

# **CEBA DOCUMENT UPLOAD INSTRUCTION GUIDE**

# THE DOCUMENT UPLOAD SITE CONSISTS OF FIVE MANDATORY STEPS

STEP	WHAT'S REQUIRED FROM THE APPLICANT
<b>Step 1:</b> <b>Identification Information</b>	<ol style="list-style-type: none"><li>1. The name of the Financial Institution where you submitted your CEBA application</li><li>2. Your 9-Digit CRA Business Number, for information on what a 9-Digit CRA Business Number is, <a href="#">please visit this site</a></li></ol>
<b>Step 2:</b> <b>Initial Submission or Re-submission</b>	<ol style="list-style-type: none"><li>1. Confirmation on whether or not this is your first time submitting an application through <a href="#">application-demanded.ceba-cuec.ca</a></li></ol>
<b>Step 3:</b> <b>Forecasted 2020 Eligible Non-Deferrable Expenses</b>	<ol style="list-style-type: none"><li>1. A forecast of your 2020 Eligible Non-Deferrable Expenses across specific categories</li><li>2. The amount of funding you have received or expect to receive from Government of Canada COVID-19 relief programs to help offset your 2020 Eligible Non-Deferrable Expenses</li></ol>
<b>Step 4:</b> <b>Document Upload</b>	<ol style="list-style-type: none"><li>1. Upload documentation of bills / invoices / agreements that prove greater than \$40,000 CAD in 2020 Eligible Non-Deferrable Expenses</li></ol>
<b>Step 5:</b> <b>Review and Submit</b>	<ol style="list-style-type: none"><li>1. Review and agree to the legal attestation form</li><li>2. Confirm that you have uploaded documentation on the site that demonstrates 2020 Eligible Non-Deferrable Expenses of greater than \$40,000 CAD</li></ol>

# STEP 1: IDENTIFICATION INFORMATION

STEP 1: IDENTIFICATION INFORMATION	STEP 2: INITIAL SUBMISSION OR RE-SUBMISSION	STEP 3: FORECASTED 2020 ELIGIBLE NON-DEFERRABLE EXPENSES	STEP 4: DOCUMENT UPLOAD	STEP 5: REVIEW AND SUBMIT
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Step 1: Identification Information

Please provide the following information:

1. At which Financial Institution did you submit your CEBA application?:

Financial Institution

2. What is your CRA Business Number (9-digit BN)?:

?

9-Digit BN

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## Tips To Successfully Complete This Step

- Select the Financial Institution at which you submitted your CEBA application
- Have your 9-Digit CRA Business Number ready. A business number is a unique, 9-digit number – the standard identifier for businesses. It is unique to a business or legal entity. It is required for any business registered with the Canada Revenue Agency (CRA) – see here for a [link](#) to a Government of Canada website providing more information on business numbers.

# STEP 2: INITIAL SUBMISSION OR RE-SUBMISSION

STEP 1: IDENTIFICATION INFORMATION	STEP 2: INITIAL SUBMISSION OR RE-SUBMISSION	STEP 3: FORECASTED 2020 ELIGIBLE NON-DEFERRABLE EXPENSES	STEP 4: DOCUMENT UPLOAD	STEP 5: REVIEW AND SUBMIT
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Step 2: Initial Submission or Re-submission

Is this your first-time uploading document(s) through the CEBA Document Upload Website?

Yes, this is my first-time uploading documents through the CEBA Document Upload Website

No, I have previously submitted documents through the CEBA Document Upload Website

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Tips To Successfully Complete This Step

- Only select “No” if you have fully completed and submitted the entire form previously. Do not select “No” if you have only partially completed the application and not submitted.
- If you do select “No”, please remember to upload documentation that proves greater than \$40,000 CAD in 2020 eligible non-deferrable expenses when you get to Step 4 of the application

# STEP 3: FORECASTED 2020 ELIGIBLE NON-DEFERRABLE EXPENSES

STEP 1: IDENTIFICATION INFORMATION	STEP 2: INITIAL SUBMISSION OR RE-SUBMISSION	STEP 3: FORECASTED 2020 ELIGIBLE NON-DEFERRABLE EXPENSES	STEP 4: DOCUMENT UPLOAD	STEP 5: REVIEW AND SUBMIT
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Step 3: Forecasted 2020 Eligible Non-Deferrable Expenses

Please enter your forecasted 2020 eligible non-deferrable expenses and any Government of Canada COVID Response Program funding you have received or expect to receive by December 31, 2020

What is your forecasted amount of 2020 eligible non-deferrable expenses?

