



Northwest Community Action, Inc

PO Box 67 312 North Main Street Badger, MN 56714

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www.northwestcap.org

August 7, 2020

Dear Roseau County Business Owner:

Roseau County has received funding under the CARES Act from the federal government to be used to provide grants to businesses which suffered uncompensated losses as a result of the COVID 19 pandemic. Your business is being provided with the enclosed application because we believed that your business may qualify for grant funding under this program. If your business has suffered an uncompensated loss of revenue which is attributable to the COVID-19 pandemic and if you are interested in participating in the program please complete the enclosed application.

Roseau County has contracted with Northwest Community Action to assist in the application intake and approval process. If you are interested in participating in the program please fill out the attached application (and provide necessary supporting documentation) and return to:

Northwest Community Action Inc,
PO Box 67
Badger, MN 56714

The application and supporting material may also be scanned and emailed to the following email address if you would prefer: jwynne@nwcaa.org. If you have any questions you may also send them to this email address or call (218) 528-3258 and leave a message.

Please note: Completed applications and any supporting materials must be received by Northwest Community Action no later than September 15, 2020.

Thank You

John Wynne

John Wynne
Northwest Community Action, Inc

Roseau County Small Business COVID-19 Recovery Grant Application

Disaster Event: COVID-19

Application Period: August 5th, 2020 through September 15th, 2020. Applications received before or after this time frame will not be reviewed.

Application Date:

ONLY ELIGIBLE AND COMPLETED APPLICATIONS WITH REQUIRED SUPPORTING DOCUMENTATION WILL BE ACCEPTED. PLEASE READ ENTIRE FORM BEFORE SUBMITTING

Applications may be submitted in one of the following ways:

1. Applicants may mail the completed grant application and supporting documents via U.S. mail to the following address:

Northwest Community Action, Inc.
PO Box 67,
Badger, MN 56714.

2. Applicants may also email documents in PDF format to: jwynne@nwcaa.org. Please add "Roseau County Small Business Grant" in the subject line.

Grant Amount: Up to \$10,000

In order to qualify, applicant must demonstrate an uncompensated loss in business revenues due to the Coronavirus Pandemic. You will be required to provide documentation supporting the losses claimed.

Describe the economic loss you have suffered in the box below:

SECTION I. APPLICATION SIGNATURE

The undersigned, by signature on this document, verifies that information contained herein and, in all attachments, and all supporting documents and materials are true and complete, that I/we have authority to apply for this grant on behalf of the business, and intend to use the grant proceeds for business recovery and continuation purposes.

The undersigned understands that the program administrator and/or grant review committee of this grant program may request further documentation and information from the applicant or co-applicants for purposes limited to this application, and hereby authorized such investigation.

APPLICANT(S) SIGNATURE(S)

Print Name: _____

Signature: _____

Date: _____

Print Name: _____

Signature: _____

Date: _____

SECTION II. ELIGIBILITY

YOUR BUSINESS MUST BE:

- 1. A for-profit, privately held small business that was established on, or before, January 1, 2020.
- 2. The business must have a physical location in Roseau County.
- 3. The business must have a demonstrated reduction in business income related to COVID-19.
- 4. A small business with 1 to 50 employees**

**Employees are defined as individuals who receive paid wages or salary which employment taxes (e.g. FICA, FUTA) and income taxes are withdrawn and remitted to the IRS, as evidenced by business tax returns filed i.e. IRS Form 941, Employer's Quarterly Federal Tax Return or IRS Form W-3, Transmittal of Wage and Tax Statements. For purposes of eligibility, independent contractors (also known as 1099 employees) qualify as employees for this grant program.

ALL OF THE ABOVE MUST BE TRUE TO BE ELIGIBLE FOR THIS PROGRAM.

INELIGIBLE BUSINESSES:

- 1. A business deriving more than one-third of gross annual revenue from legal gambling activities.
- 2. A business engaged in any illegal activity.

INELIGIBLE BUSINESSES DO NOT QUALIFY FOR THIS GRANT PROGRAM.

