

COVID-19 RELIEF

PA STATEWIDE SMALL BUSINESS
ASSISTANCE PROGRAM

CDFI GUIDELINES

UPDATED 06/29/20

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.

4

GRANT FUNDING STRUCTURE

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 do 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.		

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 incarcerated, on probation, on parole; 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 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

CDFIs must be aware of these critical Applicant Certifications

Applicants will be required to self-certify adherence to the following:

Pennsylvania CDFI Network Reliance on Business Applicant Certifications for the COVID-19 Relief Statewide Small Business Assistance Program:

___ The Pennsylvania CDFI Network may rely on applicant certifications for use of funds, business eligibility, owner information and financial information for both the business and the owner. 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.

___ Applicant understands that the grant funds available under the **COVID-19 Relief Statewide Small Business Assistance Program** are limited, and thus, certain small business owners, including small business owners who may otherwise qualify for such grant funds, may not be selected to receive grant funds under the **COVID-19 Relief Statewide Small Business Assistance Program**. The grant funds shall be awarded by priorities established by the Pennsylvania CDFI Network.

An authorized representative of the applicant must certify in good faith to all of the below:

Businesses receiving grant funds 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:

___ 1. The business 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.

___ 2. COVID-19 has had an adverse economic impact and makes this grant request necessary to support the ongoing operations of the applicant.

___ 3. The grant will be used only to cover COVID 19 related costs. I understand that if the funds are knowingly used for unauthorized purposes, the state and federal government may hold me legally liable such as for charges of fraud.

___ 4. During the period beginning on June 1, 2020 and ending on December 31, 2020, the business has not and will not receive another grant under the COVID-19 Relief Statewide Small Business Assistance Program.

___ 5. The business must have been, and remain, in compliance with all relevant laws, orders, and regulations during the period of the COVID-19 disaster emergency under the Pennsylvania Governor's proclamation dated March 6, 2020, and any and all subsequent renewals. The foregoing includes, but 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 funding under this program and may be required to return all, or a portion, of the funds awarded.

___ 6. I understand that I am ineligible to receive funding under this COVID-19 Relief Statewide Small Business Assistance Program if I, or any owner of 20 percent or more of the equity of the applicant is incarcerated, on probation, on parole; 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 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.

___ 7. By executing this application, I am hereby authorizing Pennsylvania CDFI Network and its authorized representative (Lendistry) under the COVID-19 Relief 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.

___ 8. I further certify that the information provided in this application 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.

___ 9. 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.

9 APPLICANT CERTIFICATION

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.

Applications accepted from June 30th – July 14th

NEW APPLICATION

APPLY NOW

SIGN INTO YOUR ACCOUNT

E-Mail

Password

Show/Hide

[Forgot Password?](#)

SUBMIT

QUALIFICATIONS

WHAT IS THE SIZE OF THE GRANT?

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

REQUIRED DOCUMENTATION:

- Most recent tax return filed (2019 or 2018)
- If the applicant is a startup as of January 1, 2020, a profit and loss statement as of 3/31/20
- Proof of tax payment plan (if not current)
- Entity Docs including DBA or FBN certificate & proof of ownership
- Business License (if Sole Proprietor)
- Government Issued ID
- [Application Certification](#)

WHO IS ELIGIBLE?

Any for-profit business or individual dba as a business in the state of Pennsylvania

APPROVAL REQUIREMENTS:

- 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)

CLICK THE LINK TO
DOWNLOAD THE
ELECTRONIC FORM

DISCLOSURE

[Terms and Conditions](#)

This Project is financed by a grant from the federal Department of U.S. Treasury, under the administration of the Commonwealth of Pennsylvania and the Pennsylvania CDFI Network.

INSTRUCTIONS

Before starting a new grant application, click on **[APPLICATION CERTIFICATION]** under QUALIFICATIONS to download the electronic form. **This is a required document for your grant application.** You will need to upload it to the Portal during **Step 12: Upload Documents** of the application process.

APPLICATION PROCESS

WE SUPPORT SMALL BUSINESSES IN PENNSYLVANIA

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[Terms and Conditions](#)

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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 * luutest01@yopmail.com	Confirm Email Address * luutest01@yopmail.com
Owner cell Phone * 123-456-7890	Confirm owner cell Phone * 123-456-7890
Business Name * Luu & Co	Zip Code of Business * 65488

I accept the [SMS/Text Policy](#)

SAVE & NEXT

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

I accept the [Terms and Conditions](#)

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

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) * 00000001	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? <input checked="" type="radio"/> Yes <input type="radio"/> 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	\$30,000
\$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?
- 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.

