



Helping create communities where people thrive

PPP Forgiveness
Webinar

Chicago Community Loan Fund

Thursday, May 28, 2020

Today's Discussion

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I. Welcome

II. Meet the Team

III. Chicago Community Loan Fund

Overview

IV. 7 Ways To Improve Your Chance for
Forgiveness

V. Question & Answers

VI. Closing



Calvin Holmes
President, CCLF

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Welcome

Thank you to our generous sponsors

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LLOYD A. FRY
FOUNDATION



Anonymous



Presenter



Christyn S. Freemon
Founder, Project Forward

Q & A Panel



Amiel B. Harper
Morpheus
Consulting



Dan Komarek
Senior Vice
President and
Chief Risk Officer



Turqueya Wilson
President, Front
and Center
Construction

CCLF Updates



Calvin Holmes
President, CCLF

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PPP Call Center



Paycheck Protection Program

- Help select not for profits and for profits understand the Paycheck Protection Program
- Calculate loan amount
- Review documentation and application
- Referral to lenders, including, community development financial institutions

CCLF Updates



Calvin Holmes
President, CCLF

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CHICAGOLAND COVID-19 COMMUNITY DEVELOPMENT RESOURCE GUIDE

Chicago Community Loan Fund supports the resiliency of community development efforts during this COVID-19 pandemic and has created this resource guide for developers, small businesses and nonprofit organizations. You will find links to grants, low-cost loans and other resources offered by government and private sources that can help sustain you through this crisis. Use it as a resource tool and share it broadly with peer networks. This resource guide is a living document and will be updated as needed. If you know of a resource that should be part of this directory, or you would like additional information, please email: info@cclfchicago.org.

Get Prepared to Apply For Assistance

While many of the resources available are requiring less documentation, the following checklist would be helpful for you to start to gather to be able to apply for grants or loans.

- ✓ Document your financial hardship – document communication from government, from your suppliers, communication to employees
- ✓ Have copies of all payment arrangements for suppliers and vendors
- ✓ Payroll information, number of staff
- ✓ Copy of your business license
- ✓ Articles of organization/incorporation
- ✓ Last 12 months of bank statements
- ✓ 3 years of organizational tax returns
 - If your business is new, funders may ask for personal tax returns, as well. If your business is 1 year old, they may ask for 2 years personal, totaling 3 years of tax returns
 - Include all pages/schedules of the return
 - If you do not have the returns, be prepared to request a tax transcript
- ✓ Ensure you're in good standing
 - Secretary of State https://www.cyberdriveillinois.com/departments/business_services/corp.html
 - City of Chicago https://www.chicago.gov/city/en/depts/bacp/provdrs/bus/svcs/business_licenselook-up.html
- ✓ Make sure that you don't owe the city of Chicago money
- ✓ No back child support
- ✓ Check the credit of all owners/principals/partners (N/A for nonprofits)
 - [AnnualCreditReport.com](https://www.annualcreditreport.com)

This guide was compiled by Project Forward and Chicago Community Loan Fund

7 Ways To Improve Your Chances of PPP Forgiveness

1. Get help from experts
2. Apply for PPP
3. Understand your calculations
4. Keep good records
5. Pay yourself
6. Ask for forgiveness
7. Plan to pivot

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1) Get Help from Experts



Every business should have a
team of advisors

Accountant, attorney, banker and
business support team

Do You Know Your Local Business Support Organization?

- City of Chicago Neighborhood Business Development Centers
- SBA's Small Business Development Centers
- Chamber of Commerce, Business Association
- Community Development Corporation

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Paycheck Protection Program Borrower Application Form

OMB Control No.: 3245-0407
Expiration Date: 09/30/2020

Check One: <input type="checkbox"/> Sole proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> C-Corp <input type="checkbox"/> S-Corp <input type="checkbox"/> LLC <input type="checkbox"/> Independent contractor <input type="checkbox"/> Eligible self-employed individual <input type="checkbox"/> 501(c)(3) nonprofit <input type="checkbox"/> 501(c)(19) veterans organization <input type="checkbox"/> Tribal business (sec. 31(b)(2)(C) of Small Business Act) <input type="checkbox"/> Other	DBA or Tradename if Applicable	
Business Legal Name		
Business Address	Business TIN (EIN, SSN)	Business Phone
		() -
	Primary Contact	Email Address

Average Monthly Payroll:	\$	x 2.5 + EIDL, Net of Advance (if Applicable) Equals Loan Request:	\$	Number of Employees:	
Purpose of the loan (select more than one):	<input type="checkbox"/> Payroll <input type="checkbox"/> Lease / Mortgage Interest <input type="checkbox"/> Utilities <input type="checkbox"/> Other (explain):				

Applicant Ownership

List all owners of 20% or more of the equity of the Applicant. Attach a separate sheet if necessary.

