



Welcome

First Friday e-Call

Hosted by K-State Research and Extension

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- ✓ Buy One – Give One Gift Card Program
- ✓ Hungry Hungry Heroes
- ✓ Solomon Valley Disaster Relief Fund
- ✓ Online Auction



Welcome to Jamboree Foods KS, we specialise in providing the groceries your family needs.

SAVE HERE

EXCLUSIVE SAVINGS COUPONS AVAILABLE ONLINE ONLY

- NORTON
- ATWOOD
- HILL CITY
- NESS CITY
- OAKLEY

WEEKLY AD

Deal of the Week

MOBILE APP

Available on the **App Store**

ANDROID APP ON **Google play**

Canned Fruits & Vegetables

- Apricots
- Mandarin Oranges
- Mixed Fruit Cocktail
- Peaches
- Pears
- Pineapple
- Carrots
- Corn
- Creamed corn
- Green beans
- Peas
- Potatoes
- Tomatoes Diced
- Tomatoes Whole
- Tomato Sauce
- Tomato Paste
- Ro-tel
- Provide Details

Canned Soups & Broths

- Cream of Celery
- Cream of Chicken
- Cream of Mushroom
- Cream of Potato
- Chicken Noodle
- Vegetable
- Potato
- Tomato
- Chicken Broth Can
- Chicken Broth Carton
- Beef Broth Can
- Beef Broth Carton
- Vegetable Broth Can
- Vegetable Broth Carton
- Provide Details



Norton County Community Foundation

COVID-19 Response

- ▶ Phase 1: Non-profit and Charitable Organization Support
 - ▶ Charity Needs Assessment
 - ▶ Emergency Grant Funding Program
- ▶ Phase 2: Community Engagement and Economic Support
 - ▶ #NorCoBingo



Norton County Community Foundation

Phase 1: Non-profit and Charitable Organization Support

▶ Charity Needs Assessment Survey

- ▶ Goal: understand the operational and support needs of nonprofit organizations
- ▶ Google Form
- ▶ Distributed via email, social media, and website (COVID-19 page)



Norton County Community Foundation

Phase 1: Non-profit and Charitable Organization Support

▶ Emergency Grant Funding Program

- ▶ Goal: respond to the short and long-term challenges that Norton County nonprofits and charitable organizations are facing due to COVID-19
- ▶ Google Form
- ▶ Publicize via email, social media, website (COVID-19 page), press release, radio interview, and newspaper article
- ▶ Qualifications
- ▶ Opportunity to contribute to the fund via GNWKCF's Neighbor Helping Neighbor Fund
- ▶ Grant committee votes weekly via Zoom



Norton County Community Foundation

Phase 2: Community Engagement and Economic Support

▶ #NorCoBingo

- ▶ Goal: promote community engagement and support local economy
- ▶ Game logistics:
 - ▶ Bingo card tasks encourage players to get outside, enjoy their community, and do acts of kindness for others (all while observing social distancing guidelines).
 - ▶ Participants must post 3 photos to social media with the hashtag #NorCoBingo.
 - ▶ Once a Bingo is complete, participants fill out an entry form on our website.
 - ▶ Winners receive \$100 in Bingo Bucks (Chamber Bucks), which they are encouraged to use at a business struggling as a result of COVID-19. Must be used by June 30, 2020.
- ▶ Promote via social media, email, website, press release, radio ads, front page newspaper story




