Restaurant Revitalization Fund

This program provides emergency assistance for eligible restaurants, bars, and other qualifying businesses impacted by COVID-19.

SBA U.S. Small Business Administration

lendistry

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Program Overview

<u>**Introduction**</u>
The U.S. Small Business Administration (SBA) is awarding funding through the Restaurant Revitalization Program to restaurants, bars, and other similar places of business that serve food or drink. The purpose of this funding is to provide support to eligible entities that suffered revenue losses related to the COVID-19 pandemic.

On March 11, 2021, the American Rescue Plan Act (ARPA) became public law ([P.L. 117-2](#)). [Section 5003](#) established the Restaurant Revitalization Fund (Fund) and appropriated $28.6 billion for SBA to award funds. These appropriations remain available until expended.

To ensure that the smallest businesses and those in underserved communities receive funding awards, SBA has set-aside funds that are available only for certain applicants. For information on these set-asides, **[click here](#)**.

This program will provide restaurants who meet eligibility requirements with funding equal to their pandemic-related revenue loss up to $5 million per physical location (not to exceed $10 million total for the applicant and any affiliated businesses). The minimum award is $1,000.

Funds must be used for "eligible uses" no later than March 11, 2023.

For additional detail regarding the Restaurant Revitalization Program, including without limitation, information regarding eligibility requirements, eligible use of funds, and calculation of funding amount, please click **[here](#)**.

Eligible Entities

Generally, eligible entities include certain businesses who have experienced pandemic-related revenue loss and that are not permanently closed, and include businesses where the public or patrons assemble for the primary purpose of being served food or drink including:

- Restaurants
- Food stands, food trucks, food carts
- Caterers
- Bars, saloons, lounges, taverns
- Snack and nonalcoholic beverage bars
- Bakeries (onsite sales to the public comprise at least 33% of gross receipts)
- Brewpubs, tasting rooms, taprooms (onsite sales to the public comprise at least 33% of gross receipts)
- Breweries and/or microbreweries (onsite sales to the public comprise at least 33% of gross receipts)
- Wineries and distilleries (onsite sales to the public comprise at least 33% of gross receipts)
- Inns (onsite sales of food and beverage to the public comprise at least 33% of gross receipts)
- Licensed facilities or premises of a beverage alcohol producer where the public may taste, sample, or purchase products

For additional information on eligibility requirements, click here.

To satisfy the statutory requirement for "**place of business in which the public or patrons assemble for the primary purpose of being served food or drink,**" an eligible entity must have at least 33% in 2019 on-site sales to the public.

The original business model of eligible entities that opened in 2020 or that have not yet opened should have contemplated at least 33% of gross receipts in on-site sales to the public.

Those entities without additional documentation requirements, such as restaurants and bars, are presumed to have on-site sales to the public comprising at least 33% of gross receipts in 2019.

All applicants must attest in the application to the following: "The Applicant is eligible to receive funding under the rules in effect at the time this application is submitted."

Eligible entities include any of the above entities located in an airport terminal or that operate independently (i.e. has its own tax identification number) inside another business (e.g. a restaurant that operates independently inside a hotel or conference center) or that are a Tribally owned concern.

How to Calculate Funding Amount

Calculation 1
For Applicants in
operation prior to or on January 1, 2019

(1) 2019 Gross Receipts
minus
(2) 2020 Gross receipts
minus
(3) <u>PPP Loan Amounts</u>
= Funding Amount

Calculation 2
For Applicants that began
operations partially through 2019

(1) (Average 2019 Monthly Gross Receipts x 12)
minus
(2) 2020 Gross receipts
minus
(3) <u>PPP Loan Amounts</u>
= Funding Amount

Calculation 3
For Applicants that
began operations on or between January 1, 2020 and March 10, 2021
and
Applicants not yet opened but have incurred eligible expenses

(1) Amount spent on *eligible expenses* between February 15, 2020 and March 11, 2021
minus
(2) 2020 Gross receipts
minus
(3) 2021 gross receipts (through March 11, 2021)
minus
(4) <u>PPP Loan Amounts</u>
= Funding Amount

Important Note
For those entities who began operations partially through 2019, you may elect (at your own discretion) to use either Calculation 2 or Calculation 3.

