

Business Name	Municipality	Number of Employees (June, 2020)	Industry Sector	In a few sentences, describe your business and how it generates revenue.	In a few sentences, describe the hardship caused to your business due to the COVID-19 virus.	Grant Received
Kreager Chiropractic	Windsor	4	Healthcare	Kreager Chiropractic is a chiropractor office that generates revenue by performing spinal alignment treatments for patients.	Kreager Chiropractic was closed by the state and couldn't operate therefore revenue was lost. Upon reopening, PPE was required to be purchased. The number of patients came to a slow but decreased due to state regulations for stay-at-home orders translated into customers no longer going out to eat. Complying with rules was expensive and severely limited the number of customers that we could serve. Protecting employees and customers was costly. We did our best to	\$ 1,657.80
RTB Centerplace LLC dba Subway 24912	Greeley	11	Restaurant/Bar	Retail sale of sandwiches, salads and drinks.	Sales for the new season were expected to start when Covid hit. 45 days of no golf cart sales during the biggest sales season of the year for my business. With the shut downs and quarantine, I lost a lot of retail business as well with everyone going to online sales.	\$ 15,000.00
Par Tee Cartz	Windsor	2	Retail	Golf cart sales, service and repairs		\$ 1,050.96
21st Century Painting and Maintenance	Johnstown	2	Construction	Operating as a full service paint company by performing interior and exterior work.	Multiple interior jobs cancelled services, decreased acceptance of estimated interior jobs, disruption of supply chain (including paints, other paint materials and respirator equipment vital to our work) at paint stores, worked jobs further from the office than usual creating extra travel time, delayed service at paint stores, including temporary shut down and curb service only when reopened, recent disruption with temporary October 12th closure at paint store due to their employee testing positive, and my employee was in contact with positive employee of paint store one day prior to positive test.	\$ 284.26
247 Fitness Inc	Windsor	5	Gym/Health Club	We have a membership based workout facility. We make money based on our member's monthly membership payments.	Due to Gyms being considered "high risk" we were forced to temporarily close down for 2.5 months. We were later allowed to open with limited capacity which has caused us to lose many members who do not feel safe working out until there is a working vaccine or the pandemic comes to an end all together. We are also being asked by our landlord to start repaying deferred building rent for the 2 months we were closed starting on January 1, 2021, even though we did not receive membership dues from our members during the shutdown period.	\$ 10,000.00
ZFJ Chefworks, LLC dba Two Fat Justins	Severance	1	Restaurant/Bar	We are a specialty catering company, with many live dinners with breweries. We also do BBQ events and more. We specialize in catering to the customer's needs instead of just having a set menu, and really focus on bringing the customer's requirements to the table.	We lost about 12 graduation parties, 3 retirement parties, 3 brewery dinners and more, just in the months of April/May/June. Since we couldn't plan beyond that, we lost innumerable amounts of money.	\$ 1,645.00
AdminBugs LLC	Greeley	3	Service Provider	Administrative support services including bookkeeping, marketing, and virtual assistant.	Due to Covid, our clients were forced to shut down and limit work needed or performed. We were slow to gain any work while companies were shut down.	\$ 7,163.61
AF Rays Barcade dba Empire State Pizza	Garden City	19	Restaurant	Empire State Pizza is a fast casual pizza restaurant. Offering dine in, delivery, take out and take and bake options, our revenue is primarily food and beverage sales. Empire State Pizza is the number one rated pizza restaurant in the Greeley area according to Google and Yelp. It is owned and operated by two Greeley residents who have poured their hearts and souls into developing this business from scratch.	There have been fewer more frustrating things in our lives, than working incredibly hard for years to develop a successful business, only to see it on the brink of failure due to circumstances outside of our control. Like many restaurants, Empire has been hit particularly hard by this pandemic.  1. Our cost of goods has increased on mainstay staples such as mozzarella cheese due to supply line issues. 2. We have lost nearly all of our arcade and pool table revenue. 3. We have lost nearly all of our draft beer sales. 4. We have lost out on rental income. ( We used to rent out our large dining room space to neighboring Wingshack at a monthly rate of \$850.) 5. Our cost of goods has increased due to having to use less cost effective methods of serving condiments. ( Packets of Parmesan rather than shakers.) In addition, the amount of boxes purchased has increased substantially due to the disproportionate number of take out orders as opposed to dine in.	\$ 6,338.22
After School Kare, Inc.	Windsor	5	Daycare	We are before and after school care program. We operate on-site at a 6 elementary schools. We charge the parents to watch their children M-F. We also run Spring Break and Summer Camps.	We had to close down our operation because the schools closed. Because of closing down we have had very little revenue coming in. It has been a challenge keeping our business running with all the expenses of rent, utilities, phones, internet and operating expenses.	\$ 10,000.00
All American Services	Greeley	7	Oil and Gas	Work on equipment that monitors exhausting of oil & gas equipment.	Due to COVID 19, many businesses were forced to close or limit business activity and we were subcontracted on many projects that were forced to shut down.	\$ 10,000.00
Angels, Inc.	Greeley	4	Retail	Angels is retail store selling women shoes and accessories located at the Greeley Mall.	Due to Covid-19, limited people are allowed in the store, less traffic at the mall and complete closing of the mall for nearly 4 months.	\$ 10,000.00
Aspen Leaf Dentistry	Windsor	2	Healthcare	General family dentistry.	loss of income for seven weeks, slow restart in May due to the inability to obtain adequate PPE, hesitancy of patients to return amid pandemic.	\$ 10,000.00
Attention to Detail	Erie	1	Automotive Repair/Maintenance	I am a mobile auto detailer. I provide an in-depth cleaning service for various types of automobiles. People hire my business to deep clean and disinfect their vehicles (auto, marine, recreational).	During the covid ordeal my business was almost non-existent. I went from multiple bookings per week to 1 maybe 2 bookings a week. My work stoppage meant that my wife and I depleted our savings to make it as well as took withdrawals from our 401k plans. I was also forced to put a halt on the aggressive marketing campaign that was planned which included ad space, web design, and vehicle maintenance/upgrades to expand my services and servicing locations. I also had to buy specialized cleaning	\$ 1,431.64
Azars Woodcraft Inc	Erie	3	Manufacturer	We design and build custom furniture and cabinets.	We have been limited to not being able to go to project sites and also materials are on backorders causing delays to complete projects.	\$ 10,000.00
Baby Turtles Childcare Inc	Johnstown	5	Daycare	We provide childcare services. Parents pay a weekly rate for their child to attend.	We have low enrollment and have need more staff at one time causing our payroll to be high. Prices of PPE have gone up and the amount we use have gone up. We have had to bring new staff in at higher wages which also has caused payroll to go up. I had to buy new mats as we can't use rugs along with other new items like thermometers, and masks.	\$ 3,134.27
Bear Country Welding	Greeley	7	Construction	We do oil field pipe welding and civil construction projects.	This virus shut down and delayed many jobs we had lined up. We had to close for 14 days for quarantine and it has caused major delays in business.	\$ 10,000.00
Begg Inc.	Greeley	9	Salon/Spa	We cut, color, and perm hair. We also sell hair related products.	We were ordered to shut down from 3/19/20-5/01/20. Our salon has 10 stylist chairs. Due to COVID-19 restrictions, we can only use 5. A 50% restriction of capacity. Our business was based on a WALK-in model. Changing to appointment only, made our stylists cut hair and answer the phone at the same time. We could have either a receptionist or stylist, not both. This was unpleasant for both the client and stylists. Our customer service suffered. We went from a profit for the past 20+ years to what looks to be a loss. We also had to curtail the schedule because all our employees were either moms or grandmas caring for children when the schools shut down.	\$ 10,000.00
Big Oil, LLC dba Jimmy Johns	Greeley	24	Restaurant/Bar	We are a fast food sandwich maker. We deliver sandwiches to a 5 mile radius of our store. Are main source of revenue is lunch crowd and students.	Students having to leave school and still not return in in class learning has decreased our sales revenue. We have also lost our business lunch clients witch made up of lunch rush and catering orders.	\$ 15,000.00
Birch Assisted Living	Greeley	16	Healthcare	We are a licensed 60 resident medicad assisted living facility licensed by the Colorado State Health Department. We are the largest medicad, privately owned assisted living facility in Colorado. We can be 100% medicad to support the low income, disabled or medically challenged population in Northern Colorado. We strive to provide the same optimal level of care you would receive in a high-end, private facility. Our average level of revenue per resident is approximately \$2600/m.	We immediately increased our staffing to provide extra deep cleaning of the facility. We also provided educational meetings for our staffs and residents to encourage great hygiene, personal distancing skills and a healthy life style for continued good health. Since our revenue is much lower than a private facility, this had greatly impacted our overall budget. We continued to be covid-19 free until September 19, 2020.	\$ 15,000.00
Birdhouse Briggs	Erie	20	Restaurant/Bar	We are a full-service restaurant that recently opened in downtown Erie, CO.	As we were already in construction before the pandemic happened, we have never operated under full capacity. We have been functioning at limited capacity since the day we opened on June 24th, 2020.	\$ 15,000.00

