

COVID-19 RELIEF

PA STATEWIDE SMALL BUSINESS
ASSISTANCE PROGRAM

CDFI GUIDELINES

UPDATED 08/05/20

1. \$225 million of funding designated by the PA Department of Community and Economic Development will be administered by the Pennsylvania CDFI Network.
2. \$200 million is allocated for grants to small businesses
 - \$100 million allocated for historically disadvantaged businesses
 - \$100 million allocated for other small businesses
3. \$25 million is allocated to Pennsylvania CDFI Network members for support of loan loss reserves and to process portfolio loan deferrals. The process for LLR and loan deferrals is in development and will be outlined in separate procedures.
4. The program is not a “first come, first served” basis. The application portal will open for a specific period of time determined by the Network.
5. CDFIs will conduct outreach and marketing to ensure small, vulnerable and disadvantaged businesses have access to the grant application platform.
6. CDFIs will provide technical assistance to business owners during application preparation and online submission.
7. Once applications are received, Lendistry will process applications based on the Network approved rating method set forth below.
8. A six-member review committee of Network designees will approve the final list of business grant recipients for each round of funding.
9. Lendistry will fund grants to approved businesses.
10. Businesses will be required to provide certifications regarding accuracy and truthfulness of information submitted in the application. CDFIs must be aware of such certifications outlined in these guidelines.

**WE SUPPORT SMALL BUSINESSES IN
PENNSYLVANIA**

This grant provides funds up to \$50,000 to small businesses in the state of Pennsylvania that have been impacted by COVID-19.

1. Grants of \$5,000 to \$50,000 are available for small businesses that have been negatively affected by the COVID-19 pandemic and related statewide business closure. Funding tiers are listed below.
2. Grants are available only for businesses with annual revenues (prior to March 1, 2020) of \$1 million or less and have 25 or fewer full-time employees (FTEs). (Revenues are based on the IRS tax form definition: Gross Sales (less any returns and allowances) as reported on Line 1.c. on both the 1120 (corporate return), 1120S (S-Corp return), and on IRS Schedule C for single member LLC's and sole proprietorships, Line 3.
3. Eligible businesses must operate primarily in Pennsylvania and must file a Pennsylvania tax return. Applicants will self-certify that 51% or more of revenues are generated in PA.
4. Eligible businesses may be structured as C-corporations, S-corporations, limited liability corporations, sole proprietors, independent contractors or self-employed individuals.
5. Businesses must have must have been in operation as of February 15, 2020.
6. Businesses must currently be operating or have a clear plan to re-open once the Commonwealth permits re-opening of the business.

1. Primary Priority will be given to:

- Historically disadvantaged businesses are defined as businesses that are 51% or more owned and operated by people identifying as African American, Hispanic, Native American, Asian American or Pacific Islander (based on the US CDFI Fund definition of individuals historically lacking access to financial services.)
- Businesses owned and operated by low and moderate income business owners. Low and moderate income business owners are defined as those with a total household income of 80% or less than the county Median Family Income, based on the US Census Bureau's 2018 American Community Survey (2018 ACS) or HUD 80% of Median Household Income.
- Businesses located in rural communities and disadvantaged areas defined as U.S. CDFI Fund Investment Areas including those located in communities experiencing higher than average poverty rates, lower income (less than 80% of area median), higher than average unemployment rates and/or high population loss.
- Certain industry sectors including retail, food and hospitality, health and wellness, personal care (beauty/nail salons, spas, and barbershops), and child care and adult day care.
- Businesses impacted the most financially based on gross revenue losses.

2. Secondary Priority will be given to:

- Women-owned businesses
- Businesses operating in communities participating in one of the following designated revitalization programs including: an active Main Street Program or Elm Street Program, a town in the Trail Town Program™, a town located in the PA Wilds™, or designated commercial corridors in Philadelphia, and Neighborhood Business Districts in Pittsburgh.

The Emergency Fund includes the following eight (8) Categories
 Owners of multiple businesses will be considered for only one grant

RELIEF PROGRAM	ELIGIBLE BUSINESSES	AMOUNT AVAILABLE PER BUSINESS
Micro Business Grant	Annual revenue up to \$50,000	\$5,000 Grant
Micro Business Grant	Annual revenue \$50,001 - \$75,000	\$10,000 Grant
Micro Business Grant	Annual revenue \$75,001 - \$100,000	\$15,000 Grant
Small Business Grant	Annual revenue \$100,001 - \$250,000	\$20,000 Grant
Small Business Grant	Annual revenue \$250,001 - \$500,000	\$25,000 Grant
Small Business Grant	Annual revenue \$500,001 - \$750,000	\$35,000 Grant
Small Business Grant	Annual revenue \$750,001 - \$850,000	\$40,000 Grant
Small Business Grant	Annual revenue \$850,001 - \$1,000,000	\$50,000 Grant

5

ELIGIBLE USES OF FUNDS

1. Payroll costs, costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums.
2. Working capital for the purpose of paying mortgage principal and interest payments (but not mortgage prepayments); and principal and interest payments on any other debt obligations that were incurred before February 15, 2020.
3. Rent payments, utility payments.
4. Working capital for the purpose of covering the costs of re-opening business operations after being fully or partially closed due to the state-mandated business closure period commencing March 2020, as long as the expense was incurred due to COVID-19.
5. Any expenses (costs) incurred related to the expense of implementing COVID-19, including but not limited to specialized equipment, barriers, PDE's, and employee training expense to ensure compliance with state and federal CDC guidelines for reopening.
6. Any Covid-19 related expenses not already paid for with other relief measures such as state grants or loans, US SBA Paycheck Protection Loans, local or regional grant and/or loan programs.

6

REQUIRED DOCUMENTATION

PA CARES DOCUMENTATION CHECKLIST

Most recent tax return filed (2019 or 2018) – must be in an electronic form for online upload, such as PDF.

If the applicant was a startup in 2019 and has not yet filed taxes, a management prepared statement of revenue and expenses as of December 31, 2019; must be in an electronic form for online upload, such as PDF.

If the applicant is a startup as of January 1, 2020, a profit and loss statement as of 3/31/20 - must be in an electronic form for online upload, such as PDF.

Copy of official filing with the Department of State or local municipality for your business such as: (one of the following); must be provided in electronic format for upload, such as PDF

Articles of Incorporation

Certificate of Organization

Fictitious Name Registration

Government-Issued Business License

Any form of acceptable government-issued photo ID; must be in an electronic form for online upload, such as PDF.

Applicant Certification: [CLICK HERE TO DOWNLOAD THE ELECTRONIC FORM](#)

1. Businesses that are not physically based in Pennsylvania
2. Businesses that are in active default (not on a payment plan) with taxes or fees owed to the federal government or Commonwealth
3. Businesses engaged in any activity that is illegal under Federal, state, or local law
4. Businesses owned or controlled by any owner that has ever obtained a direct or guaranteed loan from the State of Pennsylvania or any Federal agency that is currently delinquent or has defaulted within the last seven years and caused a loss to the government.
5. Non-Profits, Churches and other religious institutions
6. Financial businesses primarily engaged in the business of lending, such as banks, finance companies, and factors
7. Passive real estate companies and investors who file a Schedule E on their personal tax returns are not eligible. Real estate businesses in which the majority (>51%) of their income is rental income are also not eligible
8. Life insurance companies
9. Private clubs and businesses which limit the number of memberships for reasons other than capacity
10. Government-owned entities or elected official offices
11. Businesses primarily engaged in political or lobbying activities
12. Businesses engaged in any illegal activity, socially undesirable or those that may be considered predatory in nature, such as pawnshops, rent to own, check cashing businesses and adult bookstores
13. An owner of 20 percent or more of the equity of the applicant is presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction; or has been convicted of, pleaded guilty or nolo contendere to, or commenced any form of parole or probation (including probation before judgment) for, a felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance within the last five years or any other felony within the last year

APPLICANT CERTIFICATION

HOW TO DOWNLOAD
AND COMPLETE THE FORM

APPLICANT CERTIFICATION

This grant provides funds up to \$50,000 to small businesses in the state of Pennsylvania that have been impacted by COVID-19.

