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# Ongoing Pandemic Relief Options for Small Businesses

**Updated:** August 28, 2023



As of October 1, 2021, there have been over forty-three million (43,000,000) cases of COVID-19 in the United States and almost seven-hundred thousand (700,000) deaths. Current hospitalizations due to COVID sit at over seventy-thousand (70,000) while nearly one-hundred eighty-five million (185,000,000) American citizens and residents have been fully vaccinated against the virus.<sup>1</sup>

The effect this situation has had on small businesses in the U.S. is well-known. They have

been forced to close or reduce operations due to the pandemic. This has led to significant financial losses for many small businesses. The government has provided relief through various programs, such as the Paycheck Protection Program (PPP) and the Small Business Emergency Loan Program (SBA EIDL). These programs have provided funding to help small businesses stay afloat during the pandemic. However, the impact of the pandemic on small businesses is still felt, and many are struggling to recover.

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## **Economic Injury Disaster Loan (EIDL)**

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The Small Business Association's **Economic Injury Disaster Loan** (EIDL) provides capital to help small businesses cover necessary operating expenses. Qualified expenses include but are not limited to business debt, payroll, mortgage payments, rent payments, and utilities. It is a low-interest, fixed-rate loan with a thirty (30) year term. The fixed-rate is 3.75% for for-profit businesses and 2.75% for non-profits.<sup>2</sup>

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The maximum loan amount is \$2 million. Businesses can apply online through the SBA's [application portal](#). Existing loan holders can apply for an increase to their loan [here](#). All loans greater than \$25,000 require collateral, and all loans greater than \$250,000 also require a personal guarantee. The following documents are required to submit with an application:

- Federal income taxes;
- [IRS Form 4506-T](#);
- [ODA Form P-022-Standard Resolution](#);
- And for loans greater than \$500,000
  - [SBA Form 2202 – Schedule of Liabilities](#);
  - [SBA Form 413 – Personal Financial Statement](#); and
  - List of owned real estate<sup>2</sup>

Applications for this loan follow this fee structure:

- \$25,000 or less – no fee
- \$25,000 – \$500,000 – \$100 fee
- Greater than \$500,000 – \$100 fee + real estate collateral<sup>2</sup>

The EIDL also has the following credit score requirements:

- \$500,000 and under – 570
- Greater than \$500,000 – 625<sup>2</sup>

## Paycheck Protection Program

The **Paycheck Protection Program (PPP)** is a loan program established by the CARES Act. The program closed on May 31, 2021. Any business that currently has a PPP loan may be eligible for loan forgiveness.<sup>3</sup> Both "First Draw" and "Second Draw" loan holding businesses are eligible for total forgiveness if they:

- Used all of the loan funds for payroll and other qualified expenses.

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Small business loan holders can apply for forgiveness as soon as they have used up all of the funds from the loan. They have until the loan's final due date to apply. There are two ways to apply, depending on the lender. If a lender is on [this list](#), the loan holder can apply for forgiveness directly through the [Small Business Administration PPP Direct Forgiveness Portal](#). These businesses can use [PPP 3508S Loan Forgiveness Application & Instructions](#) to apply in person or by mail.<sup>4</sup>

If a lender is not on the list mentioned above, the loan holder will have to apply for forgiveness directly through the lender. If the lender doesn't have their own application form, a loan holder can use one of the following<sup>4</sup>:

- [PPP 3508 Loan Forgiveness Application + Instructions](#)
- [PPP 3508S Loan Forgiveness Application & Instructions](#)
- [PPP 3508EZ Loan Forgiveness Application + Instructions](#)

It is often required to include the following documentation with any of the previously mentioned applications:

- Employer contributions to employee health insurance and retirement plans;
- Mortgage interest or rent payments;
- Operations expenses;
- Payroll reports;
- Payroll tax filings;
- Property damage expenses;
- Supplier costs;
- Unemployment insurance tax filings;
- Utility payments;
- Wage reports; and
- Worker protection expenses.<sup>4</sup>

## Small Business Association Debt Relief

For small businesses that hold existing SBA loans approved on or before September 27