Norton County Community Foundation

#NorCoBingo is  brought to you by

nortoncountycommunityfoundation

#NorCo BINGO

DRAW A PICTURE WITH SIDEWALK CHALK	DRIVE AROUND TOWN AND WAVE AT 3 PEOPLE	MAIL A CARD TO A FRIEND OR TO A RELATIVE	ORDER CARRY-OUT FROM A RESTAURANT	BUY A GIFT CARD FROM A BUSINESS CLOSED TO THE PUBLIC
CALL OR VIDEO CHAT A FRIEND	COMPLETE A RANDOM ACT OF KINDNESS	WALK ON THE TRAIL AT PRAIRIE DOG STATE PARK	USE AN ONLINE SERVICE AT NORTON PUBLIC LIBRARY	CLEAN OUT A CLOSET
STREAM AN ONLINE WORKOUT	WATCH AN ONLINE CHURCH SERVICE	FREE SPACE	LISTEN TO MELRICE TELL THE STORY OF STATION 15	SEND A GIFT OR NOTE TO AN ESSENTIAL WORKER
GO EXPLORE LENORA LAKE	WATCH A KANSAS SUNSET	MAKE CARDS FOR NURSING HOME RESIDENTS	WASH YOUR HANDS FOR 20 SECONDS	TAKE A SELFIE IN FRONT OF YOUR FAVORITE BUILDING
PLANT FLOWERS OR VEGETABLES	BAKE YOUR FAVORITE DESSERT	DONATE TO A LOCAL NONPROFIT OR CHARITY	COMPLETE THE CENSUS AT 2020CENSUS.GOV	GO FISHING AT PRAIRIE DOG STATE PARK

Designed by our friends at  Serving Norton Co. for almost 70 years!

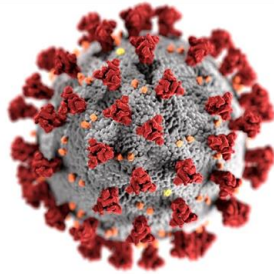
nortoncountycommunityfoundation

Let's play #NorCoBingo!

- Find your playing card at www.nortonccf.org/norcobingo
- Enjoy the activities and games, get outside, and explore new places in Norton County while adhering to social distancing rules.
- Once you have a Bingo, enter to win at www.nortonccf.org/norcobingo
- Entries will be validated by your use of #NorCoBingo on your social media page. Post three photos per entry with the tag #NorCoBingo.
- Each person can get up to 12 Bingos per card, which equals 12 entries into the drawing. Once you are entered, your name will stay in the drawing.
- THREE WINNERS EVERY DAY WILL BE DRAWN TO WIN \$100 BINGO BUCKS!**
- Individuals can only win once. Every person in your household is eligible to win.
- Bingo Bucks (aka Chamber Bucks) can be picked up at the Chamber office at 205 S State Street in Norton.
- All Bingo Bucks **MUST BE USED** by June 30, 2020.
- Drawings will be done each day at 3:00 PM. Winners will be posted on www.nortonccf.org/norcobingo and on NCCF social media pages. (Facebook, Instagram, and Twitter)
- Drawings will begin Saturday, April 25 and go through Memorial Day.
- We encourage winners to use Bingo Bucks quickly to help drive our local economy! Think about friends who have had to adjust their business style during this time of quarantine. How can you help?



Best practices for safety of retail products, store and staff after re-opening



Based on our current scientific understanding

- Health and safety of staff after re-opening
- Safety of customers
- Safety of products
- Resources available

- Coronaviruses- generally spread person-to-person through respiratory droplets.
- Currently NO evidence that COVID-19 is transmitted through food or food packaging.
- May be possible to get COVID-19 by touching surface/object with virus on it and then touching mouth, nose, or possibly eyes
 - Not thought to be the main way the virus spreads.

- Learn: ensure you are following all guidance (particularly local public health dept)
- Listen: to workers and customers on their concerns
- Communicate: plans with workers, stakeholders, customers
- Evaluate and implement
 - Consider using a 3-phase approach to re-opening
 - 1) Minimal re-opening
 - 2) Re-opening with physical distancing
 - 3) Return to (new) normal

- Avoid close contact with others as much as possible (social distancing)
 - From other workers, delivery people, customers, etc
- Provide handwashing stations and encourage frequent handwashing
 - WHEN: particularly after blowing nose, coughing or sneezing, before eating or drinking (and after using restroom, before handling food)
 - Don't touch eyes, nose, mouth with un-washed hands
 - HOW: use soap and water, for at least 20 seconds

