

Hello,

My name is Charles "Rudy" Zarfaf and I recently attained an SBA Loan through Live Oak Bank to purchase K&F Coffee Roasters (Business entity is Zarfaf Coffee Inc. DBA K&F Coffee Roasters). While K&F has been in business in Portland OR since 1983, I only recently acquired it on August 23rd 2019. Since I purchased this business, we have not lost a single customer and have only grown in revenue and EBITDA. We are a coffee roaster, wholesale distributor and direct to consumer coffee business and are the longest living family owned coffee roaster in Portland.

As of today there is a ban on gatherings of 25 or more people and Oregon has shut down bars and restaurants until April 14th minimally. This will undoubtedly have an immeasurable impact on our industry, employees and business operations for K&F and its customers as we service primarily hotels, restaurants, convention centers, casino's and cafés, all of which are severely impacted. Furthermore, we just landed Timberline Lodge on a 6 year deal that will earn us close to \$100K/yr in incremental revenue. This is great news for the business, but I will need to invest \$50K of my working capital in order to buy coffee brewers and other equipment for this account. This equipment will be needed no later than April 15th, with ordering lead time of 2 weeks. With dwindling revenues due to our customers closing their doors, I do not see how I am going to pay payroll, my SBA loan, rent on my building, equipment for Timberline Lodge and all other expenses associated with running my business. We need help and we need it asap!

Is there any disaster relief assistance that the SBA, state or federal government can provide at this time to keep our business afloat? I understand that there may be zero interest loan programs offered by the SBA for small businesses, but they are not yet available in Multnomah County. What else is the state, SBA, or the federal government offering for help?

Thank you for taking the time to read my concerns.

Rudy Zarfaf

Owner CEO

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