?

0.00

Please see the list of eligible non-deferrable expense categories by clicking the "Help Button" on the right

What amount of funding have you received or expect to receive by December 31, 2020 from other Government of Canada COVID 19 relief programs?

?

0.00

Please see the list of programs by clicking the "Help Button" on the right

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Tips To Successfully Complete This Step

The eligible non-deferrable expense categories are the following:

- Wages and other employment expenses to independent (arm's length) third parties;
- Rent or lease payments for real estate used for business purposes;
- Rent or lease payments for capital equipment used for business purposes;
- Payments incurred for insurance related costs;
- Payments incurred for property taxes;
- Payments incurred for business purposes for telephone and utilities in the form of gas, oil, electricity, water and internet;
- Payments for regularly scheduled debt service;
- Payments incurred under agreements with independent contractors and fees required in order to maintain licenses, authorizations or permissions necessary to conduct business by the Borrower;
- Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower.

Government of Canada COVID response programs include the following

- Canada Emergency Wage Subsidy,
- 10% Temporary Wage Subsidy,
- Canada Emergency Commercial Rent Assistance,
- Regional Relief and Recovery Fund,
- Futurpreneur Canada,
- Northern Business Relief Fund,
- Fish Harvester Grant,
- relief measures for Indigenous businesses, and
- \$250 million COVID-19 IRAP (Industrial Research Assistance Program) Subsidy Program

# STEP 4: DOCUMENT UPLOAD

STEP 1: IDENTIFICATION  
INFORMATION

STEP 2: INITIAL SUBMISSION OR  
RE-SUBMISSION

STEP 3: FORECASTED 2020  
ELIGIBLE NON-DEFERRABLE  
EXPENSES

STEP 4: DOCUMENT UPLOAD

STEP 5: REVIEW AND SUBMIT

**Step 4: Document Upload**

Please upload all relevant documents required to demonstrate 2020 eligible non-deferrable expenses of greater than \$40,000 CAD. Please provide key details of the documents you are uploading: expense type, document type, frequency, and date. Note that your forecasted 2020 annual expense for each document will automatically be calculated by multiplying the frequency of the expense and the amount.

**2020 Non-deferrable Expense Document #1**

<input type="button" value="?"/> Select expense type	Select document type	Payment Frequency
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What is the amount of the expense (based on frequency selected)

\$ 0.00

Forecasted 2020 Expense (Annual)

\$ 0.00

Agreement valid until

Choose date

File Upload:

**Forecasted 2020 Expense (Annual)**

\$ 0.00

The Forecasted 2020 Eligible Non-Deferrable Expense total should be greater than \$40,000 CAD

## Tips To Successfully Complete This Step

- You will select the frequency of your expense and enter the amount of the expense (based on the frequency selected)
- The form will automatically calculate your forecasted 2020 Eligible Non-Deferrable Expense by multiplying your payment frequency by the payment amount
- Ensure that any documentation uploaded relates to expenses that have been paid in or are due in 2020
- Upload documentation to prove greater than \$40,000 CAD in 2020 Eligible Non-Deferrable Expenses. You will be unable to proceed to the next step without uploading greater than \$40,000 CAD of Forecasted 2020 Eligible Non-Deferrable Expenses. You can track the sum of your uploaded Forecasted 2020 Eligible Non-Deferrable Expenses by referring to the calculator at the bottom of the page.