Proper hand washing



1. Wet hands



2. Use liquid soap



3. Lather, rub and count to 20



4. Rinse



5. Towel or air dry hands



6. Turn off taps with towel or your sleeve

- **Actively encourage sick employees to stay home!!**
- Provide PPE (cloth face coverings, gloves, etc) to workers and training on how to use
- Provide tissues and trash cans
- Plexi-glass shields for cashiers
 - No-cash payments if possible (ideally remote)
- Other modifications- specific to industry
 - Ex: restaurants- space out tables/chairs/block some booths
 - May have corporate guidance also

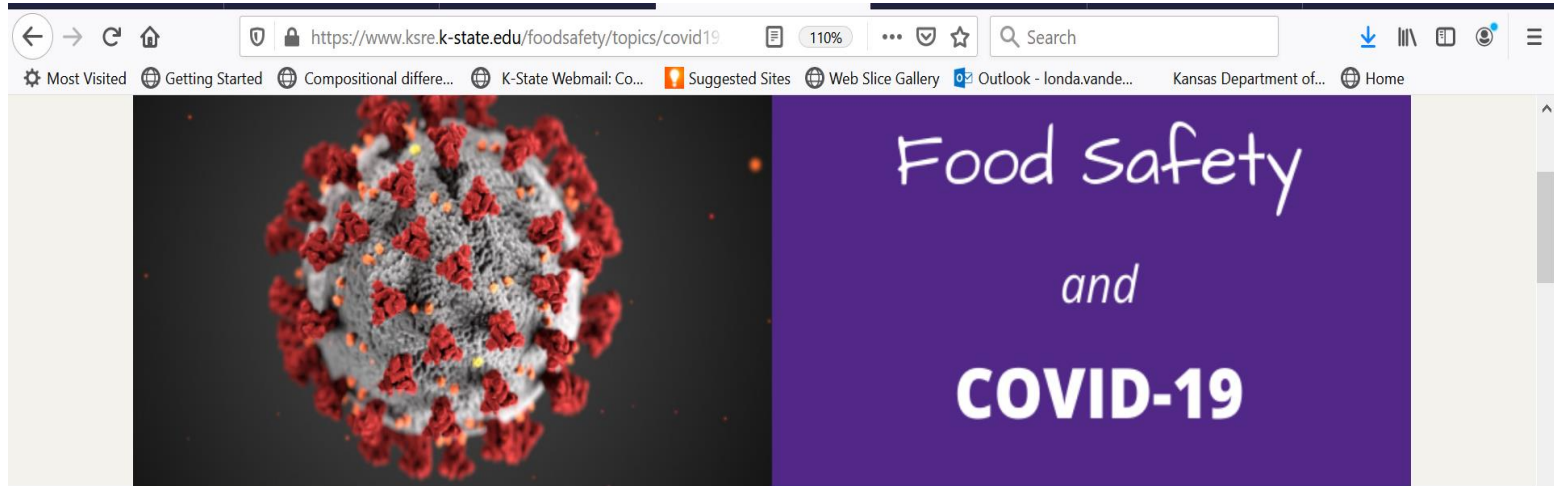
- Retail stores: disinfect cart handles
- Encourage customers not to come if sick
- Provide sanitizing wipes for customers
- Remind customers of social distancing
 - Put marks on floor for check-out areas
- Monitor number of people in building
- Clean and stock bathrooms more frequently
- Clean frequently touched surfaces often
 - Door handles, shelves, credit card terminal

- Encourage customers to “look at our products with your eyes, not your hands”
- Not well known how long coronavirus stays on surfaces
- Increase cleaning
 - Clean and disinfect store shelves, handles, etc

- If surfaces are dirty, clean with a detergent or soap and water prior to disinfection.
- Disinfect: EPA-approved product list against coronavirus:
www.epa.gov/sites/production/files/2020-03/documents/sars-cov-2-list_03-03-2020.pdf
 - Follow the manufacturer's instructions (e.g., concentration, application method, contact time, etc)
 - Bleach: 5 T bleach/ 1 gallon water