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will process these payments automatically, so there is no need for businesses to apply for debt relief.<sup>5</sup>



## **U.S. Department of Treasury Employee Retention Credit**

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\$7,000 per employee per quarter.<sup>6</sup> It is only available to companies that meet the following criteria:

- The business experienced a revenue decline of more than 50% in at least one quarter of 2020 compared to the same quarter in 2019; or
- The business had to partially close in response to a government mandate; and
- The business has less than one hundred (100) employees; and
- The business kept its employees on payroll for the extent of the pandemic.<sup>7</sup>

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### Pandemic Relief Options for Businesses - EXPLAINED



## Other Funding Opportunities

### Annuity Freedom Small Business Grants

AnnuityFreedom.net provides two different types of grants for small businesses in response to the pandemic: the [BIPOC Small Business Grant](#) and the [Minority Business Micro-Grant](#).

The BIPOC Small Business Grant is a marketing-focused grant that includes free SEO evaluations, advice, and planning services. The grant is directed toward minority-owned businesses. To apply, a small business is required to have:

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- direct access to the website editor or CMS.

The Minority Micro-Grant has no requirements and provides \$100 grants to one small business per month.

## Coronavirus Food Assistance Program (CFAP)

The [Coronavirus Food Assistance Program \(CFAP\)](#) is specifically designed for agricultural producers that deal with COVID-19 related market disruptions. This program is available to businesses that produce [eligible commodities](#). Companies can apply [online](#) or manually with form [AD 3117](#).

## Creciendo Con TikTok

TikTok teamed up with the Hispanic Heritage Foundation to create [Creciendo Con TikTok](#). This program provides \$5,000 cash rewards to individual business owners that meet the following criteria:

- Active in the operation of their business;
- At least eighteen (18) years old;
- The business began operating before September 15, 2020;
- Business is in good standing with the IRS and any relevant regulatory bodies; and
- Latinx that owns at least fifty-one percent (51%) of their business.

## Fiserv Back2BusinessGrant

Fiserv is a global financial technology and payments company. They have established the [Back2Business Grant](#) that awards \$10,000 to eligible Black- and minority-owned small businesses affected negatively by the pandemic. To apply, a business has to:

- Be located in an eligible location;
- Be minority-owned by a person that is eighteen (18) years of age or older;
- Have annual revenue less than \$1 million;

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GoFundMe partnered up with Bill.com, GoDaddy, Intuit QuickBooks, and Yelp to create the [Small Business Relief Initiative](#). The initiative established the **Small Business Relief Fund**, which provides \$500 matching grants to businesses that raise at least \$500 with a GoFundMe fundraiser created in response to the pandemic. Any business is only eligible for a one-time grant. Companies cannot receive multiple grants from this fund.

To qualify, a business must:

- Be independently owned and operated;
- Have no fraud reports against it;
- Have suffered in any way in direct response to a pandemic-related government mandate;
- Not hold any national market dominance in its given field of operations; and
- Plan to use the funds to pay for basic business expenses or care for its employees' well-being.

## IFW Covid-19 Relief Fund

IFundWomen (IFW) is a fundraising platform catered towards women-owned businesses. IFW created the [IFW Covid-19 Relief Fund](#), which gives microgrants to companies that have an [active fundraising campaign](#) on their site.

## KKR Small Business Builders Grant

As a part of its COVID-19 relief effort, global investment firm KKR created the [Small Business Builders Grant](#). These recovery grants are for \$10,000 and also include networking opportunities and technical support from KKR experts. They are available to businesses globally. KKR is particularly looking for companies that provide essential community services, are operated by historically underrepresented groups, or are pivoting their business in some way as a direct result of the pandemic.

For a business to apply, it must:

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- Have less than \$7 million in annual revenue; and
- Present a qualified business plan for moving forward.

## The Barstool Fund

**The Barstool Fund** is an ongoing fundraising effort that donates its proceeds to small businesses in the U.S. The only requirement for a business to apply is for it to be still paying its employees.

