

Small Business Resiliency Loan

Build Your Credit

Grow Your Business

Pay Yourself Back





AGENDA



Welcome (5 mins)

Overview of the SBRL (10 mins)

- Refresher: Program overview & details
- Up to this point and maturity dates
- SBRN Role (TA support upfront and through exit)

Survey (30 mins)

- Timeline expectations & Context
- Access the survey
- Q by Q

Q&A (15 mins)



PROGRAM OVERVIEW



**\$500
TO \$25K
LOANS**



**4%
INTEREST
LOAN**



**12 to 24
MONTH
TERMS**



**MINIMUM 12
MONTHS OF
PAYMENTS**



**RECEIVE FUNDS EQUAL
TO LOAN AMOUNT
WHEN LOAN IS PAID OFF**



LOAN PROGRAM DETAILS

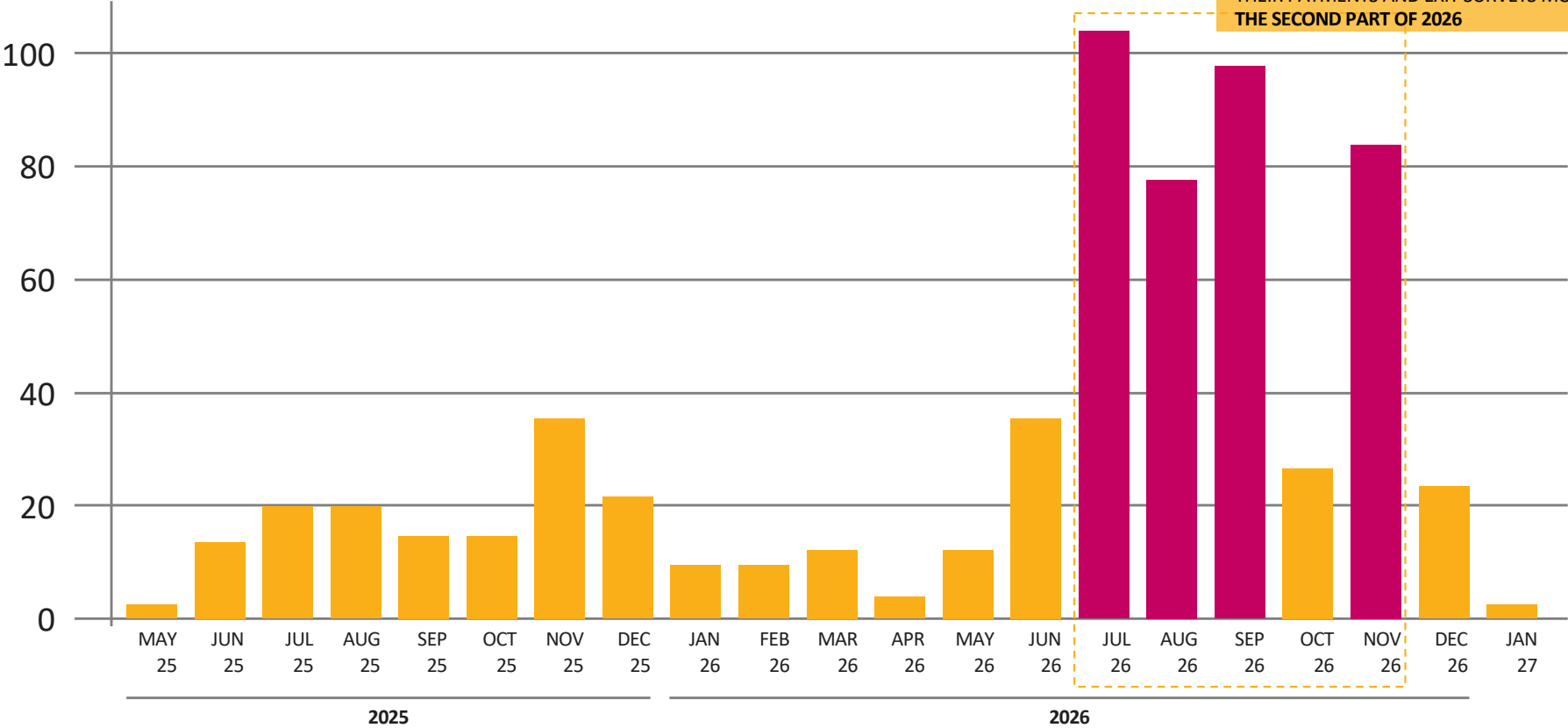
PRODUCT	DETAILS
Loan Purpose	Loan must be used for a legal business expense
Loan Type	Share-secured loan
Determining Eligibility	Address in eligible area + under 20 FTE
Requirements	To comply with Bank Secrecy Act and Know Your Customer requirements, Name, SSN/ITIN/EIN, and Address are required
Loan Size	At least \$500, and up to \$25,000
Savings Account	When loan is originated, funds equal to the loan (plus the amount of interest the borrower will pay) will be deposited into the Savings Account; account will be in the borrower’s name, but access will be restricted until the loan is repaid (in a minimum of 12 months)
Interest Rates	Set at 4% .
Repayment Terms	Loan repayment term of between 12 and 24 months; loan repayment period must end before December 31, 2026
Credit Reporting	All payment activity will be reported by credit unions to at least one credit bureau