Maximum and Minimum Amounts
SBA may provide funding up to $5 million per location, not to exceed $10 million total for the applicant and any affiliated businesses. The minimum award is $1,000.

How to Calculate Funding Amount

Calculation 4
For Applicants that
**operate multiple locations using different
Calculations**

Applicants that operate multiple locations may calculate funding amounts for their locations using separate calculation methods and then aggregate the amounts together. The aggregated funding amount is limited to $5 million per location and $10 million for the Applicant and its Affiliates.

Example **1** An Applicant owns a restaurant that has been open since 2015 and another restaurant that has been open since 2020. The Applicant may use Calculation 1 for the first restaurant and Calculation 3 for the second restaurant. List the aggregated funding amount in Table 4 of the application and indicate how many locations are used in the calculation.

Example **2** A food truck operator has 5 food trucks. Three food trucks have been in operation since 2015, one began operating in 2020, and one has been purchased but is still in the process of being made ready for use. A food truck operator has only one location (the business headquarters), so the food truck operator would use Calculation 1 for the calculation because the business first began making sales in 2015.

Additional Information

Full SBA Restaurant Revitalization Funding Program Guide
Click here

Supplemental Documents
Click here

How to Apply
Click here

When to Apply
Click here

Funding Amount
Click here

Allowable Use of Funds
Click here

Information about RRF in Other Languages
Click here

FAQ
Click here

The Application Process

Step 1

Complete an application with Lendistry.

Step 2

After you submit a completed application, you will receive an email from Lendistry containing your username to the **SBA portal**, **where you will upload required documents based on your award calculation.** Use your assigned username to login and reset your password.

Step 3

Once logged in, you can review your application, which will be auto-populated from Step 1. **You will not need to reenter your information.** Continue through the SBA application process to check that the information you provided in the **Eligibility**, **Business Details**, and **Award Calculation** sections are correct.

Step 4

In the **Deposit Account** section, link your bank or manually enter your information to set up an ACH for a direct deposit of funds. Your bank information will be reviewed to confirm the account is attached to the applicant.

Step 5

Upload all required documents in the **Supporting Documents** section.

Step 6

The SBA will review your application and all supporting documents. If there are any missing items or issues with your application, the SBA will reach out to you directly.

Step 7

Once you are approved by the SBA, you will receive the grant money via ACH to the account identified in Step 4.

Required Documents

Applicants that were in operation prior to or on January 1, 2019 must supply, at the time of application, documentation of gross receipts for 2019 _and_ 2020;

Applicants that began operations partially through 2019 and use calculation 2 must supply, at the time of application, documentation of gross receipts for 2019 _and_ 2020.

Applicants that began operations partially through 2019 and use calculation 3 must supply, at the time of application, documentation of gross receipts for 2020.

Applicants that began operations on or between January 1, 2020 and ending on March 10, 2021 _and_ Applicants that have not yet opened as of March 11, 2021, but have incurred eligible expenses, must supply, at the time of application, documentation of gross receipts and eligible expenses for the length of time in operations.

For the purposes of this program, gross receipts do not include:

- Amounts received from Paycheck Protection Program (PPP) loans (First Draw or Second Draw)
- Amounts received from Economic Injury Disaster Loans (EIDL)
- Advances of EIDL (EIDL Advance and Targeted EIDL Advance)
- State and local grants (via CARES Act or otherwise)
- SBA Section 1112 payments
- Randolph-Sheppard Act Financial Relief and Restoration Payments (FRRP) Appropriation
- Taxes collected for and remitted to a taxing authority if included in gross or total income, such as sales or other taxes collected from customers (this does not include taxes levied on the concern or its employees)
- Proceeds from transactions between a concern and its domestic or foreign affiliates
- Amounts collected for another by a travel agent, real estate agent, advertising agent, conference management service provider, freight forwarder or customs broker

