PPP Loan Forgiveness Reporting & Process Guide

Purpose

The purpose of this document is to provide instructions on how to run and understand the various reports produced by G&A Partners, which will assist with the completion of your Paycheck Protection Program (PPP) Loan Forgiveness Application. (Revised June 16, 2020).

Please note: *It is the sole responsibility of the borrower to ensure the information used to complete their PPP Loan Forgiveness Application is accurate. The information provided by G&A Partners is based on payrolls processed and approved within our system of record (PrismHR). For purposes of full-time equivalent (FTE) calculations, G&A has used the Simplified Method within the various PPP Loan Forgiveness reports. If the borrower chooses to use a different method, those calculations would need to be done manually.*

Report Numbers, Names and General Uses

The following list is an overview of the PPP Loan Forgiveness data reports available to you as a client of G&A Partners. Since the data points on the PPP Loan Forgiveness Application require many different date ranges, G&A Partners has prepared a multitude of reports to align with the PPP Loan Forgiveness Application requirements as closely as possible.

1) PPP Loan Forgiveness – Worksheet Data – 2019 Wage Data – Status Dates
- This report is an OPEN DATE RANGE report and should mirror the dates used for Report 3 (below). This report will be used to determine (Y/N) which employees paid during the Covered Period (or Alternative Covered Period) also received a paycheck at any point in 2019. This will be helpful in completing the Table 1 and Table 2 data on the Schedule A Worksheet.

2) PPP Loan Forgiveness – Worksheet Data – 2019 Wage Data – Payrolls
- This report provides wage data for those employees that received a paycheck in 2019 to determine if they should go on Table 1 or Table 2 of the Schedule A Worksheet. This report is preconfigured to generate using the date range of 1/1/19 – 12/31/19.
- REMINDER: if an employee received wages during the Covered Period (or Alternative Covered Period), but did NOT receive any wages in 2019, those individuals will go on Table 1, regardless of their income.

3) PPP Loan Forgiveness – Worksheet Data – Loan Period Date Report
- This report is an OPEN DATE RANGE report, meaning the borrower will choose what pay date range to use for this report. This report will provide you all of the wage and hour data that was processed during the pay-date range you choose.

- To capture the full allowable expenses (both incurred costs and paid costs), you may need to use a pay date range that is longer than your actual Covered Period (or Alternative Covered Period).

4) PPP Loan Forgiveness – Worksheet Data – Wage & FTE Data – 2/15/19 – 6/30/19
- This report is used as an FTE Reference Period. If the borrower chooses this date range as their reference period for FTE calculation purposes, no other FTE Reference Period reports will be needed. This report is preconfigured to generate using the date range of 2/15/19 – 6/30/19.

5) PPP Loan Forgiveness – Worksheet Data – Wage & FTE Data – 1/1/20 – 2/29/20
- This report is used as an FTE Reference Period. If the borrower chooses this date range as their reference period for FTE calculation purposes, no other FTE Reference Period reports will be needed. This report is preconfigured to generate using the date range of 1/1/20 – 2/29/20.

6) PPP Loan Forgiveness – Worksheet Data – Wage & FTE Data – 1/1/20 – 3/31/20
- For each employee in Table 1 on the Schedule A Worksheet, this report will be used to determine if Salary or Hourly Wages were reduced when compared to the Covered Period (or Alternative Covered Period). This report is preconfigured to generate using the date range of 1/1/20 – 3/31/20.

7) PPP Loan Forgiveness – Worksheet Data – Wage & FTE Data – 2/15/20 – 4/26/20
- This report will be used to determine if the borrower restored wages and/or FTE counts by the appropriate time when compared to the same data from this date range as defined by the Act. This report is preconfigured to generate using the date range of 2/15/20 – 4/26/20.