LOAN PROGRAM MATURITIES BY MONTH

THE GRAPH SHOWS HOW MANY LOANS ARE DUE TO BE PAID OFF EACH MONTH.

NOTE: BORROWERS WILL NEED TO COMPLETE THEIR PAYMENTS AND EXIT SURVEYS MOST IN THE SECOND PART OF 2026



TIMELINE & EXPECTATIONS

GRANT FUNDS ACCESS IDEAL TIMELINE:

Business Day 1: a reason for the loan to be (i) close successfully or(ii) unsuccessfully – the Credit Union submits the **Program Completion Survey** informing GoWest.

Business Day 2-5: GoWest reviews the credit union survey and confirms the information. **GoWest send the email to the Borrower and SBRN partner for Exit survey completion.**

Business Day 10: The credit union receives permission to release the matching grant funds.



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Small Business Resiliency Loan Recipient Exit Survey

Thank you for participating in the Pilot of the Small Business Resiliency Loan (SBRL) program. We are required to send you a 1099 tax form for any of the program funds you were a recipient of in 2024-2026. In order to make sure you receive your tax forms and matching grant funds in a timely manner please provide the information below:

Borrower first name: *

Borrower last name: *

Please provide your current mailing address: *

City *

State *

Zip Code *

BORROWERS WILL GET AN EMAIL WITH A LINK IF THEY'RE GETTING MATCHING FUNDS, AND A DIFFERENT LINK IF THEY AREN'T.

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Zip Code *

EMAIL TEMPLATE

Email Subject: Release of Funds & Small Business Resiliency Program Complete

-----This is an automated email – please do not respond-----

Hello,

Congratulations, your Small Business Resiliency Loan with <<credit union name>> is on track for payoff!

After you pay the loan off completely you may be eligible for the additional grant funds!

Please fill out the survey at the link below so we know how to make the funds available to you: **SURVEY LINK HERE**

We have included your Small Business Resiliency Network Partner on this email, if you need help, please reach out to <<SBRN Partner Name>> for assistance with the survey.

Thank you,

The SBRL Processing Team

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**TO ENSURE BORROWERS
RECEIVE FORMS AND THEIR
MATCHING FUNDS WITHOUT
DELAY OR HASSLE, PLEASE
DOUBLE-CHECK THAT THE NAME
AND ADDRESS IS NOT ONLY
COMPLETE BUT ACCURATE.**

Borrower first name: *

Borrower last name: *

Please provide your current mailing address: *

City *

State *

Zip Code *

How would you prefer to receive the matching program funds? *

Additional Questions

Below are some additional questions we are interested in learning about your experience with the SBRL and how you plan to use the matching grant funding. Please take a few minutes to complete this short survey:

Would you recommend the program to other small businesses if and when funding becomes available?

