



Dear Chamber Members,

I wanted to take a moment and share with you why I decided to apply for a Small Business Association loan, explain how easy it was and discuss other actions you can take as a business owner to lessen the financial stress we're all feeling.

First a little bit about me. I have lived in Jackson for over 27 years and I have owned and operated Haagen-Dazs for over 22 years. I feel deeply rooted in this amazing community and love being known as "the ice cream lady". For these reasons, I am doing everything I can to protect my business and seek out support for my fixed costs while Haagen-Dazs is closed. The SBA is offering low interest disaster loans for up to 2 million dollars. It's intended to help alleviate economic injury and give us vital economic support to help overcome the loss of revenue during COVID-19.

I have applied for a loan online through the Small Business Association (SBA). It's easy enough. The website will direct you to download forms, fill out the information and then upload and submit them. You will probably need to follow-up with another form allowing the SBA access to your 2019 Federal tax return (If you don't have your tax return yet, they will want a P&L from last year). The process will go smoother if you have all your financials handy from last year.

Next, other ways for us to get assistance: For the first time ever, I filed for unemployment. I have also made an appointment with my mortgage company to see if I can defer my payments for a few months or refinance. Locally for help we can all apply for a grant through One22, visit the Jackson Cupboard and if you are not sleeping, feeling stressed and anxious I am relying on sources from Becoming Jackson Whole. (I can't emphasize enough that there is no shame or stigma in asking for help!) I also try to find one good thing that has happened to me each day.

Stay positive, keep up the social distancing, make Zoom dates and share the toilet paper! Links to all these resources mentioned can be found [here](#).

Sincerely Kris Shean

Haagen-Dazs and JH Chamber of Commerce Board Chair