



FIGHT COVID-19 Grant Application

FIGHT - Financing Innovation to Guarantee a Hopeful Tomorrow

To support the fight against COVID-19, we want to offer financial assistance in the form of a grant so you can persevere and fully recover. The applicant that shows the most innovative ideas and forward thinking will receive a \$10,000 grant to use toward their restaurant's reopening, phased ramp up and recovery. The deadline for new applications is May 31, 2020. Grant recipient will be announced on June 15th, 2020. Applicants must complete entire application to qualify.

BASIC INFORMATION

First Name: _____ Last Name: _____

Company Name: _____ Phone Number: _____

Email Address: _____

Establishment Address: _____

City: _____ State _____ Zip: _____

1. What is your time in business?

- 1 - 11 months 12 - 23 months
 24 - 35 months 36 - 47 months
 48 - 59 months 60 months or more

2. Which of the following best describes your restaurant?

- Single-unit independent
 Multi-unit independent
 Single-unit franchisee
 Multi-unit franchisee

3. Which segment best describes your restaurant?

- Fast Food/QSR
 Fast Casual
 Casual Dining
 Fine Dining

4. What is your cuisine type?

- | | | |
|--------------------------------------|---|--|
| <input type="checkbox"/> American | <input type="checkbox"/> Deli/Diner | <input type="checkbox"/> Mexican |
| <input type="checkbox"/> Asian | <input type="checkbox"/> European | <input type="checkbox"/> Sandwiches/Subs |
| <input type="checkbox"/> Barbeque | <input type="checkbox"/> French | <input type="checkbox"/> Seafood |
| <input type="checkbox"/> Breakfast | <input type="checkbox"/> German | <input type="checkbox"/> Soul/Comfort |
| <input type="checkbox"/> Buffet | <input type="checkbox"/> Greek | <input type="checkbox"/> Spanish |
| <input type="checkbox"/> Burgers | <input type="checkbox"/> Indian | <input type="checkbox"/> Steakhouse |
| <input type="checkbox"/> Cajun | <input type="checkbox"/> Italian | <input type="checkbox"/> Thai |
| <input type="checkbox"/> Chinese | <input type="checkbox"/> Japanese/Sushi | <input type="checkbox"/> Vietnamese |
| <input type="checkbox"/> Coffee Shop | <input type="checkbox"/> Korean | <input type="checkbox"/> Wings/Pub Food |
| <input type="checkbox"/> Cuban | <input type="checkbox"/> Mediterranean | |

5. Annual sales prior to COVID-19?

- \$100,000 - \$250,000
 \$250,000 - \$500,000
 \$500,000 - \$750,000
 \$750,000 - \$1 Million
 \$1 Million - \$3 Million
 \$3 Million - \$5 Million



FIGHT COVID-19 Grant Application

CURRENT STATUS

6. How has the COVID-19 pandemic affected your restaurant?

7. What is your greatest barrier to recovery?

8. What percentage of sales has been impacted by COVID-19?

- None 0% - 25% 26% - 50%
 51% - 75% 76% - 100%

9. Have you applied for and received money from the SBA's PPP (Payroll Protection Program)

- Yes
 No

10. Have you applied for and received money from the SBA's EIDL (Economic Injury Disaster Loan)?

- Yes
 No

11. What capacity percentage do you require to break even?

- at least 25% 26% - 50%
 51% - 75% over 75%

PLANNING

12. If mandated, how will you manage the 25% - 50% dine-in capacity limitations during the reopening phases?



FIGHT COVID-19 Grant Application

13. Do you plan to offer carry out and delivery post your dining room reopening and if so please elaborate on what percentage of your total sales it will represent?