Bos Sancti Ent, Inc dba Urban Bricks	Greeley	34	Restaurant/Bar	We are a fast casual pizza, chicken and salad restaurant specialized in craft beers. We are located on the west side of town, where all the new construction.	Our sales are way off of what we projected under "normal" times. In compliance with the state, we limited our seating. We were counting on sales from the 3 high schools within half a mile of our store for lunches. When the kids went back to school, they were forced into lockdown for all lunches. Furthermore, we were counting on State Farm and JBS employees for lunch. State Farm went into telecommuting and still hasn't gone back to work. We were concerned about our lunches being too big and where to sit teen agers and adults during a lunch rush. Both demands are now zero and it blew our forecasting. Now our dinners are carrying our sales. We are actively working on promoting lunches, big time. Dinner is carrying all of our sales. We are losing money, as to be expected being new, but we are literally losing 1/2 of our sales for sure with lunches, but more than likely 2/3 of our sales due to people being either under employed, too scared to leave the house and or not knowing we are here (part of being a new store). We have a war chess that is dwindling and now it is time for concern. We are self funded with no loans. All we have as a family business is riding on this or we will go broke, literally. It was an unfortunate time to open, but we have been working on this project for 3 years and construction was underway when the Covid happened and there was literally no turning back. Just bad luck.	\$	7,521.17
Brooklyn Village	Greeley	1	Retail	Our business is a single location retailer located in the Greeley Mall. We generate revenue by selling directly to the public consumer. Our products consist of men's apparel and "Hip Hop" streetwear with brand names including, but not limited to, Sean John, New Era, Ecco, and Southpole. The sale of hats, watches, and bling accessories, such as chains and rings, is also included.	Due to COVID-19, our business closed from March 19, 2020, to June 28, 2020. This closure prevented us from generating the revenue needed to pay employees, rent, and other business costs that have become necessary to function in a COVID-19 world.	\$	10,000.00
Cacciore At Hellers Kitchen	Windsor	15.2	Restaurant/Bar	We are a fine dining Restaurant specializing in authentic Italian / Sicilian dishes. We can accommodate 145 guests all located inside or restaurant. We generate revenue by serving customers dinner, wine and cocktails. Normal dine in experience per guest is 60-90 min dining time. Its important to note that we need to fill the restaurant in order to be profitable. Limiting our guests to 50% capacity or 50 total guests generates a loss or at best a break even if the restaurant can be turned twice in one evening.	In March, the Governor ordered all restaurants to discontinue sit down dining in all restaurants. Restaurants were only allowed to offer take out or curbside pickup. Our Restaurant sales dropped over 75% from March through the end of June and from July through the end of September we were down over 60%. To date we have yet to recover and rebuild sales to pre-covid19 levels due to the 50% or 50 people limitation occupancy policy.	\$	15,000.00
CADCO, Inc	Erie (Boulder)	4	Service Provider	We create construction drawings for Engineers and architects. We use software called, AutoCAD and REVIT to create these drawings.	All the projects in the design phase were put on hold or cancelled. No clients had any idea when an owner would consider moving forward with the design of a commercial building. We have been waiting ever since and my business revenue is down more than 50%.	\$	10,000.00
RTB Westlake LLC dba Subway 13339	Greeley	11	Restaurant/Bar	Retail sale of sandwiches, salads and drinks.	Stay-at-home orders translated into customers no longer going out to eat. Complying with rules was expensive and severely limited the number of customers that we could serve. Protecting employees and customers was costly. We did our best to maintain employee hours and pay so they'd continue to get a paycheck, even though we didn't really need them at work. Sales are down, costs are up, and we are in survival mode.	\$	15,000.00
Carrie's Skincare & Beauty Bar LLC	Eaton	1	Salon/Spa	I am a licensed esthetician with a small skincare studio. I offer all types of skincare services as well as sell products for clients to use at home.	I was forced to close for 3 full months due to the orders by the state. Also since being able to reopen many of my clients have not returned either due to loss of income on their part or not being comfortable having these types of services performed due to the virus still being active. The numbers now in November are causing more of my clients to use even more precaution and cancel their appointments. I have also just this month had to close for 2 1/2 weeks due to a covid outbreak in my household.	\$	1,050.00
Cerus Fitness Inc	Frederick	1	Gym/Health Club	We operate as an event company with obstacle races in Weld (La Salle and Greeley) and a recently opened a fitness center.	We had to cancel our major races because of covid. We also had a facility opening delayed until this November (originally planned for May). We lost an estimated 65,000	\$	10,000.00
Chiro Fit	Firestone	2	Healthcare	We are a Chiropractic Office with an attached Gym. The chiropractic office has been limited in how and when we can provide service. The gym was closed from March 16 to July 16. We lost almost the entire gym membership customers, and have recovered only portion of the gym members since COVID started. Our gym has been hit extremely hard and customers are very weary of coming back to a gym.	Part of our revenue comes from the gym attached to our chiropractic office. We have lost most of the customers who had memberships to our gym. Gyms have been extremely impacted due to COVID. We have struggled to pay our rent to our landlord, and have only been able to pay 1/2 rent since May.	\$	8,692.38
Coffee House 29	Windsor	3	Restaurant/Bar	We are a coffee shop and primarily generate revenue through coffee-based drinks and coffee house type foods and baked goods. We do generate some minor revenue via space rental and conference room rental.	We had to close down operations for nearly 3 months. Regarding the next question (3), we did have to purchase some PPE, extra cleaning supplies and such but the costs were relatively minor.	\$	5,383.21
Colorado Residential Commercial Resort and Facility Services, Inc	Windsor	2	Construction	Commercial cleaning and painting/maintenance contractor. We generate revenue by providing janitorial services to commercial clients and interior and exterior painting services to commercial clients and local towns/cities.	Drastic reduction of work, cancellation of cleaning contracts due to lockdowns and drastic delay or cancellation of previously agreed commercial painting contracts. Our monthly A/P obligations are overdue and we keep trying to negotiate with business creditor to get more time to bring our accounts up to date, bidding on normalization of market and uptake of previously delayed project. Another problem we are having now is that the professional PPE equipment we need for our crews to meet OSHA regulations (spray painting respirators, 3M dust masks, etc. are nowhere to be found because they are oversold or severely back-stocked due to Covid-19 related excess demand. We are still waiting to hear from the SBA EIDL application, submitted back on May 1st, 2020. We got a PPP loan to cover only 2 FTE employees for 2 months. Due to the lockdowns, severe drop in business and lack of SBA financial assistance, we already lost two trucks we had for business use.	\$	10,000.00
CrabTree Brewing	Greeley	2	Restaurant/Bar	Production brewery selling products to liquor stores and restaurants. Tap house for on-site sales.	Loss in holding labor, costs for PPP and loss in overall sales including wholesale and retail.	\$	10,000.00
Crossroads Trailer Sales & Service, Inc	Hudson	16	Retail	Great Dane Trailer dealer selling trailers and parts and service.	We opened the business in the spring of 2019. We moved into the new building in the fall of 2019. Our expected growth was limited due to the COVID-19 epidemic in the spring of 2020.	\$	15,000.00
Cruisers, Inc	Greeley	1	Service Provider	We are neighborhood bar that encourages socialization and keeping track and care of each other. The bar assists those in need with illness, death and hard times.	We had to reduce our hours of operation from 7 a.m. - 2 a.m. to 9 a.m. - 11 p.m. We also had to reduce our occupancy capacity from 118 to 29. We are anticipating more restrictive measures/closures and reduction of hours of operation due to the increase of Covid.	\$	10,000.00
DH Designs LLC	Erie	1	Construction	DH Designs is a architectural design studio located in Erie, CO that specializes in Commercial Tenant Improvement design. Our revenue comes from providing architectural drawings and details for our Clients in order for them to pull a permit for remodel work or new construction.	Due to public health orders, our daily operations have been limited as we were not able to meet in person with our clients as we need to be closer than 6 feet to discuss the drawings we produce showing our design intentions for our clients.	\$	10,000.00
Downtown Greeley Promotional Association	Greeley	0	Non-Profit	The Downtown Greeley Promotional Association (DGPA) is a group of restaurants and bars that operates under the umbrella of the Downtown Development Authority and promotes the core Downtown area of Greeley as a destination for dining, entertainment, and events. Through the formation of this association, over 30,000 Greeley area families, friends, neighbors, and coworkers have been able to enjoy the free street festival atmosphere every season. Other area non-profits have been able to "piggy back" on the DGPA's Friday Fests to reach out to the community launch their events. The Greeley Blues Jam, Greeley Stampede, UNC Athletics, and Greeley Arts Picnic, are just a few of those. Working very closely with the City of Greeley, the DGPA was the first organization in the state of Colorado to implement Colorado SB11-273 allowing for "common consumption" of alcohol served in "to-go" containers to be consumed in a common open area. As opposed to obtaining a special event permit, this law allowed for the participating bars and restaurants to all benefit from all the food and alcohol sales of the weekly event. They all pay dues to a common fund. Those dues are used to cover the expenses of bands, stage, sound tech, maintenance, security, and other expenses. Additional revenue comes from sponsors. Sponsorships and dues account for 100% of our costs, leaving us able to provide all entertainment for free to our attendees. My time as the Chair of this association is donated by my employer, the Downtown Development Authority in Greeley. We have no employees but we do contract out for maintenance, cleaning, security, sound tech, stage, tent, etc....	Though we didn't have many of the entertainment expenses this year, we did incur new expenses to accommodate the outdoor seating/open container situation. We expanded the association to include the 8th Street restaurants, successfully petitioned City Council to close the streets to traffic and placed over 60 tables throughout two blocks so patrons could enjoy food and drink "to-go" anywhere in the area. This allowed the restaurants and bars to operate beyond their very limited indoor capacity and gave people a safe outdoor seating option. The association incurred expenses for rental of the tables, insurance to cover the two-block spread, marketing materials and signage to explain the open container policy, safety measures and distancing, etc....	\$	11,464.06