Required Documents

1. For **all Applicants**, the following documentation is required:

i.	**The Application: SBA Form 3172** (completed, initialed, and signed). Completion of this form digitally on the SBA Platform will satisfy this requirement.
ii.	**Verification for Tax Information: IRS Form 4506-T, completed and signed by Applicant.** Completion of this form digitally on the SBA Platform will satisfy this requirement.
iii.	**Gross Receipts Documentation:** Any of the following documents demonstrating gross receipts and, if applicable, eligible expenses: • Business tax returns (IRS Form 1120 or IRS Form 1120-S) • IRS Form1040 Schedule C; IRS Form 1040 Schedule F • For a partnership: partnerships IRS Form 1065 (including K-1s) • Bank statements • Externally or internally prepared financial statements such as Income Statements or Profit and Loss Statements • Point of sale report(s), including IRS Form 1099-K.

2. **For Applicants that are a brewpub, tasting room, taproom, brewery, winery, distillery, or bakery:** *In addition to the documents in (1) above*, documents evidencing that onsite sales to the public comprise at least 33.00% of gross receipts for 2019, which may include Tax and Trade Bureau (TTB) Forms 5130.9 or TTB. For businesses who opened in 2020, the Applicant's original business model should have contemplated at least 33.00% of gross receipts in onsite sales to the public.

3. **For Applicants that are an Inn:** *In addition to the documents in (1) above*, documents evidencing that onsite sales of food and beverage to the public comprise at least 33.00% of gross receipts for 2019. For businesses who opened in 2020, the Applicant's original business model should have contemplated at least 33.00% of gross receipts in onsite sales to the public.

Tips for Applying

Tip #1: Submit Your Government-Issued ID

To complete your application, you must upload you government-issued ID in one of the following formats: .gif, .jpg, .png .docx, .pdf. The electronic form must be clear, aligned straight, and contain no disruptive backgrounds.

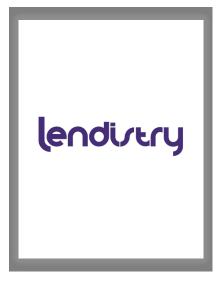If you do not have a scanner, we recommend using the following free mobile apps:

Genius Scan
Apple | Click Here to Download
Android | Click Here to Download

Adobe Scan
Apple | Click Here to Download
Android | Click Here to Download

CORRECT

INCORRECT

Tip #2: Use a Valid Email Address

Please make sure you are using a valid email address when applying. You will receive updates and additional instructions at the email address you provide.

IMPORTANT NOTE - The following email addresses will **not** be accepted and recognized in our system:

1.   Emails beginning with **info@**
         Example: info@mycompany.com

2.   Emails ending with **@contact.com** or **@noreply.com**
         Example: example@contact.com
         Example: example@noreply.com

The Application Process

Your application process will consist of **three steps**:

1. **The completion and submission of the application**
2. **Upload of an image of your government-issued photo ID following application submission**
3. **Connecting your bank account (verification email to be sent within 2-3 hours)**