Owner Name	Title	Ownership %	TIN (EIN, SSN)	Address
				11

If questions (1) or (2) below are answered "Yes," the loan will not be approved.

Question	Yes	No
1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>
2. Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is currently delinquent or has defaulted in the last 7 years and caused a loss to the government?	<input type="checkbox"/>	<input type="checkbox"/>
3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management with, any other business? If yes, list all such businesses and describe the relationship on a separate sheet identified as addendum A.	<input type="checkbox"/>	<input type="checkbox"/>
4. Has the Applicant received an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020? If yes, provide details on a separate sheet identified as addendum B.	<input type="checkbox"/>	<input type="checkbox"/>

2) Apply for PPP

Simple application

4 pages total, 2 that require

completion

Substantiate payroll (1099s, 940/941s,

w2/w3s)

3) Understand your calculations

Why: 3 factors go into loan
forgiveness

Staff level

Wages (Cannot decrease more than
25%)

At least 75% used for PPP

Know FTE and hourly wages
Did your FTEs or salaries/wages
decrease from 2/15- 4/26?

Get the FTE and wage levels back up
by June 30, 2020 to be eligible for FTE
Reduction Safe Harbor and/or
Salary/Hourly wage Safe Harbor.

4) Keep Good Records

Why: Forgiveness and Safe harbor
protections are in record keeping
and documentation

If workers reject the offer, employers will need to meet five conditions to avoid having their loan forgiveness reduced.

1. Make a good faith, written effort to rehire the worker or restore hours
2. Second, they must offer the same salary or wages and the same number of hours prior to laying that worker off.
3. Third, the offer must have been rejected by the worker.
4. Fourth, the borrower must maintain records documenting the offer and the rejection.
5. Notify the unemployment office within 30 days