Dp's Sweet Life	Erie	5	Restaurant/Bar	Dp's Sweet Life is a family owned bakery located in Erie, Colorado. We specialize in providing custom items for events (cakes, cookies, and cupcakes) as well as retail items (cinnamon rolls, cookies, cupped cakes, pecan rolls, and more). 100% of our items are made fresh in house on a daily basis.	When Covid-19 became prevalent, we were forced to close our doors to a number of revenue producing lines of business including in house birthday parties, larger birthday cakes, larger wedding cakes, and walk in retail business. We adjusted our business model to focus more on deliveries and online decorating related activities such as our Decorate with DP Sugar Cookie Decorating Kits. We also make shifted our building to allow for drive through retail customers even though the building was not originally situated for that type of business. When the pandemic hit, with the uncertainty, we went from 10 FTE down to 2 and have slowly built back up to 5. We have recently had Covid related expenses in the form of building upgrades that include a new customer walk up window so we can still keep business outside.	\$	2,010.59
Eaton Corner Pocket	Eaton	5	Restaurant/Bar	We buy inventory, prepare food to sell to the public. We open at 11:00 am and serve food all day. We usually close around 9:00 pm or 10:00 pm. Weekends we usually close later, around midnight or 1:00 am.	No bar business and a lot more to-go orders. People are afraid to sit inside. The spike of Covid19 this fall has brought our sales down and have dropped our sales by 30-35% so far. We had to sell our home in June so we could use our equity money to keep the business open and running. We lived in our house for 22 years but felt like we had no choice to cover business overhead.	\$	10,000.00

El Tropical Bar and Grill	Evans	5	Restaurant/Bar	We are sports bar serving Mexican food located on 11th Ave. in the historic part of Evans, CO. Our main source of income is through food and beverages sales.	We opened in September of 2019 and during the year we host events at our restaurant whenever there is a major sport event happening, but this year it has been very difficult, not to say impossible, to host any special events due to the pandemic. Given that we have a big patio we have shifted to do more events outside in order to maintain our customers coming to dine with us outdoors, instead of having people inside. In order to maintain our employees safe we have implemented masks and gloves at all time during their working hours. The limitations imposed by the State on business like our has really hurt our business and we are hoping this type of assistance will help us.	\$	10,000.00
Elizabeth Inc.	Greeley	8	Restaurant/Bar	Roma Pizza sells pizza, pasta, sandwiches, and alcohol. I own the Original Roma at 728 16th St. only. Roma generates revenue by serving the Weld County community, including residents of Greeley and UNC students/staff, since 1988.	Roma has taken a loss since March 2020 when covid forced humanity to shelter in place. Our front line service workers have tried our best to provide emergency service of food via take out and delivery. Business has dropped significantly.	\$	10,000.00
Espae Uptown	Erie	10	Salon/Spa	We are a full service salon and spa. We provide hair services, facial services, wax services, and we sell retail for skin care and hair care.	We were not able to pay rent or payroll during the shut down.	\$	6,817.74
Fairway Acres	Severance	0.5	Entertainment	Windsong Estate is an event center that hosts weddings, corporate and private parties and meetings, and memorials. Space is rented by the day or by the hour depending on the type of event. Windsong also holds a liquor license so all alcohol must be purchased from us. Windsong does not have cooking facilities so all food must be brought in by the client either by a licensed caterer or they may self cater.	Our business consists of larger gatherings so COVID-19 has reduced our ability to hold events. All of the weddings and other events were either cancelled or postponed in March, April, and May. We allowed brides to move their wedding to later dates so those dates were used by current clients and not available for new clients. We had a few events in June, July, and August which are normally months that are booked with weddings. September started to come back but we limited our space to half capacity.	\$	10,000.00
Fit for You Mead	Mead	0.5	Gym/Health Club	Anytime Fitness is a 24/7 franchise gym, independently owned business. We make money by offering people in the community memberships to the facility. In addition to the monthly fee, there is also the enrollment fee. We offer personal training and group personal training. Foothills Photography provides portrait sessions (both in studio and on location) throughout the northern Colorado area. Another main source of income is providing sports team photos and event coverage. Both of these revenue streams have been drastically reduced since March 13th.	My business was forced to stop operating on March 17, 2020 until June 2020. During that time, I was not able to process gym membership fees, or enroll new members, or sell personal training. During the mandated closure, I lost over \$20,000 in revenue. At the start of the pandemic I was forced to stop operations due to not being an essential business. Since I have been able to open back up I have had a reduced number of sessions, no events or sports team sessions, and having to constantly keep up to date with current restrictions and precautions. Even though I have been able to reopen I face the chance of being closed down again if we enter into another stay at home order. If this happens I will not be able to continue to pay my landlord rent for my studio and be forced to close down.	\$	962.52
Foothills Photography	Greeley	1	Service Provider			\$	10,000.00
Four and Twenty Blackbirds	Windsor	2.3	Retail	Retail gift store.	Loss of revenue.	\$	10,000.00
Front Range Promotional	Erie	2	Manufacturer	FRP Apparel is a screen printing and embroidery shop. We manufacture team uniforms, apparel for special events, schools, corporations and small business's. We specialize in apparel, promotional products, banners, decals and signage.	The cancellation of sports, events, school and the hardship on small business's has had a direct financial impact on my business. We have been a very stable and profitable business in Erie for over 10 years. We were fortunate to have orders in house when the shut down happened to help us in the beginning but over the past 2-3 months we have seen a huge shift and slow down in business due to event and sports cancellations, and business to business slow down.	\$	10,000.00
Garage'd Motor Company	Greeley	3	Retail	We are a small family owned used car dealership.	This business is our only source of income for our family of five. When COVID started we were forced to sell many cars at a loss due to no interest or leads. We have adjusted our inventory and done the best that we can to keep our business afloat during these hard times. We have unfortunately had to let one employee go recently due to decreasing sales, but we are determined to make this business succeed and last past COVID.	\$	10,000.00
Georgia Tournai Hair Inc	Greeley	1	Service Provider	I am a hair artist, with my business residing in Greeley, CO. The primary services I perform are cuts, colors, extensions, and wig cut and styling services. I am a published and industry recognized stylist and I've been in the industry for 10 years. The Greeley Tribune did an article on me back in 2018 when I came back to the Greeley area and my work can be found in multiple magazines and runways, across the globe.	I left for Paris for Paris Fashion Week from 02/23/2020-03/03/2020 - at the very start of Covid. After returning, I only got about 2 weeks worth of work in behind the chair before being forced to close due to the pandemic. DORA (our Dept. of Regulatory Agencies) suspended all licenses until further notice. This made it so my hands were tied. I couldn't perform any hair services, whether at the salon or in the comfort of my own home, without running risk of losing my license and all I've worked hard for for good. I also own a building in Brush, CO, where a barber shop and a tattoo shop reside and thus, they had to close too. I had absolutely no income coming in and had to figure out a way to not only pay my personal bills and mortgage, but my mortgage and bills out in Brush so that those businesses wouldn't have to close their doors, and still paid both rent at the salon I rent from here in Greeley. It completely cut me off.	\$	10,000.00
Grassland Hemp	Ault	1	Retail	Grassland Hemp Co. provides hemp/CBD products from top local and US based companies. We purchase wholesale to resell at retail price.	During these difficult times I have seen a major decline in sales, and it has been difficult to keep my inventory at adequate levels. I have had to use my own personal money, and also borrow money from family to pay my rent and utilities. I have several customer's (mostly elderly) that rely on me being here and it would be a huge blow to the community if our doors shut (being we are the only store of this kind in town) and the next closest store is over 15 miles away. I also haven't been able to add the proper preventative measures to protect myself and customer's from Covid-19. I was only able to do the bare minimum. Any assistance at all would be much appreciated by me and the community I serve.	\$	820.00
Greeley Broadcasting	Greeley	4	Service Provider	We are a radio station that generates revenue from advertising (commercials) and event sponsorships.	Many businesses cut down or canceled all of their advertising due to the Covid -19 pandemic.	\$	10,000.00
Greeley Concepts LLC dba Lonesome Buck Brewing Co	Greeley	1	Restaurant/Bar	We are a restaurant and brewery.	In March 2020 we closed due to the stay at home orders. We had been in operation since the previous winter and were really looking forward to a strong spring and summer. With the 50% capacity restrictions and the layout of our facility we had a very hard time reopening during that time. Our plan is to open back up early next spring and emerge strong going into the summer. We have been closed for such a long time and have been paying down operating costs the entire time while trying to keep our other restaurants open. We are hoping to get a little help so that we can reopen and with enough capital to pay staff and buy food.	\$	10,000.00