# CALCULATING YOUR 2020 ELIGIBLE NON-DEFERRABLE EXPENSE

STEP 1: IDENTIFICATION INFORMATION

STEP 2: INITIAL SUBMISSION OR RE-SUBMISSION

STEP 3: FORECASTED 2020 ELIGIBLE NON-DEFERRABLE EXPENSES

STEP 4: DOCUMENT UPLOAD

STEP 5: REVIEW AND SUBMIT

## SAMPLE UPLOADED INTERNET BILL

GENERIC INTERNET CO.  
PAYMENT DUE 15-FEB-2020

SAMPLE

Previous bill

Previous bill balance	\$153.75
Payment - Jan 29 - Thank you	cr \$153.75
Adjustments	\$0.00
Outstanding Balance	\$ 0.00

Current bill

Outstanding Balance	\$0.00
Your Bell services	\$141.54
Taxes	\$21.20
Amount due <small>Please pay by February 20, 2015</small>	\$ 162.74

## CEBA DOCUMENT UPLOAD APPLICATION

2020 Non-deferrable Expense Document #1

Utility - Internet

Internet Bill

Monthly <sup>a</sup>

What is the amount of the expense (based on frequency selected)

Forecasted 2020 Expense (Annual)

Payment Date on Bill / Invoice

\$ 162.74 <sup>b</sup>

\$ 1,952.88 <sup>c</sup>

2020-02-15

## CALCULATING 2020 ELIGIBLE NON-DEFERRABLE EXPENSE


- <sup>a</sup> The internet bill is paid **Monthly**
- <sup>b</sup> The amount due for the bill uploaded is **\$162.74**
- <sup>c</sup> This is an **automatic calculation** on the webform, it multiplies the frequency (monthly), by the amount of the bill uploaded (\$162.74) to arrive at a forecasted 2020 eligible non-deferrable expense of **\$1,952.88** (12 months \* \$162.74)

The sum of all the 2020 Eligible Non-Deferrable Expenses you have uploaded on Step 4 will be displayed at the bottom of the page

# CALCULATING YOUR 2020 ELIGIBLE NON-DEFERRABLE EXPENSE

STEP 1: IDENTIFICATION INFORMATION	STEP 2: INITIAL SUBMISSION OR RE-SUBMISSION	STEP 3: FORECASTED 2020 ELIGIBLE NON-DEFERRABLE EXPENSES	STEP 4: DOCUMENT UPLOAD	STEP 5: REVIEW AND SUBMIT
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## YOUR UPLOADED LEASE AGREEMENT



**Agreement to Lease**  
**Commercial – Long Form**

**Form 510**  
for use in the Province of Ontario

SAMPLE

This Agreement to Lease (Agreement) dated this 2nd day of Januar y 2020

TENANT: [REDACTED]  
(full legal names of all tenants)

LANDLORD: [REDACTED]  
(full legal names of all landlords)

The Tenant hereby offers to lease from the Landlord the premises as described herein on the terms and subject to the conditions as set out in this Agreement. For the purposes of this Agreement to Lease "Tenant" includes lessee and "Landlord" includes lessor.

1. **PREMISES:** The "Premises" consisting of approximately 1108 square feet more or less on the 2nd floor of the "Building" known municipally as 300 [REDACTED] Ave., Unit [REDACTED] in the [REDACTED] city of [REDACTED], Province of Ontario, as shown outlined on the plan attached as Schedule "A".

2. **USE:** The Premises shall be used only for Medical Clinic for the practice of Neurology

3. **TERM OF LEASE:**  
(a) The Lease shall be for a term of 60 months commencing on the 1st day of Januar y 2020, and terminating on the 31st day of May 2025  
(b) Provided the Tenant is not at any time in default of any covenants within the Lease, the Tenant shall be entitled to renew this Lease for 1 additional term(s) of 60 months (each) on written notice to the Landlord given not less than 1 months prior to the expiry of the current term at a rental rate to be negotiated. In the event the Landlord and Tenant can not agree on the fixed minimum rent at least two months prior to expiry of the current lease, the fixed minimum rent for the renewal period shall be determined by arbitration in accordance with the Arbitration Act or any successor or replacement act.

4. **RENTAL:** Fixed minimum rent: The fixed minimum rent payable by the Tenant for each complete twelve-month period during the lease term shall be: From June 2020 to May 2025 inclusive, \$ 42,000.00 per annum being \$ 3,500.00 per month, based upon \$ 3.16 per sq. 1108 (foot/metre)

## YOUR CEBA DOCUMENT UPLOAD APPLICATION

2020 Non-deferrable Expense Document #1

?