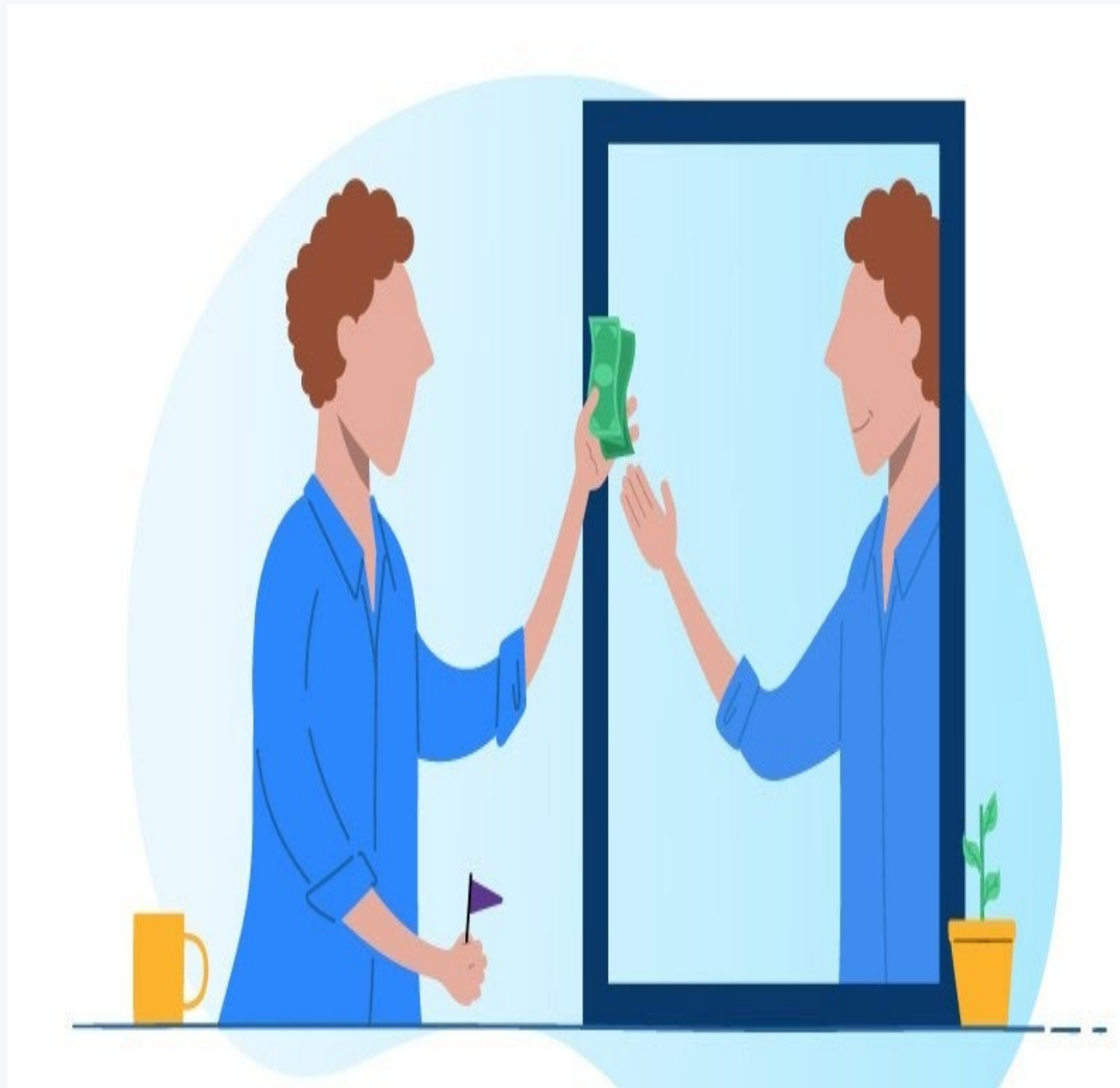
4) Keep Good Records

Why: Avoid being penalized if workers don't return

5) Pay Yourself

Why: At least 75% of the loan is supposed to be used for payroll

An accountant and/or accounting software can help



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**Paycheck Protection Program
Loan Forgiveness Application**

OMB Control Number 3245-0407
Expiration Date: 10/31/2020

LOAN FORGIVENESS APPLICATION INSTRUCTIONS FOR BORROWERS

To apply for forgiveness of your Paycheck Protection Program (PPP) loan, you (the Borrower) must complete this application as directed in these instructions, and **submit it to your Lender** (or the Lender that is servicing your loan). Borrowers may also complete this application electronically through their Lender.

This application has the following components: (1) the PPP Loan Forgiveness Calculation Form; (2) PPP Schedule A; (3) the PPP Schedule A Worksheet; and (4) the (optional) PPP Borrower Demographic Information Form. All Borrowers must submit (1) and (2) to their Lender.

Instructions for PPP Loan Forgiveness Calculation Form

Business Legal Name ("Borrower")/DBA or Tradename (if applicable)/Business TIN (EIN, SSN): Enter the same information as on your Borrower Application Form.

Business Address/Business Phone/Primary Contact/E-mail Address: Enter the same information as on your Borrower Application Form, unless there has been a change in address or contact information.

SBA PPP Loan Number: Enter the loan number assigned by SBA at the time of loan approval. Request this number from the Lender if necessary.

Lender PPP Loan Number: Enter the loan number assigned to the PPP loan by the Lender.

PPP Loan Amount: Enter the disbursed principal amount of the PPP loan (the total loan amount you received from the Lender).

Employees at Time of Loan Application: Enter the total number of employees at the time of the Borrower's PPP Loan Application.

Employees at Time of Forgiveness Application: Enter the total number of employees at the time the Borrower is applying for loan forgiveness.

PPP Loan Disbursement Date: Enter the date that you received the PPP loan proceeds from the Lender. If loan proceeds were received on more than one date, enter the first date on which you received PPP loan proceeds.

EIDL Advance Amount: If the Borrower received an Economic Injury Disaster Loan (EIDL) advance, enter the amount.