14. If you laid off or furloughed employees, what is your strategy for rehiring them?
(Including compensation and phased rehiring)

15. If you are closed for dine-in service, how much do you believe it will cost to reopen your restaurant?

- up to \$25,000 up to \$50,000
 up to \$75,000 up to \$100,000
 more than \$100,000

16. How long do you anticipate it will take for your restaurant to get back to its normal sales volume?

- within 30 days 31 - 60 days
 61 - 90 days more than 90 days

17. Do you plan on making adjustments to or limiting your menu items? (Please elaborate)

18. Do you plan on adjusting your menu pricing when you reopen and if so why?



FIGHT COVID-19 Grant Application

19. Do you have a plan in place for future rolling mandated restrictions if the virus resurfaces?
(Please elaborate)

20. Do you anticipate needing more than 8 weeks to expend your PPP funds and if so, how long?

None 31 - 60 days 61 - 90 days more than 90 days

21. In your reopening planning, have you considered how long you can stay open with 25-50% capacity limitations in place? within 30 days 31 - 60 days 61 - 90 days more than 90 days

22. If you're facing capacity restrictions, how do you plan to shift demand from typically high capacity days like Friday & Saturday to Monday - Thursday?

SAFETY PRECAUTIONS

23. What safety protocols are you implementing for your employees?

24. Do you have access to sufficient PPE (Personal Protective Equipment) for your employees?

Yes No

25. Where are you buying your PPE?



FIGHT COVID-19 Grant Application

26. Do you have a plan to train and enforce the use of PPE with your employees? (Please elaborate)

27. How will you preserve your restaurant's ambiance while meeting social distancing requirements and utilizing PPE?

28. What steps will you take to ensure proper social distancing for diners within your restaurant?

29. What strategies will you use to help overcome the public's potential fear of eating out at your restaurant?

30. How do you plan on managing social distancing as it relates to customer waiting?

31. How will you inform customers about the new safety measures you are implementing?



FIGHT COVID-19 Grant Application

FIGHTING WITH INNOVATION

32. Have you implemented any creative ways for your employees to use PPE materials like gloves and face masks? (Please elaborate)

33. What innovative ideas have you already implemented to ensure your restaurant survives during and after the COVID-19 pandemic?

34. How have you sought to engage your customers through marketing and social media during the pandemic and what marketing promotion(s) and social media engagement due you plan to deploy to entice customers after you reopen?

35. Describe what actions that you have taken to help support or assist your employees during the pandemic and if you have made contributions of food and/or meals to first responders and/or to your community.



FIGHT COVID-19 Grant Application

36. If you are the Grant Winner, how will you use the \$10,000 FIGHT Grant to recover from the COVID-19 crisis?

**THANK YOU FOR APPLYING FOR THE FIGHT COVID-19 GRANT!
THE WINNER WILL BE ANNOUNCED ON MONDAY, JUNE 15TH, 2020!**

ARF FINANCIAL FIGHT COVID-19 GRANT CONTEST OFFICIAL RULES (the "Official Rules")

(The "Official Rules")

THE OFFERING OF THIS CONTEST IS VOID WHERE PROHIBITED BY LAW.

NO LOAN APPLICATION IS NECESSARY TO APPLY FOR THIS GRANT. THERE IS NO CHARGE OR FEE FOR ENTERING THIS GRANT CONTEST.

A LOAN APPLICATION WILL NOT INCREASE YOUR CHANCE OF WINNING. THIS IS A GRANT CONTEST AND IS NOT A SWEEPSTAKES. THE GRANT WILL BE AWARDED AS A PRIZE IN THE FIGHT COVID-19 GRANT CONTEST SPONSORED BY ARF FINANCIAL. ("Sponsor" or "ARF").

CONTEST PERIOD:

The Fight Covid-19 Grant Contest (the "Contest") begins on May 11, 2020 at 12:00:00 AM Eastern Time (ET) and ends on 12:01 AM (ET) on June 1, 2020 ("Entry Period"). Sponsor will notify the winner on or before Monday, June 15, 2020 and publicly announce the winner on or before June 15, 2020 through Sponsor's website and via email to all applicants and others in Sponsor's sole discretion. The announcement date is subject to change at Sponsor's sole discretion. The Winner may not issue their own press release without Sponsor's prior consultation and approval.

