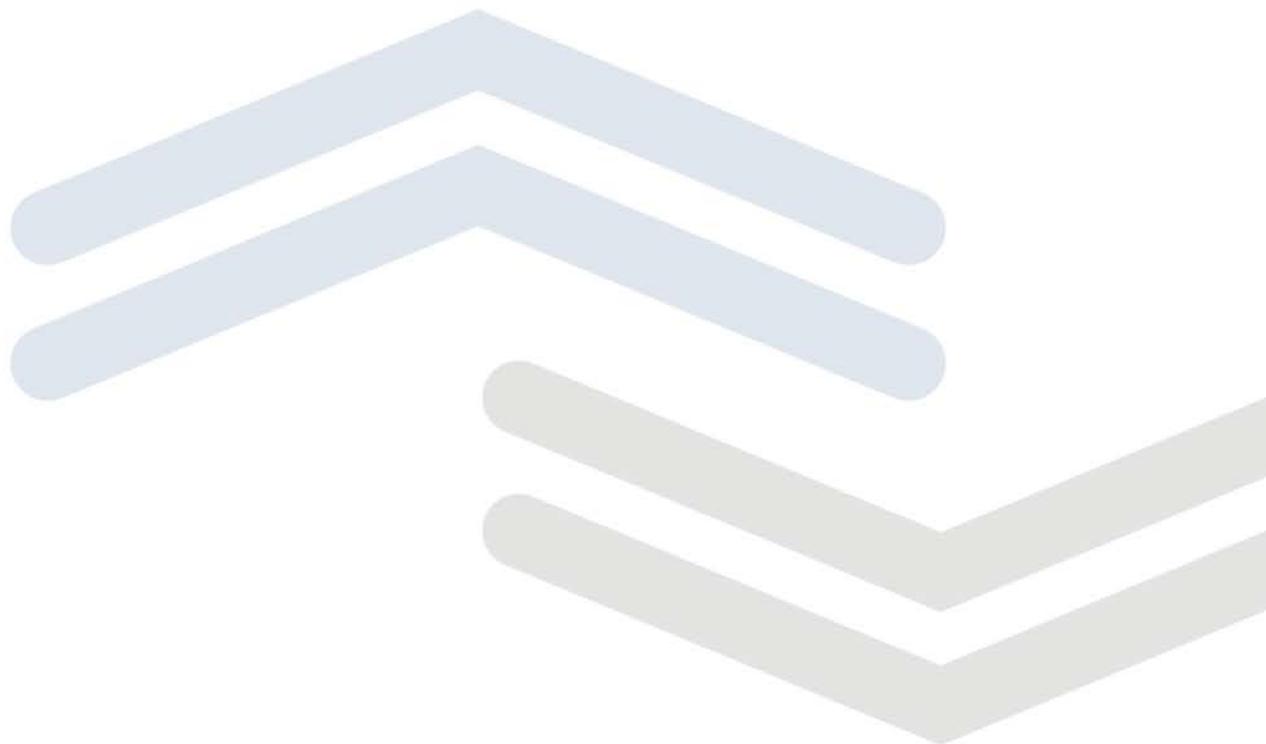




Member driven.  
Community focused.

## Small Business Recovery Grant

*Guidelines and Funding Request*



## Small Business Recovery Grant (SBRG) Guidelines

### Overview

- The SBRG is a first-come, first-served noncompetitive grant program, designed to assist member institutions in providing relief assistance to small businesses due to the severe weather, straight-line winds and tornadoes (disaster) that damaged parts of Mississippi and Arkansas. The small business must be located in a county designated on or after March 30, 2023 (MS) or April 2, 2023 (AR) for Individual Assistance by FEMA. The grant is intended to assist with reasonable and necessary expenses that are not otherwise covered by insurance or other reimbursement.
- Member institutions may apply for a maximum of \$200,000 in SBRG funds unless waived after 90 days by the Bank. Submissions for small businesses located in Sharkey county, MS will not count towards the member cap.
- Up to \$20,000 may be granted to any one small business.
- Small business owners must certify that their business has been damaged or destroyed by the disaster and that the grant will be used toward resuming operations in the affected area.
- Application must be submitted by a member institution and signed by an authorized individual.
- The program will be first-come, first-serve and will be available until funds are exhausted.

