

Navigating the PPP forgiveness process

Those businesses that received Paycheck Protection Program funds (PPP) are no doubt aware that all or a portion of the loan is forgivable if funds are utilized according to program requirements.



GREG SMITH
EOU SBDC

The following information comes from a webinar I participated in hosted by a Small Business Administration lending specialist, and I want to emphasize borrowers should always check with their lender or CPA for specific answers pertaining to their individual situation.

To begin with, borrowers will

submit an application for forgiveness to their lender. The Paycheck Protection Flexibility Act extended the amount of time for submission from eight weeks after the date you received the proceeds to 24 weeks. There are two different applications — form 3508 and form 3508 EZ. The EZ form is considerably shorter, but not all businesses qualify to use this.

You are eligible for the EZ form if you:

- are a self-employed borrower with no employees and did not include any salaries in the calculation of your monthly payroll when determining your eligible loan amount
- didn't reduce wages by more than 25% and didn't reduce the number of employees or average paid hours of employees
- weren't able to rehire/hire

similarly qualified employees didn't reduce wages by more than 25% and were unable to operate at the same level of activity due to government restrictions. (i.e. from OSHA or another similar agency)

The lender will review the application and confirm that appropriate documentation has been submitted to validate the information; the borrower's certifications are true and correct; and your mathematical calculations are accurate. The lender has 60 days for the process to be completed and then will issue a decision to SBA.

Examples of supporting documents to be included with the forgiveness application for payroll costs include bank statements, tax forms, receipts and cancelled checks. For allowable non-pay-

roll costs you must prove the service or obligation was in place prior to Feb. 15, 2020, (with bills and invoices) and provide proof of payment. For such things as mortgage interest payments, rent or leases you will likely need to produce an amortization schedule, lease agreements, copies of canceled checks, etc.

If using the 3508 form, you will need to include the loan forgiveness calculation form, the PPP schedule A and documentation showing the average number of FTE (full time employees) on your payroll during the referenced time periods.

Should you be required to pay back any portion of PPP funds, no payment will be due for 10 months. Ask your lender about additional terms and conditions or refer to your loan documents.

While there is justifiable angst surrounding the forgiveness process, SBA emphasizes simply approaching it with honesty and integrity.

With careful record keeping and aligning the use of funds with allowable expenses, you should have little difficulty being able to produce necessary documentation for forgiveness.

Rely on the expertise of your CPA and always reach out to your lender first as they are the ones who will be recommending to SBA whether the loan is forgivable, either in whole or in part.

About the Author

Greg Smith is the director of the Eastern Oregon University Small Business Development Center, La Grande.

CHICKENS

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UC-Riverside's Alireza Abdoli, a data science graduate student.

Abdoli loves chickens, so he said he was excited when Murillo asked him to join the project — along with biologists, entomologists and a poultry health expert.

Abdoli designed an algorithm to track chicken behavior.

The first algorithm he created measured shapes. When you shake hands with another person, he explained, it looks about the same every time you do it. If you were wearing a sensor on your hand, the motion would show up in a dataset as a consistent shape.

Similarly, with chickens, pecking looks like a recognizable zigzag.

But some chicken movements are complex. It's hard, for example, to tell the difference between dust bathing and preening on a computer screen —



Photo courtesy of Amy Murillo

A chicken wears a backpack containing small sensors that monitor their movements.

important distinctions when measuring parasite activity. Abdoli modified his algorithm to account for speed and force.

Then, Abdoli and

Murillo inserted the sensors into tiny backpacks, which they fastened onto chickens' backs.

"You can imagine how hard it was to put these

backpacks on the chickens," Abdoli said.

He laughed. But after a minute of pecking and squirming, the chickens got used to the packs.

When the researchers analyzed the data, they were excited.

Murillo said the sensors accurately detected which chickens had parasites.

In the long term, the researchers say, this could help poultry farmers accurately detect parasites and target birds with problems before an outbreak.

But Murillo estimates a commercial-scale product won't be available for at least a few years. COVID-19 has brought much research to a "screaming halt," Murillo said. A real-time model is still in progress, and the researchers will need commercial flocks to be part of experiments.

"We've got a ways to go, but I think the technology does have amazing promise for the poultry industry," said Murillo.

Small-business & Ag HAPPENINGS

Union County FSA open by appointment

LA GRANDE — The Union County Farm Service Agency is open for phone and email appointments only. To arrange an appointment or for more information, call 541-963-4178, ext. 2.

Registration open for grant proposal blueprint course

LA GRANDE — The Union County Chamber of Commerce in a newsletter announced an upcoming eight-week online grant proposal course offered by the Nonprofit Association of Oregon. "The Ultimate Grant Proposal Blueprint Course: Your Step-by-Step Roadmap and Built-It-Yourself Toolkit for Crafting an A+ Grant Proposal" will run Aug. 24 to Oct. 26. The comprehensive, on-your-own-schedule video-based course is led by Maryn Boess from GrantsMagic U, a veteran grant writer and grant consultant.

The course includes eight weekly video training sessions of about two hours each, which you can view any time, on your own schedule and as often as you like; a detailed session-by-session printable workbook and resource guide to follow along with as you watch the videos; live group Q&A sessions with Maryn; and ongoing personal support, via an "Ask Anything" Facebook community page.

The cost is \$197 for NAO members and \$297 for nonmembers. Registration is through the GrantsMagic U website: u.grantsmagic.org. Contact support@grantsmagic.org for registration support.