ELIGIBILITY:

The Contest is open to only legal residents of the United States and the District of Columbia who at the time of application are restaurant owners/operators of an eligible for-profit small restaurant business that was in operation in the United States or District of Columbia prior to January 1, 2020. In order to be considered an eligible "restaurant" for purposes of this Contest, the business must meet all of the following criteria:

- The Applicant/owner must be at least eighteen (18) years of age at the time of Entry Submission;
- The business must have current and all active necessary and re-

quired licenses and registrations to conduct business;

- The Applicant/owner must be an authorized agent of the registered business;
- The business must be in good standing in the state in which it is organized as of the date of Entry and must remain so through the end of the Contest;
- The business must not have a pending or active bankruptcy proceeding.
- Sponsor shall determine, in its sole discretion, whether an entry meets the eligibility criteria to participate in the Contest. Sponsor's decisions regarding eligibility and all other aspects of the Contest are final and binding.

Sponsor and each judge designated by Sponsor, its parent and affiliated companies, and each of their respective, officers, directors, employees, agents and persons engaged in the development, production or distribution of materials for this Contest (collectively, the "Contest Parties") and the immediate family members (i.e., parent, child, sibling, and spouse) of each and/or persons living in the same household of such individuals (whether related or not) are not eligible to participate in the Contest. This contest is subject to all applicable federal, state, and local laws and regulations, and is void in all geographic locations where prohibited by law.

GRANT:

There will be one (1) winner: one (1) Grand Prize Winner will receive a U.S. \$10,000 Grant in the form of a check for \$10,000. Total value of the Grant is \$10,000 (the "Grant").

HOW TO ENTER:

To enter the Contest, entrants ("Entrant(s)" or "Applicant(s)") are required to visit the Contest website located at affinancial.com/fightgrant (the "Contest Site") and submit an entry (the "Entry" or the "Submission") during the Entry Period. Applicants may also submit a completed Application either by email or fax sent to the contact email/number pro-

vided in these Contest Rules of the Application or by first class mail postage prepaid in these Contest Rules. First class mail applications will be timely, if received after the Entry Period, if postmarked before the expiration of the Entry Period. Entrants will be required to submit a complete Application and provide responses to questions about their operations before the COVID-19 pandemic, during the pandemic and their plans after the COVID-19 pandemic. Sponsor is not responsible for lost, late, stolen, incomplete, illegible, inaccurate, undelivered, delayed or misdirected Entries.

In addition to answering questions, each Entrant will be required to submit the following information ("Submission Materials"):

- Name of Business
- Name of Business Owner / Authorized Agent
- Time in Business
- Annual Sales
- Phone Number
- Email Address
- Business Street Address
- City
- State
- Zip

All Entries are subject to approval by Sponsor, in Sponsor's sole discretion. Entrants will receive a confirmation email of their submission upon full completion of the entry form. Entries are subject to disqualification at any time including after approval.

Except where prohibited, entry in the Contest constitutes each Entrant's consent to the publication of her/his/its name, organizational information and completed Entry, including the Digital Image, (to the extent applicable) in any media for any commercial or promotional purpose (including, without limitation, the Internet), without further compensation.

By entering the Contest and providing an email address, each Entrant grants Sponsor express permission to send Entrant emails related to



FIGHT COVID-19 Grant Application

the Contest, including, but not limited to, winner and a follow-up email in order to gather feedback regarding the Contest to be used in the planning and design of future Contests. Entrant also consents to being contacted by Sponsor via email and the phone numbers provided for offering of Sponsor's lending products or services until such time as Entrant elects to "Opt-Out" from emails and phone calls.

Limit: Only one Application may be submitted by a restaurant owner/operator per "Affiliated Restaurant Group." An "Affiliated Restaurant Group" includes all restaurant/businesses that are owned by or under common ownership with an Applicant/Entrant, in whole or in part.

