



# We Are All **In This** Together

## **Financial Relief For Small Business Owners: The Road Map**

— W E B I N A R —



U.S. Small Business  
Administration

# We Are All **In This** Together

**Financial Relief For Small  
Business Owners: The Road Map**  
— W E B I N A R —



## Our Mission

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The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations.



U.S. Small Business  
Administration



# **SBA's Disaster Declaration Makes Loans Available Due to the Coronavirus (COVID-19)**



**SBA Administrator Jovita Carranza announced the President's Emergency Declaration to expeditiously provide capital to financially distressed businesses affected by the Coronavirus (COVID-19) pandemic through the Economic Injury Disaster Loan (EIDL) program.**

**Since March 17, SBA has declared all states and territories eligible for EIDL assistance:**

- 1-year deferment on Economic Injury Disaster Loans provided due to COVID-19
- Automatic deferment of previous disaster loans for homeowners and businesses through 2020
- 6-month deferment on current 7(a), 504 and Microloans



# Powering Rural

Creating a stronger economic environment for rural America

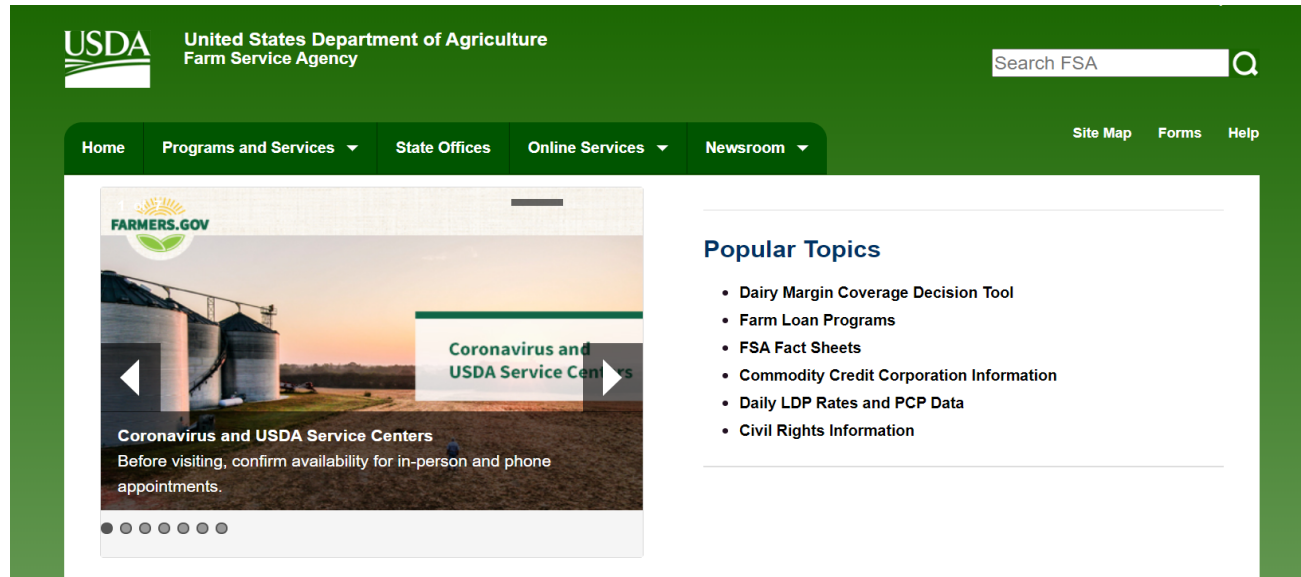