## State-Specific Resources for Small Businesses

| STATE   | Total<br>Federal<br>Funding<br>Relief Per<br>Capita<br><br>(As of<br>9/15/21) | Relief Programs   | USDA Relief   | Vaccine Info  |
|---------|---|---|---|---|
| Alabama | \$9,392   | All Together<br>Alabama   | <a href="#">Alabama COVID-19 Waivers &amp; Flexibilities</a>      | <a href="#">Alabama Public Health</a>                                       |
| Alaska  | \$15,734  | Alaska ARPA<br>Business Relief<br>Program<br><br>Rural<br>Development | <a href="#">Alaska COVID-19<br/>Waivers and<br/>Flexibilities</a> | <a href="#">Alaska<br/>Department of<br/>Health and<br/>Social Services</a> |

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| Arizona    | \$10,058 | <a href="#">Arizona Department of Health Services</a><br><a href="#">Arizona Together</a><br><a href="#">City of Phoenix COVID-19 Relief</a>  | <a href="#">Arizona COVID-19 Waivers and Flexibilities</a>    | Arizona Department of Health Services |
| Arkansas   | \$9,371  | <a href="#">Arkansas Department of Human Services Rental Assistance</a><br><a href="#">Arkansas State Chamber of Commerce</a>   | <a href="#">Arkansas COVID-19 Waivers &amp; Flexibilities</a> | Arkansas Department of Health         |
| California | \$13,552 | <a href="#">California Small Business COVID-19 Relief Grant Program</a><br><a href="#">COVID-19 Relief and Assistance for Small Business</a><br><a href="#">Golden State Stimulus</a> | n/a   | California ALL                        |

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| State       | Amount   | Program Name   | Waivers & Flexibilities                     | Department                          |
|-------------|----------|--|---|-------------------------------------|
| Colorado    | \$12,218 | Denver Small Business Emergency Relief Fund<br><br>Philanthropy Colorado | Waivers & Flexibilities                     | and Environment                     |
| Connecticut | \$12,218 | Connecticut Relief and Support<br><br>The Office of the Treasurer        | n/a   | CT Vaccine Portal                   |
| Delaware    | \$12,478 | Delaware Relief Grants Program   | Delaware COVID-19 Waivers and Flexibilities | Delaware Division of Public Health  |
| Florida     | \$10,775 | n/a  | Florida COVID-19 Waivers and Flexibilities  | Florida Health                      |
| Georgia     | \$11,209 | COVID-19 Resource Guide for Georgia's Second                             | Georgia COVID-19 Waivers and Flexibilities  | Georgia Department of Public Health |

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|          |          | <a href="#">DeKalb County Better Business Loan Program</a><br><br><a href="#">Georgia Department of Community Affairs</a>                            |   |  |
| Hawaii   | \$14,622 | <a href="#">Hawai'i Community Foundation</a><br><br><a href="#">One Oahu</a>   | <a href="#">Hawaii COVID-19 Waivers and Flexibilities</a>   | <a href="#">State of Hawai'i COVID-19 Portal</a>       |
| Idaho    | \$10,305 | <a href="#">Idaho Community Foundation</a>   | n/a   | <a href="#">Idaho Coronavirus Resources</a>            |
| Illinois | \$12,524 | <a href="#">Cook County COVID-19 Community Recovery Initiative</a><br><br><a href="#">Illinois Humanities COVID-19 Emergency Relief and Recovery</a> | <a href="#">Illinois COVID-19 Waivers and Flexibilities</a> | <a href="#">State of Illinois Coronavirus Response</a> |

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|         |         | Response  |   |  |
|---------|---------|---|---|--|
| Indiana | \$9,777 | <p>Indianapolis<br/>Pandemic<br/>Community<br/>Resource Bank</p> <p>Neighbor Relief<br/>Fund for Marion<br/>County</p>                              | n/a   | Indiana<br>Vaccine<br>Information<br>and Planning    |
| Iowa    | \$9,939 | <p>Iowa Credit<br/>Union<br/>Foundation</p> <p>Emergency Relief<br/>Fund</p> <p>Iowa Economic<br/>Development<br/>Authority Relief<br/>Programs</p> | Iowa COVID-19<br>Waivers and<br>Flexibilities   | COVID-19 in<br>Iowa                                  |
| Kansas  | \$9,813 | <p>Kansas<br/>Department of<br/>Labor Shared<br/>Work Program</p> <p>Kansas<br/>Emergency<br/>Rental Assistance</p>                                 | Kansas COVID-19<br>Waivers and<br>Flexibilities | Kansas<br>Department of<br>Health and<br>Environment |