Before you start your application, if you are a franchisee, please have your SBA Franchise Code ready. If you need to look it up, you can find the full list here on the SBA's website: **SBA Franchise Directory**.
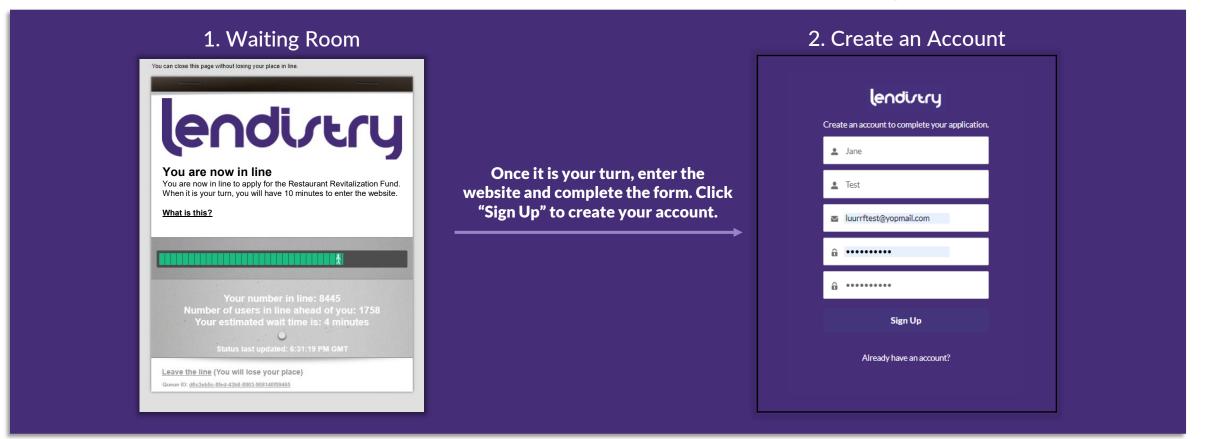
If you need help, please contact our call center at 888-585-7361 (M-F 7:00 am - 7:00 pm PDT)

Getting Started

Instructions

1. Visit https://lendistry.com/restaurantrevitalizationfund/ to review the program guidelines and access the application. You will be redirected to a waiting room. Once it is your turn, enter the website and complete the form. Click "**Sign Up**" to create your account. **Please be sure you spell your email correctly and make note of it.** If you do not remember your email, we will not be able to retrieve your application and you may have to submit a new application. **However, applying multiple times can be flagged as fraud and delay your application process.**

Important Note: If you have created an account with Lendistry in the past, you will need to create a NEW one for this program.

1. Waiting Room

2. Create an Account

Once it is your turn, enter the website and complete the form. Click "Sign Up" to create your account.

Start a New Application

Instructions

1. After you have created an account and logged in, select "**Create a New Application**".
2. Confirm your application to begin.

1. Create a New Application

2. Confirm

Eligibility Requirements

Instructions

1. Before you begin your application, you will need to answer questions about your eligibility. **To be eligible, you must be able to answer NO to all questions.** Click here for the full eligibility requirements.

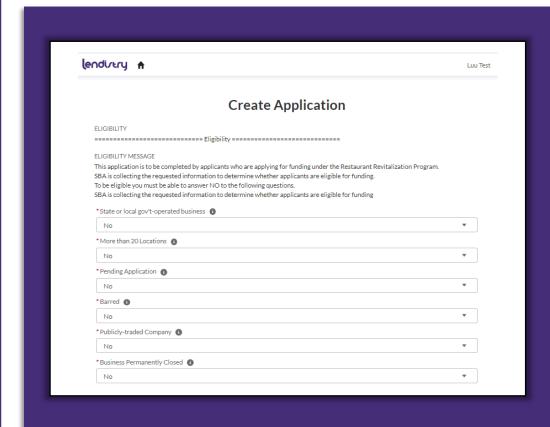2. If your answer is YES to any of the questions, **please do not continue with the application.** You are not eligible.

1. State or local gov't-operated business

2. More than 20 Locations
As of March 13, 2020, owns or operates (together with any affiliated business) more than 20 locations, regardless of whether those locations do business under the same or multiple names.

3. Pending Application
Has a pending application for or has received a Shuttered Venue Operators Grant

4. Barred
Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency?

5. Publicly-traded Company
Is a publicly-traded company (defined as an entity that is majority owned or controlled by an entity that is an issuer, the securities of which are listed on a national securities exchange)?

6. Business Permanently Closed
Is the Applicant's business permanently closed? (Check "No" if you are temporarily closed or are actively working on opening)

Business Type

Information Needed
1. Business Type
2. Business Legal Name (If you are a **sole proprietor**, **self-employed**, or **independent contractor**, please skip this field.)
3. "Doing Business As (DBA)" Name (**only if your business is operating under a different name than its legal name**, otherwise, skip this field)

BUSINESS TYPE QUESTION
Which of the following best describes the Applicant's business? Select all that apply.