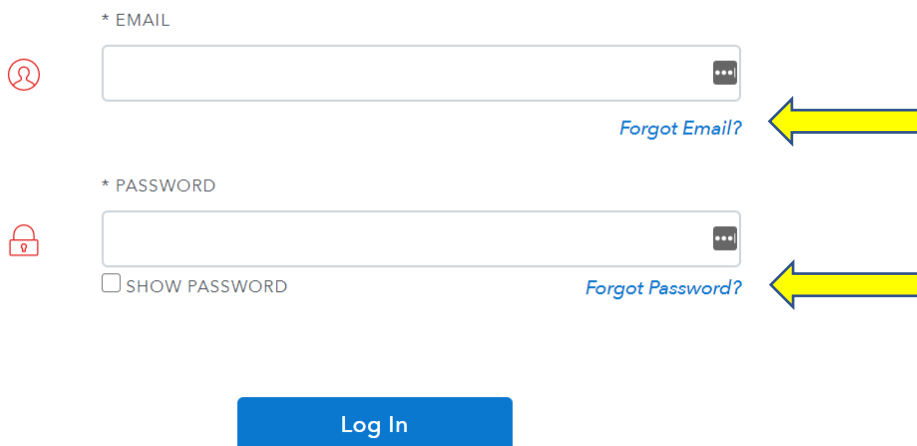## Scheduling the PPP Loan Forgiveness Reports for Delivery

Following are step-by-step instructions on how to run the PPP Loan Forgiveness reports using our Informer reporting tool within PrismHR.

Please note, if your payroll was not processed within PrismHR for the entire period of time covered by the report, you may only receive limited data. If you became a client of G&A Partners through acquisition, we will happily assist you with obtaining reports you may need from the prior payroll system. Please contact your G&A Partners Client Advocate to request this assistance.

- Access WorkSight 2.0 and log in using your credentials.
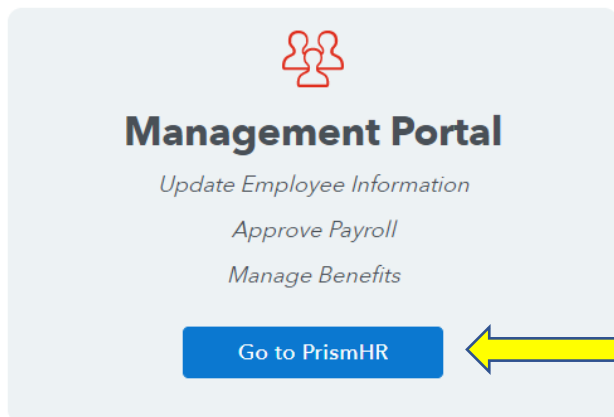 - https://worksight2.gnapartners.com/login

If you are unable to log in successfully, please click the "Forgot Email?" or "Forgot Password?" link on the login screen. For additional assistance, please contact us at 1-866-497-4222 (choose prompt **1** for Customer Support, then **2** for Designated Client Contact, and finally choose prompt **5** for Technology Assistance) or email techsolutions@gnapartners.com.

WorkSight

* EMAIL

Forgot Email?

* PASSWORD

SHOW PASSWORD   Forgot Password?

Log In

- Locate the tile at the bottom of the screen titled "Management Portal" and click "Go to PrismHR."