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|-----------|----------|--|--|--|
|           |          | <a href="#">Lexington Emergency Financial Assistance</a><br><br><a href="#">Louisville Forward's Small Business COVID-19 Relief Grant Program</a>                        | <a href="#">Waivers and Flexibilities</a>                    | <a href="#">Health and Family Services</a>     |
| Louisiana | \$12,494 | <a href="#">City of New Orleans</a><br><br><a href="#">Community Foundation of North Louisiana</a>   | <a href="#">Louisiana COVID-19 Waivers and Flexibilities</a> | <a href="#">Louisiana Department of Health</a> |
| Maine     | \$12,416 | <a href="#">CEI Maine Grant Programs</a><br><br><a href="#">Maine Department of Economic &amp; Community Development</a><br><br><a href="#">The Opportunity Alliance</a> | n/a  | <a href="#">Maine Office of the Governor</a>   |

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|               |          |   |  |              |
|---------------|----------|---|--|--------------|
|               |          | <a href="#">Programs for Businesses</a><br><br><a href="#">Maryland Department of Labor Financial Relief Guide for Marylanders</a><br><br><a href="#">RELIEF Act</a>  |  |              |
| Massachusetts | \$14,696 | <a href="#">Citizens' Housing and Planning Association COVID-19 Assitance</a><br><br><a href="#">City of Worcester Employment and Financial Assistance Programs</a><br><br><a href="#">Mass Legal Help</a><br><br><a href="#">Massachusetts Nonprofit Network</a> | <a href="#">Massachusetts COVID-19 Waivers and Flexibilities</a> | Mass.gov     |
| Michigan      | \$12,815 | <a href="#">Back to Work: Employer</a>  | <a href="#">Michigan COVID-19</a>                                | Michigan.gov |

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|             |          |  |  |  |
|-------------|----------|--|--|--|
|             |          | Guidance   |  |  |
|             |          | MI Safe Start Plan   |  |  |
|             |          | Michigan Small Business Development Center Comeback Kit  |  |  |
|             |          | State of Michigan Small Business Resources   |  |  |
| Minnesota   | \$11,372 | Minnesota COVID-19 Response  | Minnesota COVID-19 Waivers and Flexibilities   | Minnesota COVID-19 Response            |
| Mississippi | \$10,664 | City of Jackson Request for Disaster Assistance<br>Mississippi Small Business Development Center | Mississippi COVID-19 Waivers and Flexibilities | Mississippi State Department of Health |
|             |          | St. Louis Emergency  |  | Missouri                               |

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|          |          |   |  |  |
|----------|----------|---|--|--|
|          |          | Carbon County<br>COVID-19 Relief<br>Fund                                |  |  |
|          |          | Central Montana<br>Foundation   |  |  |
|          |          | Millions Available<br>in Emergency<br>Grants Via<br>Montana<br>Programs | Montana COVID-<br>19 Waivers and<br>Flexibilities    | Montana<br>Department of<br>Health and<br>Human<br>Services  |
| Montana  | \$11,867 | Montana<br>Community<br>Foundation<br>Response to<br>COVID-19           |  |  |
|          |          | Whitefish<br>Community<br>Foundation                                    |  |  |
| Nebraska | \$10,610 | Coronavirus<br>Relief Fund (CRF)<br>Program<br>Administration           | Nebraska<br>COVID-19<br>Waivers and<br>Flexibilities | Nebraska<br>Department of<br>Health and<br>Human<br>Services |
| Nevada   | \$12,685 | Nevada<br>Legislative<br>Counsel Bureau                                 | n/a  | Immunize<br>Nevada   |