EIDL Application Number: If the Borrower applied for an EIDL, enter the Borrower's EIDL Application Number.

Payroll Schedule: Select the box that corresponds to your payroll schedule.

Covered Period: Enter the eight-week (56-day) Covered Period of your PPP loan. The first day of the Covered Period must be the same as the PPP Loan Disbursement Date. For example, if the Borrower received its PPP loan proceeds on Monday, April 20, the first day of the Covered Period is April 20 and the last day of the Covered Period is Sunday, June 14.

Alternative Payroll Covered Period: For administrative convenience, Borrowers with a biweekly (or more frequent) payroll schedule may elect to calculate eligible payroll costs using the eight-week (56-day) period that begins on the first day of their first pay period following their PPP Loan Disbursement Date (the "Alternative Payroll Covered Period"). For example, if the Borrower received its PPP loan proceeds on Monday, April 20, and the first day of its first pay period following its PPP loan disbursement is Sunday, April 26, the first day of the Alternative Payroll Covered Period is April 26 and the last day of the Alternative Payroll Covered Period is Saturday, June 20. Borrowers who elect to use the Alternative Payroll Covered Period must apply the Alternative Payroll Covered Period wherever there is a reference in this application to "the Covered Period or the Alternative Payroll Covered Period." However, Borrowers must apply the Covered Period (not the Alternative Payroll Covered Period) wherever there is a reference in this application to "the Covered Period" only.

If Borrower Received PPP Loans in Excess of \$2 Million: Check the box if the Borrower, together with its affiliates (to the extent required under SBA's interim final rule on affiliates ([85 FR 20817](#) (April 15, 2020))) and not waived under 15 U.S.C. 636(a)(36)(D)(iv)), received PPP loans with an original principal amount in excess of \$2 million.

Forgiveness Amount Calculation (see Summary of Costs Eligible for Forgiveness below):

Line 1: Enter total eligible payroll costs incurred or paid during the Covered Period or the Alternative Payroll Covered Period.

6)Ask for Forgiveness

PPP Forgiveness Application

(1) the PPP Loan Forgiveness Calculation Form; (2) PPP Schedule A; (3) the PPP Schedule A Worksheet; and (4) the (optional) PPP Borrower Demographic Information Form. All Borrowers must submit (1) and (2) to their Lender

PPP Loan Forgiveness Calculation Form - Part 1



**Paycheck Protection Program
Loan Forgiveness Application**

OMB Control Number 3245-0407
Expiration Date: 10/31/2020

PPP Loan Forgiveness Calculation Form

Business Legal Name ("Borrower")	DBA or Tradename, if applicable	
Business Address	Business TIN (EIN, SSN)	Business Phone
		() -
	Primary Contact	E-mail Address

SBA PPP Loan Number: _____ Lender PPP Loan Number: _____

PPP Loan Amount: _____ PPP Loan Disbursement Date: _____

Employees at Time of Loan Application: _____

Employees at Time of Forgiveness Application: _____

EIDL Advance Amount: _____ EIDL Application Number: _____

Payroll Schedule: The frequency with which payroll is paid to employees is:

☐ Weekly ☐ Biweekly (every other week) ☐ Twice a month ☐ Monthly ☐ Other _____

Covered Period: _____ to _____

Alternative Payroll Covered Period, if applicable: _____ to _____

✓ ☐ There are electronic calculators to help with this process

Please Note

✓ ☐ # Employees at application and forgiveness

☐ Unclear if FTE or total employee count

✓ ☐ Covered period vs. Alternative payroll covered period

6) Ask for Forgiveness

Covered Period: Enter the eight week (56- day) Covered Period of your PPP loan. The first day of the Covered Period must be the same as the PPP Loan Disbursement Date.

Alternative Payroll Covered Period:

Borrowers with a biweekly (or more frequent) payroll schedule may elect to calculate eligible payroll costs using the eight-week (56- day) period that begins on the first day of their first pay period following their PPP Loan Disbursement Date (the “Alternative Payroll Covered Period”).