Applications accepted from August 10th – August 28th

NEW APPLICATION

APPLY NOW

SIGN INTO YOUR ACCOUNT

lendistrytest01@yopmail.com

Show/Hide

[Forgot Password?](#)

SUBMIT

IMPORTANT INFORMATION

REQUIRED DOCUMENTATION TO APPLY

- Government issued ID
- Most recent tax returns
- Application Certification ([DOWNLOAD HERE](#) ↓)
- Start-ups only - Profit and loss statement as of 3/31/2020 (Only required if no tax returns available)

ADDITIONAL DOCUMENTS FOR A GRANT

- Copy of or
- Proof of tax
- defaulted o
- plan)

GRANT SIZES

\$5,000-\$50,000 based on revenue

ELIGIBILITY REQUIREMENTS

- Any for-profit business or individual dba as a business in the state of Pennsylvania
- Must have been in business by February 15th, 2020
- Annual revenue less than or equal to \$1,000,000
- Employees less than or equal to 25
- Funds must be related to COVID-19
- Pennsylvania (business only, not Owner)

**CLICK THE LINK TO
DOWNLOAD THE
ELECTRONIC FORM**

INSTRUCTIONS

Before starting a new grant application, locate the Application Certification in the box labeled IMPORTANT INFORMATION. To download the form, **click [DOWNLOAD HERE]**. **This is a required document for your grant application.** You will need to upload it to the Portal during **Step 13: Upload Documents** of the application process. You can also download the form by [CLICKING HERE](#).

NOTE: This is an electronic form and can be completed and saved on your computer, laptop, tablet, or other mobile devices.

**COVID-19 Relief Pennsylvania Statewide Small Business Assistance Program
Business Owner Certifications**

The Pennsylvania CDFI Network, as program administrator for the COVID-19 Relief Pennsylvania Statewide Small Business Assistance Program (Program), may rely on Business Owner (Applicant) certifications for use of funds, business eligibility, owner information and financial information for both the business and the owner, for all information that was submitted as any part of its grant application or final grant agreement documentation. Applicant must make this certification in good faith, taking into account their current business activity and their ability to access other sources of liquidity sufficient to support their ongoing operations in a manner that is not significantly detrimental to the business.

If the Applicant uses grant funds for unauthorized Program purposes, the Commonwealth of Pennsylvania will direct the Applicant to repay those amounts. If Applicant knowingly uses the funds for unauthorized purposes, Applicant will be subject to additional liability, such as charges for fraud. If one of the Applicant's shareholders, members, or partners uses grant funds for unauthorized purposes, the Commonwealth will have recourse against the shareholder, member, or partner for the unauthorized use.

An authorized representative of the Applicant must certify such compliance under penalty of perjury and fines pursuant to 18 Pa. C.S. § 4904 (relating to unsworn falsification to authorities) to all of the below.

By signing this document you acknowledge you are certifying to each of the following statements:

_____ The Applicant's business selected for funding in this Program was in operation on February 15, 2020 and, if required, paid income taxes to the state and federal government, as reported on individual or business tax returns.

_____ Applicant's business operations are conducted primarily in Pennsylvania, defined as no less than 51% of annual business revenues (pre-COVID) were generated by sales and services conducted in Pennsylvania. Applicant confirms that such revenues are reflected on its most recently filed Pennsylvania tax return.

_____ COVID-19 has had an adverse economic impact on the Applicant's business, and makes this grant necessary to support the ongoing operations of the Applicant.

_____ The grant will be used only to cover COVID-19 related costs incurred between March 1, 2020 and December 30, 2020. Applicant acknowledges that if the funds are knowingly used for unauthorized purposes, the state and federal government may hold Applicant's business owner(s) legally liable, such as for charges of fraud.

_____ During the period beginning on June 1, 2020 and ending on December 31, 2020, the Applicant's business selected for funding in this Program has not and will not receive another grant under the COVID-19 Relief Pennsylvania Statewide Small Business Assistance Program.

ENTER YOUR INITIALS HERE

**NOTE:
COMPLETE
ALL FIELDS ON
THE FORM
PRIOR TO
UPLOADING**

_____ The Applicant's business has been and remains in compliance with all relevant law regulations during the period of the COVID-19 disaster emergency under the Pennsylvania proclamation dated March 6, 2020, and any and all subsequent renewals. The foregoing is not limited to, orders by the Governor, Secretary of Health, or other commonwealth officials empowered to act during the emergency. Any noncompliant business will be ineligible for this program and may be required to return all, or a portion, of the funds awarded.

_____ I understand that I am ineligible to receive funding under this COVID-19 Relief State Business Assistance Program if I, or any owner of 20 percent or more of the equity of the business, am presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction; or has been convicted of, pleaded guilty or nolo contendere to, or commenced any form of parole or probation (including probation before judgment) for, a felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance within the last five years or any other felony within the last year.

_____ By executing this Business Certification, I hereby authorize the Pennsylvania CDFI Network and its authorized representative (Lendistry) under the COVID-19 Relief Pennsylvania Statewide Small Business Assistance Program to request access to, and review of, the Applicant's Pennsylvania state tax returns and tax return information. I hereby warrant that I am an authorized representative of the Applicant and have full authority to waive confidentiality under Pennsylvania law and authorize release of this information. I authorize the Pennsylvania Department of Revenue (the Department) to release confidential information in the possession of the Department, including but not limited to methods such as phone discussions, mail, facsimile, e-mail or other electronic means, and release the Department from liability for said disclosure.

_____ As Applicant, I further certify that the information provided in the grant application submitted for this program and the information provided in all supporting documents and forms is true and accurate in all material respects. I understand that knowingly making a false statement to obtain a grant from the State of Pennsylvania is punishable under state and federal law, including under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a federally insured institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

_____ As Applicant, I acknowledge that the Pennsylvania CDFI Network will confirm the eligible grant amount using tax documents I have submitted. I affirm that these tax documents are identical to those submitted to the Internal Revenue Service. I also understand, acknowledge, and agree that the Pennsylvania CDFI Network and its authorized representatives can share the tax information with state and federal authorized representatives for the purpose of compliance with federal and state grant requirements and reviews.

Signature of Business Owner

Date

SIGN AND DATE

ENTITY DOCUMENTS

EXAMPLES

PENNSYLVANIA DEPARTMENT OF STATE
CORPORATION BUREAU

Articles of Incorporation-For Profit
(15 Pa.C.S.)

Entity Number

Business-stock (§ 1306)

Business-nonstock (§ 2102)

Business-statutory close (§ 2303)

Cooperative (§ 7102)

Management (§ 2703)

Professional (§ 2903)

Insurance (§ 3101)

Name

Address

City

State

Zip Code

Document will be returned to the
name and address you enter to the left

PA DEPT OF STATE
JAN 27 2010

Fee; \$125



In compliance with the requirements of the applicable provisions (relating to corporations and unincorporated associations), the undersigned, desiring to incorporate a corporation for profit, hereby states that:

1. The name of the corporation (corporate designation required i.e., "corporation", "incorporated", "limited" "company" or any abbreviation. "Professional corporation" or "P.C"):

2. The (a) address of this corporation's current registered office in this Commonwealth (post office box, alone, is not acceptable) or (b) name of its commercial registered office provider and the county of venue is;

(a) Number and Street

City

State

Zip

County

(b) Name of Commercial Registered Office Provider

County

c/o:

3. The corporation is incorporated under the provisions of the Business Corporation Law of 1988.

4. The aggregate number of shares authorized:

5. The name and address, including number and street, if any, of each incorporator (*all incorporators must sign below*):

Name

Address

6. The specified effective date, if any: _____
month/day/year hour, if any

7. Additional provisions of the articles, if any, attach an 8½ by 11 sheet

8. *Solitary close corporation only*: Neither the corporation nor any shareholder shall make an offering of any of its shares of any class that would constitute a "public offering" within the meaning of the Securities Act of 1933 (15 U.S.C. 77a et seq.)