Rent / Lease - Real Estate

Lease Agreement

Monthly

a

What is the amount of the expense (based on frequency selected)

Forecasted 2020 Expense (Annual)

Agreement valid until

\$ 3,500

b

\$ 42,000.00

c

2025-05-31

## CALCULATING 2020 ELIGIBLE NON-DEFERRABLE EXPENSE

- a The payment frequency is **Monthly** based on the lease agreement
  - b The amount due each month is **\$3,500** based on the lease agreement
  - c This is an **automatic calculation** on the webform, it multiplies the frequency (monthly), by the amount per payment period (\$3,500) to arrive at a forecasted 2020 eligible non-deferrable expense of **\$42,000** (12 months \* \$3,500)
- The sum of all the 2020 Eligible Non-Deferrable Expenses you have uploaded on Step 4 will be displayed at the bottom of the page



# STEP 5: REVIEW AND SUBMIT

STEP 1: IDENTIFICATION INFORMATION	STEP 2: INITIAL SUBMISSION OR RE-SUBMISSION	STEP 3: FORECASTED 2020 ELIGIBLE NON-DEFERRABLE EXPENSES	STEP 4: DOCUMENT UPLOAD	STEP 5: REVIEW AND SUBMIT
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Step 5: Review and Submit

Please review and consent to the following declarations before submitting your documentation

View Legal Terms

Please agree to the legal terms and conditions in order to submit your application

☒ By checking the box, I acknowledge that I have uploaded all necessary documents to demonstrate 2020 eligible non-deferrable expenses of greater than \$40,000 Canadian Dollars

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Submit

By using this form you are agreeing to our [privacy policy](#)

Tips To Successfully Complete This Step

- Read through the Legal Declaration and click the checkbox to acknowledge that you have read and agree to all the terms and conditions
- Ensure that you have uploaded documentation that demonstrates 2020 eligible non-deferrable expenses greater than \$40,000 CAD







# **DOCUMENT ELIGIBILITY REQUIREMENTS**

# ACCEPTABLE PROOFS OF EXPENSE TYPES

EXPENSE CATEGORIES	ACCEPTABLE PROOFS OF EXPENSE (NON-EXHAUSTIVE)
Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties	<input type="checkbox"/> Paystub <input type="checkbox"/> Employment Agreement
Rent or lease payments for real estate used for business purposes	<input type="checkbox"/> Lease Agreement <input type="checkbox"/> Invoice
Rent or lease payments for capital equipment used for business purposes	<input type="checkbox"/> Lease Agreement <input type="checkbox"/> Invoice
Payments incurred for insurance related costs	<input type="checkbox"/> Insurance Policy / Contract
Payments incurred for property taxes	<input type="checkbox"/> Property Tax Bill
Payments incurred for business purposes for telephone and utilities in the form of gas, oil, electricity, water and internet	<input type="checkbox"/> Contract or Agreement <input type="checkbox"/> Invoice or Bill
Payments for regularly scheduled debt service	<input type="checkbox"/> Lending Agreement <input type="checkbox"/> Invoice from Lender *Does not include credit card statements
Payments incurred under agreements with independent contractors and fees required in order to maintain licenses, authorizations or permissions necessary to conduct business by the Applicant / Borrower	<input type="checkbox"/> Contract or Agreement <input type="checkbox"/> Invoice
Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Applicant / Borrower	<input type="checkbox"/> Agreement to Pay for Materials <input type="checkbox"/> Invoice for Livestock Feed













# SUPPORTING DOCUMENT REQUIREMENTS

The purpose of the supporting documents is to provide evidence of 2020 Eligible Non-Deferrable Expenses in excess of \$40,000 that the business was contractually or legally obligated to pay as of March 1, 2020. In order for a document to be considered sufficient proof of the business' obligation, the document must include at minimum:

-  **Borrower Name** – Name of your business
-  **Counterparty** – Name of the counterparty involved in the agreement or transaction (i.e. landlord)
-  **Counterparty Information** – Address, phone number for counterparty (where applicable)
-  **Date** – Indication of obligation incurred on or before March 1, 2020 to pay in 2020
-  **Amount** – Dollar value of the non-deferrable expense
-  **Expense Category** – Description of the type of expense consistent with the selected category of eligible expenses