- [Safe Return KC: https://bit.ly/SafeReturnKC](https://bit.ly/SafeReturnKC)
- KDHE, local public health dept
- Local authorities
- Commerce Regional Project Managers <https://bit.ly/2YlslXr>
- CDC: www.cdc.gov/coronavirus/2019-ncov/community/reopen-guidance.html
- OSHA: www.osha.gov/Publications/OSHA3990.pdf
- Equal Employment Opportunity Commission (EEOC):
www.eeoc.gov/coronavirus/
- Trade association guidance

<https://www.ksre.k-state.edu/foodsafety/topics/covid19.html>



Home

People

Topics of Interest

4-H and Fairs

Animal Foods

At Risk Consumers

Cooking Outdoors

COVID-19

Disasters

Equipment

Food Safety and COVID-19

This website is to be a one-stop resource for information related to food safety and the COVID-19 pandemic. **Please know this site will be updated frequently as more information is available.**

[According to the Centers for Disease Control and Prevention](#)

Coronaviruses are generally thought to be spread from person-to-person through respiratory droplets. Currently there is no evidence to support transmission of COVID-19 associated with food. Before preparing or eating food it is important to always wash your hands with soap and water for 20 seconds for general food safety. Throughout the day wash your hands after blowing your nose, coughing or sneezing, or going to the bathroom.

It may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this is not thought to be the main way the virus

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KSRE Rapid Response Center Coordinator



U.S. Small Business
Administration



U.S. Small Business
Administration

SBA Program Updates

Economic Injury Disaster Loans

Economic Injury Disaster Loan Advance

Paycheck Protection Program

April 29, 2020

First Round of Funding

Economic Injury Disaster Loans and Advances
As of April 24, 2020

National

- Loans Approved
 - 38,984 loans
 - \$7.967 billion
- Advances Processed
 - 1,192,519
 - \$4.8 billion

Kansas

- Loans Approved
 - 202 loans
 - \$42.89 million
- Advances Processed
 - 7,994
 - \$34.3 million

First Round of Funding

Paycheck Protection Program
As of April 16, 2020

National

- Loans Approved
 - 1,661,367 loans
 - \$342.3 billion

Kansas

- Loans Approved
 - 26,245 loans
 - \$4.29 billion

Second Round – 9:30 AM April 27 through April 29

960,000+ approved for >\$90 billion

Lenders < \$10 billion in assets processed 61% of total volume

Lenders \$10 billion - \$50 billion in assets • Nearly 206,000 loans for > \$20 billion

Changes with latest funding

- \$320 billion for PPP
 - \$30 billion designated for lenders with assets < \$10 billion
 - \$30 billion designated for lenders with assets >\$10 billion < \$50 billion
- \$60 billion to EIDL
 - \$10 billion for advances
- Agricultural enterprises now eligible for EIDL

Current Status of EIDL and Advances

As of April 29, 2020

- SBA has resumed processing EIDL loan and advance applications that were already in the system on a first come, first-served basis
- As of this date, SBA is **not accepting new applications** for EIDL
- When SBA resumes taking new applications, including those for newly eligible agricultural enterprises, you can apply online at www.sba.gov/disaster

I Applied for EIDL & Advance Already...Now What?