Green Earth Brewing Company LLC	Greeley	1	Restaurant/Bar	We are a local brewery (manufacturer), and we use Colorado ingredients to create craft ales. We generate income by selling different types of beer in the taproom at 725 10th Street, Greeley, CO 80631.	Before COVID-19 concerns arose, we were seeing growth in income and patronage. With the onset of the pandemic, we had to close our taproom for several months. During that time and afterwards, we lost patronage due to customers' concerns for their own health and safety, as well as concerns for their loved ones. They chose not to be in locations or businesses that they felt could contribute to contracting the virus.	\$	10,000.00
H&H Enterprises	Greeley	8	Restaurant/Bar	Aunt Helen's Coffee House and Aunt Helen's Express are a fast casual dining concept. We specialize in coffee, breakfast and lunch. In addition, we offer business catering to local businesses.	The hardship this has caused that is in addition to being shut down for 2 weeks our revenue dropped significantly after we were able to re-open. Our dining room capacity is required to be at 50% of what it was pre-covid and several catering events were cancelled. Our businesses rely heavily on the downtown business community. When the City, the Courts & the School District switched to staff working from home, our daily revenue dropped significantly.	\$	10,000.00
Hannah Rachel Boutique	Windsor	1	Retail	Hannah Rachel Boutique is a women's retail boutique and generates revenue by selling women's clothing and accessories.	Hannah Rachel Boutique was closed for 3 months which dramatically impacted my sales revenue.	\$	5,250.00
HD Escape Rooms Greeley	Greeley	3	Entertainment	An escape room, also known as an escape game, is a game in which a team of players cooperatively discover clues, solve puzzles, and accomplish tasks in one or more rooms in order to progress and accomplish a specific goal in a limited amount of time. HD Escape Rooms offers its visitors a unique experience, with its challenging rooms. The immersive atmosphere created through Hollywood Quality scenery and sets lets guest step out of the real world and into a film like atmosphere. Guest compete against the clock solving puzzles, riddles, and clues. HD Escape Rooms form of experiential entertainment gives the guests a chance to escape reality, channel their inner detectives, and test their cooperation skills. Guest may purchase rooms to celebrate their birthday, as tourist to the area, for teambuilding activities, or just as a great way to spend an evening with friends. HD Escape Rooms Greeley also offers cutting edge Virtual Reality experiences where guest place on a headset and step into a 360 degree video world to play video games. This experience is a great addition to the cutting edge escape rooms which are currently offered and is often times purchased in addition to the escape rooms by guest. This experience can also be purchased independently allowing HD Escape Rooms to bring in a new audience to their location.	Q live Escape Rooms was purchased by myself and my business partner in the beginning of March, 2020 after several months of negotiations with the previous owners. We took over their business, location, and assets. Within less than a week of purchasing this location, meant to grow our brand and business, we were met with state orders to close our business. Due to the in-person entertainment nature of what we provide there would be no opportunity to offer any other experiences to our guests. Compared to restaurants and bars which were granted exemptions through being able to offer "to go" services my business was inoperable. Instead of letting the escape room sit in an inoperable state my business partner and I began various updates and renovations in an effort to prepare the location to reopen. Two months went by and after investing in our updates and renovations our project was put on pause as it did not appear that we would be allowed to open anytime soon. Due to the building contract, which we had negotiated, we were granted 3 months rent free to be applied to our account which we hoped to utilize to build our savings. With no income coming in and our business sitting unused we utilized these 3 months to help support our new investment. What we had once hoped would help build additional cash flow and savings felt as if it was wasted. With the beginning of June we were finally able to open to the public. We opened our doors and began investing in marketing through social media and other promotions. As with our other businesses we partnered with Groupon in hopes to bring in additional guests. With the market and economy drastically	\$	7,940.87

Health By Design Chiropractic, Inc	Greeley	3	Healthcare	Health By Design is a Chiropractic practice that has one doctor on staff that treats patients 5-6 days a week generating the majority of the revenue. If Dr. Jordan is not there, the practice does not generate revenue. We do offer other physical therapy modalities including, ion cleanse foot baths, hyperbaric chamber sessions, and nutritional counseling with supplementation. Most of these modalities also require Dr. Jordan to be there in order to generate any revenue. She sees anywhere between 15-20 patients on a normal busy day, these appointments range from 30 minutes to 1 hour.	The hardship was and is still, is simply not being able to be in the office to generate revenue. When the doctor isn't able to work, there is no money coming in. Although our doors are back open, things have slowed due to the fear in the community based upon Covid-19. Fear of getting sick makes people hesitate to come in. Also, the regulations with social distancing and the extra time it takes to ensure these safe practices has lead to less patients being able to be in the building at once, not allowing Dr. Jordan to treat patients at full capacity (usually 15-20 patients, is now on average 10-15). With the talk of the governor shutting the state down yet again as numbers rise in the usual cold and flu season (fall-spring) there is risk that the business will once again not generate any revenue for a month or longer if this happens. Or that the business will have to operate at 25% capacity. This will force me to lay off my employees leaving them unemployed. I am okay with not taking a paycheck for awhile as the owner, but I do not like that I will have to disappoint and potentially hinder the families of my employees causing hardships. I did not apply the first time to try and reserve the money for other business's worse off than I. It is now time that I will have to take advantage of this opportunity that Weld County is providing. Thank you, Dr. Jordan Martin	\$	4,234.70
Hired Gun Weed and Pest Control Inc	Kersey	21	Service Provider	Hired Gun Weed and Pest Control provides herbicide and pesticide treatments throughout Colorado and the surrounding states.	Due to the COVID-19 public health emergency we were forced to cut spending on equipment and supplies and focus that towards personal protective equipment. We could not hire the number of people we needed so we were unable to keep up with the workload we normally are able to. We lost time and money training employees who in the end chose quit to stay home due to the pandemic. Due to the pandemic, long standing and new customers were unable to afford the services and in turn, we lost those jobs.	\$	15,000.00
Hiroshi Teriyaki Grill	Greeley	9.5	Restaurant/Bar	Hiroshi Teriyaki Grill is a fast casual Japanese style restaurant specializing in Teriyaki.	Due to the limitations put in place on restaurants at the state level, our revenue was dramatically reduced. We were forced to close our Johnstown, CO restaurant from 03/19/20-05/12/20 as customers were almost non-existent. This was devastating. Our West Greeley, CO location slowed dramatically as well. This caused disruptions with staffing levels, as well as food supply issues.	\$	10,000.00
Hot Rod Dog Pet Grooming	Windsor	5	Service Provider	We are a full service and self service pet grooming salon. All of are revenue is service based with no retail.	We are a small owner ran business that can only make the bills and payroll by day to day deposits. The employees and owner work on a commission base so no one was paid unless they were working. At the time of the shut down I had 7 more days to make up for the last 2 weeks of payroll and had no way to pay rent. I had to sell most of my personal items to pay employees without paying myself leaving my family hungry and mortgage unpaid. I still haven't been able to catch up on all the products we lost as they went bad during the shut downs nor have I been able to catch up on bills. AS of right now we can NOT provide self service due to social distancing which was also a huge part of revenue.	\$	6,856.29
Huang Garden	Johnstown	12	Restaurant/Bar	This business is a full-service restaurant. They generate revenue from restaurant operating, such as customers dine-in, online order, or pickup foods.	This restaurant did not open for dine-in during COVID-19. It just does customers pick-up or delivery, and online orders.	\$	4,638.00
Hunan, Inc.	Greeley	11	Restaurant/Bar	A full service Chinese restaurant that offers dine-in, takeout and delivery.	When the shut-down occurred in March, I had to lay off 8 of our serving staff. Because we couldn't do dine-in, we had to add delivery service to add to the mix.	\$	15,000.00
RTB 8th Ave LLC dba Subway 2009	Greeley	10	Restaurant/Bar	Retail sale of sandwiches, salads and drinks.	Stay-at-home orders translated into customers no longer going out to eat. Complying with rules was expensive and severely limited the number of customers that we could serve. Protecting employees and customers was costly. We did our best to maintain employee hours and pay so they'd continue to get a paycheck, even though we didn't really need them at work. Sales are down, costs are up, and we are in survival mode.	\$	9,963.63
Hurleigh Lane	Windsor	1	Retail	It is a children's boutique. The shop is/was open 6 days a week and income was based on foot traffic coming in.	We had only been open a few months before Covid hit at this physical location. We opened our doors Nov 27th 2019. I had to lay off my full time employee and shut my doors for a few months. Because we specialize in baby clothes, once we were allowed to open our doors, we had to be by appointment only, due to health concerns of the babies. Income was at a dead stop for many weeks. I feel that I am always trying to "catch up" on my bills and rent whenever I do get income.	\$	6,298.87