## Coronavirus and USDA Assistance for Farmers

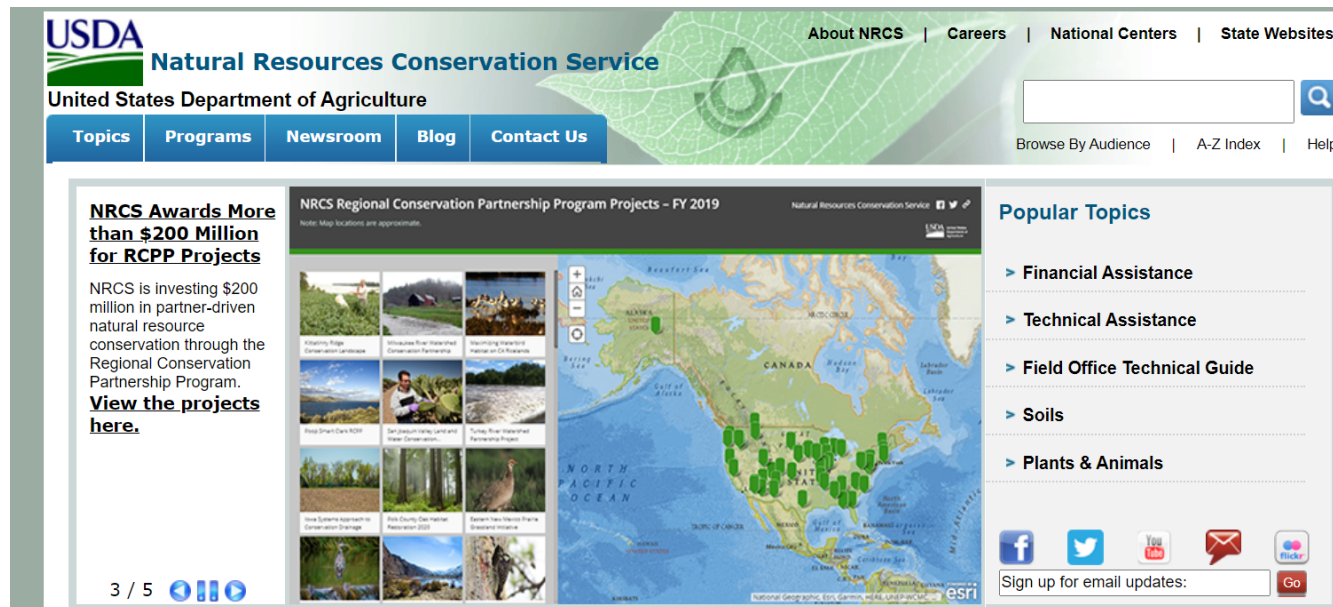


We are committed to delivering USDA programs and services to America's farmers and ranchers while taking safety measures in response to the coronavirus outbreak. USDA Service Centers are open for business by phone appointment only, and our team is assisting agricultural producers with disaster assistance, conservation, safety net, and farm loan programs and services like conservation planning and acreage reporting. Meanwhile, we are also rolling out new flexibilities to producers and working to implement the Coronavirus Aid, Relief, and Economic Securities (CARES) Act.





## Farm Service Agency



## Natural Resources Conservation Service





## **SBA's Economic Injury Disaster Loan Basics**

**What businesses are eligible to apply?**

**SBA's Economic Injury Disaster Loans  
(working capital loans) are available to:**

- Small businesses, small agricultural cooperatives, and small aquaculture businesses
- Most private non-profit organizations, and faith-based organizations.



## Economic Injury Disaster Loans and Grants

### **How much can I borrow?**

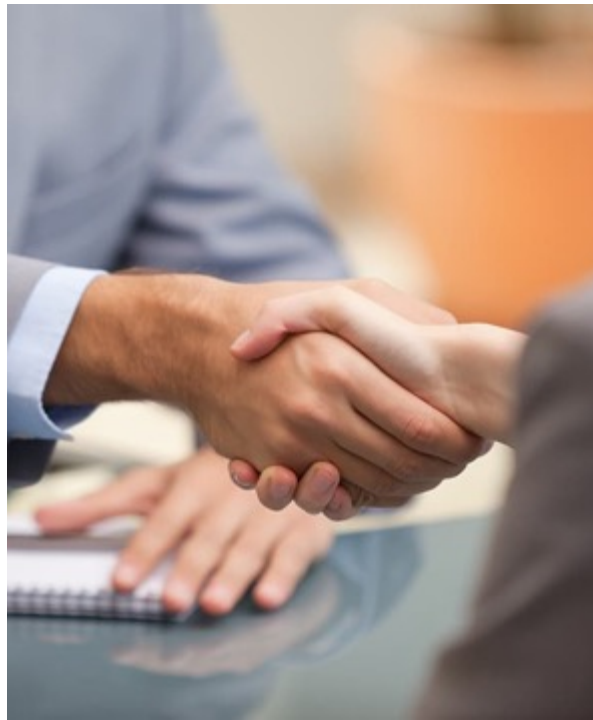
Eligible entities may qualify for loans up to \$2 million.