# INVALID DOCUMENT TYPES

The CEBA program eligibility criteria have been established by the Government. The following document types are considered invalid as proof of 2020 Eligible Non-Deferrable Expenses for the purposes of CEBA:

-  Financial Statements (i.e. income statement, profit and loss statements)
-  Invoices due prior to January 1, 2020
-  Invoices for independent contractors dated on or after March 1, 2020
-  Handwritten documents (e.g. handwritten invoices, rent receipts)
-  Bank transactions or account statements
-  Cheque images
-  Quotations or proposals
-  Credit card statements or receipts
-  T4 summary
-  T5018 summary document
-  CRA payment notices
-  GST/HST payment notices

# WAGES AND OTHER EMPLOYMENT EXPENSES TO INDEPENDENT (ARM'S LENGTH THIRD PARTIES)

See below for a description and the minimum requirements for your uploaded document to be considered eligible

## EXPENSE TYPE

### Wages and Other Employment Expenses to Independent (Arm's Length) Third Parties

Rent / Lease - Real Estate

Rent / Lease - Capital Equipment

Insurance

Property Tax

Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

Payments for regularly scheduled debt service

Independent Contractor Fees

License Fees

Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

## DOCUMENT TYPE

### Paystub

A paystub lists details about an employees' pay, including wages earned, taxes, and other deductions. At minimum, this document must include:

- business name and employee or contractor name,
- pay period in 2020, and
- wage and deduction amounts

**In order to be eligible, the uploaded paystub must be dated in 2020.**

### Employment Agreement

An employment agreement sets out the terms of the employment relationship between employer and employee, including the entitlements, obligations, and restrictions of all parties. At minimum, this document must include:

- business name and employee or contractor name,
- date (i.e. employment term), and
- wage or employment expense amount(s)

**In order to be eligible, the uploaded employment agreement must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.**

# RENT / LEASE REAL ESTATE

See below for a description and the minimum requirements for your uploaded document to be considered eligible

## EXPENSE TYPE

Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties

## Rent / Lease - Real Estate

Rent / Lease - Capital Equipment

Insurance

Property Tax

Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

Payments for regularly scheduled debt service

Independent Contractor Fees

License Fees

Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower



## DOCUMENT TYPE

**Rental Invoice**  
A rental invoice is a document which confirms the rental payment owed by a tenant to a landlord or property manager. At minimum, this document must include:

- landlord / property management and business name and contact information or building address,
- date of payment, and
- amount owed

**In order to be eligible, the uploaded rental invoice must be dated in 2020.**

**Lease Agreement**  
A lease agreement is a contract between a landlord and tenant, which describes the financial compensation to be paid in exchange for the right to operate a business on the property. At minimum, this document must include:

- landlord and business name and contact information property or building address,
- term of occupancy, and
- rent amount

**In order to be eligible, the uploaded lease agreement must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.**

# RENT / LEASE CAPITAL EQUIPMENT

See below for a description and the minimum requirements for your uploaded document to be considered eligible

## EXPENSE TYPE

Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties

Rent / Lease - Real Estate

### Rent / Lease - Capital Equipment

Insurance

Property Tax

Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

Payments for regularly scheduled debt service

Independent Contractor Fees

License Fees

Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower



## DOCUMENT TYPE

### Rental Invoice

A rental invoice is a document which confirms the payment by the renter to the owner to obtain temporary possession of a capital equipment asset for business use. At minimum, this document must include:

- owner and renter name and contact information,
- description of the rented capital equipment,
- rental term (date), and
- amount owed

In order to be eligible, the uploaded rental invoice must be dated in 2020.

### Lease Agreement

A lease agreement is a contract between the lessor (owner) and lessee, which describes the financial compensation to be paid to obtain capital equipment used for business purposes. At minimum, this document must include:

- lessor and lessee name and contact information,
- description of the capital equipment under lease
- lease term (date), and
- lease amount

In order to be eligible, the uploaded lease agreement must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.