In The Beginning ITC dba Maria's Childcare LLC	Eaton	2	Daycare	I service families in my community and surrounding areas. I have a capacity of 25 children. 5 Infants (Employee Ratio 1 to 5) 10 Toddlers (Employee Ratio 1 to 5) 10 Preschoolers (Employee Ratio 1 to 8) We are a private pay Child Care Center. We do provide CCAP (Colorado Childcare Assistant Program), currently we have 3 CCAP children. We serve essential Parents and Guardians.	My husband and I had to use our personal monies to keep a float during Covid-19. We are also in the process of a new constructed building that we had in process since November 2019. We are move in date is November 14th & 15th. After all inspections (Fire Department, Health Department and Early Childhood Licensing) planned on November 16th. The rest of the week gives us time to fix anything that needs to be fixed after inspections. We are hoping that we fly through. I have prorated the parents for the week of shut down. I am still paying my teachers to help with the move and set up. We will be losing \$4500.00 for that week and we are still needing supplies for our school before inspections since we are adding two more classrooms. Moving in the new build will build more capacity from 25 to 40 children. Getting there is what is declining our financials. With 25 capacity currently we are not full. We have been gradually filling since Covid-19 but its been a very slow process. There are times I cant pay myself.	\$	5,540.23
Independent Building Systems and Consulting	Lochbuie	2	Construction	General Contractor specializing in steel buildings. Sales & construction of metal building packages.	Lack of new sales due to economic uncertainty and difficulty maintaining subcontractors to complete work.	\$	123.23
Industrial Revolution Brewing	Erie	1.5	Restaurant/Bar	We are a micro brewery that manufactures beer to sell retail, onsite in our taproom and wholesale to various restaurants, bars and liquor stores. We carry a small inventory of glassware and apparel for retail sales. We do not have a kitchen, so we sell prepackaged snacks and non alcohol beverages. We partner with independent food trucks to accommodate diners. There isn't a financial exchange between the food trucks and brewery, but rather this arrangement serves both businesses and the community.	Following CO state guidelines, we were closed to the public from March 18th to May 31st 2020. We sold bottled beer, curbside. This reduced our monthly retail income from 40 to 75%. We lost 100% of our wholesale income, as bars and restaurants are experiencing the same financial challenges. We currently lack the resources to supply can/bottle products to liquor stores. Our landlord allowed \$500.00 less on our lease for March, April and May (\$1500) which we are repaying in additional \$100 per month increments. We currently owe \$1100. We had small reductions in our utilities otherwise our overhead remained unchanged. We purchased a 20x 30 enclosed tent for outdoor seating, but it doesn't meet Erie Fire Dept. requirements. The tent is not returnable. We have ongoing additional costs for Covid prevention measures, ie disposable cups, sanitizers, cleaning, seating, and PPE.	\$	10,000.00
Integrity Well Solutions	Frederick	6	Service Provider	Provides support services for the oil and gas industry.	The work load volume has decreased over 50%. Multiple operators have had to slow their work which in turn slows our work. They have either merged with other companies or have filed for Chapter 11 bankruptcy. One of our largest customers had to file Chapter 11 and we are now dealing with the bankruptcy courts to recover what we can.	\$	10,000.00
Intersand America Corp	Windsor	43	Manufacturer	Cat litter manufacturer.	While we were starting the activities in our Windsor plant, we had to limit activities due to Covid cases and employees in isolation.  We also had an increase in operating costs to prevent Covid spread and to secure our plant. We also had to pay our employees on sick leave while they were in isolation.  Even though we started the year with only a few employees, at the end of October we counted 45 employees.	\$	17,406.05
Jill Shonka	Windsor	13	Healthcare	We are a pediatric dental office and our revenue comes from kids coming in for dental visits. This would include regular checkups, treatment, emergency visits and limited exams.	Our office was closed for a month and half so we were not able to generate any revenue during that time but still had all of our regular monthly expenses to pay. We incurred significant costs to open back up. These expenses included additional PPE that was needed, remodeling parts of our office to separate exam areas, laptops that were purchased for people to work from home, air purifiers for operatory room, etc. Both doctors have been working 10 to 20+ additional hours each week since we reopened to try to catch up from all of the appointments we had to cancel.	\$	15,000.00
JK Welding	Ault	1	Construction	The business is a welding unit which goes out and works on jobs initially with oilfield work, however because of COVID-19 I was let go with the oil company I had been working with and I am now working with other industries doing the same type of work. I am working with several different businesses to try and keep the work and income coming in. I invoice the company I have done work for and wait for them to pay me.	Because of COVID-19, I was let go with the company I had been working with for years. I did not work for several months until I was able to start finding some other industries and/or companies that were needing the type of work that I was able to provide. This has cut my income down tremendously for the year.	\$	10,000.00

IT Stars	Erie	29	Daycare	Early child care ages 6 weeks to 6 years old. Mon-Fri 6:30 AM (or 7:00AM) to 6:00 PM. We serve working families and those that wish for their child to attend day care and pre school. We have a play based educational curriculum which focuses on the overall well being and growth of the child. We offer a fun, caring, loving, safe, and happy environment that families choose to bring their children to. Families pay a weekly rate either weekly or monthly. We also provide healthy cooked meals.	In March we closed for 2 weeks along with the school district. When we reopened we had less than 10% of the enrollment we had pre-covid. Many staff members were also uncomfortable working here and chose to remain home.  We were overstaffed in March and April due to low enrollment. But we wanted to keep the people employed and working as much as we could. We all also worked very hard to get enrollment levels back up in order to support ourselves. However, we were constrained for a couple months due to government group size orders. We also had to operate inefficiently due to child care regulations but so few kids. Managing staff with unpredictable and uncontrollable enrollment was and is difficult. Even now we need to overstaff due to quarantine requirements and additional safety measures that reduce operational efficiencies. Our business is heavily regulated and we literally cannot open or operate without a minimum amount of staff here on site every day.	\$	20,000.00
KIT Performance LLC	Erie (Boulder)	1	Service Provider	KIT Performance is one of three automotive repair shops located in Erie, Colorado. We are an ASE Certified shop that services all makes and models of cars AND boats. We opened in 2015 in Pennsylvania. We moved to our Erie, CO location in October of 2019.	It is a husband/wife team (Erie Residents) that owns and runs the business. Our business plan was to expand in 2020 to hire 2 new employees. We were unable to do so due to COVID. We also had to decrease the hours for one of the owners due to the need to school our children and lack of daycare options through the summer. We saw a significant decrease in business in April and then a steady increase throughout the summer. We are again seeing a decrease as of October 1st. Our biggest hurdles this year were: VERY long wait for auto parts due to supply chain disruptions, not able to hire new staff without major changes to follow COVID protocols, the inability to offer a waiting room for patrons because we could not afford to maintain the CDC standards for cleaning and spacing, and limited hours for one of the owners due to child obligations. Our revenue is down 25%.	\$	951.48
La Bella Tanning Spa	Johnstown	2	Salon/Spa	We have primarily been a tanning spa that offers UV tanning, spray tans and red light therapy. We started offering massage in June of 2020 and will be incorporating permanent make-up and esthetics this month.	Tanning is a very seasonal industry that generates the large portion of our income during the 1st half of the year and that allows us to get through the remainder of the year. We took a significant hit to our business because of closing our doors in the spring and then scaling back because of new guidelines when we reopened our doors. Those losses have made it extremely difficult to continue to operate as we did the previous 3 years. Because of the financial impact to our business we have had to think outside the box and change the services we offer in order to continue operating and stay in business.	\$	8,854.46
Landmark Builders	Evans	21	Construction	We specialize in building prefabricated metal buildings. We do general contracting in Colorado and, to a limited degree, other states. This year we worked on the Kress building in downtown Greeley and on refinishing the Bellevue Water Treatment plant house for the city of Greeley.	Covid has caused everything to be slower and take longer. Getting building permits is much harder and more time consuming. Ordering buildings and building supplies takes 50% longer and is 50% more expensive. We have had to hire more administrative personnel just to deal with municipalities and the like. We have seen that our receivables generally take 30 to 45 days longer to receive. This is causing a lot of strife for our business. We have also done work for oilfield companies and almost all of that work has dried up and moved away.  The fires have also increased the price of some building materials. This in turn makes it more difficult for companies to want to build buildings.	\$	15,000.00
Lazy Dog	Erie	1	Restaurant/Bar	Neighborhood restaurant and bar that has a scratch made American based kitchen and a variety of tasty libations	Forced to close and lay off entire staff by the statewide mandate. Capacity has been drastically reduced to adhere to local mandates and provide social distancing. Increased labor to insure social distancing rules are followed. Increased use of gloves and increased sanitization chemicals purchased to insure safety of staff and customers.  We got behind on all our bills and rent. Had the store closed.	\$	10,000.00
Lindas Fashion and Decoracions	Greeley	1	Retail	My boutique is a clothing store and decoration for party's.	We had to close the shop from March 2020 to May 2020. We were unable to pay our bills or pay for our employees. After we are allowed to reopen, the revenue is significantly reduced because of a lack of customers. We struggle to pay our bills and to pay our employees.	\$	10,000.00
