

DKI Recovery Fund - Score Matrix:

Measure 1: Financials Received

Points

Financials Received	2018 YE or Earlier	2019 YE	2020 Feb YTD + 2019 YE	Non Provided
Points	1	3	5	0

Measure 2: Business Size [Gross Annual Business Sales]

Points

Gross Income	<\$250k	\$251k-\$500k	\$501k-\$2.5Mn	\$2.5Mn
Points	5	5	3	0

Measure 3: Economic Viability [Net Income & Employees]

Points

Net Income	Income Points	Bonus Points for # of Employees			Possible Points Combinations		
		1-5	6-10	10+			
1k-50k	5	1	3	5	6	8	10
51k-150k	3	1	3	5	4	6	8
150k+	1	1	3	5	2	4	6

*Net Income of less than \$1,000 automatically defaults to zero points, regardless of number of employees.

Measure 4: Debt Service Coverage Ratio

Points

Debt Service Coverage Ratio	<1x	1.0x-2.0x	2.0x +	No debt
Points	0	5	3	5

Measure 5: Acted on Relief Options

Points

Favorable Restructing of Debts	
Received defferments or renegotiations from current debtors.	

Yes	No
5	0

Applied for SBA / WWBIC/KIVA or Other Additional Financial Assistance.				
# Applications:	0	1	2	3
Points	0	3	6	10

Measure 6: Execution of Shortfall Business Plan

Points

Actions [Select one]:	Points
No Attempt	0
Reduce Expenses - May NOT include HeadCount	3
Capital Injection by Owner	5
Relief Programs	10
*Sales Performance Adaptability	15

**Measure 7: Supply Pivot
Detail due to COVID-19**

Points

Actions:

Attended Workshops
for Business
Sustainability
Supplied Pivot Detail

Yes	No
10	0
10	0

**Measure 8: Employee
Retention Projection**

Points

# of Employees	1 FTE	2 FTE's	3 FTE's	5+ FTE's
Points	5	10	15	20

**Measure 9: BID
Presence**

Points

# of Years within BID District	0-5mo.	6mo- 1yr	1yr-3yr	3yr+
Points	0	3	5	10

**Measure 10: Review
Business Narriative**

Points

Scope	Yes	No	Write in for answer
Detail of Business	5	0	
Why is Loan Impactful?			
How will the Loan be utilized?			

**Total Measures:
[Max. Points =
110]**

Total Points

0