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PPP Loan Forgiveness Calculation Form - Part 2

Forgiveness Amount Calculation:

Payroll and Nonpayroll Costs

Line 1. Payroll Costs (enter the amount from PPP Schedule A, line 10): _____

Line 2. Business Mortgage Interest Payments: _____

Line 3. Business Rent or Lease Payments: _____

Line 4. Business Utility Payments: _____

Adjustments for Full-Time Equivalency (FTE) and Salary/Hourly Wage Reductions

Line 5. Total Salary/Hourly Wage Reduction (enter the amount from PPP Schedule A, line 3): _____

Line 6. Add the amounts on lines 1, 2, 3, and 4, then subtract the amount entered in line 5: _____

Line 7. FTE Reduction Quotient (enter the number from PPP Schedule A, line 13): _____

Potential Forgiveness Amounts

Line 8. Modified Total (multiply line 6 by line 7): _____

Line 9. PPP Loan Amount: _____

Line 10. Payroll Cost 75% Requirement (divide line 1 by 0.75): _____

Forgiveness Amount

Line 11. Forgiveness Amount (enter the smallest of lines 8, 9, and 10): _____

✓ ☐ Use Schedule A to complete

Please Note

✓ ☐ All nonpayroll costs must have been in place prior to 2/15/2020

✓ ☐ 75% of requested forgiveness amount must be payroll costs

✓ ☐ Line 11 is the forgiveness amount

✓ ☐ There are online calculators for this but you will need to submit form to lender

More Guidance Pending: Incurred vs. Paid Payroll Costs

✓ ☐ Unclear whether payroll costs must be incurred during the applicable period

(waiting on additional SBA guidance)

- Payroll costs are incurred the same day the employee's pay is earned

✓ ☐ Payroll costs must be paid during applicable period on or before your next regularly scheduled payroll date

- Payroll costs are paid the same day checks distributed or ACH processed

Example: Your **covered period** is April 20 - June 14

- First pay date is April 26, it's unclear if you can include April 26th pay because it includes an amount prior to your covered period. But you can include all payroll costs incurred during June 14th, even if not paid until next scheduled pay date outside of the covered period

More Guidance Pending: Incurred vs. Paid Non payroll Costs

Please Note: You must use your covered period for non payroll costs even if you use an alternative payroll period

Example: Your **covered period** is April 20 - June 14

✓ ☐ You may include if **paid** during covered period

Example: Your rent for the month of July is due June 1, you may include the full amount since it was paid during covered period, although not incurred

✓ ☐ You may include if **incurred** during covered period

Example: Your water bill is for May 14 - June 14, but it is not billed until July 1, you may include the full amount because it was incurred during covered period



PPP Schedule A

PPP Schedule A Worksheet, Table 1 Totals

Line 1. Enter Cash Compensation (Box 1) from PPP Schedule A Worksheet, Table 1: _____

Line 2. Enter Average FTE (Box 2) from PPP Schedule A Worksheet, Table 1: _____

Line 3. Enter Salary/Hourly Wage Reduction (Box 3) from PPP Schedule A Worksheet, Table 1:
If the average annual salary or hourly wage for each employee listed on the PPP
Schedule A Worksheet, Table 1 during the Covered Period or the Alternative Payroll
Covered Period was at least 75% of such employee's average annual salary or hourly
wage between January 1, 2020 and March 31, 2020, check here ☐ and enter 0 on line
3.

PPP Schedule A Worksheet, Table 2 Totals

Line 4. Enter Cash Compensation (Box 4) from PPP Schedule A Worksheet, Table 2: _____

Line 5. Enter Average FTE (Box 5) from PPP Schedule A Worksheet, Table 2: _____

Non-Cash Compensation Payroll Costs During the Covered Period or the Alternative Payroll Covered Period

Line 6. Total amount paid by Borrower for employer contributions for employee health insurance: _____

Line 7. Total amount paid by Borrower for employer contributions to employee retirement plans: _____

Line 8. Total amount paid by Borrower for employer state and local taxes assessed on employee
compensation: _____

Compensation to Owners

Line 9. Total amount paid to owner-employees/self-employed individual/general partners:
This amount may not be included in PPP Schedule A Worksheet, Table 1 or 2. If there is
more than one individual included, attach a separate table that lists the names of and
payments to each.