Magic Nails Erie Inc	Erie	19	Salon/Spa	My business is a Nail Salon and Spa. We generate our revenue by providing nails services to customers.	The biggest challenge was spreading workers out so with proper PPE they could perform their duties safely. Warehousing of product that was delayed in shipping due to the virus was also a big challenge.	\$	15,000.00
Magnolia River Manufacturing	Greeley	20	Manufacturer	Design and manufacturing of high quality grocery industry infrastructure products.	Message Superior shut down on March 17th, 2020 because we had a major decline in clients wanting to come in because of COVID-19. We then were Mandated by the Governor to close down for a month. We were closed for a total of 45 days and were not allowed to perform and services during those days. Therefore, Message Superior went 45 days without generating any income but still had to pay rent and utilities. When we opened back up on May 1st we had a decrease in clients and it has taken time to rebuild those clients and make people feel comfortable coming in again. However, we have noticed another decline in clients because people are getting nervous again and also with the current schedule with schools (and the possibility of them being remote again) it has affected some of our clients ability to come in.	\$	15,000.00
Message Superior	Firestone	7	Salon/Spa	Message Superior generates revenue by providing Massage and Skin Care Services to clients.	Stay-at-home orders translated into customers no longer going out to eat. Complying with rules was expensive and severely limited the number of customers that we could serve. Protecting employees and customers was costly. We did our best to maintain employee hours and pay so they'd continue to get a paycheck, even though we didn't really need them at work. Sales are down, costs are up, and we are in survival mode.	\$	4,495.65
RTB Evans LLC dba Subway 24910	Evans	15	Restaurant/Bar	Retail sale of sandwiches, salads and drinks.	Construction is a seasonal business, and the summer construction season from March to October is the prime revenue earning months for our business. With COVID, city planning and permitting processes slowed and even came to a halt, and the banking industry did not close loans for projects to start for the summer construction period. With COVID, many clients put their projects on hold, and that removed a substantial amount of the planned revenue stream for 2020. Expenses continued, as we did not lay off staff, yet project starts continued to slide each month, while fixed expenses remained the same. In February of 2020, the documented backlog of revenue and projects for McCauley was \$79,568,438. In September of 2020, the document backlog is \$32,224,856. Backlog revenue dropped by almost 41%, \$47,343,582, yet expenses increased and fixed costs remained the same.	\$	15,000.00
McCauley Constructors Inc	Windsor	20	Construction	McCauley Constructors generates revenue by the design and construction of commercial construction projects.	Based on both a year over year comparison of 2019 vs 2020, and the projected 2020 pre-COVID versus the actual 2020, both show decreased revenue, increased costs, PLUS substantial loss of future revenues due to project funding being terminated, projects being stopped in progress, and delays in jurisdictional planning and permit approval processes. Comparing March to September 2019 against March to September 2020, revenues are down \$1,929,863 for that period due to COVID, however this does not count the loss of the increased projected revenues for 2020 based on projects that did not start approximately \$30,000,000 of projects were stopped in progress or put on hold. Most all of which have not yet restarted or taken off hold by the client.	\$	15,000.00
Meyers & Meyers	Erie	3	Construction	We are a construction copay building commercial building and tenant improvements within.	Due to the virus, our project was delayed and our employees could not work.	\$	1,372.16
MHz Sys	Windsor	1	Retail	Computer Sales and Repair. Selling new systems. Repairing older computers. Help businesses with computer support.	Not selling many new machines. Fixing very few due to people needing them for working from home. Business's no longer working from business location.	\$	10,000.00
MIKI LLC dba Travelodge	Longmont	16	Hotel (with 49 or fewer rooms)	Travelodge Longmont is a hotel with 39 guest rooms. The property generates revenue from room charges for guests' stays	Due to the COVID 19, the number of the travelers has been decreased. The reservations got cancelled. The revenue loss is about 45% as of November. During Summer, which is the high season for hospitality business, the rate and the occupancy was 30% lower than last year. As the slower season began and the case of COVID increased, the revenue decreased dramatically.	\$	15,000.00

Mini Miners Pediatric Dentistry	Erie	12	Healthcare	Mini Miners Pediatric Dentistry is a pediatric dental office that provides specialized dental treatment to children aged 0-20 years old. We generate revenue by charging insurance companies & families for the dental treatment provided.	In mid-March, we received the state order to limit our patients to emergent only. An order that remained in effect through mid-June.  Although many dental practices closed during this time, we did not because we believed the needs of our patient families outweighed the risk to ourselves & our business.  As a result, we were able to safely treat urgent & emergent patients, under the state order, throughout the 'lockdown' period.  In order to continue to see patients during that time, & now, we've had to invest in: cleaning supplies, respirator masks, respirator filters, face shields, surgical bonnets, surgical masks, nitrile gloves, surgical gowns, plexiglass screens, remote thermometers, additional air filtration units & filters, additional staffing for patient separation, training & maintenance of the new equipment & systems.  We also kept all staff, who wished to be employed, on payroll; even adding two staff who had been interning with us at the start of the 'lockdown'.  Drastically reducing the number of patients we were seeing, while increasing the number of staff, & buying/building/retrofitting new & existing equipment created severe financial strain. We were able to offset some of the staff cost for part of the time with a PPP loan.	\$	13,464.57
Nina's Art	Eaton	1	Service Provider	I am professional photographer. My income relies on photography of sports, weddings, school children and families.	Covid-19 brought my business to a halt on March 13, 2020 when the State of Colorado began to move into stay at home orders. School closing, weddings canceled and sports shut down took all of my spring and summer business away.	\$	10,000.00
NoCo Gymnastics Academy	Evans	3	Gym/Health Club	NoCo Gymnastics Academy is a youth recreational gymnastics facility. We generate our revenue by having students enrolled into monthly gymnastics classes.	NoCo Gymnastics Academy was forced to close in mid-March due to state and local public health orders. We re-opened in May and operated as a personal training facility, severely limiting the number of students our facility is able to serve. Our student enrollment dropped by 77% from March to May. To allow us to increase enrollment numbers we have expanded the days and hours as well as increasing our staff members.	\$	10,000.00
NoCo Theatix	Windsor	1	Entertainment	We teach dance, singing and the performing arts to students ages 3 - 18. All our classes are tuition based. We also generate revenue from ticket sales to our performances.	Because of Covid 19 we were unable to hold classes all summer. Summer Camps are where we generate over 30% of our yearly monetary totals. We are also unable to hold live performances with large or any audiences, ticket sales are also part of our revenue. We traditionally have 25 - 30 students in each program and we are only running with groups of 10 - 15. Which has cut the profits in 1/2 but our running expense is not cut in 1/2.	\$	10,000.00
Norco Chiropractic	Windsor	3	Healthcare	My business is purely service based. I treat primarily acute and chronic pain in patients under chiropractic care.	My business was placed under severe restrictions from the Colorado licensing board (DORA). I was only able to see patients on an emergency basis. My patients numbers fell well below 50% of a normal business day. Once the restrictions loosened I was able to see more patients but had to accommodate the more rigorous cleaning schedule between patients. The extra time needed to comply with the COVID restrictions also took away from time that I was able to treat patients which decreased my patient numbers on a daily basis. Decreased patient numbers correlated directly with continued loss of income.	\$	10,000.00
Northern Colorado Window & Door LLC	Eaton	1	Construction	We travel to different locations to install windows and doors and due to the nature of my business and the impact of Covid19, homeowners have been more reluctant to get our services or to even schedule installation appointment.	I am not making enough money to pay my only helper I currently have as well as to afford to buy any windows to keep inventory.	\$	10,000.00
Northern Smiles Family Dental, PC	Windsor	7	Healthcare	We are a dental office that depends on revenue from physical contact with patients coming in to obtain dental cleaning and repair teeth that have broken due to decay or other circumstances. We provide oral health.	Without seeing patients during the closure, we had no revenue coming in. Without being able to see patients, we were left to rely upon any financial securities we currently had. We were mandated to supply proper PPE, which was hard to obtain, plus provided added measures to insure the safety of employee's and patients. These included items to reduce dental aerosols. Seeing there was no income coming into the office, all employee's had to be placed on furlough due to being unable to pay hourly wages.	\$	10,000.00
Northwestern Railroad Construction Inc	Frederick	9	Construction	NorthWestern supplies labor, equipment, and materials to maintain railroad tracks in Colorado particularly along the Front Range. It generates its revenue mainly through word of mouth, but since Covid the Company has advertised through Google generating some new revenue.	NorthWestern's sales and net income decreased by 80% and 195% respectively. Sales from 3/1/20-9/30/20 were \$289,087. Sales from the previous year from 3/1/19-9/30/19 were \$1,469,968. Net income from 3/1/20-9/30/20 was -334,928 (negative) and from previous period 3/1/19-9/30/19 was \$352,846.  If the negative income continues, closing the company will be imminent.	\$	10,000.00