9. *Cooperative corporations only*: Complete and strike out inapplicable term:

The common bond of membership among its members/shareholders is: _____

I TESTIMONY WHEREOF, the incorporator(s)
has/have signed these Articles of Incorporation this


day of January 2011

Signature

Signature

DISPLAY THIS CERTIFICATE PROMINENTLY • NOTIFY AGENCY WITHIN 10 DAYS OF ANY CHANGE

Commonwealth of Pennsylvania
Department of State
Bureau of Professional and Occupational Affairs
PO BOX 2649 Harrisburg PA 17105-2649




License Status
Active

Initial License Date

Expiration Date
01/31/2021

License Number


Commissioner of Professional and Occupational Affairs

Signature

ALTERATION OF THIS DOCUMENT IS A CRIMINAL OFFENSE UNDER 18 PA.C.S. § 4911

Entity# :
Date Filed :
Pennsylvania Department of State

PENNSYLVANIA DEPARTMENT OF STATE
BUREAU OF CORPORATIONS AND CHARITABLE ORGANIZATIONS

☐ Return document by mail to:

Name

Address

City State Zip Code

☐ Return document by email to: _____

Certificate of Organization Domestic
Limited Liability Company

Read all instructions prior to completing. This form may be submitted online at <https://www.c01:porations.pa.Qov>.
Fee: \$125.00 ☐ I qualify for a veteran/reservist-owned small business fee exemption (see instructions)

In compliance with the requirements of 15 Pa.C.S. § 8821 (relating to certificate of organization), the undersigned desiring to organize a limited liability company, hereby certifies that:

1. The name of the limited liability company (designator is required, i.e., "company", "limited" or "limited liability company" or abbreviation):

2. Complete part (a) or (b) - not both:

(a) The address of the limited liability company's initial registered office in this Commonwealth is:
(post office box alone is not acceptable)

Number and Street City State Zip County

(b) name of its commercial registered office provider and the county of venue is:

c/o:
Name of Commercial Registered Office Provider County

3. The name of each organizer is (all organizers must sign on page 2):

Name Address

4. Effective date of Statement of Registration (check, and if appropriate complete, one of the following):

☐ The Certification of organization shall be effective upon filing in the Dept of State.
☐ The Certification of organization shall be effective _____ at _____
on: Date(MM/DD/YYYY) Hour (if any)

DSCB:

5. Restricted professional companies only.

Check the box if the limited liability company is organized to render a restricted professional service and check the type of restricted professional service(s).

☐ **The company is a restricted professional company organized to render the following restricted professional service(s):**

- ☐ Dentistry
- ☐ Law
- ☐ Medicine and surgery
- ☐ Optometry
- ☐ Osteopathic medicine and surgery
- ☐ Podiatric medicine
- ☐ Public accounting
- ☐ Psychology
- ☐ Veterinary medicine

6. Benefit companies only.

Check the box immediately below if the limited liability company is organized as a benefit company:

☐ **This limited liability company shall have the purpose of creating general public benefit**

*Optional specific public benefit purpose. Check the box immediately below if the benefit company is organized to have one or more specific public benefits and supply the specific public benefit(s).
See instructions for examples of specific public benefit.*

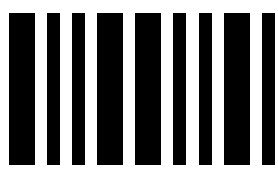
☐ **This limited liability company shall have the purpose of creating the enumerated specific public benefit(s):**

7. For additional provisions of the certificate, if any, attach an 8½ x 11 sheet.

IN TESTIMONY WHEREOF, the organizer(s) has (have) signed this Certificate of Organization this 11 day of September, 2018.

Signature

**PENNSYLVANIA DEPARTMENT OF STATE
BUREAU OF CORPORATIONS AND CHARITABLE ORGANIZATIONS**

<input type="checkbox"/> Return document by mail to: Name _____ Address _____ City _____ State _____ Zip Code _____ <input type="checkbox"/> Return document by email to: _____	Registration of Fictitious Name 
---	---

Read all instructions prior to completing. This form may be submitted online at <https://www.corporations.pa.gov/>.

Fee: \$0

☒ I qualify for a veteran/reservist-owned small business fee exemption (see instructions)

In compliance with the requirements of 54 Pa.C.S. § 311 (relating to registration), the undersigned entity(ies) desiring to register a fictitious name under 54 Pa.C.S. Ch. 3 (relating to fictitious names), hereby state(s) that:

1. The fictitious name is:

2. A brief statement of the character or nature of the business or other activity to be carried on under or through the fictitious name is:

3. The address, including number and street, if any, of the principal place of business (P.O. Box alone is not acceptable):

Number and street	City	State	Zip	County
-------------------	------	-------	-----	--------

4. The name and address, including number and street, if any, of each individual interested in the business is:

Name	Number and Street	City	State	Zip
------	-------------------	------	-------	-----

5. Each entity, other than an individual, interested in such business is (are):

Name	Form of Organization	Organizing Jurisdiction
------	----------------------	-------------------------

Principal Office Address

PA Registered Office, if any

6. The applicant is familiar with the provisions of 54 Pa.C.S. § 332 (relating to effect of registration) and understands that filing under the Fictitious Names Act does not create any exclusive or other right in the fictitious name.

7. (Optional): The name(s) of the agent(s), if any, any one of whom is authorized to execute amendments to, withdrawals from or cancellation of this registration in behalf of all then existing parties to the registration, is (are):
-

IN TESTIMONY WHEREOF, the undersigned has caused this Application for Registration of Fictitious Name to be executed this

24th day of November, 2019.

Individual Signature

APPLICATION PROCESS

This grant provides funds up to \$50,000 to small businesses in the state of Pennsylvania that have been impacted by COVID-19.

Applications accepted from August 10th – August 28th

NEW APPLICATION

APPLY NOW

SIGN INTO YOUR ACCOUNT

lendistrytest01@yopmail.com

Show/Hide

[Forgot Password?](#)

SUBMIT

IMPORTANT INFORMATION

REQUIRED DOCUMENTATION TO APPLY

- Government issued ID
- Most recent tax returns
- Application Certification ([DOWNLOAD HERE](#) ↓)
- Start-ups only – Profit and loss statement as of 3/31/2020 (Only required if no tax return available)

ADDITIONAL DOCUMENTATION FOR APPLICANTS CHOSEN FOR A GRANT:

- Copy of official filing with the Department of State or local municipality for your business
- Proof of tax payment plan (Only required if previously defaulted on payment of taxes and in an active repayment plan)

GRANT SIZES

\$5,000-\$50,000 based on revenue

ELIGIBILITY REQUIREMENTS

- Any for-profit business or individual dba as a business in the state of Pennsylvania
- Must be in business by February 15th, 2020
- Gross annual revenue less than or equal to \$1,000,000
- Full-time employees less than or equal to 25
- Use of funds must be related to COVID-19
- Must be in Pennsylvania (business only, not Owner)

INSTRUCTIONS

To begin your application, click [APPLY NOW].

NOTE: Please use Google Chrome for optimal web browser experience.

2 LET'S GET STARTED WITH YOUR APPLICATION

Let's get started with your application

Collapse All Sections

First Name *

LUU

Last Name *

TESTCASE

Email Address *

luutest@yopmail.com

Confirm Email Address *

luutest@yopmail.com

Owner cell Phone *

123-456-7890

Confirm owner cell Phone *

123-456-7890

Business Name *

Luu's Company

Zip Code of Business *

92821

☒ I accept the [SMS/Text Policy](#)

CONTINUE

INFORMATION NEEDED

- First Name
- Last Name
- E-mail
- Phone Number
- Business Name
- Zip Code of Business

Let's get started with your application

First Name *

LUU

Last Name *

Testcase

Email Address *

luutest01@yopmail.com

Owner cell Phone *

123-456-7890

Business Name *

Luu & Co

☒ I accept the [SMS/Text Policy](#)

CONSENT TO AUTO-DIALED CALLS OR TEXT MESSAGES: I expressly consent to receive marketing and other calls and messages, to landline, wireless or similar devices, including auto-dialed and pre-recorded message calls, and SMS messages (including text messages) from Recipients, at telephone numbers that you have provided. Consent is not a condition of submitting an application. Message and data rates may apply.

LENDISTRY is a licensed California Financial Lender, License # 60DBO66872

Okay

If you'd like to receive text message updates on your grant application, read the **SMS/TEXT Policy** and check the box to agree. If you'd like to opt out of this feature, leave the box unchecked.