### Use of Funds

- **SBRG may be used to help small businesses with:**
  - Building rehabilitation/repair
  - Machinery and equipment repair/purchase
  - Inventory Replacement

### Program Requirements

- The assisted small business must have resided in a county designated on or after March 30, 2023 (MS) or April 2, 2023 (AR) for Individual Assistance by FEMA.
- The assisted small business must have incurred damage at least equal to the amount of the grant.
- Member institutions must pass along the full amount of the SBRG to the small business owner.
- The small business must qualify as a “small business” as defined by section 3(a) of the Small Business Act (15 U.S.C. 632(a)) and implemented by the Small Business Administration under 13 CFR part 121, or any successor provisions.
- The small business must be established as a legitimate business entity organized for profit, with a place of business located within the Bank’s five-state region, and operating primarily within the United States or making a significant contribution to the U.S. economy through payment of taxes or use of American products, materials, or labor.

## Application Process

- The member institution must submit the following application and supporting documentation to the Bank:
  - SBRG application
  - Photo of the damage
  - Provide the following information as part of the application:
    - An overview of the small business. This should include a brief summary about the small business, information about products and/or services and the market it serves.
    - Describe how the grant will be used.
    - Brief description of the small business's recovery plan.
- The completed application and supporting documentation may be emailed to:

**Member Services Desk**  
Email: [member.services@fhlb.com](mailto:member.services@fhlb.com)

For additional information or questions regarding qualification, please contact the Bank's Member Services Desk at 844.345.2265, or visit the Bank's website at [fhlb.com](http://fhlb.com).



# Small Business Recovery Grant Application

## Member Institution

Name: \_\_\_\_\_ FHFA ID # \_\_\_\_\_

## Small Business

Name: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_ Email: \_\_\_\_\_

County: \_\_\_\_\_ Census Tract: \_\_\_\_\_

SBRG Requested Amount (\$20,000 Maximum) \$ \_\_\_\_\_

SBRG Purpose:  
(Check at least one)

- |  |   |
|--|---|
| <input type="checkbox"/> Building rehabilitation | <input type="checkbox"/> Machinery and equipment                |
| <input type="checkbox"/> Inventory Replacement   | <input type="checkbox"/> Other (please describe in space below) |

---

---

---

---

## Small Business Recovery Grant Application

**1) Please provide a brief overview of the small business.**

*This should include a summary about the small business, information about products and/or services, and the market it serves.*

---

---

---

---

---

---

---

---

---

---

**2) Please describe how the grant will be used.**

---

---

---

---

---

---

---

---

---

---

**3) Please provide a brief description of the small business's recovery plan.**

---

---

---

---

---

---

---

---

---

---

**Certification**

Please check one box for each question.

- Yes     No    The member institution and the small business owner agree that the small business qualifies as a small business as defined by Section 3(a) of the Small Business Act (15 U.S.C. 632(a)) and implemented by the Small Business Administration under 13 CFR part 121, or any successor provisions.
- Yes     No    This small business is a legitimate business with a place of business located within the Bank’s five-state region and operating primarily within the United States or making a significant contribution to the U.S. economy through payment of taxes or use of American products, materials, or labor.
- Yes     No    The member institution and small business certifies that the small business incurred losses due to the disaster at least equal to the amount of the grant request which are not covered by other funds.
- Yes     No    The member institution and small business owner certifies that the grant is being used so that the business can resume operations in the affected area.

The undersigned certifies that the information presented in this Funding Request for the Small Business Recovery Grant (SBRG) is true and accurate to the best of my knowledge and belief after reasonable inquiry. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the denial or recapture of the SBRG.

The Bank in its sole discretion will determine whether to grant a SBRG to a member institution. Nothing contained in the SBRG Program Guidelines and Funding Request will be construed as an agreement or commitment on the part of the Bank to grant an SBRG. The Bank, may, in its sole discretion, grant a SBRG in an amount that is less than the grant request amount requested in this funding request.

The Bank in its sole discretion will determine whether the member institution has satisfactorily completed the SBRG Program requirements. After evaluation by the Bank, the amount of the SBRG may be reduced solely at the discretion of the Bank. In exercising its discretion, the Bank will evaluate the need for the SBRG.

\_\_\_\_\_  
Authorized Signature of Member Institution\*

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Typed Name of Above Authorized Signatory

\_\_\_\_\_  
Title

\_\_\_\_\_  
Signature of Small Business Owner

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Typed Name of Above Signatory

\_\_\_\_\_  
Title

\* Applications must be signed by a member contact authorized by the Bank with AHP or Advances authority.

**Note: Please allow 5-7 business days for processing.**