*Business Type

C-Corporation

Business Legal Name

Test Company

Doing Business As Name

Possible business types:

- Sole Proprietorship
- Partnership
- C-Corporation
- Limited Liability Company (LLC)
- S-Corporation
- Self-Employed
- Independent Contractor
- Tribal Business
- LLC as S-Corp
- LLC as C-Corp

Business Details

Information Needed
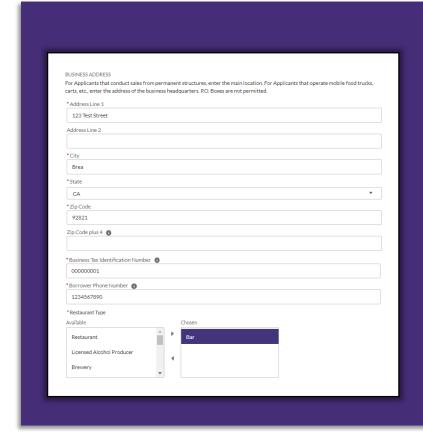1. Business Address (For Applicants that conduct sales from permanent structures, enter the main location. For Applicants that operate mobile food trucks, carts, etc., enter the address of the business headquarters. **P.O. Boxes are not permitted.**)
2. Business Tax Identification Number Type (**EIN** or **SSN/ITIN** for sole proprietors, self-employed, and independent contractor)
3. Business Tax Identification Number (EIN, SSN, or ITIN)
4. Restaurant Type

How to select your restaurant type:
1. Find the restaurant type that best describes your business in the box labeled "**Available**".
2. Click on your restaurant type so that it is highlighted in purple.
3. Click the right arrow to move your restaurant type to the box labeled "**Chosen**".

Right Arrow: adds item

4. If you selected the incorrect restaurant type, follow the first three types to add the correct choice. Then, selected the incorrect answer and click the left arrow to move it back to the box labeled "**Available**".

Left Arrow: removes item

Restaurant Revitalization Fund

Additional Ownership Details

Information Needed
1. Is the Applicant operating under a franchise, license, or similar agreement?
2. Does the Applicant have affiliates? If yes, how many affiliates does the Applicant have? Please list each affiliate's legal business name.
3. Is the Applicant currently in bankruptcy?

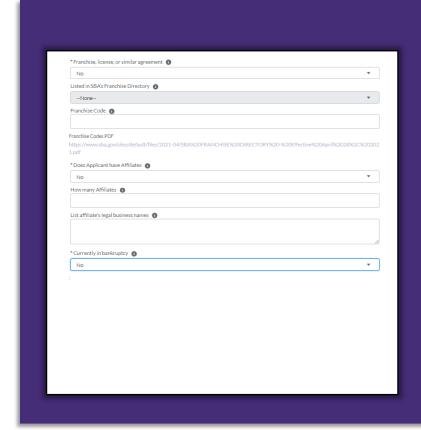|	
* Franchise, license, or similar agreement ⓘ	If **YES**,
No ▾	1. **Is the Applicant operating under a franchise, license, or similar agreement?**
Listed in SBA's Franchise Directory ⓘ	Enter your franchise code in the <u>SBA's Franchise Directory</u> by <u>clicking here</u>.
--None-- ▾	
Franchise Code ⓘ	2. **Does the Applicant have affiliates? If yes, how many affiliates does the Applicant have?**
	Please list each affiliate's legal business name using commas.
Franchise Codes PDF	Example: Acme**,** Globex**,** Lendistry, etc.
https://www.sba.gov/sites/default/files/2021-04/SBA%20FRANCHISE%20DIRECTORY%20-%20Effective%20April%2028%2C%20202 1.pdf	
* Does Applicant have Affiliates ⓘ	3. Is the Applicant currently in bankruptcy?
No ▾	• Operating under an approved plan of reorganization under either a Chapter 11, Chapter 12, or Chapter 13 bankruptcy **(Applicant not eligible. <u>Do not apply</u>.)**
How many Affiliates ⓘ	
	• Filed for either a Chapter 11, Chapter 12 or Chapter 13 bankruptcy but no plan of reorganization **(Applicant not eligible. <u>Do not apply</u>.)**
List affiliate's legal business names ⓘ	
	• Filed for a Chapter 7 bankruptcy, is undergoing a liquidating Chapter 11, and/or permanently closed **(Applicant not eligible. <u>Do not apply</u>.)**
* Currently in bankruptcy ⓘ	
No ▾	