Owner details

Owner First Name *

Luu

Owner Last Name *

Testcase

Owner Email *

luutest01@yopmail.com

Owner Cellphone *

123-456-7890

Owner Address *

220 Locust Ave

Owner Address2

Owner City *

Anthill

Owner State *

Missouri

Owner Zip *

65488

Owner County *

Adair County

Owner date of birth (mm/dd/yyyy) *

12/3/1991

Owner Social Security# *

000-00-0000

% of Ownership *

100

☒ I accept the [Terms and Conditions](#)

SAVE & AGREE

INFORMATION NEEDED

- Owner First Name
- Owner Last Name
- Owner E-mail
- Owner Address City, State, Zip Code, and County
- Owner Birthday
- Owner Social Security
- % of Ownership

LUU

Owner Email *

luutest01@yopmail.com

Owner Address *

220 Locust Ave

Owner City *

Anthill

Owner Zip *

65488

Owner date of birth (mm/dd/yyyy) *

12/3/1991

% of Ownership *

100

Testcase

By checking the box I acknowledge that I have read and agree to the following:

1. [Terms of Use](#)
2. [Additional Authorizations](#)
3. [Privacy Policy](#)

LENDISTRY is a licensed California Financial Lender, License # 60DBO66872

Okay

Owner Social Security# *

000-00-0000

☒ I accept the [Terms and Conditions](#)

Check the box to acknowledge that you have read and agree to the **Terms and Conditions**. You must agree in order to move forward with your grant application.

Business information

Business Name *

Luu & Co

DBA (Doing Business As) - [Note-if No DBA type NONE] *

NONE

Business EIN (Only digits, cannot contain special character or spaces) *

000000001

Business Phone # *

123-456-7890

Business Type *

Sole Proprietor (Without Employees) ▼

State of Incorporation *

Missouri ▼

Business Address *

220 Locust Ave

Address 2

City *

Anthill

State *

Missouri ▼

County *

Adair County ▼

Zip *

65488

Date Business Established (mm/dd/yyyy) *

3/15/2019



Business Website URL - (if no website please type none.com) *

www.none.com

INFORMATION NEEDED

- Business Name
- DBA (if applicable)
- Business EIN
- Business Phone Number
- Business Type
- State of Incorporation
- Business Address, City, State, Zip Code, and County
- Business Start Date
- Business Website

How can we help you

Purpose of grant *

Payroll

Amount Requested *

\$ 10000

[Check Eligibility](#)

Will this grant create new jobs?

☒ Yes ☐ No

Annual Revenue *

\$ 65000

of Full Time Employees *

1

of Part Time Employees *

0

of jobs created *

0

of jobs retained *

1

INFORMATION NEEDED

- Purpose of Grant
- Amount Requested
- Will this Grant create new jobs?
- Annual Revenue
- # of Full-Time Employees
- # of Part-Time Employees
- # of Jobs Created
- # of Jobs Retained

Amount Requested *

\$ |

[Check Eligibility](#)

Amount Requested should not be blank.

\$ Amount Requested *

[Check Eligibility](#)

Annual Revenue	Eligible Amount
<\$50,000	\$5,000
\$50,001 - \$75,000	\$10,000
\$75,001 - \$100,000	\$15,000
\$100,001 - \$250,000	\$20,000
\$250,001 - \$500,000	\$25,000
\$500,001 - \$750,000	\$35,000
\$750,001 - \$850,000	\$40,000
\$850,001 - \$1,000,000	\$50,000

Okay

NOTE:

The form field, **AMOUNT REQUESTED**, is based on your annual revenue. To check the grant amount you are qualified for, click **[CHECK ELIGIBILITY]** and locate your eligible amount. You may only request the amount you are eligible for.

Business demographics

Who is your customer base?

☒ B2B ☐ B2C ☐ Both

What type of business is it? *

Retail Trade

NAICS Code *

Women owned business *

YES

Disabled *

NO

Ethnicity *

Not Hispanic or Latino

Rural *

NO

What does your business do? *

Sells Products

Tell us more. *

Apparel and accessory

[Click here](#) to find your NAICS code

Veteran *

NO

Race *

Asian

Franchise *

NO

INFORMATION NEEDED

- Who is your customer base?
- What does your business do? What type of business is it? (**TIP:** View page 18 for a list of business types)
- Tell us more.
- NAICS Code
- Women Owned Business?
- Veteran?
- Disabled?
- Race?
- Ethnicity?
- Franchise?
- Rural?

[Click here](#) to find your NAICS code

Don't know your NAICS Code? Click the following link to find it.

WHAT DOES YOUR BUSINESS DO?

MANUFACTURER It Grows, Builds, and/or Manufactures Something or Multiple Things	SELLING PRODUCT It Sells Products to People or Businesses (including food and lodging)	SERVICE It Provides a Service to People or Business (Including Healthcare)	CONSTRUCTION Construction	TRANSPORTATION Transportation/ Communication/ Electric/ Gas/ Sanitary
WHAT TYPE OF BUSINESS IS IT?				
<u>Food Products</u> <ul style="list-style-type: none"> Meat and Dairy Canned, Frozen and Preserved Products Grain Mill Bakery, Sugar, Fats and Oils Beverages Other Products 	<u>Wholesale - Durable</u> <ul style="list-style-type: none"> "Motor Vehicles" Technology Services "Furniture and Fixtures" Lumber and other construction Professional and Commercial Equipment Metals and Minerals Machinery & Equipment Hardware/Plumbing/Heating/Electrical 	<u>Entertainment</u> <ul style="list-style-type: none"> Full Service Restaurant Limited Service Restaurant Franchise Full Service Bar/Lounge Bar/lounge including entertainment 	<u>General Contractor</u> <ul style="list-style-type: none"> Single Family Residential - other than Single Industrial/Warehouse Nonresidential - other than industrial 	<u>Transportation</u> <ul style="list-style-type: none"> Railroad Local and suburban Transportation Buses (all) Motor Freight Transport and Warehousing Water Transportation Air Transportation Transportation Services (agencies, operators, etc)
<u>Textile</u> <ul style="list-style-type: none"> Fabric Mill (Cotton, wool, silk & other) Knitting Mill Dyeing and Finishing Carpets and Rugs Yarn and Thread 	<u>Wholesale - Non-Durable</u> <ul style="list-style-type: none"> Paper & Paper Products Apparel Groceries & Related Products Farm Products Chemical and Petroleum Beer, Wine and Distilled 	<u>Insurance/Real Estate</u> <ul style="list-style-type: none"> Independent Insurance Carriers Insurance Agent/Broker/Service Real Estate Operators Real Estate Agent/Manager 	<u>Special Trade Contractor</u> <ul style="list-style-type: none"> Plumbing, heating, Air-conditioning Painting and Paper Hanging Electrical Masonry, Stonework, Tile and plastering Carpentry and Floor Work Roofing Concrete Other Special Trade Contractor 	<u>Communications</u> <ul style="list-style-type: none"> Telephone Radio Cable
<u>Apparel</u> <ul style="list-style-type: none"> Mens, Women's, children Hats and Caps Miscellaneous Apparel and accessories Miscellaneous Fabricated Textile 	<u>Retail Trade</u> <ul style="list-style-type: none"> Building Materials/Hardware/Garden/Mobile Homes General Merchandise Food and Grocery Automotive Dealers and Gasoline Apparel and accessory Home furniture, furnishings and equipment Pharmacy 	<u>Hotels/Camps and Lodging</u> <ul style="list-style-type: none"> Hotels/Motels and Boarding Houses Camps and RV Parks Lodging Houses 		<u>Electric/Gas/Sanitary</u> <ul style="list-style-type: none"> Electrical services Gas Production and Distribution Water Supply Sanitary Services Steam and Irrigation
<u>Furniture and Fixtures</u> <ul style="list-style-type: none"> Household Furniture Office Furniture Public Building and Related Office and Store Fixtures 		<u>Personal Services</u> <ul style="list-style-type: none"> Laundry/cleaning/Garment Photographic and Portrait Beauty/Barber/Nail Shoe repair Funeral Services 		
<u>Printing</u> <ul style="list-style-type: none"> Commercial Printing Manifold Business Forms Greeting cards Service industries for printing trade Miscellaneous 		<u>Business Services</u> <ul style="list-style-type: none"> Advertising Reporting Agencies Services to dwelling and other Equipment rental and leasing Personal supply services Computer/technology related 		
<u>Rubber, Plastic, Leather/Glass</u> <ul style="list-style-type: none"> Tires/tubes/hoses/beltings Plastic products Any leather goods Glass and other glass products 		<u>Auto Repair and Services</u> <ul style="list-style-type: none"> Rental Parking Services (except repair) Repair 		
<u>Cement/Clay/Stone/Metal</u> <ul style="list-style-type: none"> Any cement product Any Clay product Any stone product Fabricated Metal product 		<u>Amusement and Recreation</u> <ul style="list-style-type: none"> Dance Studios Theater and Band Bowling Commercial sports 		
<u>Industrial/Commercial Machinery and Computer Equipment</u> <ul style="list-style-type: none"> Transportation Farm and Garden Construction and Metalworking Medical Computer and Office Refrigeration Electronic/Electrical(including Household appliances, lighting,A&V) 		<u>Health Services</u> <ul style="list-style-type: none"> Offices and clinics Nursing and personal care Hospitals Medical and dental labs Home health care services 		
		<u>Professional</u> <ul style="list-style-type: none"> Legal Educational Social Arts Engineering Accounting Mgmt and Public relations 		

Disclosures [Check Eligibility](#)

1) Please provide the total combined household taxable income as reported on your most recently filed federal tax returns (for 2019, Line 11b, for 2018, Line 10) for all individuals in the household.

