



# CDBG-DR

## **Small Business Financing Program Webform Application Instruction Guide**

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## A. PURPOSE

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The Small Business Financing Program (SBF Program) web intake streamlines the application process by gathering required information and documentation from the Applicant in a step-by-step electronic process. Applicants may use the web-based application to apply anywhere, anytime. As an alternative, Applicants may apply by phone via the Call Center (1-833-234-2324, Monday-Friday, 8am-8pm), although phone applications are conditioned on having to provide documents later in the process, which may cause phone applications to be processed slower.

## B. REQUIRED FORMS AND DOCUMENTS

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Navigate to the SBF Application Resources found on the SBF website at <https://www.cdbg-dr.pr.gov/small-business-financing-program> to access necessary program materials and information. Before starting an application, all Applicants should review and become familiar with the Program resources provided.

Below is a list of required program documents that an Applicant will have to provide to have their application completed and processed:

### **Corporate Documents (current)**

- Merchant's Registration Certification
- Certificate of Incorporation
- Certificate of Good Standing
- Corporate Resolution authorizing the individual is part of the business

### **Proof of Citizenship (only one is required)**

- Passport
- Birth Certificate
- Certificate of Naturalization
- Permanent Resident Card

### **Proof of Residency (only one is required)**

- Driver's License
- Puerto Rico Issued ID
- Federal Tax Return
- Puerto Rico Tax Return
- Utility Bills
- Credit Card Bill(s)
- Insurance Documentation
- Homestead Exemption (CRIM).
- Bank Statements

### **Claims & Settlement Documents**

- Private Insurance Claim
- Private Insurance Settlement
- Flood Insurance Claim

- Flood Insurance Settlement
- Private Insurance Policy
- Flood Insurance Policy
- Other Related Insurance Documents

**Physical Loss Documentation & Information**

- FEMA Loss Report
- FEMA Benefits Letter
- SBA Loan Documentation
- FEMA award letter
- SBA Loss Verification
- Private Insurance Adjuster Claim Loss Report
- Private Insurance Benefit Letter

**Financial Loss Documentation & Information**

- 2016 Tax returns (if business was in operation)
- 2017 Tax returns
- 2018 Tax returns
- 2016 Federal Tax Returns (if business was in operation)
- 2017 Federal Tax Returns
- 2018 Federal Tax Returns

**Certifications from Department of Treasury of Puerto Rico (Hacienda)**

- Certificate of Debt
- Debt Certification Sales and Use Tax

**Certifications from the Puerto Rico Department of Labor and Human Resources**

- Negative Certification of Debt for Unemployment Disability and Insurance
- Certification of No Debt for Driver Insurance

**Certifications from the Puerto Rico Administration for Child Support Enforcement (ASUME, for its Spanish acronym)**

- Employer certification of compliance, for employers and corporate guarantors
- Negative certification of child support, for personal guarantors

**Certifications from the Municipal Revenue Collection Center (CRIM, for its Spanish acronym)**

- Debt Certificate for All Concepts

***\* Understand that the Economic Development Bank (BDE), who will be in charge of reviewing your application, may request additional documents during the process of reviewing your application, and / or not require all of those listed here.***

## C. RESPONSIBILITIES

- **Business Applicant:** Business applicants will be required to fill out and submit a Small Business Financing (SBF) full application. Applicants will be required to fill in all the necessary fields marked with a red asterisk (\*) prior to application submission.
- **BDE Intake Specialist:** The BDE Intake Specialists will act as liaisons with the Business Applicants. These will provide the necessary assistance in the submission process of the SBF Program Applications and may request more documents; provide information on your application status; and give further instructions.

## D. HOW TO APPLY FOR THE SBF PROGRAM THROUGH THE INTERNET

### 1. APPLICATION PROCESS

Navigate to the SBF Application Resources found on the SBF website at <https://www.cdbg-dr.pr.gov/small-business-financing-program> to access necessary program materials and information. Applicants should review and become familiar with the Program resources provided before starting an application.

Should you have any questions or comments regarding the application process, feel free to send any requests via phone to program's Call Center at 1-833-234-2324 any day from Monday to Friday between the hours of 8am to 8pm or via email to [EcoRec@CDBG.pr.gov](mailto:EcoRec@CDBG.pr.gov).

#### 1.1 Completing Data Fields

To input a date, Business applicants must use the built-in calendar feature. As shown below in Figure 1, to input the business *Inception Date*, use the calendar to enter the day, month, and year. Please note that the business inception date is the date in which the business officially began operations for the first time.