Management Portal

Update Employee Information

*Approve Payroll*

Manage Benefits

Go to PrismHR

- Once you are logged in to PrismHR, locate your G&A client ID number at the top of the screen. This is a numeric value in parenthesis to the left of your company name. Please note this client ID number for use in an upcoming step.
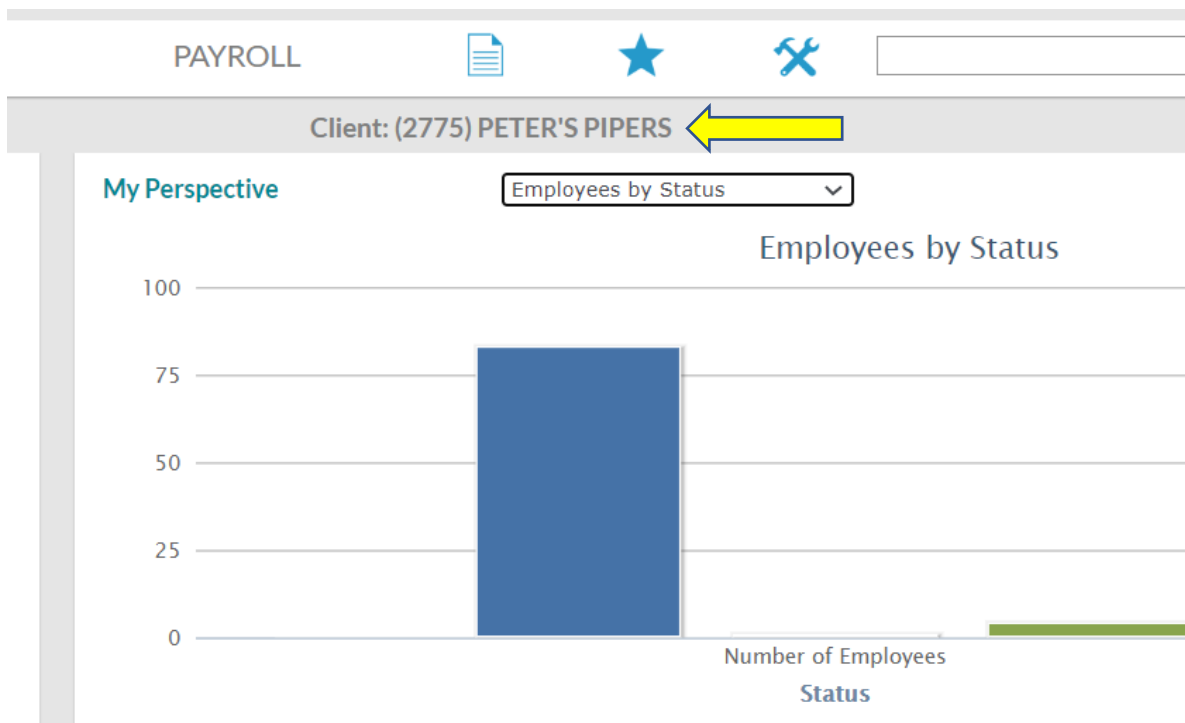
- In the search field, type the word "informer."
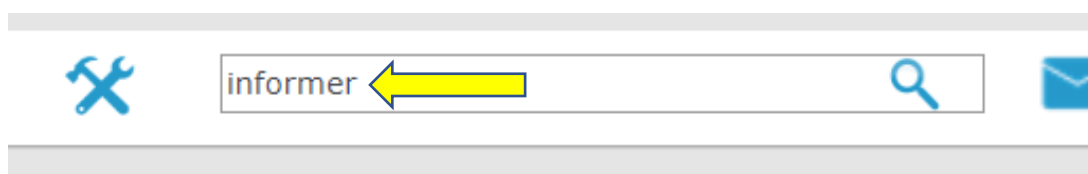
- Select the item titled "Informer (Ad Hoc Reporting)". This will take you to the reporting tool where the PPP Loan Forgiveness reports can be accessed.
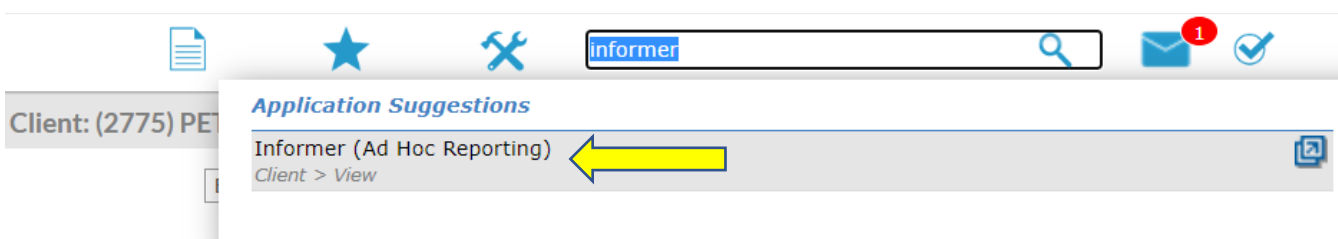
- Once you're in the Informer reporting tool, on the "Reports" tab type "PPP" in the "Reports Listing" field and hit enter.

REPORTS	ARCHIVES	DASHBOARDS

Reports Home
Reporting Dashboard
Manage your Reports

Filter Reports

Clear Filter	5

Reports Listing

☐ ▼	ppp	X

- A list of all reports containing "PPP" in the report title will appear. You'll see seven reports that start with the title "PPP Loan Forgiveness…"
  - If, for some reason, you do not see any or all of these reports, your current security level in the G&A system may not allow access. Please contact us at 1-866-497-4222 (choose prompt **1** for Customer Support, then **2** for Designated Client Contact, and finally choose prompt **5** for Technology Assistance) or email us at techsolutions@gnapartners.com for assistance.

