<<Agency Letterhead>>

As a small business in Kansas, our agency understands the challenges and strain that the COVID-19 pandemic is putting on families and businesses in our communities. With so many of us experiencing disruptions and economic hardship, we wanted to share some resources that may help our valued customers with financial guidance and assistance in maintaining the continuity of business operations.

**Working Capital/Loans**

Governor Kelly recently filed an application with the U.S. Small Business Administration (“SBA”) to secure Economic Injury Disaster Loan funds to assist small businesses in Kansas. The SBA will work to provide targeted, low-interest loans to small businesses and non-profits that have been severely impacted by the Coronavirus (COVID-19). For guidance and loan resources, we encourage you to visit: <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>.

The National Federation of the Independent Business (“NFIB”) is another resource helping small businesses with congressional and legal updates along with direction to financial resources during the Coronavirus crisis. The following is a link to the NFIB resource page:

<https://www.nfib.com/content/analysis/coronavirus/latest-on-coronavirus-from-nfib/>

**Families First Coronavirus Response Act**

We also wanted to make sure our customers were aware that the Families First Coronavirus Response Act was recently signed into law. The act deals with employer requirements in the area of emergency sick leave and childcare. More information on this new law is found on the Department of Labor webpage: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>. You may also find this summary from the Affinity HR Group helpful: <https://www.independentagent.com/SiteAssets/Families%20First%20Coronavirus%20Response%20Act%20final.pdf>.

This pandemic has brought unprecedented times to our economy, our local communities, and our nation. Our agency will continue to serve our customers as best we can as we work together to prevail over our silent enemy. Please don't hesitate to contact our agency should you have any questions.