located in Wisconsin.

Applicant must also complete and send completed forms below to HWCC Business Development Coordinator, Yuli Her: Yuli@hmongchamber.org via PDF or mailed. Incomplete or missing information will cause a delay in your application review. Photo pictures of the application and required documents are not acceptable.

- Must complete HWCC’s application.
- Provide two years most recent tax return, personal and business (2019 and 2018 – If 2019 has not been filed yet then please provide 2018 and 2017)
- Provide Year-End 2019 financials* if 2019 tax return was not file yet
- Total Monthly Sales Year to Date for 2020
- Project Cost Breakdown
- Provide description on how COVID-19 has impacted your business (Reduced hours, Store shutdown, Non-Essential business…etc.)

This is a Business Loan only. This is not a personal loan. Articles of Incorporation/Organization will be required.
Ineligible Businesses:
- Non-profit entity
- Sale of firearms and related products
- Sale of alcohol representing more than fifty percent (50%) of Borrower’s gross receipts
- Gambling, lottery, or related sales
- Passive real estate

Contact Information:
Yuli Her, HWCC Business Development Coordinator, Yuli@hmongchamber.org
HWCC Office: (414) 645-8828.
Summary:
HWCC works with the Small Business Association (SBA) and other financial institutions and government entities to provide loans to small businesses. Thanks to this partnership, HWCC is able to lend money directly to small business owners. Providing business owners much-needed capital to start and/or grow their business! HWCC provides 4 loan options to help you grow your small business.

Eligible Businesses:
Business must be:
- Be a For-Profit Business
- Do Business in the USA
- Have Invest Equity (The business owner has invested their own time or money into the business)

HWCC Loan Options:

1. Emergency Fund/Technical Assistance Loan

This fund is to be used only for business emergency repairs or replacements or new business to use for technology or business plan underwriting.

Emergency Fund/TA Loan Information:
- Dollar amount of $1,000.00-$4,999.99
- Term- 1 Year max, fully amortized
- Interest Rate- Prime Rate (currently 5.50%) or 10.5% (floor rate), whichever rate is higher
- Unsecured loan

2. Revolving Loan Fund- Small Loan

The Revolving Loan Fund (RLF) Small Loan is primarily used for small equipment, seasonal agricultural businesses, and public market vendors.

RLF Small Loans information:
- Dollar amount of $5,000.00-$9,999.99
- Term- Up to 2 Year max, fully amortized
- Interest rate- Prime Rate plus 3.5% or 8.5% (floor rate), whichever rate is higher
- Typically unsecured loan with an option to take GBSA/lien on asset (equipment loan)
3. **Revolving Loan Fund- Large Loan**

The Revolving Loan Fund (RLF) Large loan is primarily used to provide capital for business start-ups and expansions.

RLF Large Loans information:
- Dollar amount of $10,000.00-$35,000.00
- Term- Up to 5 years maximum, fully amortized, with annual reviews
- Interest rates - Prime Rate plus 2.5% or 7.5% (floor rate), whichever rate is higher
- Secured loan - GBSA (can use 1st/2nd mortgage lien as an abundance of caution

4. **Revolving Loan Fund – Real Estate Secured Large Loan**

The Revolving Loan Fund (RLF) Real Estate Secure Large Loan, provides capital for business start-ups that include real estate and real estate expansions, required to be secured by mortgage real estate.

RLF Real Estate Secure Large Loan Information:
- Dollar amount of $35,000.00-$75,000.00
- Term- Up to 5 Years Max, 10-year amortization max with annual reviews
- Interest Rate- Prime Rate plus 1.5% or 6.5% (floor rate), whichever rate is higher
- Secured loan- using Real Estate mortgage lien and GBSA (if applicable)

**Participatory Lending:** For businesses that need more than $75,000, HWCC has the ability to bring in partners for full funding needs.

**How to Apply:**
Applying is simple and easy. Start the application process by filling out the online form found [here](#).

**Contact Information:**
Yuli Her, HWCC Business Development Coordinator, [Yuli@hmongchamber.org](mailto:Yuli@hmongchamber.org)
HWCC Office: (414) 645-8828.
Summary:
These funds are primarily used for working capital to cover rent, payroll, and other fixed expenses. This loan will be at 0% interest loan.

Eligibility:
Any retail, restaurant, or service business within the Brew City Match program area is eligible to apply. To determine if you are in the program area visit www.brewcitymatch.com/resources and review the map.

Loan Fund Amount: $5,000 to $10,000.