Reports Listing

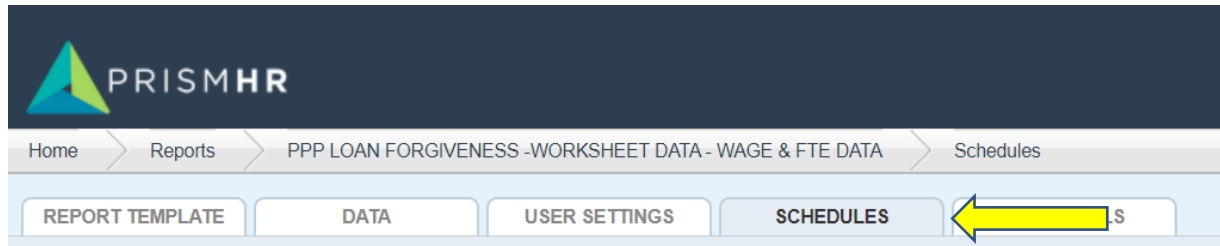| ☐ ▼	Search Reports	X			
	Report Title	Options		Favorite	Created by
☐	PPP Loan Forgiveness - Worksheet Data - 2019 Wage Data - Payrolls	➡ Launch	📄 Details	☆	comprsa
	This report provides wage data for those employees that received a paycheck in 2019 to determine if they should go on Table 1 or Table 2 of the Schedule A Worksheet				
☐	PPP Loan Forgiveness - Worksheet Data - 2019 Wage Data - Status Dates	➡ Launch	📄 Details	☆	System Administrator
	This report will be used to determine (Y/N) which employees received a paycheck in 2019.				
☐	PPP Loan Forgiveness - Worksheet Data - Loan Period Date Report	➡ Launch	📄 Details	☆	System Administrator
	This report is an OPEN DATE RANGE report, meaning the borrower will choose what date range to use for this report. This report will provide you all of the wage and hour data that was processed during whatever date range you choose.				
☐	PPP Loan Forgiveness - Worksheet Data - Wage & FTE Data - 1.1.20 - 2.29.20	➡ Launch	📄 Details	☆	comprsa
	This report is used as an FTE Reference Period. If the borrower chooses this date range as their reference period for FTE calculation purposes, no other FTE Reference Period reports will be needed.				
☐	PPP Loan Forgiveness - Worksheet Data - Wage & FTE Data - 1.1.20 - 3.31.20	➡ Launch	📄 Details	☆	comprsa
	For each employee in Table 1 on the Schedule A Worksheet, this report will be used to determine if Salary or Hourly Wages were reduced when compared to the Covered Period.				
☐	PPP Loan Forgiveness - Worksheet Data - Wage & FTE Data - 2.15.19 - 6.30.19	➡ Launch	📄 Details	☆	comprsa
	This report is used as an FTE Reference Period. If the borrower chooses this date range as their reference period for FTE calculation purposes, no other FTE Reference Period reports will be needed.				
☐	PPP Loan Forgiveness - Worksheet Data - Wage & FTE Data - 2.15.20 - 4.26.20	➡ Launch	📄 Details	☆	comprsa
	This report will be used to determine if the borrower restored wages and/or FTE counts by the appropriate time when compared to the same data from this date range as defined by the Act.				

- In Informer, select "Launch" beside the PPP Loan Forgiveness report you'd like to generate first.