Total Payroll Costs

Line 10. Payroll Costs (add lines 1, 4, 6, 7, 8, and 9): _____

Full-Time Equivalency (FTE) Reduction Calculation

If you have not reduced the number of employees or the average paid hours of your employees between
January 1, 2020 and the end of the Covered Period, check here ☐, skip lines 11 and 12 and enter 1.0 on line 13.

Line 11. Average FTE during the Borrower's chosen reference period: _____

Line 12. Total Average FTE (add lines 2 and 5): _____

Line 13. FTE Reduction Quotient (divide line 12 by line 11) or enter 1.0 if FTE Safe Harbor is met: _____

PPP Schedule A - Organization with Employees

✓ Lines 1-5 Compensation

Use Schedule A Worksheet to Complete

✓ Lines 6-8 Payroll Costs (Benefits)

Total employer contribution for health insurance, retirement, and state/local taxes

✓ Line 9 Payroll Costs (Owners)

✓ Line 10 Total Payroll Costs

Should be at 75% of PPP

✓ Lines 11-13 Forgiveness amount

Use Schedule A Worksheet to Complete



PPP Schedule A

PPP Schedule A Worksheet, Table 1 Totals

Line 1. Enter Cash Compensation (Box 1) from PPP Schedule A Worksheet, Table 1: _____

Line 2. Enter Average FTE (Box 2) from PPP Schedule A Worksheet, Table 1: _____

Line 3. Enter Salary/Hourly Wage Reduction (Box 3) from PPP Schedule A Worksheet, Table 1:
If the average annual salary or hourly wage for each employee listed on the PPP
Schedule A Worksheet, Table 1 during the Covered Period or the Alternative Payroll
Covered Period was at least 75% of such employee's average annual salary or hourly
wage between January 1, 2020 and March 31, 2020, check here ☐ and enter 0 on line
3.

PPP Schedule A Worksheet, Table 2 Totals

Line 4. Enter Cash Compensation (Box 4) from PPP Schedule A Worksheet, Table 2: _____

Line 5. Enter Average FTE (Box 5) from PPP Schedule A Worksheet, Table 2: _____

Non-Cash Compensation Payroll Costs During the Covered Period or the Alternative Payroll Covered Period

Line 6. Total amount paid by Borrower for employer contributions for employee health insurance: _____

Line 7. Total amount paid by Borrower for employer contributions to employee retirement plans: _____

Line 8. Total amount paid by Borrower for employer state and local taxes assessed on employee
compensation: _____

Compensation to Owners

Line 9. Total amount paid to owner-employees/self-employed individual/general partners:
This amount may not be included in PPP Schedule A Worksheet, Table 1 or 2. If there is
more than one individual included, attach a separate table that lists the names of and
payments to each.

Total Payroll Costs

Line 10. Payroll Costs (add lines 1, 4, 6, 7, 8, and 9): _____

Full-Time Equivalency (FTE) Reduction Calculation

If you have not reduced the number of employees or the average paid hours of your employees between
January 1, 2020 and the end of the Covered Period, check here ☐, skip lines 11 and 12 and enter 1.0 on line 13.

Line 11. Average FTE during the Borrower's chosen reference period: _____

Line 12. Total Average FTE (add lines 2 and 5): _____

Line 13. FTE Reduction Quotient (divide line 12 by line 11) or enter 1.0 if FTE Safe Harbor is met: _____

PPP Schedule A - Organization without Employees

✓ Lines 1-5 Compensation

Use Schedule A Worksheet to Complete

✓ Lines 6-8 Payroll Costs (Benefits)

Total employer contribution for health insurance,
retirement, and state/local taxes

✓ Line 9 Payroll Costs (Owners)

Not allowed to take pay raise from 2019 pay or
hazard pay; lesser of \$15,385 or 8 weeks 2019 pay

✓ Line 10 Total Payroll Costs (Should be at 75% of
PPP)

✓ Lines 11-13 Forgiveness amount

Use Schedule A Worksheet to Complete



PPP Schedule A Worksheet

Table 1: List employees who:

- Were employed by the Borrower at any point during the Covered Period or the Alternative Payroll Covered Period whose principal place of residence is in the United States; and
- Received compensation from the Borrower at an annualized rate of less than or equal to \$100,000 for all pay periods in 2019 or were not employed by the Borrower at any point in 2019.