JUDGES; JUDGING CRITERIA AND JUDGING PERIOD:

The Grant winner will be determined by a panel of three judges consisting of the President of Sponsor and two independent outside professional restaurant consultants selected by Sponsor. Sponsor reserves the right to change, modify or substitute judges for the judging panel. The Judging Panel will use the following criteria in determining the winner with each category valued as follows:

- Clear, concise, complete, compelling and engaging essay answers. (20%)
- Unique or innovative product or service offering during the pandemic and after reopening. (20%)
- Demonstrate clear standards and practices for employee training for public health and safety and implementation of social distancing and use of PPE. (20%)
- Applicant has made contributions to and has been a positive impact on the community during the pandemic. (20%)
- Unique and innovative marketing plans and social media engagement implemented during closure and for reopening/recovery; this will include review of social media postings, etc. (20%)

The Winner will be notified on or before June 15, 2020, and publicly announced at that time. The Winner will be notified by email or phone call prior to the public announcement. The Winner may not communicate their winner status in any manner until after ARF makes a public announcement. In addition, the winner may be featured on the ARF website, in ARF social channels and in ARF press releases. Winner may not issue their own press release without prior approval by ARF.

GRANT ACCEPTANCE AND TAX LIABILITY:

Grants are non-transferable. By accepting the Grant, the Winner acknowledges compliance with these Official Rules. All federal, state, local or other tax liabilities arising from this Contest are the sole responsibility of the Winner. All other expenses relating to acceptance of a Grant, including but not limited to taxes and any other expenses not specified herein are the sole responsibility of the Winner. Grant conditions may be added or modified by Sponsor, in its sole discretion. Acceptance of a Grant constitutes permission for the Sponsor and its designees to use the Winner's name, photographs, entry material, other likenesses and biographical information for advertising, promotional or trade purposes, including but not limited to online announcements, in commerce and in all media worldwide without limitation or additional compensation, except where prohibited by law.

The Winner may waive its right to receive the Grant. The Grant is non-assignable and non-transferable. No substitutions may be made by the Winner. Sponsor shall withhold taxes from any award as is required by law. Prior to receiving the Grant, Winner must execute a W-9 tax form verifying their tax identification number. Winners may be required, as instructed by Sponsor, to complete and sign (i) an affidavit of eligibility/liability certifying that such Winner has complied with the Official Rules of the Contest, and (ii) a liability and publicity release (except where prohibited by law). Failure to sign and return any of these documents or to comply with any term or condition of these Official Rules may result in the Winner's disqualification, the forfeiture of its interest in the Grant, and, at Sponsor's discretion, the award of the Grant to a

substitute recipient. A Grant not won and/or claimed by a Winner and not awarded to a substitute recipient by Sponsor in accordance with these Official Rules will remain the property of Sponsor.

Payment of federal, state and local taxes and fees due, if any, are the sole responsibility of the Winner.

DISQUALIFICATION:

Sponsor reserves the right, in its sole discretion, to disqualify any Entrant at any time that it finds to be tampering with the entry process, judging process or the Contest; to be acting in violation of these Official Rules; or to be acting in an inappropriate or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

Entries submitted into the Contest ("Submitted Entries") must be consistent with the Sponsor's mission and values and Sponsor reserves the right, in its sole discretion, to reject and/or disqualify at any time any entries with content that Sponsor deems to be hateful, slanderous, libelous, violent, obscene, defamatory, discriminatory (based on age, race, gender, religion, natural origin, physical disability, sexual orientation or political affiliation), profane, offensive, lewd, sexually explicit, pornographic, false, misleading, deceptive, self-mutilating (e.g. relating to murder, the sales of weapons, cruelty, abuse, etc.), illegal (computer hacking, underage drinking, etc.), threatening, harassing, or otherwise inconsistent with its editorial standards, audience expectations, or reputational interests or that contain images, words or symbols widely considered offensive to individuals of a certain race, gender, ethnicity, religion, sexual orientation or socioeconomic group, or that Sponsor believes may violate any applicable law or regulation or the rights of any third party or may subject the Contest, Sponsor, or Sponsor's advertisers, clients, or customers to controversy, negative publicity, scorn, or ridicule. Should Sponsor determine, in its sole discretion, that any announced Winner has violated any of the prohibitions contained in these Official Rules or should be disqualified for any other reason, Sponsor shall have no obligation to award a Grant to such Entrant.

