

**BARNSTEAD PLANNING BOARD  
THURSDAY, MAY 20, 2021  
6:00 P.M.  
BARNSTEAD TOWN HALL  
WORK SESSION MINUTES**

1. **CALL TO ORDER:** N. Carr called the meeting to order at 6:00 p.m.
2. **PLEDGE OF ALLEGIANCE:** Everyone present participated in the Pledge of Allegiance
3. **ROLL CALL:** Present: N. Carr, Chair, M. Cipriano, Member, R. Therrien (via Zoom), Select Board Rep, K. Preston (via Zoom), Member, D. Twitchell, Member, A. Horohov Recording Secretary

Missing: D. Kerr, Secretary, M. Furtney, Alternate, D. Beijer, Select Board Rep Alt.

4. **Presentation by Tuesday Belanger, Economic Development Specialist for the New Hampshire District Office of the U.S. Small Business Administration.** T. Belanger says she wanted to give an overview of what they have available for small business. T. Belanger says they are finishing up the Paycheck Protection Program which is for small business where they can go to a local lender and obtain a small loan they are not required to pay back if they follow the rules. T. Belanger says they have the Economic Injury Disaster Loan which is through the SBA and you have to apply through the website. T. Belanger says this is an actual loan that has to be paid back. M. Cipriano asks what the max is on the loan. T. Belanger says \$500,000 right now. T. Belanger says they have the EIDL advance and it is a grant and doesn't have to be paid back. T. Belanger says restaurants can apply for a grant as well. T. Belanger says those are the disaster relief funds they offer. T. Belanger says the SBA are paying the loans for those small businesses for six months or however long it is termed. T. Belanger says the SBA is located in Concord for NH and they work with local banks and small business loans. T. Belanger says they back the loans so they are federally guaranteed. T. Belanger says that small businesses can contact the SBA and they can potentially help get a loan approved by guaranteeing money back to the lender. T. Belanger says the loan base is between 20 – 80 % and the SBA is waiving any fees associated with those loans until the end of September. T. Belanger says SBA has resource partners, some of them being business advisers who can help small businesses. T. Belanger says they have programs as well that they offer and has the information on their website as well. N. Carr says she was wondering if they could put something up in Town Hall such as a business card or pamphlet. T. Belanger says they could do that. K. Preston says they can put the information on the town's website as well. N. Carr asks if there is an uptick in small businesses. T. Belanger says there is a huge uptick with small businesses and they have seen a 50% increase from calls and emails on how to start a small business. N. Carr asks what size do they consider a small business regarding employees. T. Belanger says it depends on certain factors and usually based on the revenue and not number of employees. N. Carr asks if there is an average number of employees. T. Belanger says no and the number of employees can vary. K. Preston asks if they help new businesses or old ones. T. Belanger says they help new ones as well. R. Therrien says the EIDL advance is a grant and asks what it can be used for and how they apply for it. T. Belanger says they go to their website and look under funding, it will give you all the guidelines that is required. T. Belanger says the restrictions are that they don't want them using the grant to expand their business. N. Carr asks if the SBA loans cross into people who have

small farm businesses. T. Belanger says yes and did a presentation on rural entrepreneurs. K. Preston asks if there is a bias towards non-profit or profit business. T. Belanger says the SBA usually leans towards the profit businesses but are lending to the non-profit businesses right now due to the current situation. N. Carr says they don't have a lot of restaurants in town, but one opened in the past 8 months and ask if he could reach out to them. T. Belanger says he could, but he can't apply for the disaster relief. N. Carr asks "How does NH fair during the pandemic?" T. Belanger says with what they saw regarding the small businesses, they were able to access funds and reopen and didn't see too much of a decline. T. Belanger says many people were excited about receiving the money. T. Belanger says she is hearing from a lot of small businesses who received help and are struggling with hiring. K. Preston asks why she thinks that is. T. Belanger says they saw a decrease in workers coming into the United States which is affecting the entire nation. R. Therrien asks if they see an expiration on these loans. T. Belanger says the PPP is running low on funds and is coming to an end soon but EIDL has plenty of money available. R. Therrien says it will expire, but they don't know when. T. Belanger says that's correct. The Board has no more questions for T. Belanger. T. Belanger thanks the Board for their time.

**5. ADJOURNMENT:** N. Carr adjourned the meeting at 6:30p.m..