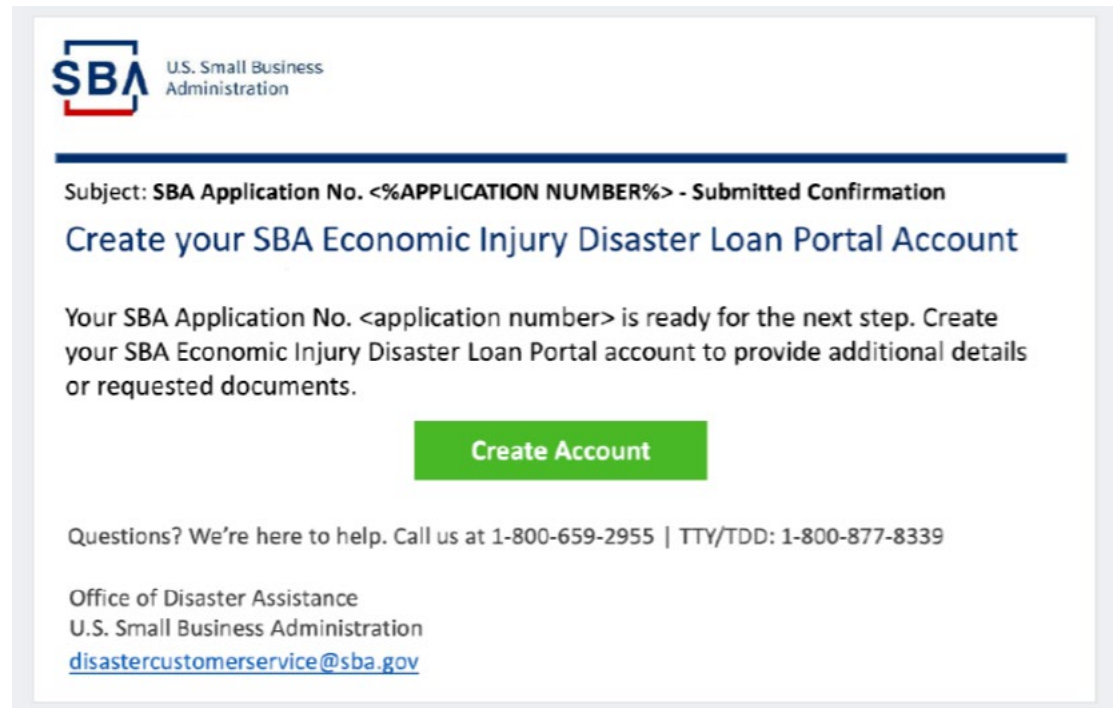
As of April 29, 2020

- We do not have the ability to check the status of your application, either locally or at the Disaster Customer Service Center
- If your application begins with “3” it is currently being processed
- At this time you will NOT receive any communication from SBA
- You may notice a credit inquiry – EIDL loans do have a credit score requirement (PPP does not)
- If you are approved for an advance, it will show up in your bank account in the amount of \$1,000 per employee you reported on the application

I Applied for EIDL & Advance Already...Now What?

As of April 29, 2020

- After receiving the advance, you will either be approved or declined for a full loan
- If you are approved (may be a week or longer after seeing the advance) you will receive an email from SBA inviting you to create a loan portal account



EIDL Portal

- You will be presented with a min and max amount
- Use the sliding scale to adjust your desired amount
- Loan breakdown will show you the terms and payment amount based on the total loan

Select Amount

\$500,000.00

Amount of Loan

\$1,000 \$500,000

Choose loan amount between \$1,000.00 and \$500,000.00

LOAN BREAKDOWN

Term	Interest Rate	Payment Frequency
30 Year(s)	3.75%	Monthly
Repayment Start	Third Party Filing Fee	Payment Amount
12 Months After Closing	\$100.00	\$2,437.00

Accept Cancel

EIDL Portal

- When you have confirmed your loan amount, submit for processing
- You should then receive communication from a loan processor
- Once your loan package is complete you will return to the portal to sign the closing docs
- Funds are disbursed within 5 days

The screenshot displays the SBA EIDL Portal interface. At the top, the SBA logo and "U.S. Small Business Administration" are visible. Below this, a progress bar shows three stages: "APPLICATION" (highlighted in red), "PROCESSING", and "FUNDING".