Employee's Name	Employee Identifier	Cash Compensation	Average FTE	Salary / Hourly Wage Reduction
FTE Reduction Exceptions:				
Totals:		Box 1	Box 2	Box 3

Table 2: List employees who:

- Were employed by the Borrower at any point during the Covered Period or the Alternative Payroll Covered Period whose principal place of residence is in the United States; and
- Received compensation from the Borrower at an annualized rate of more than \$100,000 for any pay period in 2019.

Employee's Name	Employee Identifier	Cash Compensation	Average FTE
Totals:		Box 4	Box 5

Attach additional tables if additional rows are needed.

PPP Schedule A Worksheet - Part 1

✓ ☐ IGNORE if you have no other employees besides yourself

✓ ☐ List employees for covered period or alternative payroll period

✓ ☐ Employee Identifier is the SSN

✓ ☐ Table 1- Employees making less than \$100k

✓ ☐ Table 2- Employees making more than \$100k

✓ ☐ Maintain this record for 6 years

✓ ☐ Do not submit to lender

✓ ☐ Do not include owners or partners

FTE Calculation

✓ Option 1

- Base on 40 hour work week
- Divide average number of hours/week by 40 and round to nearest .10
- Example: 32 hour employee = .8 FTE
- No employee can count more than 1 FTE, even if they work more than 40 hours/week

✓ Option 2

- Employees who work 40 hours or more = 1 FTE
- Employees who work less = .5 FTE

Please note:

- ✓ Calculate Pre-COVID period and covered period FTE using the same method;
- ✓ Test both methods to see which gives works best for your business

FTE Calculation

✓ ☐ Pre-COVID Period Options

- Calculate the FTE, not use the number from the PPP application
- February 15, 2019 - June 30, 2019
- January 1, 2020 - February 29, 2020
- Seasonal businesses can choose consecutive 12 week period from May 1, 2019 - September 15, 2019

Please note:

- ✓ ☐ Pick the Pre-COVID period that has the lowest number of FTE

PPP Schedule A Worksheet - Part 2

FTE Reduction Safe Harbor:

- Step 1. Enter the borrower's total average FTE between February 15, 2020 and April 26, 2020. Follow the same method that was used to calculate Average FTE in the PPP Schedule A Worksheet Tables. Sum across all employees and enter: _____.
- Step 2. Enter the borrower's total FTE in the Borrower's pay period inclusive of February 15, 2020. Follow the same method that was used in step 1: _____.
- Step 3. If the entry for step 2 is greater than step 1, proceed to step 4. Otherwise, the FTE Reduction Safe Harbor is not applicable and the Borrower must complete line 13 of PPP Schedule A by dividing line 12 by line 11 of that schedule.
- Step 4. Enter the borrower's total FTE as of June 30, 2020: _____.
- Step 5. If the entry for step 4 is greater than or equal to step 2, enter 1.0 on line 13 of PPP Schedule A; the FTE Reduction Safe Harbor has been satisfied. Otherwise, the FTE Reduction Safe Harbor does not apply and the Borrower must complete line 13 of PPP Schedule A by dividing line 12 by line 11 of that schedule.

✓ ☐ FTE Reduction Safe Harbor consideration, no penalties for this if documented as previously described

7) Plan to Pivot

Why: Think sustainability after the
8 weeks

How can your business pivot in
COVID



A growing number of restaurants are offering produce, dry goods and menu items. It helps customers buy essential items, provides restaurants a way to stay open during the shutdown, and helps to reconnect in America's food supply chains.

Max Posner/NPR



Question and Answers

Moderator



Christyn S. Freemon
Founder, Project Forward



Amiel B. Harper
Morpheus
Consulting



Dan Komarek
Senior Vice
President and
Chief Risk Officer



Turqueya Wilson
President, Front
and Center
Construction

In Conclusion



Calvin Holmes
President, CCLF

- CCLF PPP Pop Up Call Center can be a resource through June 6 for questions.
- Send general questions for CCLF to info@cclfchicago.org
- Go to Chicagoland COVID-19 Community Development Resources Guide at www.cclfchicago.org for information on public and private sector grants, loans and other resources
- Thank you & Stay resilient