Priority in Awarding

Information Needed

1. Priority in Awarding Restaurant Revitalization Funds: In accordance with the American Rescue Plan Act of 2021, SBA will prioritize awarding funds to Applicants that are small business concerns at least 51 percent owned and controlled by individuals who are women, veterans, and/or socially and economically disadvantaged individuals. Applicants in one of these categories that are operating under an approved plan of reorganization under either a Chapter 11, Chapter 12 or Chapter 13 bankruptcy and do not have a trustee exercising day-to-day control are eligible for funding under this program.

SBA will prioritize awarding funds to small businesses at least 51 percent owned and controlled by individuals who are:

- **women**, or
- **veterans**, and/or
- **socially and economically disadvantaged** individuals

(for definitions of terms, see the Priority Groups area of the **When to Apply** section of the SBA program site)

Owner(s) Detail

Information Needed

1. For **each owner (up to five) with a <u>minimum 20% ownership</u>** of the business named in the application: Owner Type (Person or Business), Business Type (if you selected "Business"), Person/Business Name, Full Name, Birthday, Title, Tax Identification Number Type (**EIN** or **SSN/ITIN** for sole proprietors, self-employed, and independent contractor), Tax Identification Number, Percentage of Ownership, Residential/Business Address, Veteran Status, Gender, Ethnicity, and Race

PPP Loan

Information Needed

1. If you have received a PPP Loan, please complete this section.

ADDITIONAL QUESTIONS
Applicant must review and respond to all of the following questions.

* PPP First Draw ⓘ

[--None-- ▾]

PPP First Draw Amount ⓘ

[   ]

PPP First Draw Loan (SBA PPP Loan #) ⓘ

[   ]

* PPP Second Draw ⓘ

[No ▾]

PPP Second Draw Amount ⓘ

[   ]

PPP Second Draw Loan (SBA PPP Loan #) ⓘ

[   ]

* Sales Start Date ⓘ

[🗓]

If applicable:
1. PPP First Draw
2. PPP First Draw Amount
3. PPP First Draw Loan (SBA PPP Loan #)
4. PPP Second Draw
5. PPP Second Draw Amount
6. PPP Second Draw Loan (SBA PPP Loan #)

Funding Calculation

Information Needed

1. Sales Start Date (the start date in which you first started collecting money for your services/products)
2. You are only required to fill in **one (1)** set of T fields (T1, T2, or T3) below. You MAY fill in more than one set of T fields

   [Click here](#) for detailed instructions on how to calculate your funding amount.

Calculations:

1. **T1** fields are for Location(s) in operation prior to or on January 1, 2019

2. **T2** fields are for Location(s) that began operations partially through 2019

3. **T3** fields are for Location(s) that began operations on or between January 1, 2020 and March 10, 2021; and for Location(s) that have not yet opened, but as of March 11, 2021, have incurred eligible expenses

Purpose of Grant

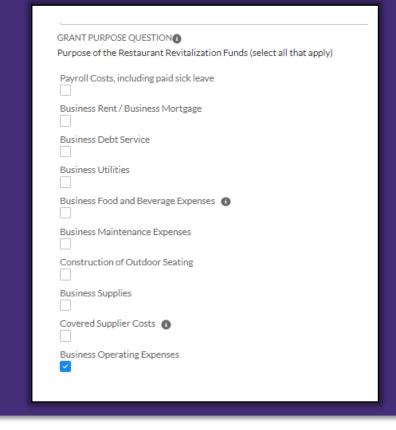**Information Needed**

1. If approved for funding, how will you use the grant award?

GRANT PURPOSE QUESTION ⓘ
Purpose of the Restaurant Revitalization Funds (select all that apply)