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| Relief Programs |          |  |  |   |
|-----------------|----------|--|--|---|
| New Hampshire   | \$11,519 | <p><a href="#">Capital Access Program</a></p> <p><a href="#">NH Governor's Office for Emergency Relief and Recovery</a></p> <p><a href="#">New Hampshire Nonprofit Response Fund</a></p> <p><a href="#">New Hampshire Small Business Development Center</a></p> <p><a href="#">Portsmouth COVID-19 Response Resources for Businesses &amp; Employees</a></p> | <p><a href="#">New Hampshire OVID-19 Waivers and Flexibilities</a></p> | <p><a href="#">New Hampshire COVID-19 Vaccine</a></p> |
| New Jersey      | \$14,069 | <p><a href="#">Council of New Jersey Grantmakers</a></p> <p><a href="#">Garden State Project</a></p>   | <p><a href="#">New Jersey COVID-19 Waivers and Flexibilities</a></p>   | <p><a href="#">New Jersey COVID-19 Info Hub</a></p>   |

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|                |          | Fund  |   |   |
|----------------|----------|---|---|---|
| New Mexico     | \$10,636 | <a href="#">LEDA Recovery Grants</a><br><a href="#">Small Business Recovery Loan Fund</a>   | n/a   | <a href="#">New Mexico Department of Health</a>             |
| New York       | \$16,625 | <a href="#">Access NYC Business Pandemic Recovery Initiative</a><br><a href="#">Excluded Workers Fund</a><br><a href="#">New Paid Leave for COVID-19</a><br><a href="#">Small Business Recovery Grant Program</a> | <a href="#">New York COVID-19 Waivers and Flexibilities</a> | <a href="#">New York State COVID-19 Vaccine</a>             |
| North Carolina | \$9,278  | <a href="#">North Carolina Pandemic Relief Center</a><br><a href="#">North Carolina</a>   | n/a   | <a href="#">North Carolina Department of Health and ...</a> |

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|--------------|----------|---|---|---|
| North Dakota | \$14,528 | <a href="#">North Dakota COVID-19 Business and Employer Resources</a>   | <a href="#">North Dakota COVID-19 Waivers and Flexibilities</a> | <a href="#">North Dakota Health</a>                 |
| Ohio         | \$10,791 | <a href="#">Ohio Micro-Enterprise Loan Program</a><br><a href="#">Women's Business Enterprise Loan Program</a>                    | <a href="#">Ohio COVID-19 Waivers and Flexibilities</a>         | <a href="#">Ohio Department of Health</a>           |
| Oklahoma     | \$10,074 | <a href="#">Oklahoma Works</a>  | <a href="#">Oklahoma COVID-19 Waivers and Flexibilities</a>     | <a href="#">Oklahoma State Department of Health</a> |
| Oregon       | \$11,049 | <a href="#">Oregon COVID-19 Economic Relief Resources by City</a><br><br><a href="#">Oregon Emergency COVID-19 Relief Program</a> | <a href="#">Oregon COVID-19 Waivers and Flexibilities</a>       | <a href="#">Oregon.gov</a>                          |

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|                |          | Oregon Worker Relief Fund   |   |   |
| Pennsylvania   | \$12,738 | n/a   | <a href="#">Pennsylvania COVID-19 Waivers and Flexibilities</a>   | <a href="#">Pennsylvania Department of Health</a> |
| Rhode Island   | \$14,914 | <a href="#">Providence Community Health Centers</a><br><a href="#">Rhode Island Foundation</a>                    | <a href="#">Rhode Island COVID-19 Waivers and Flexibilities</a>   | <a href="#">Rhode Island Department of Health</a> |
| South Carolina | \$9,219  | <a href="#">Richland County COVID-19 Pandemic Relief Grants</a>   | <a href="#">South Carolina COVID-19 Waivers and Flexibilities</a> | <a href="#">COVID-19 in South Carolina</a>        |
| South Dakota   | \$12,714 | <a href="#">COVID-19 Reemployment Assistance</a><br><a href="#">Guidance on Preparing Workplaces for COVID-19</a> | <a href="#">South Dakota COVID-19 Waivers and Flexibilities</a>   | <a href="#">South Dakota Department of Health</a> |
|                |          |   | <a href="#">Tennessee</a>   | <a href="#">Tennessee</a>                         |

