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SMALL BUSINESS ASSISTANCE GRANT APPLICATION



Kanawha County Commission

407 Virginia Street East

Charleston, WV 25301

For more information call 304-357-0101

2022 JUL 26 PM 1:07

KANAWHA COUNTY
COMMISSION

I. APPLICANT INFORMATION

Applicant:

Name: Andrews Floor and Wall Covering

Address: 505 Central Avenue

City: Charleston State: WV Zip Code: 25302

Phone: 304-343-5586 Email: sales@andrewsfloorcovering.com

Individual Business Entity Non-profit

Business Information:

Name: Andrews Floor and Wall Covering

Address: 505 Central Avenue, Charleston, WV 25302

Type of Ownership:

Sole Proprietor Corporation LLC Nonprofit

Type of Business:

Retail Business Service Restaurant Manufacturing

Other: Flooring sales and installation

Is your business registered with SAM.gov? Yes No

Provide a brief description of the business that is starting or expanding. Your attached business plan can more fully explain your products or services, so please be brief but informative.

Andrews Floor Covering has been in operation since 1950 practicing the sales and installation of floor covering. We are committed to providing the same quality materials and professional installations just as we have done for the past 70 years. The father of the present owners, Dewey W. Mann, returned from serving as an Army Captain in WWII and established the company as it is known today. In 2003, ownership was transferred to his 3 children: Wilson, Ellen, and Linda. Together, we as the 2nd generation, have continued the management and operation of Andrews Floor Covering for the past several decades. As a family, we are proud to have been able to sustain our family business amidst many challenges including the 2008 recession and now the 2020 pandemic. Our 3rd generation has now been established as Linda's daughter, Katie, has joined as the General Manager of Operations. Andrews has been apart of the Charleston community for almost a century. We employ 12 people, many who have been with us for decades. Our goals are simple: stay open, retain current employees, pay our bills, and continue to serve the Charleston area. Afterall, small businesses are truly the backbone of any community. Small businesses, collectively, are still the #1 employer across America and are the tax base for local municipalities. Sadly, continued economic challenges are causing too many to close their doors. It is our goal to stay open and retain all employees with our small business.

1. How many employees does your small business employ? 12 employees
2. In what industry is your small business? floor covering sales and installation
3. Has your small business incurred costs for COVID-19 mitigation and prevention measures? If so, describe the costs, mitigation, and prevention measures:

An added expense due to Covid has been the extra cleaning supplies, plexiglass protection at customer service desk, and PPE for employees. All of our job sites are in commercial buildings (hospitals, offices, etc) or customer's homes. Therefore, the safety of our customers and employees has been of the utmost importance. Post-pandemic has created another list of financial challenges: rising material costs, shortage of materials, increased fuel costs, higher freight charges for shipment of materials, and overall inflation for our customers. This inflation has led customers to be more cautious with their spending.

4. How will you use the funds received from the Small Business Assistance program? (e.g., Will you hire new workers, provide on-the-job training, obtain technical assistance, support payroll, benefits, rent, utilities, or other operating costs?)

With the funds received from the Small Business Assistance program, Andrews Floor Covering has 3 goals: stay open, retain employees, and pay our bills. This money would aid in the daily operational costs of fuel for our work trucks that provide transportation to estimates and job sites. This would also aid in increasing delivery fees and fuels costs on materials, increased cost of utilities, and our ability to provide benefits (dental, life insurance, and health insurance) to our employees. It would also assist with our payroll needs. (Refer to #3).

5. Has your small business faced periods of closure as a result of the COVID-19 pandemic? If so, please describe.

The ongoing pandemic of 2020 has created many financial burdens for Andrews Floor Covering. The loss of revenue due to the mandated closure was over \$80,000 for 2020. The recovery has been slow with significant ups and downs in 2021. Now in 2022, the costs of materials, fuel, health/dental insurance, utilities, and other operating costs continue to increase. With such a great loss of revenue due to the COVID-19 pandemic, along with the rising operational costs, small businesses have incurred great financial burden that many have been unable to overcome. Andrews has managed these challenges as best we can but the financial stress has become overwhelming to manage. Another factor that has had a negative impact on small business is employee illness leading to quarantine requirements which result in loss of job productivity. Job time loss equates to lost revenue.

6. Has your small business experienced loss of revenue or financial hardship as a result of the result of the COVID-19 pandemic? If so, please describe.

As described above, Andrews lost over \$80,000 during the 2020 mandated closure. This loss of revenue along with rising operational costs has placed an overwhelming hardship on surviving small businesses. COVID-19 had a lasting negative impact on Andrews due to concerns of the public allowing workers back into their homes. In addition, work within commercial buildings was negatively effected due to isolation protocols and limits placed on the public that prevented workers from entering office spaces. Now we are in the post-pandemic period of financial hardships with increased fuel costs for company work vans, increased general operating costs and material costs, delays in product availability, and inflation "woes" for all consumers. In addition, since Covid and all its variants are still and will continue to be in our lives, the increased rate of employee, customer, and vender illness has certainly had a negative impact on our business. These include missed days of work, customers postponing jobs, and delays in product shipment/deliveries.

7. Do you intend to use your small business assistance funds for capital expenditures? If so, what capital expenditures do you intend to make and what is your time for completion of capital expenditures?

N/A

8. Are you requesting funds to open a startup business? If yes, did you lose expected startup capital or face other difficulties, cost increases, or delays due to the COVID-19 pandemic? Please describe fully.

No, Andrews Floor Covering has been established since 1950.

II. FINANCING NEEDS

Total Amount of Investment: \$35,049.00

Total Amount of ARP Funding Request: \$25,000.00

IV. NUMBER AND TYPE OF JOBS CREATED

Year One: N/A

Type(s): Retention of existing employees

Year Two (projected): N/A

Type(s): Retention of existing employees

This application is being submitted with the information that is correct and complete, to the best understanding of the applicant.

Linda M. Kelly
Applicant Signature

7/21/22
Date

Printed Name and Title: Linda M Kelly Co-owner/President

ATTACHMENT: Your business plan MUST contain the following information:

- Description of the business and its goods and/or services
- Demand for proposed for goods or services
- Target market and marketing approaches
- Amount of funding required to capitalize the business and operate with adequate cash flow
- How the ARP funds will be used including a description of the work done or equipment purchased
- Three year operating pro forma

The ARP program requires the following information:

- Personal financial statement
- Personal or business tax return
- Building lease if applicable N/A

HOW DO I SUBMIT MY APPLICATION?

Email the completed application to: kimmallory@Kanawha.us

Mail the completed application to:

Kanawha County Commission
Attention: Kim Mallory
PO Box 3627, Charleston, WV 25336

Submitted applications will be made publicly available and will be posted on the County's website.