Novustep LLC	Frederick	1	Service Provider	I provide specialized consulting services to businesses across differing industries, focusing on information security and risk management, documented with formal contracts and scopes-of-work. In years past I have helped employ others both under 1099 arrangements, as well as referring others in my professional network to contracting opportunities (uncompensated referrals).	Coming into March 2020 I had two existing part-time contracts and two others in discussion to start. Both in discussion failed to come together as those firms scaled back and started lay-offs. My primary contract has been unable to pay my fee for 9 out of the 11 months of 2020 thus far and this outstanding income is at risk of permanent non-payment as that company is struggling to make it through COVID themselves. Despite efforts to find new contracts none have materialized and I am, like others, trying to bridge financially far enough into 2021 to survive as an independent.	\$	10,000.00
Now or Never Trucking	Greeley	33	Trucking	Hauling crude oil.	Due to the shut downs required by the State of Colorado, demand for fuel has gone down substantially causing the need for crude transportation to diminish as well.	\$	20,000.00
Pioneer Press of Greeley	Greeley	29	Service Provider	Commercial off-set and digital printing. We print for local businesses as well as nationally.	Many of the businesses we print for were impacted by COVID 19 and stopped or significantly decreased printing for professional and college sporting events, school functions, real estate, concerts and entertainment venues, etc.	\$	3,981.52
PITA Subway	Eaton	8	Restaurant/Bar	We are a Subway Sandwich Shop in Eaton Colorado. We serve breakfast, lunch and dinner. Items sold: sandwiches, salads, chips, cokies, beaverages, soup and misc. side items	During Covid-19, sales have dropped tremendously. We have had to cut back on hours of operations due to state wide restrictions, shortage of employees, lack of business. Our Lobbies only being able to be at 50%, this has taken away most of, if not all of our indoor seating, forcing customers not to be able to sit and eat, or have meetings ect.  We have not had to fully close during the shut down, however, there have been days we may as well closed the doors due to low sales, because customers can't sit with limited seating available. For a time we were carry out and call in only. The colder weather is coming, this will hurt our business even more as we have limited to no seating in our restaurant.	\$	10,000.00
PureVision Technology	Fort Lupton	12	Manufacturer	PHT is a vertically integrated hemp manufacturer. We extract CBDs and other cannabinoids from agricultural hemp, formulate and sell CBD-rich products through our Pure Kind Botanicals brand and through private- and white-label customers.	We incurred a drastic drop in revenue this year compared to last year (\$1,600,000 to \$379,000), employee attrition due to virus and lower revenue resulting in cutting back key employees salaries and not paying rent.	\$	15,000.00
Rainmaker Landscapes	Erie	3	Landscaping	We are a landscape construction company generating revenue through sales of landscaping, retaining walls, concrete and irrigation. We provide a free estimate and if accepted purchase materials and install landscapes to new homes and revamping of older landscapes.	Sales have been drastically reduced as a result of the virus, we have had to let full time staff go and worked with a very minimal staff through the 2020 year. Our business declined so much in the early fall that we have had no revenue since September when normally we are very busy during the fall. We have had rent increase by triple what we did pay, and had to move our business and residence. Costs have increased, sales have decreased.	\$	10,000.00

Red Zone NoCo Athletics, LLC	Windsor	2	Gym/Health Club	We are a gym that offers one hour instructor led group training sessions with several classes throughout the day. We generate income from our members monthly memberships as well as rent we charge personal trainers.	We had established our business in June of 2019 and were actively looking for the best location for Red Zone. We were in active negotiations with the landlord of our current location in February of 2020 and had draft lease agreements drawn up. Our estimated date of occupancy was going to be in June of 2020 but then COVID hit in March and caused major delays. Due to COVID we were not able to make much traction with pre sales because people were unsure of what would happen with businesses; how long they would be forced to close, at what capacity would they re-open, will the business take precautions to ensure the safety of their customers. We decided to still move forward. There were many delays with the construction/renovation of our building due to COVID. The GC ran into issues getting supplies, many things were now on backorder for weeks and even months. He was also held up with the Town of Windsor due to COVID and everyone working remotely and being short staffed. We plugged along and were patient and finally opened our doors beginning of October. We had funding for our business and in our bank account last June (2019) and had started pre-sales the beginning of 2020. COVID has made it harder for us to build our membership upon opening. We hear from a lot of people that they are interested after taking our first free class but they are concerned gyms will be shut down again so want to wait until the beginning of the year to see how things play out before committing to a membership. We are definitely making progress and our goal is to have 150 members by the end of January. Our first month rent payment is due in December and we would like grant money to help with rent to ensure we can make all our rent payments while we're building our membership base to 200. We are staying focused and moving forward and working as hard as we can to get new memberships. Having some grant money will help relieve stress as we enter into these next few months that could bring more shutdowns.	\$	4,343.44
Reflections Salon and Day Spa	Eaton	8	Salon/Spa	My business is a full service salon & spa generating revenue from many outlets. The main way we generate income is by providing hair color, cuts, body waxing, facials, manicures & pedicures. A few other ways are through retail sales of haircare/skincare products, gift certificate sales, infrared sauna memberships & single use sauna sessions. I have 5 stylists who pay a monthly fee to rent their space which also generates income for the business.	The COVID-19 virus resulted in my business being forced to shut down completely for 6 weeks. This was a hardship as I was unable to provide any service to my clients & did not receive any rent from my Booth Renters during the shut down.  Once we were allowed to open I was very limited in the services I could provide. I am an Esthetician generating most of my income providing skincare treatments, Makeup Applications/Sales & Infrared Sauna Sales. I was not allowed to provide skincare treatments or Makeup applications for 2 months after re-opening in May, and I am still not allowed to have my sauna open for business and therefore am losing money everyday. I purchase the sauna as an investment a year ago to promote health & wellness & membership sales. In 12 months only 4 have been profitable as the other 8 months the sauna has been forced to be off limits to my guests.  We are unable to double book our clients, resulting in less pay weekly (meaning if I have a color processing, I cannot move them to another area & provide a kids or men's cut during that time).  I have also incurred a lot more overhead costs in the way of PPE, extra Garbage pick up, Online check-in features (as my waiting area is not allowed to be open), extra laundry etc. My washing machine is going out as we are doing approximately 4 loads of laundry per day, double what we were pre COVID.	\$	1,835.46
Revelation Steel LLC	Greeley	19	Retail	Steel Distributor. We buy metal from steel mills and other steel vendors and resell to customers. We sell to customers from home owners to school districts to farmers to offfield companies.	Customers due to COVID are unable to work therefore nervous to spend money on projects they have or want to build.	\$	15,000.00
Rockton MT, LLC dba Miners Tavern	Erie	14	Restaurant/Bar	Community staple Tavern serving great burgers and brews. Revenue is generated exclusively through food and beverage sales from restaurant patrons who visit on site, with about 3-4% takeout orders.	Closed March 17-May 1; Takeout only most of May. Complete loss of revenue during closure, about 40% reduction on average in sales since reopening. Extensive expenses on disposable dishware, PPE, cleaning supplies. Difficulty balancing staffing with fluctuating customer counts.	\$	15,000.00
Roma Evans	Evans	7	Restaurant/Bar	Roma Evans LLC is a restaurant and generates revenue by proving customers with food and beverage service.	From mid-March to June we were forced to close for dine in service and only rely on carry-out. We did not have delivery as an option prior to the closure and were not able to add this service during the closure. As a result we saw a significant drop in revenue.	\$	8,790.09
Roma West	Greeley	12	Restaurant/Bar	The business is restaurant and generates revenue by provided food and beverage services to patrons upon request.	Due to the state orders, we were required to close for dine-in services from mid-March until June. We had to rely on carry out business only and in order to remain solvent we had to lay off staff and get temporary relief on rent and other vendor payments.	\$	15,000.00
Roma Windsor	Windsor	11	Restaurant/Bar	The business is restaurant and generates revenue by provided food and beverage services to patrons upon request.	Due to the state orders, we were required to close for dine-in services from mid-March until June. We had to rely on carry out business only and in order to remain solvent we had to lay off staff and get temporary relief on rent and other vendor payments.	\$	15,000.00
RTB Westmoor Commons LLC dba Subway 21455	Greeley	11	Restaurant/Bar	Retail sale of sandwiches, salads and drinks.	Stay-at-home orders translated into customers no longer going out to eat. Complying with rules was expensive and severely limited the number of customers that we could serve. Protecting employees and customers was costly. We did our best to maintain employee hours and pay so they'd continue to get a paycheck, even though we didn't really need them at work. Sales are down, costs are up, and we are in survival mode.	\$	15,000.00
RudVan Inc.	Evans	16	Retail	We sell and deliver dairy supplies to dairy farms in Colorado.	We have and are continuing to send employees home that are sick in anyway and have waived any limits to the number of sick days that we used to pay. This has caused loss of productivity and income. We also have had increased costs due to PPE and sanitizing equipment for the vehicles and the offices.	\$	2,166.90
Shire Strong Slices	Windsor	10	Restaurant/Bar	It's a pizza restaurant. We bought it in June of 2020 but it has been in operations since 2018.	Limited seating, expense of PPE, paying third party delivery fees, extra training costs, signage, etc.	\$	10,000.00