Payroll Costs, including paid sick leave
☐

Business Rent / Business Mortgage
☐

Business Debt Service
☐

Business Utilities
☐

Business Food and Beverage Expenses ⓘ
☐

Business Maintenance Expenses
☐

Construction of Outdoor Seating
☐

Business Supplies
☐

Covered Supplier Costs ⓘ
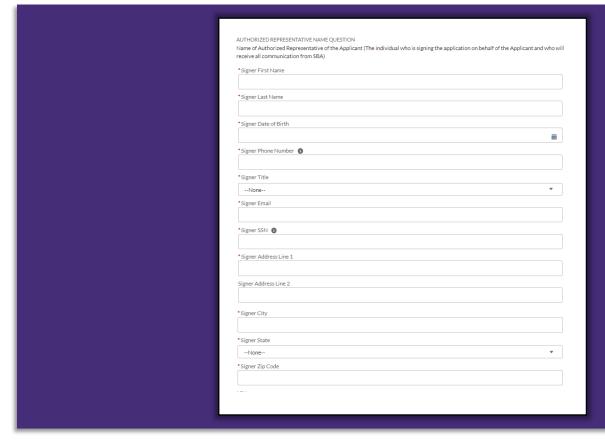☐

Business Operating Expenses
☑

- Payroll Costs, including paid sick leave
- Business Rent/Business Mortgage
- Business Debt Service
- Business Utilities
- Business Food and Beverage Expenses
- Business maintenance Expenses
- Construction of Outdoor Dining
- Business Supplies
- Covered Supplier Costs
- Business Operating Expenses

Signer Authorization

Information Needed

1. Name of Authorized Representative of the Applicant (the individual who is signing the application on behalf of the Applicant and who will receive all communication from SBA). An authorized representative may be the owner/one of the owners listed on page 22. Please use the same information.

AUTHORIZED REPRESENTATIVE NAME QUESTION
Name of Authorized Representative of the Applicant (The individual who is signing the application on behalf of the Applicant and who will receive all communication from SBA)