### **The interest rates for this disaster are:**

- 3.75% for small businesses
- 2.75% for non-profit organizations

The loan term is 30 years and there is no penalty for pre-payment.





## Economic Injury Disaster Loans and Grants

### How can I use the loan funds/proceeds?

These EIDL (working capital) loans may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred.

These loans are not intended to replace lost sales or profits or for expansion.





# SBA's Economic Injury Disaster Advance

## What is the EIDL Advance?

Applicants may request to be considered for an advance of up to \$10,000.

## How do you request the EIDL Advance?

You must request the advance of the funds by submitting the new streamlined application, even if you have already submitted a Disaster Loan application.

## Who is eligible for the EIDL Advance?

Any entity that is eligible to apply for a COVID-19 Economic Injury Disaster Loan.

## How can I use the EIDL Advance?

The advance may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred.

- It is not intended to replace lost sales or profits or for expansion.
- There is no requirement to repay the advance even if your SBA Disaster Loan application is declined.

# SBA's EIDL Working Capital Loans Are Different From Other SBA Loans

SBA's Economic Injury Disaster Loan (EIDLs) funds come directly from the U.S. Treasury.

Applicants do not go through a bank to apply. Instead apply directly to SBA's Disaster Assistance Program at: <https://covid19relief.sba.gov/#/>

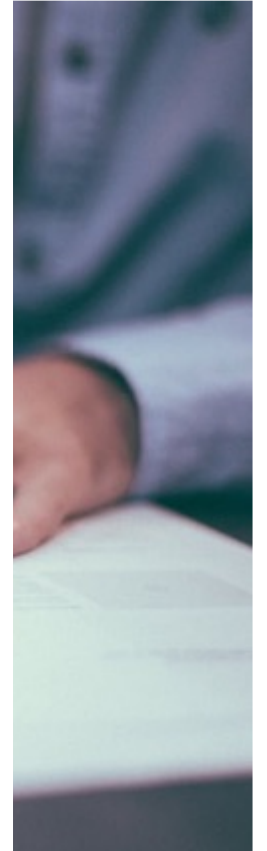
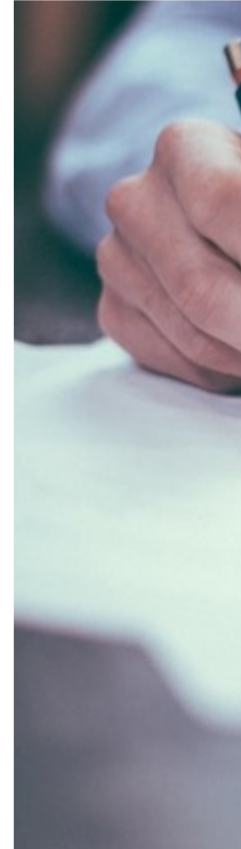
- There is no obligation to take the loan if offered.
- Collateral is required for loans over \$25,000. There is no real estate collateral required. A blanket UCC-1 will be filed against all of the business collateral
- Personal guarantees are required for loans greater than \$200,000
- Applicants can have an existing SBA Disaster Loan and still qualify for an EIDL for this disaster, but the loans cannot be consolidated



# Ineligible Entities

## What are some of the businesses that are ineligible for an Economic Injury Disaster Loan?

- Agricultural Enterprises: If the primary activity of the business (including its affiliates) is as defined in Section 18(b)(1) of the Small Business Act, neither the business nor its affiliates are eligible for EIDL assistance.
- Businesses involved in an illegal activity on the federal level (marijuana).
- Businesses whose purpose for being is gambling (casinos, racetracks, etc.).
- Businesses that derive more than 1/3 of their annual gross revenue from legal gambling activities.