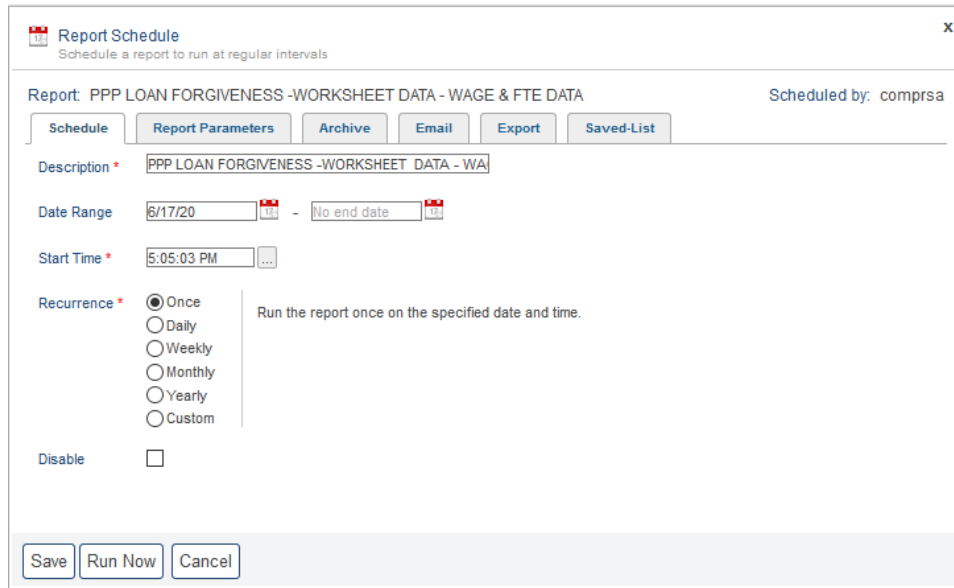| ☐	**PPP LOAN FORGIVENESS -WORKSHEET DATA - WAGE & FTE DATA**	➡ Launch
	Task #390481	

- In Informer, you have the option to schedule the report to be run and delivered to you via email on a future date and time, or you can generate the report immediately. Since there are quite a few PPP Loan Forgiveness reports, and since each will take some time to generate, we recommend you schedule the reports to be delivered to you.

- Click the "Schedules" tab at the top of the screen.

PRISMHR

Home > Reports > PPP LOAN FORGIVENESS -WORKSHEET DATA - WAGE & FTE DATA > Schedules

| REPORT TEMPLATE | DATA | USER SETTINGS | **SCHEDULES** | LS |

- Select the "New Schedule" icon on the top right side of the new screen.
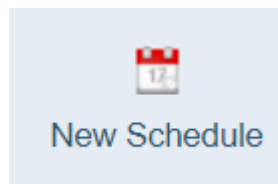
New Schedule

- You'll need to provide data on multiple tabs in order to generate the report.
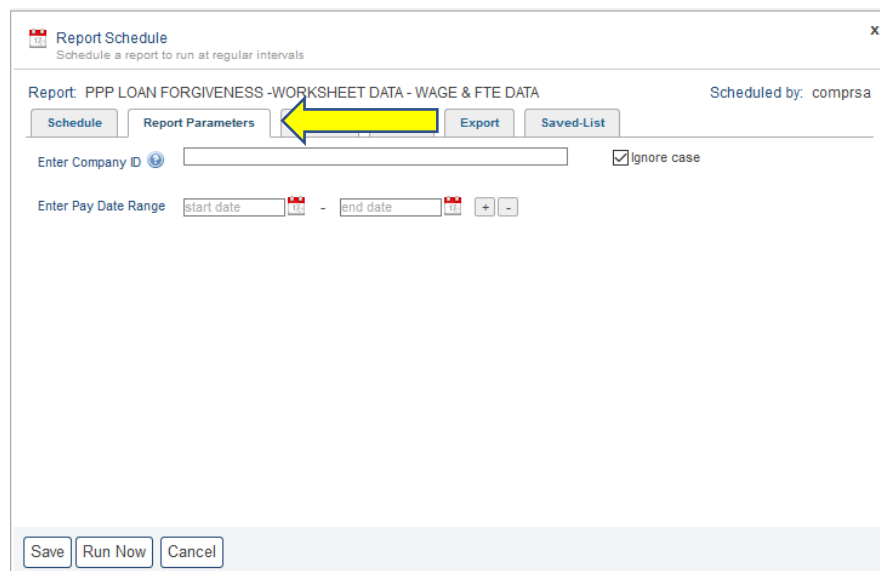
- First, the "Schedule" tab is where the timing of the report schedule setup is done; enter a value into the following fields before moving to the next step:
  - **Description** – Accept the default text; this is the title of the report you'll be generating.
  - **Date Range** – This is where you should indicate the date you'd like to receive the report. Accept the default or override the dates as needed.
  - **Start Time** – This is the time the schedule will run (default is the current time) – accept the default time or schedule for a different time
  - **Recurrence** – This is how often the schedule should be run; accept the default value of "Once."