*

☐ Yes

☐ No

☐ Maybe

Has your business benefited from the Small Business Resiliency Program? *

☐ Yes

☐ No

Were you able to hire employees because of the small business resiliency loan? How many additional full-time equivalent employees were you able to hire? *

(If the business hired 2 part time at .5 the answer is 1)

How would you prefer to receive the matching program funds? *

I prefer an internal transfer between accounts at the same credit union

I prefer to recieve a mailed check or money order from the credit union

I prefer to pickup a check, money order or cash at the credit union

Other

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0

.5

1

1.5

2

**ONLY ONE ANSWER
AVAILABLE, AS SUCH THE
ANSWER SHOULD BE FOR
THE MAIN USE OF FUNDS.**

How did you use the initial loan funds for your business?

*

- ☐ Purchase equipment
- ☐ Increase inventory
- ☐ Acquire other assets
- ☐ Pay off business debts
- ☐ Pay rent/utilities/salaries
- ☐ Hire (staff, consultants, etc.)
- ☐ Capital improvement (a permanent, substantial enhancement to a property that increases its value, extends its useful life, or adapts it for new uses. For example: replacing a roof)
- ☐ Working capital (operating liquidity available to a business to run its day-to-day operations. For example: Petty Cash)
- ☐ Other

How do you plan to use the additional grant award funding for your business? *

- ☐ Purchase equipment
- ☐ Increase inventory
- ☐ Acquire other assets
- ☐ Pay off business debts
- ☐ Pay rent/utilities/salaries
- ☐ Hire (staff, consultants, etc.)

How do you plan to use the additional grant award funding for your business? *

☐ Purchase equipment

☐ Increase inventory

☐ Acquire other assets

☐ Pay off business debts

☐ Pay rent/utilities/salaries

☐ Hire (staff, consultants, etc.)

☐ Capital improvement (a permanent, substantial enhancement to a property that increases its value, extends its useful life, or adapts it for new uses. For example: replacing a roof)

☐ Working capital (operating liquidity available to a business to run its day-to-day operations. For example: Petty Cash)

☐ Other

Do you have any feedback or suggestions for improving the Small Business Resiliency Loan program?

Submit

**THIS PORTION WILL NOT
BE HERE IF THE
BORROWER IS NOT
ELIGIBLE FOR THE
MATCHING FUNDS**

How do you plan to use the additional grant award funding for your business? *

- ☐ Purchase equipment
- ☐ Increase inventory
- ☐ Acquire other assets
- ☐ Pay off business debts
- ☐ Pay rent/utilities/salaries
- ☐ Hire (staff, consultants, etc.)
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- ☐ Other

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- ☐ Increase inventory
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ASSOCIATION

SMALL BUSINESS RESILIENCY LOAN - SBRN PARTNER RESOURCES

Home » Small Business Resiliency Loan - SBRN Partner Resources

This site provides SBRN partners with outreach resources, training resources and support, and access to the Small Business Resiliency Loan application portal.

Small Business Resiliency Loan Application Portal



New Resources



STORY SHARING SURVEY

SBRL Deep Dives: Demographic Training

[Session Recording](#) | [Demographic Questions PDF](#)

[Demographic Questions Supplement](#)

WE ENCOURAGE YOU TO CAPTURE AS MUCH FEEDBACK AS POSSIBLE FROM BORROWERS BUT REMEMBER THERE'S ALSO A SPECIFIC STORY SHARING SURVEY

OVERVIEW OF INELIGIBLE BORROWERS

Borrowers may be ineligible to receive matching funds if they fail to meet one or more of the following requirements:

- **Missed Payments:** Borrowers have **missed three or more consecutive loan payments**.
- **Loan Payoff:** Borrowers have not **fully paid off the loan** by the required timeframe.
- **Early Payoff:** Borrowers have **paid off the loan prior to completing 12 months of scheduled payments**.
- **Valid Unique Entity Identifier (UEI):** Borrowers have not provided a valid UEI before paying off the loan.

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