# How to Apply

- Applicants visit SBA's secure website at <https://covid19relief.sba.gov/#/>
- Applicants without internet access can call SBA's Customer Service Center at 800-659-2955 (*800-877-8339 for the deaf and hard-of-hearing*)
- Submit inquiries by sending an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).
- Correspondence can be mailed to:  
U.S. Small Business Administration  
Processing and Disbursement Center  
14925 Kingsport Road  
Fort Worth, TX 76155



# Assistance From SBA Partners

**Free assistance with reconstructing financial records, preparing financial statements, and submitting the loan application is available from any of SBA's partners:**

- Small Business Development Centers (SBDCs)
- SCORE [www.score.org](http://www.score.org)
- Women's Business Centers (WBC) [www.ctwbdc.org](http://www.ctwbdc.org)
- Veteran's Business Outreach Centers

For the nearest office, visit: <https://www.sba.gov/ct>

For the nearest Small Business Development Centers (SBDC), visit: <https://ctsbd.org>



# EIDL LOAN UPDATE – April 24, 2020

947 loans totaling \$185,811,200

EIDL Advances:


14,181 loans totaling \$57,459,000



# SBA Economic Injury Disaster Loan (EIDL) 7b



https://covid19relief.sba.gov/#/


 U.S. Small Business Administration


OMB Control #3247-0406  
Expiration Date: 09/30/2020


## Disaster Loan Assistance


Federal Disaster Loans for Businesses, Private Non-profits, Homeowners and Renters


### COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

  
DISCLOSURES

  
BUSINESS INFORMATION

  
BUSINESS OWNERS INFORMATION

  
ADDITIONAL INFORMATION

  
SUMMARY

#### STREAMLINED PROCESS REQUIREMENTS

SBA is collecting the requested information in order to make a loan under SBA's Economic Injury Disaster Loan Program to the qualified entities listed in this application that are impacted by the Coronavirus (COVID-19). The information will be used in determining whether the applicant is eligible for an economic injury loan. If you do not submit all the information requested, your loan cannot be fully processed.

The Applicant understands that the SBA is relying upon the self-certifications contained in this application to verify that the Applicant is an eligible entity to receive the advance, and that the Applicant is providing this self-certification under penalty of perjury pursuant to 28 U.S.C. 1746 for verification purposes.

The estimated time for completing this entire application is two hours and ten minutes, although you may not need to complete all parts. You are not required to respond to this collection of information unless it displays a currently valid OMB approval number.

## SBA Economic Injury Disaster Loan (EIDL) 7b



### ELIGIBLE ENTITY VERIFICATION

**Choose One:**

- ☒ Applicant is a business with not more than 500 employees.
- ☐ Applicant is an individual who operates under a sole proprietorship, with or without employees, or as an independent contractor.
- ☐ Applicant is a cooperative with not more than 500 employees.
- ☐ Applicant is an Employee Stock Ownership Plan (ESOP), as defined in 15 U.S.C. 632, with not more than 500 employees.
- ☐ Applicant is a tribal small business concern, as described in 15 U.S.C. 657a(b)(2)(C), with not more than 500 employees.
- ☐ Applicant is a business, including an agricultural cooperative, aquaculture enterprise, nursery, or producer cooperative, that is small under SBA Size Standards found at <https://www.sba.gov/size-standards>.
- ☐ Applicant is a business with more than 500 employees that is small under SBA Size Standards found at <https://www.sba.gov/size-standards>.
- ☐ Applicant is a private non-profit organization that is a non-governmental agency or entity that currently has an effective ruling letter from the IRS granting tax exemption under sections 501(c),(d), or (e) of the Internal Revenue Code of 1954, or satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law, or a faith-based organization.

# SBA Economic Injury Disaster Loan (EIDL) 7b



## Step 1– Disclosures

3. Review and check ALL boxes to verify eligibility and Click Continue. All sidebars must be green to continue.

### Review and Check All of the Following:

Applicant must review and check all the following (If Applicant is unable to check all of the following, Applicant is not an Eligible Entity):

- ☒ Applicant is not engaged in any illegal activity (as defined by Federal guidelines).
- ☒ No principal of the Applicant with a 50 percent or greater ownership interest is more than sixty (60) days delinquent on child support obligations.
- ☒ Applicant is not an agricultural enterprise (e.g., farm), other than an aquaculture enterprise, agricultural cooperative, or nursery.
- ☒ Applicant does not present live performances of a prurient sexual nature or derive directly or indirectly more than de minimis gross revenue through the sale of products or services, or the presentation of any depictions or displays, of a prurient sexual nature.
- ☒ Applicant does not derive more than one-third of gross annual revenue from legal gambling activities.
- ☒ Applicant is not in the business of lobbying.
- ☒ Applicant cannot be a state, local, or municipal government entity and cannot be a member of Congress.