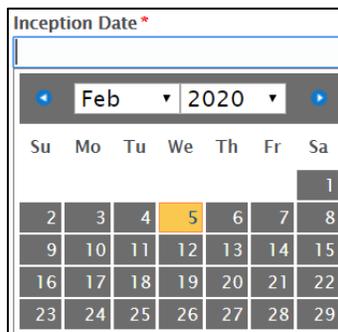


Figure 1

## 1.2 DOCUMENT UPLOAD

Applicants will be required to upload specific supporting documents and information in order to submit an application for review. For fields that prompt the Applicant to upload supporting documentation and information, applicants will need to click on the Upload box and browse their computer to upload the required document see figure 2 and steps **below**.

Click on upload.



Please upload your Merchant's Registration Certificate or Certificate of Incorporation or Organization.

Merchant's Registration Certificate  
**Upload**

Certificate of Incorporation of Organization  
**Upload**

Figure 2

After locating the document, click on *open* to select the document for upload.

Uploaded document(s) should appear on the line below the required document's name.



Please upload your Merchant's Registration Certificate or Certificate of Incorporation or Organization.

Merchant's Registration Certificate  
Merchant's Registration.png **Remove**

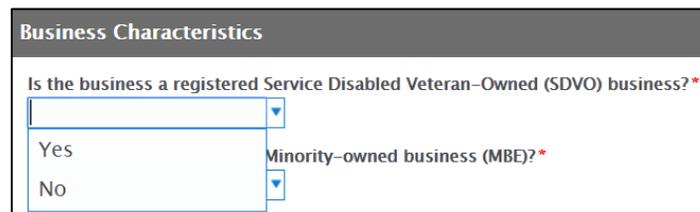
**Upload**

Figure 3

To remove the uploaded document, select *Remove* from beside the document name, and a new document should be uploaded in its place.

## 1.3 Drop-Down Menus

Use the dropdown menus when necessary to select the option that best applies. Click in the cell to activate the drop-down options and select the option that applies.



**Business Characteristics**

Is the business a registered Service Disabled Veteran–Owned (SDVO) business?\*

Yes

No

Minority–owned business (MBE)?\*

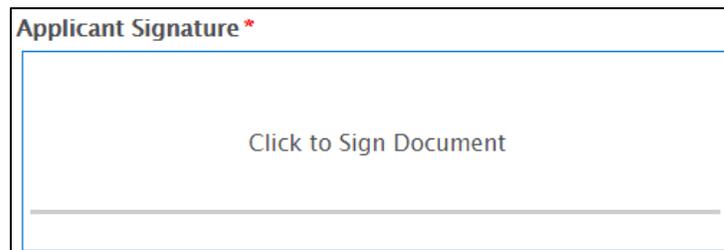
Figure 4

## 1.4 ELECTRONIC SIGNATURES

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Applicants will be required to input an electronic signature for the legal agreement. Electronic signatures are completed within the application by using an electronic finger signature.

Click to Sign the Document.

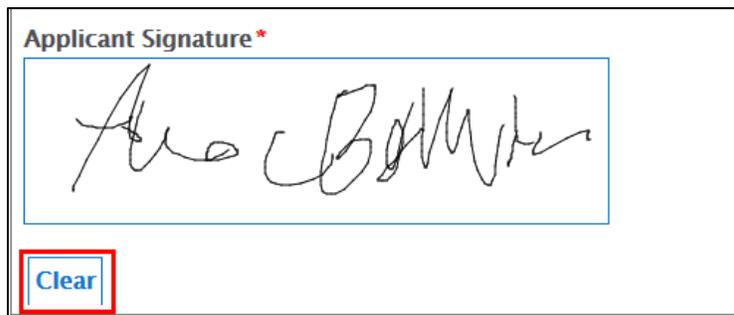


The screenshot shows a rectangular form titled "Applicant Signature\*" in red text at the top left. Inside the form, there is a large, light blue rectangular area with the text "Click to Sign Document" centered within it. A horizontal line is visible at the bottom of the form area.

Figure 5

Applicant will use the cursor to sign their full legal name as a representative of the company then select *Apply Signature*.

Applicants can clear a signature and sign again by selecting Clear and repeating Step 1.4



The screenshot shows the same "Applicant Signature\*" form. The large light blue area now contains a handwritten signature in black ink. Below the signature area, there is a small rectangular button with the word "Clear" in blue text, which is highlighted with a red border.

Figure 6

## 1.5 APPLICANT SUBMISSION NOTICE

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Once an Applicant has input all the required fields, as denoted by a red asterisk (\*), the application may be submitted by selecting *Submit* on the second page called *Applicant Certifications*. Applications cannot be submitted until all required fields have been completed.

Please note that the application submission process may take a couple of moments to upload. Do not navigate away from the upload page while application upload is in progress.

Once the application is successfully uploaded, a page should be seen confirming the applicant's submission of their application.

**END OF INSTRUCTION GUIDE.**