Official Communication for Thursday, April 9, 2020

Small Business Administration Offers Assistance Program for Small Businesses

The Coronavirus Aid, Relief and Economic Security Act ("CARES Act") expands nonprofits' access to critical federal loan and grant programs as part of its approximately $2 trillion aid package addressing the COVID-19 economic fallout. Included in this Act is the Economic Injury Disaster Loan program (EIDL) which includes emergency cash grants up to $10,000 for private, nonprofit organizations. The SBA’s Economic Injury Disaster Loan provides vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing as a result of the COVID-19 pandemic.

Most of our lodges fall within the guidelines to receive financial assistance through the Economic Injury Disaster Loans (EIDL) program. Please see the attached document for guidelines on completing the application from Moose International’s Legal Department.

Other points to note regarding EIDL loans:

- The EIDL application period runs through December 2020.
- Currently, an applicant can apply for an EIDL loan and simultaneously request up to a $10,000 EIDL “advance grant” that is forgiven, whether or not the underlying EIDL loan application is approved.
- However, with the exception of any $10,000 advance grant, EIDLs must be paid back at 2.75% -3.75% (based upon the interest rate applicable to the type of borrower) over 10-30 years, and will require collateral for loans over $25,000 and personal guarantees for loans of $200,000 or more. Payments on these loans can be deferred for up to one year.
- EIDL Loan advances will start to be distributed as early as this week. $1000 per employee up to $10,000 max
- EIDL Loans - IF YOU DID NOT APPLY THROUGH THE STREAMLINED PROCESS WHICH STARTED LAST WEEK, SBA requests that you visit https://covid19relief.sba.gov/#/ and reapply with the secure streamlined process. You will not lose your place in queue with your original EIDL loan application.
- EIDL loans will not require a personal guarantee for loans under $200,000
- EIDL loans will not require real estate collateral for loans under $500,000. SBA will be looking to be the best available lien priority on all business assets or other business assets.
International Moose Convention Updates

It was previously announced that the in-person 2020 International Moose Convention in Milwaukee has been cancelled and will be replaced by a “virtual convention” scheduled to take place June 25-26, 2020. See below for important updates regarding convention activity.

- **Refunds for the Milwaukee meeting:** Currently, Moose International is targeting Wednesday, April 29th to send each attendee who registered for the Milwaukee convention an email with a link to the Convention Refund Program. All refund options will be communicated via this email once the program has been finalized.
- **Participating in the Virtual Convention:** Loyal Order of Moose delegates wanting to participate in General Law Amendment voting and voting on Motions made during the June 25th and 26th Virtual Convention will need to register on a separate Convention Registration link that will be available on the website beginning Monday, June 1st. You will still have to go through this registration process even if you were registered for the International Moose Convention in Milwaukee.
- **Continue to monitor Official Communications** and the Moose International website for information updates as they become available.

Moose International Office Hours

Moose International offices will be closed on Friday, April 10th to celebrate the Spring Holiday. For the remainder of the month, Moose International employees will be working remotely as part of the State of Illinois’ mandatory “shelter at home” order, where applicable. Some services may be unavailable and communications may be delayed during this period as not all International employees are able to perform job functions remotely.
Economic Injury Disaster Loan (EIDL)

EIDL Grant Lodge Application Tip Sheet

April 9, 2020
Good Afternoon!

Among other financial assistance programs, the US Government is offering an EIDL loan, which includes an advance forgivable grant of up to $10,000.

This note from the Fast Company website (www.fastcompany.com): “Another point of contention is the amount of the grant itself. While the program promises advances of “up to $10,000” for businesses, some say they are now being told that the advance amount is contingent upon the number of employees a business has.

According to an email bulletin sent Monday by the SBA’s Massachusetts District Office, the advances will be “distributed (as early as) this week,” and will total “$1,000 per employee” up to $10,000 total. For companies with fewer than 10 employees, that could mean considerably less than what they were planning on.”
The EIDL grant application is now online: https://covid19relief.sba.gov/#/
Please follow the instructions provided by the SBA. In addition, we are providing the following tips/recommendations.
All Lodges should choose the last option, i.e. a private non-profit organization.

Note: all Lodges should be incorporated as a 501 (c) (8)
All statements must be checked or the applicant is ineligible for the loan.

Please note statement #5 regarding legal gaming activities.
The Lodge’s Business Legal Name and Trade Name are the same, i.e. [city] Lodge No. xx, Loyal Order of Moose, Inc.

Fill in your FIEN #

All Lodges should be C Corporations

All Lodges are Non Profit Organizations

No Lodges are a Franchise

Complete the financial information as requested
No Lodge is a “Faith Based Entity”, so the questions are not applicable

Lodge should have no other source of compensation as a result of the disaster

Insert Lodge’s address, city, state, county, zip and Lodge phone
Insert your Lodge's business email and date established/incorporated

Use the date of incorporation as the “current ownership since” date

The Business Activity question does not have a “fraternal organization” option, so use “miscellaneous services”

The Detailed Business Activity question does not have a “fraternal activity” option so use “none of the above”

Insert the number of your lodge’s employees. This is an IMPORTANT QUESTION!
This page will be filled out by an agent of the Lodge: either the Administrator or Governor, preferably the Administrator

Insert Administrator's first name, last name, mobile phone

The Title/Office of the Administrator, who is filling out the document as the Lodge’s agent is “Other”

No member or officer has any ownership interest in the Lodge, so you should insert “0”.

Enter Lodge email and Administrator's SSN.

Please note that the Administrator (agent) is NOT responsible for the loan and is NOT a guarantor of the loan/grant.
The questions in this section are regarding the Administrator/agent who is filling out the application,

Answer all questions with Administrator information
All of these questions relate to the Lodge corporation, NOT the Administrator/agent filling out the application.

Answer all questions truthfully.
The application should be filled out by the Administrator. There should not be anyone professionally assisting the Lodge with the application, so the first 5 questions are not applicable.

THIS IS THE MOST IMPORTANT STEP: Please check the box requesting consideration for a $10,000 advance (which may be forgivable.)

Insert Lodge’s banking information for the funds
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 individual(s) 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, Memorial Blood 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 any fees 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(c). 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. 605; 18 U.S.C. 1028, 10 U.S.C. 1012, 18 U.S.C. 1034, 18 U.S.C. 1044, 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. 3727(k); 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.

Check the box to certify that you have made a true and correct application.
This page provides a summary of the information the applicant provided. Check it for accuracy!
Once you have confirmed that all of the information is accurate hit the “Submit” button to submit your application.

If you have any additional questions on how to fill out the application, please contact the Moose International Legal Department.

There are also several good YouTube videos on how to fill out the application.
Good Luck, Stay Healthy!