# INSURANCE

See below for a description and the minimum requirements for your uploaded document to be considered eligible

## EXPENSE TYPE

Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties

Rent / Lease - Real Estate

Rent / Lease - Capital Equipment

### Insurance

Property Tax

Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

Payments for regularly scheduled debt service

Independent Contractor Fees

License Fees

Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

## DOCUMENT TYPE

**Insurance Policy / Contract**

An insurance policy is a contract between an insurer and an insured party (policyholder), which details the insurance coverage for a premium. At minimum, this document must include:

- insurer and business policyholder name and contact information,
- description of the insured risk,
- policy term, and
- policy premium

**In order to be eligible, the uploaded insurance policy / contract must be dated prior to March 1, 2020, have a contractual end date of no earlier than January 1, 2020, and protect a business entity.**

# PROPERTY TAX

See below for a description and the minimum requirements for your uploaded document to be considered eligible

## EXPENSE TYPE

- Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties
- Rent / Lease - Real Estate
- Rent / Lease - Capital Equipment
- Insurance

## Property Tax

- Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)
- Payments for regularly scheduled debt service
- Independent Contractor Fees
- License Fees
- Authorization / Permission Fees
- Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

## DOCUMENT TYPE

**Property Tax Bill**

A property tax bill or statement is provided by the municipality and outlines the property tax owed. At minimum, this document must include:

- business name,
- property address,
- payment due date, and
- amount owed

**In order to be eligible, the uploaded property tax bill must be dated in 2020.**

# TELEPHONE & UTILITIES

See below for a description and the minimum requirements for your uploaded document to be considered eligible

## EXPENSE TYPE

- Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties
- Rent / Lease - Real Estate
- Rent / Lease - Capital Equipment
- Insurance
- Property Tax

## Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

- Payments for regularly scheduled debt service
- Independent Contractor Fees
- License Fees
- Authorization / Permission Fees
- Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

## DOCUMENT TYPE

**Telephone / Utility Bill**  
A bill is a statement of money owed for goods or services supplied. At minimum, this document must include:

- business name and goods/service provider name,
- description of goods/services supplied,
- payment due date, and
- amount owed

**In order to be eligible, the uploaded bill must be dated in 2020.**

**Telephone / Utility Contract**  
A contract is a legal agreement between two (or more) parties, detailing the terms of a transaction in which financial compensation is provided in exchange for goods/services supplied. At minimum, this document must include:

- business name and goods/service provider name,
- description of goods/services supplied,
- contract term, and
- contracted amount

**In order to be eligible, the uploaded contract must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.**

# PAYMENTS FOR REGULARLY SCHEDULED DEBT

See below for a description and the minimum requirements for your uploaded document to be considered eligible

## EXPENSE TYPE

- Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties
- Rent / Lease - Real Estate
- Rent / Lease - Capital Equipment
- Insurance
- Property Tax
- Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)

## Payments for regularly scheduled debt service

- Independent Contractor Fees
- License Fees
- Authorization / Permission Fees
- Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

## DOCUMENT TYPE

**Lending agreement**  
A lending agreement is a contract between borrower and lender which sets out the rights and duties of the parties. At minimum, this document must include:

- borrower and lender name and contact information,
- loan term, and
- amount of regularly scheduled debt payment due (i.e., regularly scheduled principal and / or interest)

In order to be eligible, the uploaded lending agreement must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.

**Invoice from Lender**  
An invoice from a lender is a statement of money owed by the borrower as it relates to a lending agreement between the lender and borrower. At minimum, this document must include:

- borrower and lender names and contract information,
- some reference to the lending agreement that the invoice relates to,
- payment due date, and
- amount of regularly scheduled debt payment due (i.e., regularly scheduled principal and / or interest)

In order to be eligible, the uploaded invoice from a lender must be dated in 2020.