New fund launches to assist Oregon agricultural workers who need to self-quarantine

PORTLAND — A new source of financial assistance for agricultural workers who are self-quarantining to slow the spread of COVID-19 — the Oregon Worker Quarantine Fund — will provide up to two weeks of financial relief to agricultural workers age 18 and older, regardless of federal immigration status. The Quarantine Fund is administered by the Oregon Worker Relief Coalition, working in collaboration with the State of Oregon and the Governor's Office.

"When people working on farms or in food processing plants are exposed to COVID-19, they have few options to prevent the virus from spreading besides giving up their paycheck," Ramon Valdez, director of Strategic Initiatives and Relationships at Innovation Law Lab, said in a press release. "The Quarantine Fund will help us contain this pandemic by taking the financial stress off of workers who keep Oregonians fed and agricultural businesses running."

Most agricultural workers report they cannot afford to take two weeks off to quarantine if they were in contact with COVID-19. Food packing and agriculture worksites are overrepresented in workplace outbreaks tracked by the Oregon Health Authority.

Agricultural workers can apply for relief through local community-based organizations. Such organizations in Eastern Oregon are Oregon Human Development Corporation and EUVALCREE. Additional details about the Oregon Worker Quarantine Funding, including eligibility and application process, are available at bit.ly/q-fund and bit.ly/fondo-cuarentena.

USDA announces extended deadline, more eligible commodities for CFAP

EO Media Group staff

WASHINGTON, D.C. — USDA announced this week that additional commodities are covered by the Coronavirus Food Assistance Program in response to public comments and data. Additionally, the U.S. Department of Agriculture is extending the deadline to apply for the program to Sept. 11, and producers whose applications have been approved will receive their final payments. The extended program will give even more farmers and ranchers the opportunity for assistance to help keep operations afloat during these tough times.

The following additional commodities are now eligible for CFAP:

Specialty Crops — aloë leaves, bananas, batatas, bok choy, carambola (star fruit), cherimoya, chervil (french parsley), citron, curry leaves, daikon, dates, dill, donqua (winter melon), dragon fruit (red pitaya), endive, escarole, filberts, mamey sapote, maple sap (for maple syrup), mesclun mix, microgreens, nectarines, parsley, persimmons, plantains, pomegranates,



File photo by Ben Lonergan/EO Media Group

Watermelons are among the commodities now eligible for Coronavirus Aid, Relief, and Economic Stability Act funding for sales losses.

pummelos, pumpkins, rutabagas, shallots, tangelos, turnips/celeriac, turmeric, upland/winter cress, water cress, yautia/malanga and yuca/cassava

Non-Specialty Crops and Livestock — liquid eggs, frozen eggs and all sheep (only lambs and yearlings were previously eligible)

Aquaculture — catfish, crawfish, largemouth bass and carp sold live as foodfish, hybrid striped bass, red drum, salmon, sturgeon, tilapia, trout, ornamental/tropical fish and recreational sportfish

Nursery Crops and Flowers — nursery crops

and cut flowers

Several commodities — green onions, pistachios, peppermint, spearmint, walnuts and watermelons — are now eligible for Coronavirus Aid, Relief, and Economic Stability Act funding for sales losses. Originally, these commodities were eligible for payments on marketing adjustments only. Also, payment rates for these commodities have been corrected.

Additional details can be found in the Federal Register in the Notice of Funding Availability and Final Rule Correction and

at www.farmers.gov/cfap.

To ensure availability of funding, producers with approved applications initially received 80% of their payments. The Farm Service Agency will automatically issue the remaining 20% of the calculated payment to eligible producers. Going forward, producers who apply for CFAP will receive 100% of their total payment, not to exceed the payment limit, when their applications are approved.

Producers, especially those who have not worked with FSA previously, are recommended to call 877-508-8364 to begin the application process. An FSA staff member can help producers start their application during the phone call. Eligibility forms can be downloaded from www.farmers.gov/cfap. For existing FSA customers, these documents are likely already on file.

For more information, contact your local FSA office. Due to recent public health concerns, Union County FSA is open for phone and email appointments only.

Call 541-963-4178, ext. 2, for any assistance you may require.

LOSSES

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199 seasonal and full-time workers. Sykes Enterprises runs call centers around the world that offer customer services for a variety of companies, but closed its call center in Milton-Freewater in 2018.

In Union County, Boise Cascade in Elgin lost 130 trade-related jobs, according to the report.

Hillary Haden, representing the Oregon Fair

Trade Campaign, said the TAA numbers undercount the true number of people who lost their jobs for trade or offshoring reasons, because they depend on someone to proactively fill out an application to be enrolled in the program, and only certain types of jobs qualify. However, she said Oregon's TAA numbers in the past three years have been "particularly concerning."

"The most troubling trend uncovered in our analysis is that trade-re-

lated job loss has been on the rise in recent years," she said. "Oregon experienced a 113% increase in trade-related job loss in the past three years compared to the previous three years."

She said those losses have been felt in industries from steel to semiconductors.

The report from the Trade Justice Education fund criticized the 2017 Tax Cuts and Jobs Act for providing incentive for companies to move jobs overseas by allowing them to

pay a much lower corporate tax rate on profits made overseas than they do on profits made at home. It also criticized the trade deal with China that the United States signed in January for "neglecting to even mention, let alone address, the abysmal labor rights, forced labor, weak environmental standards and related causes of job offshoring to China," and instead helping companies feel safer moving jobs overseas by increasing protections for their intellectual property.

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