* Signer First Name

* Signer Last Name

* Signer Date of Birth

* Signer Phone Number ⓘ

* Signer Title
--None--

* Signer Email

* Signer SSN ⓘ

* Signer Address Line 1

Signer Address Line 2

* Signer City

* Signer State
--None--

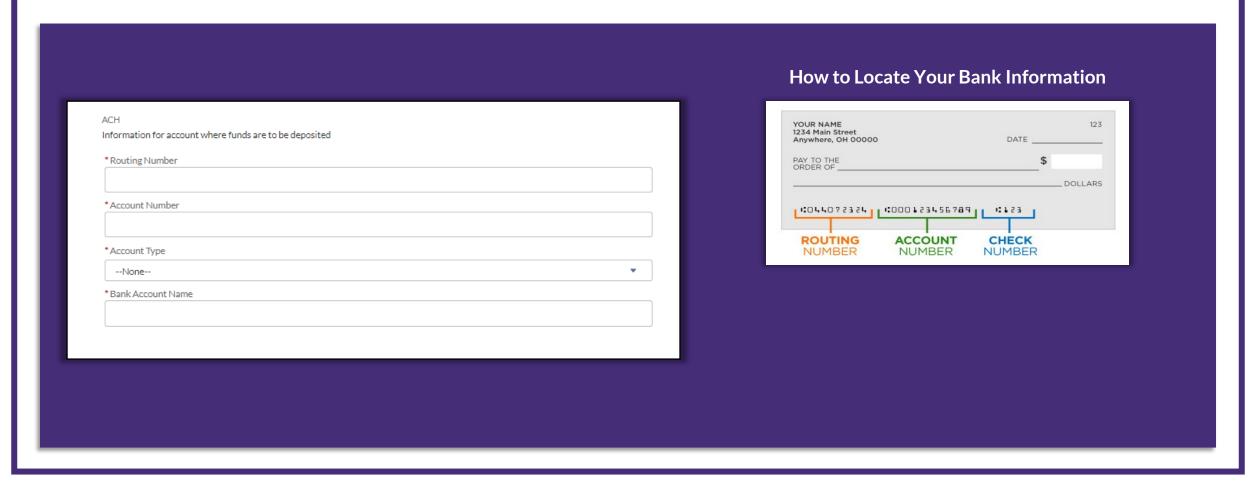* Signer Zip Code

- Full Name
- Date of Birth
- Email
- Address

ACH Details

Information Needed

1. Please provide your bank information to set up an ACH direct deposit in the event you are approved for funding.
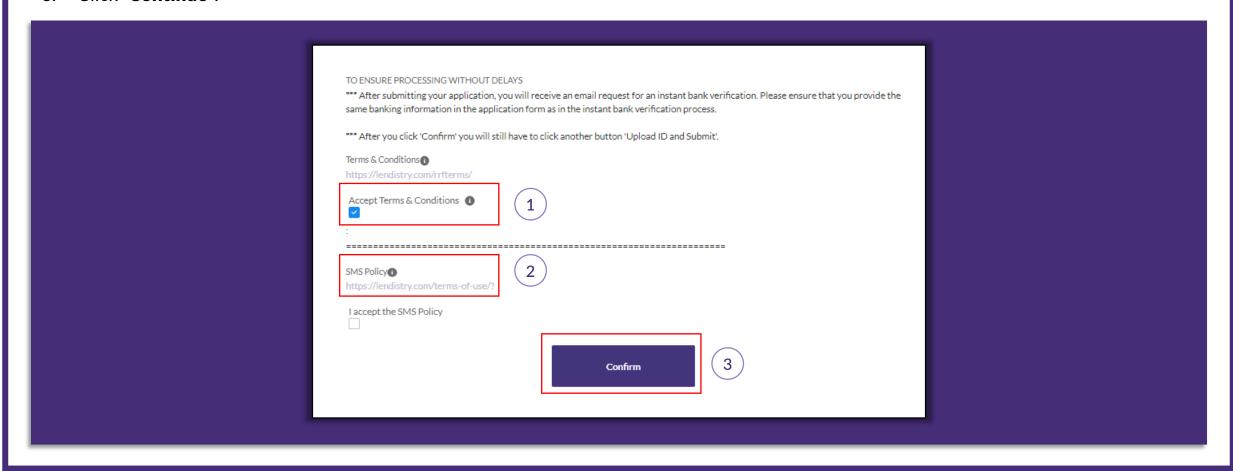
   Important Note: The bank account should be the **primary account of the business** (the account where sales receipts are deposited).

How to Locate Your Bank Information

Terms & Conditions/SMS Text Policy

Information Needed
1. Read our **Terms & Conditions** and check the box to acknowledge that you have read and agree to the terms.
2. If you would like to receive **SMS/Text** updates on your application, please check the box. If you would like to opt out, leave the box unchecked.
3. Click "**Continue**".

TO ENSURE PROCESSING WITHOUT DELAYS

*** After submitting your application, you will receive an email request for an instant bank verification. Please ensure that you provide the same banking information in the application form as in the instant bank verification process.

*** After you click 'Confirm' you will still have to click another button 'Upload ID and Submit'.

Terms & Conditions ⓘ
https://lendistry.com/rrfterms/

Accept Terms & Conditions ⓘ   ①
☑

:

==

SMS Policy ⓘ   ②
https://lendistry.com/terms-of-use/?

I accept the SMS Policy
☐

Confirm   ③

Terms & Conditions/SMS Text Policy

Information Needed

1. Upload a copy of your government-issued ID. **Do not skip this step. Your application will not be considered as complete until you upload your government-issued ID. Your application will be locked once you "Upload ID and Submit". No edits can be made**
2. Your status will change from "New" to "Submitted".

If your status is "**New**", that indicates that your application is NOT complete. Upload your government-issued ID to finish the application.

Upload a copy of your government-issued ID.

Once you have submitted your application and uploaded your government-issued ID, your status with change to "**Submitted**".