# INDEPENDENT CONTRACTOR FEES

See below for a description and the minimum requirements for your uploaded document to be considered eligible

## EXPENSE TYPE

- Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties
- Rent / Lease - Real Estate
- Rent / Lease - Capital Equipment
- Insurance
- Property Tax
- Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)
- Payments for regularly scheduled debt service

## Independent Contractor Fees

- License Fees
- Authorization / Permission Fees
- Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

## DOCUMENT TYPE

**Invoice / Bill Related to Independent Contractor Fees**  
An invoice / bill related to independent contractor fees is a statement of money owed for services rendered by the independent contractor to the business. At minimum, this document must include:

- business and independent contractor name and contact information
- description of the contracted services rendered,
- payment due date, and
- amount owed

**In order to be eligible, the uploaded invoice / bill related to independent contractor fees must be dated prior to March 1, 2020.**

**Agreement to Pay Independent Contractor**  
An agreement to pay an independent contractor is a legal agreement between two (or more) parties, detailing the terms of a transaction in which financial compensation is provided in exchange for specific services. At minimum, this document must include:

- business and independent contractor name and contact information,
- description of contracted services rendered,
- contractual term (beginning and end date), and
- contracted amount

**In order to be eligible, the uploaded agreement to pay an independent contractor must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.**

# LICENSE FEES

See below for a description and the minimum requirements for your uploaded document to be considered eligible

## EXPENSE TYPE

- Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties
- Rent / Lease - Real Estate
- Rent / Lease - Capital Equipment
- Insurance
- Property Tax
- Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)
- Payments for regularly scheduled debt service
- Independent Contractor Fees

## License Fees

- Authorization / Permission Fees
- Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

## DOCUMENT TYPE

**License Agreement**  
A license agreement is a document granted by an issuing authority / body that enables a business to perform certain activities. At minimum, this document must include:

- reference or description of the license necessary to conduct related business activities,
- business name and license issuer name and contact information,
- date the license is valid until, and
- amount due for the license

In order to be eligible, the uploaded license agreement must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.

**License Invoice**  
A license invoice is a statement of money owed in order to maintain a license that is necessary to conduct operations of the business. At minimum, this document must include:

- reference or description of the license necessary to conduct business,
- business name and license issuer name and contact information,
- payment due date, and
- amount owed

In order to be eligible, the uploaded license invoice must be dated in 2020.



# AUTHORIZATION / PERMISSION FEES

See below for a description and the minimum requirements for your uploaded document to be considered eligible

## EXPENSE TYPE

- Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties
- Rent / Lease - Real Estate
- Rent / Lease - Capital Equipment
- Insurance
- Property Tax
- Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)
- Payments for regularly scheduled debt service
- Independent Contractor Fees
- License Fees

## Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

## DOCUMENT TYPE

### Invoice / Bill Related to Authorization / Permission Fees

An invoice / bill related to authorization / permission fees is a statement of money owed in order to maintain authorizations / permissions that are necessary to conduct operations of the business. At minimum, this document must include:

- reference or description of the authorization / permission necessary to conduct business,
- business name and authorization / permission fee issuer name and contact information
- payment due date, and
- amount owed

In order to be eligible, the uploaded invoice / bill related to authorization / permission fees must be dated in 2020.



# PAYMENTS INCURRED FOR MATERIALS CONSUMED TO PRODUCE A PRODUCT ORDINARILY OFFERED FOR SALE BY THE BORROWER

See below for a description and the minimum requirements for your uploaded document to be considered eligible

## EXPENSE TYPE

- Wages and Other Employment Expenses to Independent (Arm’s Length) Third Parties
- Rent / Lease - Real Estate
- Rent / Lease - Capital Equipment
- Insurance
- Property Tax
- Telephone and Utilities (Gas, Oil, Electricity, Water, Internet)
- Payments for regularly scheduled debt service
- Independent Contractor Fees
- License Fees
- Authorization / Permission Fees

Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower

## DOCUMENT TYPE

### Agreement to Pay for Materials

An agreement to pay for materials is a legal agreement between a supplier and a business for the purchase of inputs that are necessary in producing an end-product that is offered for sale by the business. At minimum, this document must include:

- a description of the materials purchased by the business from a supplier,
- names and contact information of the business and supplier,
- date the agreement is valid until, and
- contracted amount

In order to be eligible, the uploaded agreement to pay for materials must be dated prior to March 1, 2020 and have a contractual end date of no earlier than January 1, 2020.

### Invoice for Livestock Feed

An invoice for livestock feed is a statement of money owed by the business for feed that is to be consumed by livestock. At minimum, this document must include:

- a description of the purchased goods,
- names and contact information of the business and supplier,
- payment due date, and
- amount owed

In order to be eligible, the uploaded invoice for livestock feed must be dated in 2020.