- Next, choose the "Report Parameters" tab.
- Populate the following fields on the "Report Parameters" tab:
  - **Enter Company ID** – Input your G&A client ID number that you noted previously upon login to your Management Portal (PrismHR).
  - **Enter Pay Date Range** – For most of the PPP Loan Forgiveness reports, the date range is already fixed, as shown in the report list above. (See "Report Numbers, Names, and General Uses.") For reports with a fixed date range, the "Enter Pay Date Range" field will not appear on this screen. For the PPP loan reports that do not have a fixed date range, according to the report list above, please input the first and last pay date you'd like included on the report.

- Next, click on the "Email" tab.
  - **Email options** – Select "Email results as attachments…"
    - Populate the record count field as 0.
  - **Burst email** – Accept the default as unchecked.
  - **Field containing email** – Accept the default of "None."
  - **Email addresses** – Input the email address to which you'd like to have the report delivered.
  - **Subject** – Accept the default email subject or edit as desired.
  - **Email text** – Accept the default of blank.
    - Keyword text – Accept the default.
  - **Format** – Select "Adobe PDF (.pdf)" or "Comma-Separated (.csv)" as desired. We recommend running each report twice, once as .pdf for recordkeeping and once as .csv for data manipulation purposes.
  - **Remaining Selection Fields** – Accept the default

Report Schedule
Schedule a report to run at regular intervals

Report: PPP LOAN FORGIVENESS - SCHEDULE A - LOAN PERIOD DATA REPORT   Scheduled by:

| Schedule | Report Parameters | Archive | Email | | List |

Email options
- ○ Do not email attachments
- ● Email results as attachment when ◁ [0] ▷ or more record(s) are selected

Burst email   ☐ Selectively e-mail report results

Field containing email   [None   ▼]

Email Addresses   [scarrillo@gnapartners.com   ]

Subject   [Scheduled Report: PPP LOAN FORGIVENESS - SCHEDULE A - LO]

Email Text   [   ]

[Select a keyword   ▼]

Format
- ○ Comma-Separated (.csv)
- ● Adobe PDF (.pdf)
- ○ Webpage (.html)
- ○ Tab-Delimited (.txt)
- ○ Customized Delimiter (.txt)
- ○ Fixed Length Columns (.txt)
- ○ XML (.xml)

Output Filename   [PPP LOAN FORGIVENESS]

Export Heading   [   ]

Headers   ☑ Show Column Headers

Grouping   ☑ Page Break in Groups

Template   [Use default ▼]

Page Size   [Default page size ▼]

[Save] [Run Now] [Cancel]

- Select "Run Now" or "Save" at the bottom of the "Email" tab.
  - **Run Now** – This selection will run the report right away rather than scheduling it to be delivered later. Please allow for processing time.
  - **Save** – This selection will save the parameters you entered and schedule the report to generate on the date and time you entered.

Where to Begin?

Per the Loan Forgiveness Application (Revised June 16, 2020), the following pages will need to be completed:

- Page 1 – PPP Loan Forgiveness Calculation Form
- Page 2 – Representations and Certifications
- Page 3 – PPP Schedule A
- Page 4 – PPP Schedule A Worksheet and Full-Time Equivalency (FTE) Reduction Safe Harbor 2 instructions
- Page 5 – PPP Borrower Demographic Information Form (Optional)

To begin completing the PPP Loan Forgiveness Application in its entirety, the borrower will need to ensure they have pulled ALL of the requisite reports (see above "Report Numbers, Names and General Uses").

Below is G&A Partners' suggested method of completion:

NOTE: *There are certainly several ways of completing the PPP Loan Forgiveness Application and it is the sole responsibility of the borrower to determine the best method for their individual situation.*

Step 1: Complete as much information as possible on the PPP Loan Forgiveness Calculation Form (Page 1)

- Business Legal Name, Address, Phone, and taxpayer identification number (TIN)
- Primary Contact Name and Email Address
- U.S. Small Business Administration (SBA) PPP Loan Number and Lender PPP Loan Number
- PPP Loan Amount and PPP Loan Disbursement Date
- Employees at Time of Loan Application and Employees at Time of Forgiveness Application
- Emergency Injury Disaster Loan (EIDL) Emergency Advance Amount and EIDL Application Number, if applicable
- Payroll Schedule
- Covered Period
- Alternative Covered Period, if applicable