If you have questions about this application or problems providing the required information, please contact our Customer Service Center at 1-800-659-2955 or (TTY: 1-800-877-8339) [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov).

Continue >



# SBA Economic Injury Disaster Loan (EIDL) 7b



## Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Non-profits, Homeowners and Renters

### COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION



DISCLOSURES



BUSINESS INFORMATION



BUSINESS OWNERS INFORMATION



ADDITIONAL INFORMATION



SUMMARY

Step 1 of 3

#### Business Information

**Business Legal Name \***

Test Covid business LLC

**Trade Name \***

None

**EIN/SSN for Sole Proprietorship \***

12-3456789

**Organization Type \***

Limited Liability Company

**Is the Applicant a Non-Profit Organization? \***

☐ Yes

☒ No

## SBA Economic Injury Disaster Loan (EIDL) 7b



Is the Applicant a Franchise? \*

☐ Yes ☒ No

Gross Revenues for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) \*

\$500,000

Cost of Goods Sold for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) \*

\$200,000

Rental Properties (Residential and Commercial) Only - Lost Rents Due to the Disaster

Non-Profit Cost of Operation for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020)

Combined Annual Operating Expenses for the Twelve(12) Months Prior to the Date of the Disaster (January 31, 2020) for All Secular Social Services Provided by the Faith Based Entity

List the Secular Social Services Provided by the Faith Based Entity

Compensation From Other Sources Received as a Result of the Disaster

\$0

## SBA Economic Injury Disaster Loan (EIDL) 7b



Provide Brief Description of Other Compensation Sources

Primary Business Address (Cannot be P.O. Box) \*

City \*

State \*

County

Zip \*

Business Phone \*

Alternative Business Phone

Business Fax



## SBA Economic Injury Disaster Loan (EIDL) 7b



**Business Email \***

TestCovidbusinessLLC@LLC.COM

**Date Business Established \***

02/01/1990

**Current Ownership Since \***

02/01/1990

**Business Activity \***

Miscellaneous Services

**Detailed Business Activity \***

None of the below

**Number of Employees (As of January 31, 2020) \***

20

Next >

## SBA Economic Injury Disaster Loan (EIDL) 7b



### Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Non-profits, Homeowners and Renters

#### COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION



DISCLOSURES



BUSINESS INFORMATION



BUSINESS OWNERS INFORMATION



ADDITIONAL INFORMATION



SUMMARY

Step 2 of 3

#### Business Owners Information

Is Your Business Owned by a Business Entity? \*



Yes



No

## SBA Economic Injury Disaster Loan (EIDL) 7b



### Individual Owner/Agent(s)

#### Owner/Agent 1

**First Name \***

John

**Last Name \***

Smith

**Mobile Phone \***

(716)-843-4101

**Title / Office \***

Owner

**Ownership Percent \***

100

**Email \***

johnsmith@llc.com

**SSN \***

987-25-1234

**Birth Date \***

02/01/1975



## SBA Economic Injury Disaster Loan (EIDL) 7b



**Place Of Birth \***

Buffalo, NY

**U.S. Citizen \***

☒ Yes ☐ No

**Residential Street Address \***

123 Nowhere st

**City \***


Buffalo

**State \***

North Carolina

**Zip \***

14120

 Add Additional Owner

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## SBA Economic Injury Disaster Loan (EIDL) 7b



### COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION



DISCLOSURES



BUSINESS INFORMATION



BUSINESS OWNERS INFORMATION



ADDITIONAL INFORMATION



SUMMARY

Step 3 of 3

#### Additional Information

In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction?

☐ Yes

☒ No

Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans?

☐ Yes

☒ No

a. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?

☐ Yes

☒ No

b. Have you been arrested in the past six months for any criminal offense?

c. For any criminal offense - other than a minor vehicle violation - have you ever been convicted, plead guilty, plead nolo contendere, been placed on pretrial diversion, or been placed on any form of parole or probation (including probation before judgment)?

## SBA Economic Injury Disaster Loan (EIDL) 7b



If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must enter their information below.

Individual Name

Name of Company

Phone Number

Street Address, City, State, Zip

Fee Charged or Agreed Upon

I give permission for SBA to discuss any portion of this application with the representative listed above.

