

French bistro obtains financial relief after Hurricane Irma with an SBA loan



Restaurateur Bernard Massuger serves customers lunch last Saturday, a day after he closed on an SBA Business Disaster Loan to cover Hurricane Irma damage.

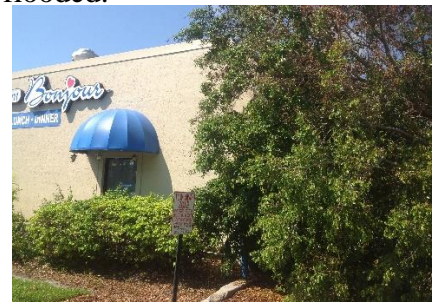
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Hurricane Irma could have been *au revoir* for Restaurant Bonjour.

After the heavy rains and wind hit Naples on Sept. 10, restaurateur Bernard Massuger assessed the damage to his 4-year-old French bistro at 2099 Pine Ridge Road in North Naples.

Several large trees had fallen on the roof, blocking entry to the restaurant's back door. Rainwater soaked and stained the kitchen's ceiling tiles, some of which were blown out.

Outside, three of the restaurant's trademark umbrellas were destroyed and water pooled in the alleyway, where the grease trap had collapsed and flooded.



Inside, with no electricity or air conditioning, the temperature was 90 degrees and the kitchen was damp from the heavy rains

For two weeks, the quaint 36-seat bistro was shuttered, with no electricity or air conditioning. Frog legs, fish, chicken and went bad inside two Frigidaires. Expensive wines overheated and were destroyed. He was closed for a month while he made repairs.

"The inside was a mess," Massuger said of the small strip center on Pine Ridge Road, just west of Naples Boulevard and Home Depot. "I had more damage than anyone. I had to throw out everything. It smelled so bad."

He began making thousands of dollars in repairs and still hasn't heard from his insurance company. Massuger, who had no income and mounting expenses, went to his bank daily to check his balance. "I could close any day because people weren't coming," he said.

But the financial uncertainty ended last Friday, when 77-year-old Massuger closed on a U.S. Small Business Administration Business Physical Disaster Loan for his restaurant's parent company, Cosette LLC, named after one of four restaurants he'd operated in New York City that was named after a *Les Miserables* character.

"This will help me keep going. With the loan, I feel secure," Massuger said, adding, "This will help me fix more."

Massuger and SBA officials declined to specify the loan amount, but up to \$2 million is available to businesses that suffered physical damage to buildings and equipment from the hurricane, or that experienced economic injury, meaning a business was unable to meet its obligations and pay its ordinary and necessary operating expenses, such as payroll.

Massuger, who usually has two-three employees and seven during season, had employees out of work for a month. The restaurant, which usually served 60-70 on busy nights, stood damp and empty.

Once it opened, Massuger couldn't afford to pay all his employees and lost a valued worker, his chef's wife, who couldn't wait for a paycheck to feed their seven children. Massuger often prepares meals and serves his customers, but had to juggle many more jobs. "I had to wash dishes because I couldn't pay the dishwasher. I'm not young anymore. Customers are coming back now because they know I need help."

As a result, Massuger plans to consider obtaining an Economic Injury Disaster Loan.

The restaurant's disaster loan was among 24 Collier County Physical Disaster Loan applications approved to receive \$2.88 million, as of Sunday. A total of 393 businesses applied and some are pending approval. In addition, 184 Economic Injury Disaster Loan applications were received, 28 were approved for \$1.72 million and others are pending. Statewide, the SBA approved 7,900 Physical Disaster Loans and 3,127 Economic Injury Disaster Loans for a total of \$58.2 million, as of Sunday.

"Our mission at the SBA is to put business owners back to where they were the day before the storm, so their businesses and employees can keep working and growing," said SBA Public Affairs Specialist David Schieffelin. "We want to reach every business owner who could benefit from a loan to let them know that our resources are available."

If your business has been affected by Hurricane Irma, it's important to start the loan process as soon as possible. The deadline is Friday, Nov. 24. To apply online, go to www.sba.gov/disaster.

SBA representatives are available at Collier County's Disaster Assistance Recovery Center at the Naples Accelerator, 3510 Kraft Road, Ste. 200, which is open from 9 a.m. to 6 p.m. Monday through Saturday. SBA representatives also are available at the Golden Gate Community Center, 4701 Golden Gate Parkway. Both centers also handle SBA loans for homeowners and renters.

For more information call us at 252-8990 or email the Business & Economic Development Division's Business Disaster Recovery Center at: BusinessRecovery@colliergov.net.