Note: Numeric only, two decimal place format e.g. 50000.00

\$ Please enter your answer in numeric value *

2) Does the business operate in a designated revitalization area including a Main Street Program or Elm Street Program, a town in the Trail Town Program™, a town located in the PA Wilds™, or designated commercial corridors in Philadelphia, and Neighborhood Business Districts in Pittsburgh.

Please select an answer *

3) What was the gross revenue for the business March – May 2019?

Note: Numeric only, two decimal place format e.g. 50000.00

\$ Please enter your answer in numeric value *

4) What was the gross revenue for the business March – May 2020?

Note: Numeric only, two decimal place format e.g. 50000.00

\$ Please enter your answer in numeric value *

5) Has the Company received other COVID-19 related emergency grant funds (IE. EIDL advance/grant, Local/Municipal Emergency Funds or Other)?

Please select an answer

6) If YES to Question #5, what was the name of the program?

Please select an answer

7) If YES to Question #5, what was the amount received?

Note: Numeric only, two decimal place format e.g. 50000.00

\$ Please enter your answer in numeric value *

8) Does the business owe any federal, state or local taxes?

Please select an answer *

9) Has any owner of 20 percent or more of the equity of the applicant is presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction; or has been convicted of, pleaded guilty or nolo contendere to, or commenced any form of parole or probation (including probation before judgment) for, a felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance within the last five years or any other felony within the last year?

☐ Yes ☐ No

SUBMIT

INSTRUCTIONS

To see if your business operates in a **designated revitalization area** for Question #2, click [**CHECK ELIGIBILITY**] and locate your business area.

Once you have completed all fields for the Disclosures, click [**SUBMIT**] to complete your application.

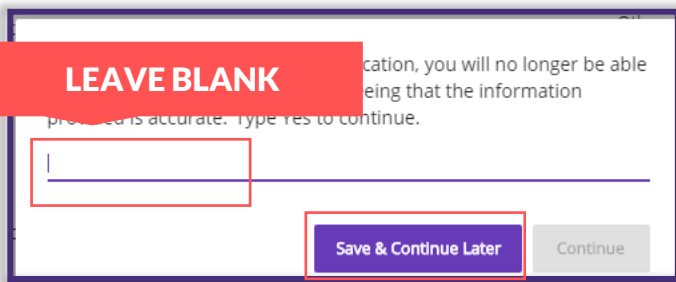
NOTE

You will not be able to edit your application once it has been submitted.

1. If you would like to finish your application at another time, click **[SAVE & CONTINUE LATER]**.
2. If all of the information provided is correct and you would like to complete your application submission, type in **YES** and click **[CONTINUE]**.

TO FINISH YOUR APPLICATION LATER

LEAVE BLANK



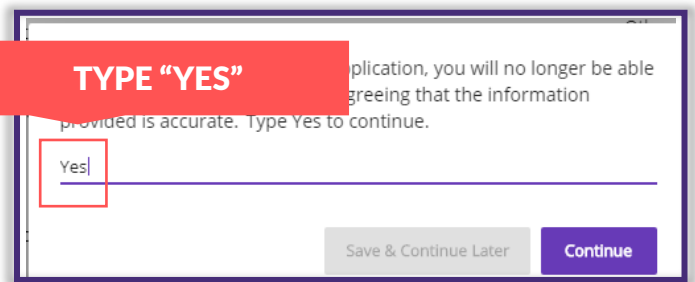
...ication, you will no longer be able
...eing that the information
...ed is accurate. Type yes to continue.

Save & Continue Later Continue

**LEAVE THE FIELD
BLANK AND CLICK
[SAVE & CONTINUE]**

TO COMPLETE YOUR APPLICATION SUBMISSION

TYPE "YES"



...plication, you will no longer be able
...greeing that the information
...vided is accurate. Type Yes to continue.

Yes|

Save & Continue Later **Continue**

**TYPE IN "YES" AND
CLICK CONTINUE]**



Questions? Contact Us 866-913-7510

Thank you for applying for a grant through the COVID-19 Relief Pennsylvania Small Business Assistance Program.

The link below will take you to the Lendistry portal and the new account created for Luu's Company. We have partnered with Lendistry for the processing of your grant.

Please use [this link](#) to add additional information or upload requested documentation.

INSTRUCTIONS

You will receive the following message when your application has been successfully submitted.

Please check the email address that you entered in the “let’s get started with your application” section of the grant application for your username and password to our Portal.

You will need to activate your account using the assigned login in order to upload the required documents for your grant application.

Hi Luu,

Thank you for applying for a grant through the Small Business Grant program of Pennsylvania.

The link below will take you to the portal and the new account created for Luu & Co.

Please use this link to add additional information or upload requested documentation.

Clicking the button will activate your account.

[Click here to log in](#)

New username and password:

Username: @yopmail.com

Password: 86xQmj-^\$3*

866-913-7510

pacdfinetwork@lendistry.com

Beech Capital Venture Corporation.

All Rights Reserved

RESET YOUR PASSWORD



New Password (Min 8, 1-9, a-z, A-Z, !@#\$%^&*)



Enter Your Confirm Password

SUBMIT

**MUST BE A MINIMUM
OF EIGHT
CHARACTERS (1-9, a-z,
A-Z, !@#\$%^&*)**

INSTRUCTIONS

Activate your account by clicking **[CLICK HERE TO LOGIN]**. Use the username and password that is assigned to you in the confirmation email.

Once you login, you will be prompted to reset your password for your privacy. **Your new password must have a minimum of eight characters (1-9, a-z, A-Z), which includes one special character (!@#\$%^&*).**

Hi, Luu !

Grant Application

#DIR13615262

Pending Document Upload

\$10,000.00

Grant Amount

Your application is being reviewed.

Upload Documents & Bank Info

**UPLOAD DOCUMENTS
AND CONNECT BANK
ACCOUNT.**

📞 866-913-7510

📧 pacdfinetwork@lendistry.com

INSTRUCTIONS

Once logged into the Portal, click [**UPLOAD DOCUMENTS & BANK INFO**] to submit the required documents and link your bank account.

BUSINESS INFORMATION

HOW CAN WE HELP YOU

BUSINESS DEMOGRAPHICS

DISCLOSURES

UPLOAD DOCUMENTS & BANK INFO

UPLOAD DOCUMENTS

UPLOAD DOCUMENTS | BANK INFO

Your business is a Corporation

Change business type Corporation

Please upload the items listed below:

Item	Status
Most recent tax return filed (2019 or 2018) *	Pending
Profit and loss statement as of 3/31/20 (Start-ups - only) *	Pending
Government issued ID *	Pending
Entity Documents	Pending
Proof of tax payment plan	Pending
Application Certification *	Pending
Fictitious business name	Pending
Bank info	Pending

Please upload document for most recent tax return filed (2019 or 2018)

BROWSE...

S.No.	Document Na...	Password(if r...	Delete

UPLOAD DOCUMENTS

[Download Application Certification](#)

CHOOSE YOUR BUSINESS TYPE

Your business is a Corporation

Change business type Corporation

Please upload the items listed below:

Item	Status
Most recent tax return filed (2019 or 2018) *	Pending
Profit and loss statement as of 3/31/20 (Start-ups - only) *	Pending
Government issued ID *	Pending
Entity Documents	Pending
Proof of tax payment plan	Pending
Application Certification *	Pending
Fictitious business name	Pending
Bank info	Pending

Please upload document for most recent tax return filed (2019 or 2018)

BROWSE...