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|------------|----------|--|---|---|
| Texas      | \$10,767 | <a href="#">OneStar Foundation</a><br><a href="#">Texas COVID Relief Fund</a><br><a href="#">TDHCA Pandemic Help for Texans</a><br><a href="#">Texas Rent Relief</a> | n/a   | <a href="#">Texas Health and Human Services</a> |
| Utah       | \$8,795  | <a href="#">Score Utah</a><br><a href="#">Utah Resources for Employers and Businesses</a>  | <a href="#">Utah COVID-19 Waivers and Flexibilities</a> | <a href="#">Coronavirus Utah.gov</a>            |
| Vermont    | \$16,046 | <a href="#">The Woodstock Area Relief Fund</a><br><a href="#">Vermont COVID Emergency Mortgage Assistance Program</a>  | n/a   | <a href="#">Health Vermont</a>                  |
| Virginia   | \$9,719  | <a href="#">Virginia Department of Social Services</a>   | n/a   | <a href="#">Virginia Department of Health</a>   |
| Washington | \$11,296 | <a href="#">COVID-19 Outreach and</a>  | n/a   | <a href="#">Washington State</a>                |

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|                 |     |  |  |                                     |
|-----------------|-----|--|--|-------------------------------------|
|                 |     | <a href="#">COVID-19 Relief Fund for Undocumented Individuals in Washington State</a><br><br><a href="#">StartUp Washington COVID-19 Small Business Resources</a><br><br><a href="#">Washington State Department of Revenue Business Relief</a><br><br><a href="#">Washington State Employment Security Department</a> |  |                                     |
| Washington D.C. | n/a | <a href="#">The DC MAP (Mortgage Assistance Program)</a><br><br><a href="#">THRIVE East of the River Partnership</a>   | <a href="#">Washington D.C. COVID-19 Waivers and Flexibilities</a> | <a href="#">Get Vaccinated D.C.</a> |

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|-----------|---------|---|--|---|
|           |         | <a href="#">Coronavirus Resources</a><br><a href="#">West Virginia Economic Development COVID-19 Business Relief Resources and Information</a>  |  | <a href="#">Human Resources</a>                         |
| Wisconsin | \$9,671 | <a href="#">Destination Marketing Organizations Grant Program</a><br><a href="#">Duluth Superior Area Community Foundation</a><br><a href="#">Event Venue Assistance Grants</a><br><a href="#">Live Event Small Business Assistance Grants</a><br><a href="#">Main Street Wisconsin</a> | <a href="#">Wisconsin COVID-19 Waivers and Flexibilities</a> | <a href="#">Wisconsin Department of Health Services</a> |

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|---------|----------|---|---|
|         |          | <p>Minor League<br/>Sports Teams<br/>Assistance<br/>Grants</p> <p>Movie Theater<br/>Assistance<br/>Grants</p> <p>Summer Camp<br/>Assistance<br/>Grants</p> <p>Wisconsin<br/>Response and<br/>Recovery<br/>Program<br/>Investments</p> |   |
| Wyoming | \$14,199 | <p>Wyoming<br/>Business Council</p> <p>Wyoming Low<br/>Income Energy<br/>Assistance<br/>Programs</p> <p>Wyoming Small<br/>Business<br/>Development<br/>Center Network</p>   | <p>Wyoming<br/>COVID-19<br/>Waivers and<br/>Flexibilities</p> <p>Wyoming<br/>Department of<br/>Health</p> |

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5. <https://home.treasury.gov/system/files/136/ERC-Flyer-4.13.21.pdf>
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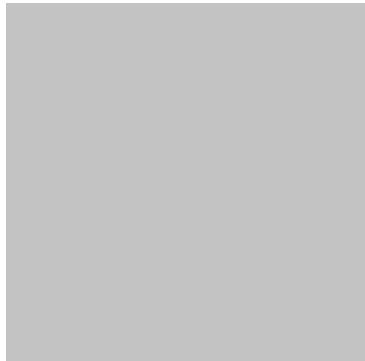
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