Review Process:
Applications will be accepted on an ongoing basis. Businesses will be notified within five business days on the status of their application.

How to Apply:
E-mail completed applications along with required documentation to terrence@hmongchamber.org

Applications can be found here.

Contact Information:
Terrence R. Moore, HWCC Business Development Coordinator, terrence@hmongchamber.org.
HWCC Office: (414) 645-8828.
Summary:
The Harbor District and the Hmong WI Chamber of Commerce (HWCC) are partnering to make available an Emergency Loan Fund (COVID-19) at a zero percent interest rate to small businesses located within the Harbor District BID 51. A loan can be in the amount of $5,000 - $10,000. All loans will be processed through HWCC.

These funds are intended only for small businesses negatively impacted by COVID-19 to primarily pay for rent, payroll and other fixed expenses.

Eligibility:
Must be a small business located in the Harbor District.

Loan Fund Information:
Loans are 0% interest rate.

Loan Fund Amount: $5,000 to $10,000.

How to Apply:
For inquiries, please contact Ger Thao, HWCC Operation Manager.

Contact Information:
Ger Thao, HWCC Operation Manager, ger@hmongchamber.org.
HWCC Office: (414) 645-8828.
Summary:
Kiva U.S. is an international non-profit that enables financially excluded and socially impactful entrepreneurs to access 0% interest small business loans. These loans are crowdfunded by hundreds of lenders from around the world that read your story, lend you as little as $25 each, and rally around your business as potential customers, business advisers, and brand ambassadors.

Funds can be used for:
- Buying equipment
- Hiring employees
- Marketing/Advertising
- Space Remodeling/Expansion
- Refinancing Debt
- Purchasing Inventory

Loan Fund Information:
Applicants can apply for a business loan up to $15,000, no interest charged and also get free marketing through Kiva's website/platform. The Kiva application process can be viewed below.

KIVA Loan are:
- 0% interest, Loans up to $10,000
- Terms up to 2 years, grace periods are available for agriculture businesses
- No credit score, collateral, business plan or financial statements required
- Funded by hundreds of lenders from around the world, in increments of $25.
- New borrowers may access a grace period of up to 6 months for greater financial flexibility
Eligibility:
- Kiva Borrowers must be at least 18 years old
- Business must be located in the United States
- Loan is meant only for business use, not personal use
- Borrower cannot currently be in bankruptcy or foreclosure

How to Apply:
Learn more by visiting Kiva’s website here.
Summary:
In response to the Coronavirus (COVID-19) pandemic, small business owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan advance of up to $10,000. The SBA’s Economic Injury Disaster Loan program provides small businesses with working capital loans of up to $2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

The loan advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. This loan advance will not have to be repaid.

Eligibility: Applicants must identify with one of the following.
- 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 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.

Loan Fund Information: 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 Amount: An advance up to $10,000 (forgivable meaning you don’t have to pay it back). A capital loan up to $2 million.

How to Apply:
For more information and how to apply, visit here.
Summary:
The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.

**SBA will forgive loans** if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating in the program.

Lenders may begin processing loan applications as soon as April 3, 2020. The Paycheck Protection Program will be available through June 30, 2020.

Eligibility:
The following entities affected by Coronavirus (COVID-19) may be eligible:
- Any small business concern that meets SBA’s size standards (either the industry based sized standard or the alternative size standard)
- Any business, 501(c)(3) non-profit organization, 501(c)(19) veterans’ organization, or Tribal business concern (sec. 31(b)(2)(C) of the Small Business Act) with the greater of:
  - 500 employees, or
  - That meets the SBA industry size standard if more than 500
- Any business with a NAICS Code that begins with 72 (Accommodations and Food Services) that has more than one physical location and employs less than 500 per location
- Sole proprietors, independent contractors, and self-employed persons

Loan Fund Detail:
**The loan will be fully forgiven** if the funds are used for payroll costs, interest on mortgages, rent, and utilities (due to likely high subscription, at least 75% of the forgiven amount must have been used for payroll).

Loan payments will also be deferred for six months. No collateral or personal guarantees are required. Neither the government nor lenders will charge small businesses any fees.

Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines, or if salaries and wages decrease.
This loan has a maturity of 2 years and an interest rate of 1%.

If you wish to begin preparing your application, you can download a copy of the PPP borrower application form to see the information that will be requested from you when you apply with a lender.

**How to Apply:**
Apply through any existing SBA 7(a) lender or any federally insured depository institution, credit union, and Farm Credit System that is participating.

Find a lender here.