- Check the box if borrower received PPP Loans in excess of $2 million (including affiliates)

Step 2: Determine which Table each employee belongs in on Schedule A Worksheet (Page 4)

- Using **Report 1**, determine which employees paid during the Covered Period (or Alternative Covered Period) were also paid at any point in 2019. ("Y" or "N")
  - If an employee has an "N," they will go on Table 1 (unless they are an owner).
- Using **Report 2**, determine which current employees, who were paid in 2019, had any single paycheck that exceeded $100,000 in annualized cash compensation.
  - Individuals with <u>any</u> annualized paycheck *greater than $100,000* = Table 2
  - Individuals with <u>all</u> annualized paychecks *less than or equal to $100,000* = Table 1
- On Table 1 of the PPP Schedule A Worksheet, enter the employees based on the listed criteria, noting their Cash Compensation during the Covered Period (or Alternative Covered Period), each individual's Average FTE number, and any Salary/Hourly Wage Reduction amounts.
  - Refer to **Report 6**, "Wage & FTE Data – 1/1/20 – 3/31/20," to determine salary or hourly wage reductions.
- On Table 2 of the PPP Schedule A Worksheet, enter the employees based on the listed criteria, noting their Cash Compensation during the Covered Period (or Alternative Covered Period) as well as each individual's Average FTE number.
- Complete the FTE Reduction Safe Harbor 2 at the bottom of Page 4 of the Application. To do so, you will need data from **Report 7**, "Wage & FTE Data – 2/15/20 – 4/26/20," as well as FTE data from the date the application is submitted or December 31, 2020—whichever is earliest.

Step 3: Complete PPP Schedule A (Page 3)

- Using the information from Tables 1 and 2 on the Schedule A Worksheet, complete lines 1 – 5 on the PPP Schedule A (Page 3).
- Using **Report 3**, complete Lines 6 – 8 on the PPP Schedule A noting the Health Insurance, Retirement Plan Contributions, and State and Local Taxes assessed during the Covered Period (or Alternative Covered Period).
- Complete Line 9 by entering owner-employees/self-employed individuals/general partners compensation. This compensation would not be otherwise included in Tables 1 or 2 from the Schedule A Worksheet, but would likely be on **Report 3**.
  - Pay special attention to allowable compensation limits for these individuals.
- Line 10 is simply the Total Payroll Costs for the Covered Period (or Alternative Covered Period). (Lines 1, 4, 6, 7, 8, 9)
- FTE Reduction Calculation:
  - There are three ways to satisfy the FTE Reduction Safe Harbor as follows:
    - No Reduction in employees or average paid hours
    - FTE Reduction Safe Harbor 1

- "If you were unable to operate between February 15, 2020, and the end of the Covered Period at the same level of business activity as before February 15, 2020, due to compliance with requirements established or guidance issued between March 1, 2020, and December 31, 2020, by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention, or the Occupational Safety and Health Administration related to the maintenance of standards for sanitation, social distancing, or any other worker or customer-safety requirement related to COVID-19"
    - FTE Reduction Safe Harbor 2 (from page 4 of the Application)
  - If any of the three Safe Harbor criteria above apply, simply place a "1.0" in Line 13.
- If none of the Safe Harbors apply, complete Line 11 using the Average FTE counts from data on **Report 4 or 5** (depending on which Reference Period is chosen).
  - To use the Seasonal Reference Period, please refer to the data on **Report 2** and select your desired 12-week period (weeks must be consecutive).
- Complete Lines 12 and 13 based on data from the PPP Schedule A (as noted on the application).

Step 4: Complete the PPP Loan Forgiveness Calculation Form (Page 1)
- Returning to Page 1, use the data calculated on the PPP Schedule A (Page 3) to complete Lines 1, 5, and 7.
- Enter the Borrower's applicable Mortgage Interest Payments, Rent or Lease Payments, and Utility Payments on Lines 2, 3, and 4, respectively.
- Complete Lines 6, 8, 9, 10, and 11 to finalize your PPP Loan Forgiveness Application.