The main content area is divided into two columns. The left column, titled "Your Quote", shows a status box with the text "Status: Amount Confirmed" and a large "\$500,000" amount. Below the amount is a red link labeled "Change Amount". The right column, titled "Suggested Next Step", features a prominent blue button labeled "Submit for processing".

Below these sections is a "Steps to Complete" table:

Step	Status	Action
Verify Identity	Completed	View
Electronic Disbursement	Completed	Edit
Sign Closing Documents	Not Started	Start

A yellow highlight is drawn around the "Sign Closing Documents" row in the table.

What If I Don't Receive the Email for the Portal?

As of April 29, 2020

- You may receive an advance for EIDL if eligible, but you still could be declined for a full loan at any point in the process
- Reasons for decline
 - Credit history
 - Not an eligible business activity (based on NAICS code)
 - Delinquent child support (more than 60 days)
 - Economic injury is not substantiated (EIDL advance is more than a loan would be)
 - Character reasons (criminal activity)
 - Unverifiable information
 - Applicant withdraws or fails to proceed (not sure on the time limit yet)
- If you are declined, you will receive an email or letter with options to request reconsideration

PPP Details – Eligible Businesses

As of April 29, 2020

- Most businesses including non-profits, agricultural enterprises, those that derive income from legal gambling
- Hospitals if they receive <50% of funding from state and local government, not counting Medicaid
- Businesses that are not eligible include financial services (if they derive >50% of income from loans, investments, etc.), marijuana (direct growers/sellers), prurient sexual nature
- Self-employed businesses that were too “new” to file schedule C for 2019 but will for 2020 – although eligible, guidance is not available to determine loan amounts

PPP Details – Loan Amount Calculations

As of April 29, 2020

- Self-employed, no employees:
 - 2019 Schedule C, line 31 net profit (capped at \$100,000)
 - Average monthly net profit line 31 / 12 x 2.5 = max loan amount (\$20,833)
 - Forgiveness is 8 weeks owner compensation + qualified expenses
 - Owner compensation = 2019 Schedule C, line 31 net profit / 52 weeks
 - Amount from above x 8 weeks = max owner compensation (\$15,385)
 - Other qualified expenses (25% of loan) are allowable for the following items that you claimed or are entitled to claim a deduction for on the 2019 Schedule C including
 - Mortgage interest payments on real or personal property (business buildings, interest on auto loan for business vehicle)
 - Business rent
 - Business utilities (with a service agreement in place before Feb. 15, 2020)
 - Interest on any other debt incurred before Feb. 15 are qualified, but not forgivable

PPP Details – Loan Amount Calculations

As of April 29, 2020

- Self-employed, with employees (not for partners in partnership)
 - 2019 Schedule C, line 31 net profit capped at \$100,000
 - +
 - 2019 gross wages and tips (2019 941, line 5c – column 1 for each quarter) capped at \$100,000 per employee, reduced for any non-US residents
 - +
 - 2019 Schedule C line 14 employer contributions to health insurance
 - +
 - 2019 Schedule C line 19 employer contributions to retirement plans
 - +
 - 2019 employer state and local taxes assessed on employee compensation (unemployment)
 - Divide the total above by 12 for monthly payroll x 2.5 = max loan amount

Forgiveness on owner compensation will be limited to 8 weeks net profit

PPP Details – Loan Amount Calculations

As of April 29, 2020

- Farmers – use schedule F line 34 in place of schedule C line 31
- Partnerships – one application for the partnership, individual partners should not apply
 - 2019 Schedule K-1 box 14a net earnings (reduced by section 179 expenses) multiplied by 0.9235 (remove employer share of self-employment tax) up to \$100,000 per partner + 2019 payroll expenses for employees (covered in previous slide) = 2019 Total Payroll Expense
 - 2019 Total Payroll / 12 = avg monthly payroll x 2.5 = max loan amount
- S or C corporations
 - 2019 employee payroll expenses following all previous guidance
 - Total payroll expense / 12 x 2.5 = max loan amount
- Non-profits – same as S or C, unclear for those with no employees
- LLC – choose the scenario that applies to your tax filing situation
- Seasonal employers – 12-week period Feb. 15 or March 1, 2019 to June 30, 2019 or any consecutive 12-week period May 1 – Sept. 15, 2019

