

Bruce Carter
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April 6th, 2020

The Honorable Jovita Carranza Mrs. Administrator of the US Small Business Administration 409 Third Street, SW Washington, DC 20416

RE: CSB PPP Good Faith Certification stating the use of funds in Lieu of immediate production of 940, 941, 944 payroll tax reports or 1099's.

## Dear Administrator:

Rescuing Community Small Business is a national coalition led by business professionals, 501C(3)'s and 501C(4) founders. Our mission as it relates to COVID-19 is to reduce any potential discriminatory practices and total disregarding of the Sense of The Senate in H.R. 748 the C.A.R.E.S ACT as it relates to ensuring the processing and disbursements of loans in underserved and rural markets, and small business concerns owned and controlled by socially and economically disadvantaged individuals, women, and businesses in operation for less than 2 years. The coalition understands that the Community Small Business (CSB) must have its own rescue, recovery and restoration package in order to survive this unprecedented crisis caused by COVID-19. The coalition classifies a Community Small Business as a business with 1 to 10 employees, annual revenues under \$800,000.00 and generally serves its customers weekly.

Community Small Businesses located in underserved and rural communities must have a different set of guidelines to qualify and receive funding via H.R. 748. The current guidelines demonstrate a disconnect between the administration and America's Community Small Businesses. Any non-action by the SBA would be equivalent to handing down a DEATH SENTENCE to someone that hasn't committed a crime.

Community Small Businesses typically employ the unemployable or provide income opportunities for the homeless and individuals suffering from addictions or mental illness. Simply put, allowing one to pick up the garbage, sweep the business floor, take out the trash or provide overnight security makes underserved communities function harmoniously. Additionally, they are the backbones to local youth organizations and community activities.

Neglecting Community Small Businesses will create higher crime rates, increase poverty, cause civil unrest within these communities, forcing many businesses to bypass recession and enter the worth

economic depression in America's history. The bottom line is once America recovers from COVID-19, these businesses will remain closed forever unless we stand up for them now.

Community Small Business owners typically work 60 to 80 hours per week, but lack marketing and management training causing the business too operate week to week. Benefiting Community Small Businesses will be required to keep their staff intact, provide community services where applicable, participate in financial literacy and business development training. CSB coalition believes these requirements will provide a solid foundation and a platform for growth.

CSB Coalition has built a top tier level of community partners which includes; financial institutions, attorneys, accountants, professional service providers, young adults ages 16-25, restaurant servers, barbers, hairstylists, and overcomers. In order to have a positive impact on America's underserved and rural communities during this uncertainty of economic conditions due to COVID-19, one of our Community Small Businesses <a href="www.iTHINKSolutions.us">www.iTHINKSolutions.us</a> has developed a methodology that will accomplish the following on a national level:

- 1. 458,000 Full-Time jobs protected or created
- 2. 1,500,000 Part-time/ seasonal jobs protected or created
- 3. 100,000 Food Production Centers aka (Mom and Pop Restaurants)
- 4. 200,000,000 Daily Meal Production Capacity / Delivery
- 5. 100,000,000 Americans Served Daily

## Additional Benefits:

- 1. National Food Access Supply Chain that will serve all 2000 plus counties in America
- 2. Keep Community Small Businesses Doors Open
- 3. Protect CSB Workforce
- 4. Create New Jobs
- 5. Infusion of cash in multiple industries such as retail, rental cars, hotels, and several others
- 6. Assist with Outreach, Technical Assistance, Training, Processing and Packaging of loans
- 7. Addressing the mental needs of 2020 High School Seniors
- 8. Assist in flattening the curve and starving COVID-19
- 9. Assist with 2020 Census Hard To Count
- 10. Reduce Domestic Violence and Criminal Activities

There is no rural dirt road we are not prepared to travel nor an urban community we are afraid to serve. All we need are the resources to fulfill the mission and unite America. The CSB coalition respectfully requests the opportunity to expeditiously discuss our proposal with you at this unprecedented time in the lives of all Americans.

Sincerely,

Bruce Carter CSB Spokesperson

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202-907-1760 Direct Cell