Si Senor Inc.	Erie	7	Restaurant/Bar	Si Senor Inc is a mexican family restaurant offering traditional mexican plates adding a soft touch of a Tex-Mex cuisine to please our customers. Dine in is a great experience, our revenues come from dine in and carry out orders.	We are having a serious impact on sales, also we are spending extra money to keep our place secure to our customers due to covid-19.	\$	10,000.00
Stampede Steak Ranch dba Kenny's Steak House	Greeley	23	Restaurant/Bar	We are a full service restaurant selling food and alcohol. We also have a full service catering operation.	From March 17th through May 30th of 2020 we were only able to do carry out and delivery impacting our sales by over 90%. Our Catering Sales were non-existent. We were forced to furlough all of our part time staff until June when our dining room was able to open at limited capacity. We are still doing only 85-90% of our normal volume at the restaurant and only 15-20% of our normal volume with our catering sales. We have had to decrease our labor model and salaried staff and ownership have had to work long hours to pick up the slack.	\$	15,000.00
Steel Horse Audio	Windsor	1	Manufacturer	We are a motorcycle audio business and we manufacture motorcycle audio and motorcycle speaker products. We generate revenue through online sales as well as sales and installation at trade shows, rallies and events. We are working to get in to a shop again soon and will then also have store retail sales.	We have been increasing our sales and revenue year after year, but this year, when March hit, we saw a decline in sales from prior years. This continued month after month through the year and we had to let employees go. We realized a lot of folks just don't have the 'extra' money for items like motorcycle audio at this time. They are using it for more necessary items.	\$	10,000.00

Sweet Dreams my Child	Evans	1	Retail	I sell wedding invitations and stationery.	Due to Covid-19 people have been unable to have large gatherings. This has severely affected the wedding industry. People are not wanting to plan large weddings with all of the uncertainty.	\$	5,577.13
T6 Pilot Car Services, LLC	Eaton	5	Service Provider	We operate with oversized loads and accompany them from one location to another.	A lot of our customer base was considered non-essential during the large shut down and we were not able to go out with them on jobs.	\$	10,000.00
Tatyana Cleaners	Greeley	4	Service Provider	Dry cleaners and laundry.	Because of stay at home orders and people working from home our revenue has decreased substantially.	\$	10,000.00
The Looking Glass School of Permanent Cosmetics	Erie	1	Education	My business was a Permanent Makeup School offered to cosmetologists and estheticians to become certified in the field of permanent makeup.	Due to Covid 19, our industry was forced to shut down as we were deemed non essential. We had to stop providing services from 3/20/20 to 6/15/20. I had to change my business by closing my school and now I just see clients privately in order to follow the safety precautions necessary due to Covid 19.	\$	10,000.00
The Mad Cow	Greeley	16	Restaurant/Bar	Selling of sandwiches and libations.	Was forced to completely shut down. Even after we reopened business was slow due to people being nervous	\$	15,000.00
The Old Mine Brewing Company	Erie	12	Restaurant/Bar	We are a restaurant and hard cider producer. We earn revenue from restaurant and tap room sales and also through distribution of the cider.	We were forced to shut down the tap room and also close for in person dining. We did stay open for take out. Since reopening for in person dining our sales did come back but were still down about 35%. As the weather gets colder we are seeing sales continue to decline. We also have an increase in expenses due to food costs and staffing with the additional safety precautions needed.	\$	15,000.00
The Penalty Box at 9th and 9th	Greeley	8	Restaurant/Bar	The Penalty Box is a bar/restaurant that previously to Covid 19 had a dance club atmosphere after 9pm. We often would have DJs and dancing and would earn our revenue through food and alcohol sales.	It has been a very challenging year to navigate. We first had to deal with the mandatory shut down which was scary, but we were able to receive relief via the PPP loan. Since re-opening we have been doing everything we can to evolve with the standards necessary to provide a safe environment for our staff and our patrons while still providing an atmosphere that our customers would like to come to to have positive experience. Due to many changes such as removing our dance floor, not having DJs, and limiting our capacity to 50 people we have seen significant declines in our revenue and patronage.	\$	10,000.00
The Wrench Outdoor Power	Greeley	5	Retail	We are a small engine repair sales and service shop repairing and fixing outdoor power equipment such as lawn mowers and snow blowers.	Our retail has drastically slowed down as foot traffic to the store has decreased we have also seen a large decrease in service such as mower repairs and tune ups.	\$	160.11
Thrive LLC	Windsor	1	Retail	Martial arts school that sells lesson, merchandise, and holds events.	We were forced to stop offering in person lessons. We lost our second location in Fort Collins, including having to pay a HUGE buy out from the land lord. We also signed up zero new members for over 6 months, and lost approximately 30 percent of our membership base.	\$	743.25
Tire Operations Group	Windsor	7	Retail	Tire and automotive repair.	Reduction in customer count and revenue.	\$	10,000.00
Tony Powell Trucking	Greeley	1	Trucking	Hauling beef feeders to JBS beef plant, hauling from feed lot and farmers, and hauling fertilizer to farmers during planting season.	COVID 19 shut down the beef plants which eliminated hauling of cattle and affected the market for farmers, which they forced them to cut costs by limiting fertilizer.	\$	1,288.27
TopCo Realty	Johnstown	2	Service Provider	We generate revenue as we help a client purchase or sell a property.	During the shutdown we were considered non-essential for a time period so we could not work. Once we got the opportunity to resume work we saw a huge slow down resulting in suspension of our bonus program, cut hours for our office staff and we ended up losing an employee. We have seen a huge loss of revenue as a result of less sales.	\$	10,000.00
Twinkle Tots	Frederick	1	Daycare	I generate business by the amount of children that I provide childcare for. The amount of revenue I receive can fluctuate from month to month or year to year depending on families that may move or children that start kindergarten.	Due to the pandemic I lost 4 families. One family for being laid off starting on May 11th and 3 other families pulled their kids out of care while they worked from home. I advertise for new business but could not fill those spots until the second week of August. Because of this I lost a total of \$7,798.00 in revenue.	\$	4,667.46
Udaya Massage	Johnstown	1	Salon/Spa	Massage therapy, revenue before covid was providing services and subletting office space. After Covid my revenue is from services only.	Lost revenue during forced shutdown, I incurred personal debt to modify my home to allow for a home office to save on rent and this also eliminated my revenue I was previously bringing in from subletting office space in my commercial building. I also incurred personal debt to upgrade my HVAC and air purification system as a covid precaution.	\$	3,961.59
Uptown Laundry Service	Windsor	4	Service Provider	We provide self-serve laundry facilities for people that have no other means to launder clothes. We also do drop-off wash and fold for other business and people who choose not to do their own. We are also a drop off location for dry cleaning clothes and garments.	People are working from home and using the laundry less and less, loss of commercial accounts due to their business being shut down, and people reluctant to gather in the store to do their laundry.	\$	508.75
VIP Signs	Evans	1	Retail	We make and sell vinyl, metal signs including screen printing clothing and embroidered hats, and clothing for healthcare providers, oil and gas companies, landscaping and construction businesses, schools and universities and numerous residents, and other commercial businesses including government (local, and state) entities.	We are a small business that was established in the late 1980s - we bought the business in 2004. In March of 2020 and because of COVID orders, we had to close our doors to our customers for several weeks. Customers could not come into our shop to place orders. We began taking telephone orders but the volume of business was reduced for several weeks. In addition, we provide service to Oil and Gas companies which they were also limited and their hours were reduced because of COVID which impacted our sales.	\$	6,925.97
Wallon Legacy dba Fresh Coat Painters	Evans	3	Construction	We paint homes and businesses.	We could only do exterior work and commercial. 30% of our potential revenue is residential interior. Even though we can do interior work with masks and social distancing, many of those jobs we were unable to do.	\$	215.12
Wee School Preschool Inc	Erie	1	Daycare	The Wee School is an early childcare center offering daycare & preschool classes. Revenue is generated via monthly tuition.	The school was closed from mid-March through the rest of the school year and was unable to hold summer camps. We continued to pay our teachers in full through the remainder of the school year. Enrollment for this school year is down as many families disenrolled a the weeks leading up to the start of school due to safety concerns.	\$	10,000.00
RTB 59th Ave LLC dba Subway 36171	Greeley	11	Restaurant/Bar	Retail sale of sandwiches, salads and drinks.	Stay-at-home orders translated into customers no longer going out to eat. Complying with rules was expensive and severely limited the number of customers that we could serve. Protecting employees and customers was costly. We did our best to maintain employee hours and pay so they'd continue to get a paycheck, even though we didn't really need them at work. Sales are down, costs are up, and we are in survival mode.	\$	15,000.00
Windsor Yoga Family LLC	Windsor	5	Gym/Health Club	Teach yoga and mindfulness classes for all ages and all abilities. In addition we are Yoga Teacher Training school with Yoga Alliance.	We do not offer in-person public classes. We only offer virtual classes and private lessons.	\$	10,000.00
Wing Shack Enterprises Inc	Greeley	72	Restaurant/Bar	Fast service and food, sit-down, casual serving Northern Colorado and Southern Wyoming. Three locations in Weld County.	Lost revenue, increased to-go expenses, forced to close dining room, increased overhead costs to accommodate curbside pickup, increased safety measures.	\$	25,000.00