PPP Loan Amount Documentation

As of April 29, 2020

- Lenders will determine additional documentation needs. Common forms are:
 - W2s or W3s
 - Payroll processor reports
 - Quarterly or annual tax reports
 - Use the above if no IRS Form 941
 - IRS Form 944 for very small businesses
 - IRS Form 943 for agricultural businesses
 - Records from a retirement administrator for a self-insured plan

How should I use the PPP funds?

As of April 29, 2020

- Payroll expenses – you must use at least 75% of these funds for employee compensation
- Qualified business expenses (for self-employed, must qualify for deduction on Schedule C)
 - Mortgage interest (not principal, no pre-payment)
 - Rent
 - Utilities (with service agreement)
 - Interest on any other debt obligations incurred before Feb. 15 (not forgivable for self-employed)
 - Refinancing EIDL loan made before April 3 if used for payroll

When should I use the PPP funds?

As of April 29, 2020

- Immediately for the 8 weeks beginning on the day you receive the funds
 - The 8 weeks cannot be delayed if a business is still closed due to local orders
- Lenders must make one, full disbursement within 10 calendar days of receiving SBA loan number
- If a borrower fails to provide needed documentation to the lender within 20 days of receiving SBA loan number, the loan will be cancelled

What else should I know about PPP funds or forgiveness?

As of April 29, 2020

- You must maintain FTE count equivalent to your average FTE count in 2019 – either the same time frame average or the 2019 average
- You must maintain employee wages during this timeframe (cannot reduce more than 25%)
- For any staff level changes made between February 15 and April 26, 2020, you will need to rehire
- If you cannot maintain FTEs or wages, the amount of forgiveness will be reduced. More guidance to come on forgiveness...

Using both EIDL and PPP

As of April 29, 2020

EIDL

- Financial & operating expenses
- Up to \$2 million
 - 3.75% interest
 - 2.75% interest for non-profits
 - 30 years, 12 months deferred
- Advance forgiven, loan is not
- Advance = \$1,000/employee up to \$10,000

PPP

- Payroll 75% and certain operating expenses
- Up to \$10 million
 - 1% interest
 - 24 months, 6 months deferred
- Forgivable when used properly
- Amount of EIDL advance reduces the amount that can be forgiven

Using both EIDL and PPP

As of April 29, 2020

- It is very important to use your PPP funds for payroll and qualified expenses FIRST and over the period of 8 weeks before using EIDL for similar expenses
- PPP can be used to pay debt interest only, EIDL can be used to pay principal. For both there is no pre-payment allowed

Other Relief Program Implications

As of April 29, 2020

- In PPP you cannot receive forgiveness for qualified sick leave amount or qualified family leave equivalent claimed under section 7002 and 7004 of the Families First Coronavirus Response Act
- IRS employee retention credit – fully refundable tax credit for employers equal to 50% of qualified wages, max credit \$5,000 per employee. Not compatible with PPP

Additional SBA Debt Relief Options

As of April 29, 2020

- For current borrowers with other SBA products (regular 7(a) programs and 504 loan) SBA will make payments to the lender on behalf of the borrower. Payments will include principal, interest and any borrower fees.
- Borrowers may request 6 months deferment of payments on existing SBA loans
- Borrowers that have already requested 6 months deferment will also receive 6 months payments to the lender from SBA at the end of the deferment period
- New 7(a) and 504 loans made through September 27, 2020 will be provided the same debt relief benefits

U.S. Small Business Administration

Wichita District Office

316-269-6616

www.sba.gov/ks

Sarah Haymaker, Deputy District Director sarah.haymaker@sba.gov

Cell – 316-250-5612

Janelle Jones, Lender Relations Specialist janelle.jones@sba.gov

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