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.

Please enter your answer *

65000

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 *

YES

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

Please enter your answer *

60000

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

Please enter your answer *

65000

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 *

NO

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?

Please enter your answer *

0

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

Please select an answer *

NO

9) An owner of 20 percent or more of the equity of the applicant is incarcerated, on probation, on parole; 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 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.



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 & Co. 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.

You will also receive a confirmation email with login credentials.

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*

866-943-7510

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

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.

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.

OWNER DETAILS

BUSINESS INFORMATION

HOW CAN WE HELP YOU

BUSINESS DEMOGRAPHICS

DISCLOSURES

UPLOAD DOCUMENTS & BANK INFO

UPLOAD DOCUMENTS

UPLOAD DOCUMENTS | BANK INFO

Your business is a Sole Proprietor (Without Employees)

Change business type Sole Proprietor (Without Employees)

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
Business license (if a Sole Proprietor or not in SOS)	Pending
Bank Info	Pending

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

BROWSE...

S.No.	Document Name	Password(if requir...	Delete
UPLOAD DOCUMENTS			

Title	Document Name	Preview	Delete
No Record available!			

UPLOAD LATER | SAVE & CLOSE

OWNER DETAILS

BUSINESS INFORMATION

HOW CAN WE HELP YOU

BUSINESS DEMOGRAPHICS

DISCLOSURES

UPLOAD DOCUMENTS & BANK INFO

CHOOSE YOUR BUSINESS TYPE

UPLOAD DOCUMENTS

UPLOAD DOCUMENTS | BANK INFO

Your business is a Sole Proprietor (Without Employees)

Change business type Sole Proprietor (Without Employees)

Partnership

Limited Liability Company (LLC)

Sole Proprietor (Without Employees)

Sole Proprietor (With Employees)



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)

UPLOAD DOCUMENTS

UPLOAD DOCUMENTS | BANK INFO

Your business is a Sole Proprietor (Without Employees)

Change business type Limited Partnership (LP)

Are you sure want to change business type?

Yes No

Success! Business type updated successfully!

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

UPLOAD DOCUMENTS

UPLOAD DOCUMENTS

BANK INFO

Your business is a Sole Proprietor (Without Employees)

Change business type

**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
Business license (if a Sole Proprietor or not in SOS)	Pending
Bank Info	Pending

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

BROWSE...

S.No.	Document Name	Password(if requir...	Delete
1	Business Tax Retur...	<input type="password" value="password"/>	

UPLOAD DOCUMENTS

Title

No Record available!

UPLOAD LATER

SAVE

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

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
Business license (if a Sole Proprietor or not in SOS)	COMPLETED
Bank Info	COMPLETED

[PENDING]

Document Has
Not Been
Uploaded

[COMPLETED]

Document
Successfully
Uploaded

INSTRUCTIONS

Begin uploading ALL listed documents. These documents are **required**, and your grant cannot be processed until all have been uploaded to the Portal.

1. Select a document from the list.
2. Click **[BROWSE]** to locate the document on your device.
3. 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.
4. The status of the document will change from **[PENDING]** to **[COMPLETED]** once it has been successfully uploaded into the Portal.
5. Continue uploading documents until all have been marked as **[COMPLETED]**.

UPLOAD DOCUMENTS

UPLOADED INFO

REQUIRED

REQUIRED

Step 1

LINK YOUR BANK ACCOUNT

Linking your bank :

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

Link Your Bank

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

Step 2

Where Should we Send Your Funds?

Account Name *

Bank Name * Street *

City * State

Zip * Routing Number *

Account Number *

UPLOAD LATER SAVE & CLOSE

INSTRUCTIONS

Once you have uploaded ALL required documents, click [**SAVE & CLOSE**] to link your bank account to the portal. **Enter the routing and account numbers to set up a direct deposit for your funds. Account Name **MUST** match your Business Name, as reflected in your bank statements.**

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

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.

TIP: See **STEP 14: WHERE TO FIND YOUR ROUTING AND ACCOUNT #** to locate your bank information.

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.

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 WIN 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 GRANTEEES?

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.