☐ Yes ☐ No

☒ I would like to be considered for an advance of up to \$10,000.



## SBA Economic Injury Disaster Loan (EIDL) 7b



### Where to Send Funds

Bank Name \*

Key Bank

Account Number \*

123456789

Routing Number \*

123388233

On behalf of the individual owners identified in this application and for the business applying for the loan:

I/We authorize my/our insurance company, bank, financial institution, or other creditors to release to SBA all records and information necessary to process this application and for the SBA to obtain credit information about the individuals completing this application.

If my/our loan is approved, additional information may be required prior to loan closing. I/We will be advised in writing what information will be required to obtain my/our loan funds. I/We hereby authorize the SBA to verify my/our past and present employment information and salary history as needed to process and service a disaster loan. I/We authorize SBA, as required by the Privacy Act, to release any information collected in connection with this application to Federal, state, local, tribal or nonprofit organizations (e.g. Red Cross Salvation Army, Mennonite Disaster Services, SBA Resource Partners) for the purpose of assisting me with my/our SBA application, evaluating eligibility for additional assistance, or notifying me of the availability of such assistance.

I/We will not exclude from participating in or deny the benefits of, or otherwise subject to discrimination under any program or activity for which I/we receive Federal financial assistance from SBA, any person on grounds of age, color, handicap, marital status, national origin, race, religion, or sex.

I/We will report to the SBA Office of the Inspector General, Washington, DC 20416, any Federal employee who offers, in return for compensation of any kind, to help get this loan approved. I/We have not paid anyone connected with the Federal government for help in getting this loan.

**CERTIFICATION AS TO TRUTHFUL INFORMATION:** By signing this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future.

**WARNING:** Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. 645, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1040, 18 U.S.C. 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

☒ I hereby certify UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES that the above is true and correct.

[Click for additional statements required by laws and executive orders](#)

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# SBA Economic Injury Disaster Loan (EIDL) 7b



## Summary of the Application

### Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Non-profits, Homeowners and Renters

#### COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION



DISCLOSURES



BUSINESS INFORMATION



BUSINESS OWNERS INFORMATION



ADDITIONAL INFORMATION



SUMMARY

#### Summary

##### Business Information

Edit

Business Legal Name	Test Covid business LLC
Trade Name	None
EIN/SSN for Sole Proprietorship	12-3456789
Organization Type	Limited Liability Company
Is the Applicant a Non-Profit Organization?	No
Is the Applicant a Franchise?	No
Gross Revenues for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020)	\$500,000.00
Cost of Goods Sold for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020)	\$200,000.00
Rental Properties (Residential and Commercial) Only - Lost Rents Due to the Disaster	
Non-Profit Cost of Operation for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020)	
Combined Annual Operating Expenses for the Twelve(12) Months Prior to the Date of the Disaster (January 31, 2020) for All Secular Social Services Provided by the Faith Based Entity	
List the Secular Social Services Provided by the Faith Based Entity	

## SBA Economic Injury Disaster Loan (EIDL) 7b



Residential Street Address	123 Nowhere st
City	Buffalo
State	North Carolina
Zip	14120

### Additional Information

Edit

In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction?

No

Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans?

No

a. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? b. Have you been arrested in the past six months for any criminal offense? c. For any criminal offense - other than a minor vehicle violation - have you ever been convicted, plead guilty, plead nolo contendere, been placed on pretrial diversion, or been placed on any form of parole or probation (including probation before judgment)?

No

Individual Name

Name of Company

Phone Number

Street Address, City, State, Zip

Fee Charged or Agreed Upon

I give permission for SBA to discuss any portion of this application with the representative listed above.

I'm not a robot



Submit



# Paycheck Protection Program Overview

## What is the Paycheck Protection Program?

- A loan offered through participating lenders
- Find a lender at [www.sba.gov/paycheckprotection/find](https://www.sba.gov/paycheckprotection/find)
- Designed to provide a direct incentive for small businesses to keep their workers on their payroll

## What can the funds be used for?

- Pay up to 8 weeks of payroll costs, including benefits.
- Funds can also be used to pay interest on mortgages, rent, and utilities.