BUSINESS TYPES

Choose from the following business types:

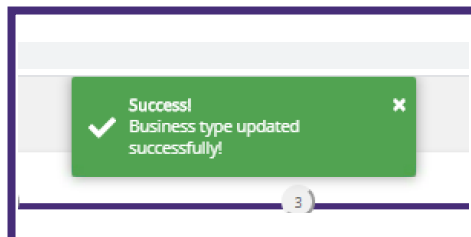
1. Corporation
2. Partnership
3. Limited Liability Partnership (LLP)
4. Limited Liability Company (LLC)
5. Sole Proprietor (Without Employees)
6. Sole Proprietor (With Employees)

CLICK [YES] TO CONFIRM

Are you sure want to change business type?

Yes

No



A notification will appear once you have successfully selected your business type.

UPLOAD DOCUMENTS

BANK INFO

Your business is a Corporation

Change business type Corporation

CLICK [BROWSE] TO LOCATE YOUR FILE AND BEGIN UPLOAD.

Please upload the items listed below:

Most recent tax return filed (2019 or 2018) *	Pending
Profit and loss statement as of 3/31/20 (Start-ups - only) *	Pending
Government issued ID *	Pending
Entity Documents	Pending
Proof of tax payment plan	Pending
Application Certification *	Pending
Fictitious business name	Pending
Bank Info	Pending

* Indicates needed to apply

YOUR DOCUMENT WILL APPEAR HERE ONCE YOU'VE SELECTED IT FROM YOUR DEVICE. CLICK [UPLOAD DOCUMENTS] TO COMPLETE THE UPLOAD.

Please upload document for most recent tax return filed (2019 or 2018)

BROWSE...

S.No.	Document Na...	Password(if r...	Delete
UPLOAD DOCUMENTS			
Download Application Certification			

CLICK HERE TO DOWNLOAD THE APPLICATION CERTIFICATION.

Please upload the items listed below:

Most recent tax return filed (2019 or 2018) *	COMPLETED
Profit and loss statement as of 3/31/20 (Start-ups - only) *	COMPLETED
Government issued ID *	COMPLETED
Entity Documents	COMPLETED
Proof of tax payment plan	COMPLETED
Application Certification *	COMPLETED
Fictitious business name	COMPLETED
Bank Info	Pending

* Indicates needed to apply

[PENDING]	Document Has Not Been Uploaded
[COMPLETED]	Document Successfully Uploaded
*	Required document needed to apply

INSTRUCTIONS

Begin uploading the listed documents.

NOTE: Documents with an asterisk (*) are mandatory and required to complete your application. If a document does not apply to your business, please skip it.

- Select a document from the list.
- Click **[BROWSE]** to locate the document on your device.
- Once you've selected the document from your device, it will appear on the portal screen. Click **[UPLOAD DOCUMENTS]** to complete the upload.
NOTE: Enter the document password if one is required for access.
- The status of the document will change from **[PENDING]** to **[COMPLETED]** once it has been successfully uploaded into the Portal.
- If you have not completed the Application Certification by now, click **[DOWNLOAD APPLICATION CERTIFICATION]** to download and complete the form before uploading.
- Continue uploading documents until all of the required and applicable documents are listed as **[COMPLETED]**.

LINKING YOUR BANK

NOTE: Connect your bank only if your application is selected to proceed. Otherwise, wait for further instructions from your representative.

UPLOAD DOCUMENTS

REQUIRED

Step 1

LINK YOUR BANK ACCOUNT

Linking your bank:

- Tells us where we should deposit your grant
- Expedites your grant
- Verifies your information

Link Your Bank

By linking your bank, you authorize use of your account to process your grant.

Step 2

Where Should we Send Your Funds?

Business Account Name *

Bank Name * Street *

City * State *

Zip * Routing Number *

UPLOAD LATER SAVE & CLOSE

INSTRUCTIONS

After clicking on **[LINK YOUR BANK]** to connect your bank to the portal, a pop-up window will open. Click **[CONTINUE]** to select your banking institution and sign into your online banking account. This will allow Lendistry to access your business bank statements.

STEP 1: Read the Privacy Policy.

Lendistry uses Plaid to link your bank

- Secure
Transfer of your information is encrypted end-to-end
- Private
Your credentials will never be made accessible to Lendistry

By selecting "Continue" you agree to the [Plaid End User Privacy Policy](#)

Continue

STEP 2: Locate your bank.

Select your bank

Search

CHASE Bank of America

WELLS FARGO citi

USbank Capital One

PNC USAA

STEP 3: Login using your Bank ID.

Enter your credentials

Bank of America

Online ID

Password

Submit

Reset password

Please note that Lendistry **DOES NOT** have access to your Online Banking ID and Password. We are only able to view your banking accounts, which are used to verify that your bank statements are accurate.




UPLOAD DOCUMENTS

BANK INFO

REQUIRED

Step 1

LINK YOUR BANK ACCOUNT



Linking your bank :

- Tells us where we should deposit your grant
- Expedites your grant
- Verifies your information

Link Your Bank

By linking your bank, you authorize use of your account to process your grant.

Step 2

Where Should we Send Your Funds?

Business Account Name *

Bank Name *Street *

City *State

Zip *Routing Number *

UPLOAD LATER

SAVE & CLOSE

INSTRUCTIONS

Enter the routing and account numbers to set up a direct deposit for your funds. Business Account Name **MUST** match your Business Name, as reflected in your bank statements.

TIP: See **STEP 16: WHERE TO FIND YOUR ROUTING AND ACCOUNT #** to locate your bank information.

NOTE: Both Steps 1 and 2 are required and must be completed for your application to be processed. Click [SAVE & CLOSE] when both are completed.

YOUR NAME
123 Street
City, AA 00000

DATE _____

0123

PAY TO THE
ORDER OF _____

_____ DOLLARS

BANK NAME

FOR _____

123456789 001234567890 0123

**ROUTING #
MUST HAVE
NINE DIGITS**

ACCOUNT #

INSTRUCTIONS

You can locate your Routing and Account Numbers on your check.

NOTE: The Routing Number contains nine digits.

FAQ

WHAT CAN FUNDS BE USED FOR?

The grants must be used for COVID-19 related losses or expenses. These include:

- Payroll costs, costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums.
- Mortgage interest payments (but not mortgage prepayments or principal payments); interest payments on any other debt obligations that were incurred before February 15, 2020.
- Rent payments, utility payments.
- Working capital for the purpose of covering the costs of re-opening business operations after being fully or partially closed due to the state-mandated business closure period commencing March 2020, as long as the expense was incurred due to COVID-19.
- Any expenses related to the expense of implementing COVID-19, including but not limited to specialized equipment, barriers, PDE's, and employee training expenses to ensure compliance with state and federal CDC guidelines for reopening.

Grant funds cannot be used for expenses or losses that were already covered by the Payroll Protection Program, Economic Injury Disaster Loan (EIDL) or other emergency funding.

WHAT ARE COVID RELATED EXPENSES?

COVID-related expenses are additional costs to re-open; costs to adhere to COVID-19 distancing or sanitation requirements; or normal operating expenses that could not be covered due to reduced revenues due to COVID-19. These include:

- Payroll costs, costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums.
- Mortgage interest payments (but not mortgage prepayments or principal payments); interest payments on any other debt obligations that were incurred before February 15, 2020.
- Rent payments, utility payments.
- Working capital for the purpose of covering the costs of re-opening business operations after being fully or partially closed due to the state-mandated business closure period commencing March 2020, as long as the expense was incurred due to COVID-19.
- Any expenses related to the expense of implementing COVID-19, including but not limited to specialized equipment, barriers, PDE's, and employee training expenses to ensure compliance with state and federal CDC guidelines for reopening.

ARE PA COVID-19 WORKING CAPITAL ACCESS (CWCA) RECIPIENTS ELIGIBLE AND, IF YES, CAN THE GRANT BE USED TO PAY OFF THE CWCA DEBT (OR AT LEAST A PORTION OF IT)?

Yes, CWCA recipients may apply. However, funds from this grant cannot be used to cover the same expenses that were covered by CWCA. Grant funds CANNOT be used to repay CWCA loans. Grant can only be used for payment on debts incurred before February 15, 2020.