As a condition of entry, Sponsor reserves the right to conduct a background check on any potential finalist and/or Winner and reserves the right in its sole discretion to disqualify any entrant based on such background check if in its sole discretion, the Sponsor determines that awarding the Grant to such Entrant might reflect negatively on the Sponsor's image and/or reputation.

GENERAL RELEASE/LIMITATION OF LIABILITY:

By participating in the Contest, each Entrant releases and holds Sponsor, its parent and affiliate companies and each of their directors, officers, employees, representatives, and agents harmless from and against any claims, costs, injuries, losses or damages of any kind arising out of or in connection with the Contest or with the acceptance, possession, use of or defect in any Grant (including, without limitation, claims, costs, injuries, losses or damages related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light). Sponsor is not responsible for any incorrect or inaccurate information, whether caused by technical or human error or otherwise which may occur in the processing of entries or judging in this Contest or in the running of this Contest. Sponsor will not be responsible for typographical, printing or other errors in these Official Rules or in other materials relating to the Contest.

If for any reason, the Contest is not capable of running as planned, including but not limited to by reason of fraud, computer virus, worms, bugs, tampering, unauthorized intervention, technical limitations or failures, human error, mistake or any other cause that in the sole opinion of Sponsor could compromise, undermine, corrupt or otherwise affect the security, integrity, fairness, administration, or proper conduct of this Contest, Sponsor reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Contest at any time and without notice. Notwithstanding anything set forth above, to the extent that the preceding release is determined by a tribunal of competent jurisdiction to be

invalid, unenforceable or void for any reason, each Entrant agrees that, to the fullest extent permitted by law (i) any and all disputes, claims, and causes of action arising out of or in connection with the Contest, or any awards awarded shall be resolved individually without resort to any form of class action; (ii) any claims, judgments and awards shall be limited to actual out-of-pocket costs incurred by such Entrant, but in no event attorney's fees and no greater than \$1,000; and (iii) under no circumstances will any Entrant be permitted to obtain any award for, and Entrant hereby waives all rights to claim, incidental, punitive or consequential damages.

CONSTRUCTION, WAIVER AND DISPUTE RESOLUTION:

The construction, validity, interpretation and enforceability of these Official Rules, and all issues and questions relating thereto, along with the rights and obligations of all Entrants and of Sponsor, shall be governed by, and construed in accordance with the laws of the State of Florida, without giving effect to any choice of law or conflict of law rules or provisions. In the event that any provision is determined to be invalid or otherwise unenforceable, such determination shall not affect the validity or enforceability of any other provision, and these Official Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein.

Any specific waiver of any obligation hereunder by Sponsor does not constitute a general waiver of that obligation nor of any other obligation of Entrant.

Any dispute concerning this Contest shall be submitted to binding arbitration in Broward County, Florida within one (1) year from the date that the cause of action arose (or, if multiple cause of actions are involved, from the date that the first cause of action arose), with such arbitration conducted pursuant to the then prevailing rules of the American Arbitration Association. To the fullest extent permitted by law, no arbitration brought pursuant to these Official Rules shall be joined to any other arbitration initiated pursuant to these Official Rules.

COPYRIGHT:

By entering this Contest, Entrant grants to Sponsor, its parent and affiliated companies an exclusive, assignable, royalty-free and irrevocable right and license to edit or otherwise use all materials submitted by Entrant in connection with the Contest, in whole or in part, for any purpose and in any manner or media (including, without limitation, the Internet) now known or hereafter devised, throughout the world in perpetuity, and to license others to do so, without notice and without compensation, royalty, accounting, liability or obligation of any kind to any Entrant. Each Entrant further agrees that it will use its best efforts to have its employees, consultants, volunteers, officers and directors sign any additional licenses or releases that Sponsor may require.

WINNER LIST:

The name of the Winner may be obtained following the end of the Contest on June 15, 2020, by visiting this url: www.arffinancial.com/fightgrant

SPONSOR/ADMINISTRATOR:

Sponsor: ARF Financial; 1300 Concord Terrace, Suite 310, Sunrise, FL 33323. Attention: Fight COVID-19 Grant Contest. Email: marketing@ARFFinancial.com. Fax: 954.361-6090