## When can small businesses and sole proprietors apply?

- Today! Independent contractors and self-employed individuals can apply beginning April 10<sup>th</sup>.



**34. Question:** Are agricultural producers, farmers, and ranchers eligible for PPP loans?

**Answer:** Yes. Agricultural producers, farmers, and ranchers are eligible for PPP loans if: (i) the business has 500 or fewer employees, or (ii) the business fits within the revenue-based sized standard, which is average annual receipts of \$1 million.

Additionally, agricultural producers, farmers, and ranchers can qualify for PPP loans as a small business concern if their business meets SBA's "alternative size standard." The

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<sup>11</sup> Question 31 published April 23, 2020.



“alternative size standard” is currently: (1) maximum net worth of the business is not more than \$15 million, and (2) the average net income after Federal income taxes (excluding any carry-over losses) of the business for the two full fiscal years before the date of the application is not more than \$5 million.

For all of these criteria, the applicant must include its affiliates in its calculations. [Link](#) to Applicable Affiliation Rules for the PPP.

**35. Question:** Are agricultural and other forms of cooperatives eligible to receive PPP loans?

**Answer:** As long as other PPP eligibility requirements are met, small agricultural cooperatives and other cooperatives may receive PPP loans.<sup>12</sup>



# Paycheck Protection Program Loan Program

## PPP Loan Terms

- Maximum loan amount is \$10 million
- Interest rate is 1%
- First payment deferred for 6 months
- Loan maturity is 2 years
- No collateral requirements
- No personal guarantees required
- No borrower or lender fees payable to SBA
- Program available through June 30, 2020



# Paycheck Protection Program Loan Program

## How will the PPP Loan be forgiven?

- Fully forgiven when at least 75% of the funds are used for payroll
- Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels

## Who is eligible to apply for the PPP?

- Small businesses with 500\* or fewer employees
- Non-profits, veterans' organizations, and faith-based organizations
- Sole proprietorships
- Self-employed persons
- Independent contractors





# Paycheck Protection Program Loan Forgiveness Determination

## **Borrower will owe money when loan is due if:**

- Borrower uses loan amount for anything other than payroll costs, mortgage interest, rent, and utility payments over the 8 weeks after receiving the loan
- Borrower uses less than 75% of loan amount for payroll costs
- Borrower maintains staff and payroll at less than Feb. 15, 2020 levels

## **To qualify for loan forgiveness:**

- Full-time employee headcount must be maintained
- Salaries and wages must be maintained
- Borrower has until June 30, 2020 to restore full-time employment and salary levels from any changes made between Feb. 15 and April 26



# Paycheck Protection Program Loan Payroll Costs

## What counts as payroll costs?

- Salary, wages, commissions, or tips
- Employee benefits including costs for:
  - Vacation, parental, family, medical, or sick leave
- Allowance for separation or dismissal
- Payments required for the provision of group health care benefits including insurance premiums
- Payment of any retirement benefit

## What counts as payroll costs for sole props & independent contractors?

- Wages, commissions, income, or net earnings from self-employment



## Payroll Protection Plan

Here is a snapshot of PPP2 as of early this afternoon:

PPP2 as of 1 pm:

### Overall

Number of approved loans: 475,000+

\$ volume of approved loans: \$52 billion+

Number of lenders: 5,100+

### Lenders < \$10B:

Number of approved loans: 331,119

\$ volume of approved loans: Nearly \$30B (cap reached, they will now submit loans the overall funds)

-

### Lenders btw \$10B – \$50B:

Number of approved loans: Nearly 84,000

\$ volume of approved loans: \$10 billion+

# FINTECHS

- **Approved Fintech PPP Lenders**

PayPal  
Quickbooks  
Square  
OnDeck  
Funding Circle

- **Fintechs Working with Partner Banks for PPP Loans**

Kabbage  
Fundera  
Lendio  
Brex  
Fundbox  
Bluevine  
Nav

## **Fintech banks processing applications**

- Cross RiverBank
- Celtic Bank
- Radius Bank
- Sunrise Banks





## Questions

For more information on SBA's emergency capital programs visit:

[www.sba.gov/coronavirus](https://www.sba.gov/coronavirus)



U.S. Small Business  
Administration



We Are All  
**In This** Together

**Thank You**  
For Your Time



U.S. Small Business  
Administration