ARE RECIPIENTS OF COUNTY/CITY BUSINESS RELIEF FUNDS ELIGIBLE TO APPLY AND WILL THAT BE CONSIDERED IN ANY WAY IN THE PROCESS?

Yes, county/city relief recipients may apply. However, funds from this grant cannot be used to cover the same expenses that the county/city relief funds covered.

ARE FEDERAL PAYCHECK PROTECTION PROGRAM (PPP)/ OR ECONOMIC INJURY DISASTER LOAN (EIDL) RECIPIENTS ELIGIBLE TO APPLY AND WILL THAT BE CONSIDERED IN ANY WAY IN THE PROCESS?

Yes, PPP and EIDL recipients may apply. However, funds cannot be used to cover the same expenses that the PPP/EIDL funds covered.

HOW DO THEY DECIDE WHO WILL RECEIVE THE GRANT?

All applications will first be determined to meet all of the eligibility requirements. Then eligible businesses will be scored based on the program criteria. Priority will be given to businesses owned and operated by low and moderate-income business owners; businesses located in low-income and rural communities and disadvantaged areas; certain industry sectors most impacted by economic shutdown; and businesses impacted the most financially based on gross revenue losses.

At least 50% of grants will go to historically disadvantaged businesses that have traditionally experienced discrimination when seeking financial services and financial products. These businesses are at least 51% owned by persons who are Black, Hispanic, Native American, Asian American, or Pacific Islander.

Additional priority will be given to women-owned businesses; and businesses operating in communities participating in one of the designated revitalization programs, including active DCED designated Main Street and Elm Street communities, a community in the Trail Town Program™, communities located in the PA Wilds™, commercial corridors in Philadelphia, or Neighborhood Business Districts in Pittsburgh.

WHEN WILL THEY MAKE THE DECISION?

Decisions will be made on a rolling basis following each application period. The first application window will close on July 14th. All applications received between June 30th and July 14th will then be scored. Awards from the first application round will be known within 27 business days of the close of the application window.

WILL THEY CONTACT ME DIRECTLY IF I AM SELECTED FOR THE GRANT?

You will be notified directly if you receive a grant. If you are awarded you will be notified within 27 business days of the close of the application window.

HOW MANY ROUNDS ARE THERE?

We anticipate up to four (4) application rounds.

DO I NEED TO REAPPLY FOR EACH ROUND?

No. If you apply and are not awarded a grant, your application will automatically be moved into the next round.

IF I RECEIVED A GRANT IN ONE ROUND, CAN I APPLY AGAIN?

No. Businesses who are awarded a grant are not eligible to apply. Any business (awarded or not awarded) should not apply again in subsequent application rounds, your application will automatically be moved onto the next round.

WILL EVERYONE WHO APPLIES RECEIVE A GRANT?

No. There are more than 1 million businesses in Pennsylvania who are eligible to apply and we anticipate an overwhelming need for these grants. Eligible businesses will be scored based on the program criteria. Priority will be given to businesses owned and operated by low and moderate-income business owners; businesses located in rural communities and disadvantaged areas ; certain industry sectors most impacted by economic shutdown; and businesses impacted the most financially based on gross revenue losses. At least 50% of grants will go to historically disadvantaged businesses that have traditionally experienced discrimination when seeking financial services and financial products. These businesses are at least 51% owned by persons who are Black, Hispanic, Native American, Asian American, or Pacific Islander. Additional priority will be given to women-owned businesses; and businesses operating in communities participating in one of the designated revitalization programs, or designated commercial corridors in Philadelphia, or Neighborhood Business Districts in Pittsburgh.

WHY WAS I NOT PICKED IN THE FIRST ROUND, MY BUSINESS NEEDS THE MONEY?

There is an overwhelming need for small businesses that have been economically impacted by COVID-19 pandemic and related statewide business closure. If you were not selected in the first round and your business meets all of the eligibility requirements you will be considered for future rounds of funding.

I HAVE A LOAN OUTSTANDING WITH ONE OF THE PARTICIPATING CDFIS. HOW DO I PARTICIPATE IN THE LOAN FORBEARANCE AND PAYMENT RELIEF BENEFIT?

You need to reach out to your CDFI lender and discuss any forbearance or adjustment of repayment terms directly with them.

I HAVE A FRANCHISE BUSINESS WITH MULTIPLE LOCATIONS. CAN I APPLY FOR ASSISTANCE FOR EACH LOCATION?

No. Businesses with common ownership can only apply once. If you own multiple franchises or multiple locations for your business, you may only apply one time.

I OWN MULTIPLE BUSINESSES. CAN I APPLY FOR EACH BUSINESS?

Owners of multiple businesses will be considered for only one grant. Owners of multiple businesses are encouraged to apply with the business that best fits the program priorities.

IS THERE A DIFFERENCE IN WHICH CDFI ORGANIZATION SERVICES A GRANT APPLICATION IN MY AREA?

You may select any CDFI that serves your area. Each county will have at least two CDFIs from which businesses can choose to apply. Some counties will have several more options. You can research CDFIs that serve your county at pabusinessgrants.com. Pick the one that you think best fits your needs, as they can also provide other financing assistance for you, like working capital loans, equipment loans and technical assistance to help you and your business.

I'M EXAMINING THE LIST OF FINANCIAL INSTITUTIONS AND LOOKING FOR THE ONE THAT WOULD FIT ME BEST. THERE ARE SEVERAL GROUPS LISTED IN MY COUNTY. CAN I APPLY TO VARIOUS ORGANIZATIONS?

No. Submitting multiple applications will only delay your application from being processed. Pick the one that you think best fits your needs, as they can also provide other financing assistance for you, like working capital loans, equipment loans and technical assistance to help you and your business.

WHICH GRANT DO I APPLY FOR, THE DISADVANTAGED GRANT OR THE MAIN STREET GRANT?

You do not need to worry about this. You will submit one application and the process will place you in consideration for the correct pool of funds.

WHAT DOCUMENTS WILL I NEED TO SUBMIT AS PART OF MY APPLICATION

1. Most recent federal tax return filed (2019 or 2018) – must be in an electronic format for online upload, such as PDF.
2. If the applicant was a startup in 2019 and has not yet filed taxes, a management prepared statement of revenue and expenses as of December 31, 2019; must be in an electronic format for online upload, such as PDF.
3. If the applicant is a startup as of January 1, 2020, a profit and loss statement as of 3/31/20 - must be in an electronic format for online upload, such as PDF.
4. Copy of official filing with Department of State or local municipality for your business such as: (one of the following); must be provided in electronic format for upload, such as PDF.
 - a. Articles of Incorporation
 - b. Certificate of Organization
 - c. Fictitious Name registration
 - d. Government-issued Business License
 - e. Any form of acceptable government-issued photo ID; must be in an electronic format for online upload, such as PDF.

For step-by-step instruction of all information that will need to be provided in the application, please refer to the Portal Guide Book

ARE THE APPLICATION QUESTIONS POSTED ON THE WEBSITE SO THAT I CAN PREPARE TO ANSWER THE QUESTIONS BEFORE BEGINNING THE ACTUAL APPLICATION?

You can refer to the Portal Guide Book which takes you step-by-step through the application process.

HOW MUCH CAN A BUSINESS APPLY FOR?

Grant amounts will range from \$5,000 to \$50,000. The grant amount for which a Business is eligible is based on its annual revenues as documented in its most recent tax return. Owners of multiple businesses will be considered for only one grant.

ELIGIBLE BUSINESS ANNUAL REVENUE	GRANT AMOUNT AVAILABLE PER BUSINESS
<\$50,000	\$5,000 Grant
\$50,001 - \$75,000	\$10,000 Grant
\$75,001 - \$100,000	\$15,000 Grant
\$100,001 - \$250,000	\$20,000 Grant
\$250,001 - \$500,000	\$25,000 Grant
\$500,001 - \$750,000	\$35,000 Grant
\$750,001 - \$850,000	\$40,000 Grant
\$850,001 - \$1,000,000	\$50,000 Grant

ARE THE REVENUE THRESHOLDS FOR THE GRANT AMOUNTS BASED OFF OF GROSS REVENUE?

Revenues are based on the IRS tax form definition: Gross Sales (less any returns and allowances) as reported on Line 1.c. on both the 1120 (corporate return) and 1120S (S-Corp return) and on IRS Schedule C for single-member LLC's and sole proprietorships it is Line 3.

HOW LONG WILL I HAVE TO COMPLETE MY APPLICATION?

Application window for the first round of funding is expected to open on June 30th and remain open for 10 business days. Applications will continue to be accepted after 10 business days but will be considered for future rounds of funding. Additional rounds will be announced soon. There will be multiple rounds of application windows, and each will be open for a period of approximately 10 days. It is not a first-come, first-served program. If you can't apply in the first round, there will be additional rounds in which you can apply. However, we encourage you to apply as soon as you can.

IF MY BUSINESS IS A PARTNERSHIP OR HAS MULTIPLE OWNERS AND SOME ARE LOW-INCOME OTHERS ARE NOT. WHAT IS THE % OF OWNERSHIP THAT MUST BE LOW INCOME?

51% of ownership to determine eligibility for Low-Income status and also to determine minority- or women- ownership status.

IS THE 25 EMPLOYEES OR FEWER COUNT PRIOR TO COVID-19 OR POST COVID-19 IMPACT? ARE ONLY W2 EMPLOYEES COUNTED?

To be eligible a business must have 25 or fewer full-time equivalent (FTE) employees prior to February 15, 2020. To count FTE employees, apply one for a 1 FTE for a full-time person and 1/2 FTE for any part-time employee no matter how many hours the employee works. Then sum to determine total employment for this requirement.

AM I ELIGIBLE FOR THE PROGRAM IF MY REVENUE FOR THIS YEAR IS LESS THAN \$1 MILLION BUT LAST YEAR (AND THE YEARS BEFORE) IT WAS MORE THAN \$1 MILLION?

Grants are available only for businesses with annual revenues (prior to March 1, 2020) of \$1 million or less and have 25 or fewer full-time equivalent employees (FTEs). Revenues are based on the IRS tax form definition: Gross Sales (less any returns and allowances) as reported on Line 1.c. on both the 1120 (corporate return) and 1120S (S-Corp return); and, on IRS Schedule C for single-member LLC's. For sole proprietorships it is Line 3.

MY BUSINESS IS INCORPORATED OUTSIDE OF PA BUT I GENERATE THE MAJORITY OF MY BUSINESS REVENUE IN PA. AM I ELIGIBLE TO APPLY?

Eligible businesses must operate primarily in Pennsylvania and must file a Pennsylvania tax return and must have 51% or more of business revenue generated from PA operations.

ARE REAL ESTATE COMPANIES/BROKERS/SALES AGENTS ELIGIBLE GRANTEES?

Real estate professionals who practice real estate as their operating business and file a Schedule C on their personal tax returns are eligible. Passive real estate companies and investors who file a Schedule E on their personal tax returns are not eligible. Real estate businesses in which the majority (>51%) of their income is rental income are also not eligible.

A DRIVER'S LICENSE IS A REQUIRED DOCUMENT. IS A STATE ID ALLOWED INSTEAD OF A DRIVER'S LICENSE? OR WOULD OTHER FORMS OF PICTURE IDENTIFICATION BE ALLOWED?

Yes, any government issued Photo ID will be accepted. State ID, or a passport would be other forms that could be accepted.

DO I HAVE TO SUBMIT DOCUMENTATION TO VERIFY OWNERSHIP? DO MULTI-OWNER COMPANIES HAVE TO SUBMIT FOR ONE OWNER OR ALL?

We will need information from only the owner that is filing the application. Only one business owner can apply.

WHEN DO I HAVE TO HAVE MY APPLICATION AND DOCUMENTS SUBMITTED TO BE CONSIDERED IN THE FIRST ROUND?

The first application window will close and not allow new submissions after 11:59 pm on July 14. The application portal will only allow for uploading of required documents. The deadline to submit all required documents will be July 16 at 11:59 pm. New applications cannot be started or accepted after July 14 until the opening of the next application round.

HOW WILL I KNOW YOU HAVE ALL MY INFORMATION TO BE CONSIDERED?

You will receive a confirmation email from pacdfinetwork@lendistry.com to confirm your application has been received. If more information or documents are needed, Lendistry will contact you by email and work with you to complete your application or verify the information you submitted. Lendistry is available to assist you in understanding what business information is needed and how to upload documents.

Confirmation emails come from Lendistry at pacdfinetwork@lendistry.com. If you did not receive a confirmation email after submitting your application, please check your Spam Folder for emails from pacdfinetwork@lendistry.com and add the email address to your email account's safe sender list.

WHEN WILL I FIND OUT THE DECISION?

Decisions will be made on a rolling basis following each application period. The first application window will close and not allow new submissions after 11:59 pm on July 14.

The PA CDFI Network will begin reviewing all applications after the close of the application period on July 14th, 2020. The grant selection process will take a few weeks after the close of the application period on July 14, 2020. Notice about approvals will occur on a rolling basis starting as early as July 31. We anticipate that all applicants will receive notice no later than August 10 as to the status of their application, whether it is approved, rolled over for a future round consideration, or declined.

We appreciate your patience, and ask that you refrain from contacting Lendistry or the PA CDFI Network as to the decision status for completed applications prior to August 10.

WILL THE APPLICATION PORTAL CLOSE?

Yes, the application portal will close on July 15th for system updates.

WHEN DOES THE NEXT APPLICATION WINDOW OPEN?

The second application window is expected to open in August. The PA CDFI Network will send an email announcing when the next application window is open. Stay informed by signing up for email notifications from the PA CDFI Network.

Applicants who applied in the first application window do not need to reapply, qualified applications will be automatically rolled over into the next funding round for consideration. An update about your application status will be sent by August 10th.

Sign up at:

https://docs.google.com/forms/d/e/1FAIpQLSfximN3WPL4dlpvN5_UB18AyUKHqeQ5-EQ7e_hWWDoV2NqmGw/viewform

WHAT ARE THE KEY DATES FOR THE FIRST FUNDING ROUND OF THE GRANT PROGRAM?

Application Open: June 30, 2020

Application Close: July 14, 2020

Application Pause: July 15, 2020

We anticipate approvals on a rolling basis to start as early as July 31 and continue into the beginning of August. An update about your application status will be sent by August 10th. Applicants who applied in the first application window do not need to reapply, qualified applications will be automatically rolled over into the next funding round for consideration.

MY APPLICATION WAS STARTED, BUT UNFINISHED BEFORE THE FIRST APPLICATION WINDOW CLOSED AT 11:59 PM ON JULY, 14TH. DO I NEED TO RESTART MY APPLICATION?

Any unfinished applications can be continued and finished when the application window reopens. You may use your login to complete your application. The second application window is expected to open in August.

WHAT DO I DO IF I AM HAVING TROUBLE CONNECTING MY BANK ACCOUNT?

Please note bank verification is not required for this stage of the review process. Grant recipients will be asked to connect their account for grant disbursement.

WHAT INFORMATION ARE YOU PULLING FROM MY BANK?

To ensure that the bank account you provided is valid and to prevent fraud, Lendistry is verifying that the name on your bank account aligns with the business information you provided in your application. As well as, that the business bank account is active with transactions from the last 90-120 days.

Lendistry and the PA CDFI Network do not have access to your bank login credentials, including username or password. Security is our utmost priority. The technology used to verify your bank account is owned and operated by VISA and applies their banking standards and security protocol.

WHY IS MY BANK NOT LISTED, AND WHAT CAN I DO IF IT'S NOT AN OPTION IN YOUR SYSTEM?

For applicants that move to the verification step during the review process of the grant, Lendistry will send you a link to validate your bank account information online. In lieu of validating your bank account information online, applicants can obtain stamped bank statements from their bank. Lendistry can work with you on how to submit this information and documents.

I HAVE A CRIMINAL HISTORY, AM I ELIGIBLE TO APPLY?

Yes, are eligible to apply. The COVID-19 Statewide Small Business Assistance program follows the certification and program eligibility requirements for the Small Business Administration (SBA). The SBA recently revised requirements and we have updated the grant program criteria to include:

The business will only be excluded if the 20% owner is facing felony charges. The parole/probation exclusion is now limited to 20% owners whose probation or parole commenced within the last five years for any felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance, or within the last year for other felonies.

Certification documents are updated with this new information. If you previously signed a certification document, you do not need to sign an updated certification at this time. Lendistry will work with you on updating certifications during the review process.