SECTION III. REQUIRED APPLICANT DOCUMENTATION

REQUIRED GRANT APPLICATION DOCUMENTS:

- 1) Completed and signed application form.
- 2) Section I of this application form completed and signed by individual(s) who, individually or collectively, own fifty-one percent (51%) or more of the equity of the business, as shown on the businesses tax statements.
- 3) A copy of each individual's driver's license or US Passport must be provided for identity verification purposes.
- 4) Business tax returns for 2019.

If the 2019 tax returns have not been filed then you must provide the 2018 business tax return along with the 2019 business year-end profit and loss statement.

- 5) Comparative financial statements.
- 6) List all other Covid related funding received (for example SBA, PPP, EIDL, unemployment Insurance etc.)

A P&L for March 1, 2019 – July 31, 2019 and March 1, 2020 – July 31, 2020 demonstrating loss of revenue as compared to previous year.

In the absence of the P&L, applicant can submit QuickBooks reports or point-of-sale reports in order to show economic impact. Bank account statements will not be accepted.

COLLECT ALL REQUIRED SUPPORTING DOCUMENTS BEFORE COMPLETING APPLICATION.

APPLICANT MAY VOLUNTARILY PROVIDE ADDITIONAL INFORMATION THAT WILL ADD CONTEXT AND ASSIST THE GRANT COMMITTEE IN MAKING AN INFORMED GRANT DECISION. ADDITIONAL INFORMATION MAY INCLUDE:

- Year-end financial statements or tax returns for 2019.
 - Interim financial statements (profit & loss) for the current year-to-date.
 - Additional filing requirements providing monthly sales figures indicating a loss of business.
 - Any other helpful information to indicate need or loss of sales revenues due to COVID-19
- ADDITIONAL INFORMATION MAY BE REQUESTED BY THE GRANT COMMITTEE TO DETERMINE A GRANT DECISION. IF REQUESTED, PLEASE PROVIDE ADDITIONAL INFORMATION WITHIN 3 DAYS OF THE REQUEST.**

COMPLETED Grant applications will be sent to the grant review committee in the order they are received. Incomplete application forms or application forms not accompanied by all relevant supporting documents are not considered received and will not be sent to the grant committee until such time as all required forms and supporting documents have been received.

Each applicant OR business can receive only one grant.

If you receive the grant, the check will be made out to the business entity name for deposit. Roseau County will mail the check to the grant recipient.

By signature of this application the applicant(s) agree that should you receive the grant applicant(s) name, the business name, grant amount, demographic information, and other relevant information will be shared with the grantor, Roseau County.

By signature of this application the applicant(s) assert not to hold Roseau County, Northwest Community Action, Inc. or any member of the grant review committees, liable should you not receive the grant.

SECTION IV. APPLICATION FORM

1. ORGANIZATION TYPE: Sole Proprietorship Partnership Corporation S-Corporation Limited Liability Company Other:

2. BUSINESSES LEGAL NAME:

3. TRADE NAME: (if different than legal name)

4. EIN (EMPLOYER IDENTIFICATION NUMBER):

5. MAILING ADDRESS: Number, Street, and/or Post Office Box:

City: County: State: Zip Code:

6. BUSINESS PROPERTY ADDRESS(ES)

Number and Street

City: County: State: Zip Code:

DO YOU:

Own Lease

7. PRIMARY BUSINESS ACTIVITY:

8. NUMBER OF EMPLOYEES: (pre- disaster)

9. DATE BUSINESS ESTABLISHED: (MM/YYYY)

10. BUSINESS FINANCIAL SUMMARY

	2019 (year-end)	March 1, – July 31, 2019	March 1, – July 31, 2020
Gross Sales Revenues			
Total Employees			
Profit/Loss			

11. AMOUNT OF ESTIMATED LOSS: Loss of Sales: Inventory:

Other:

12. INSURANCE COVERAGE (IF ANY) Coverage Type:

Business Interruption Insurance

Other

Phone Number (include Area Code)

City,

State,

Zip

Unless the NO box is checked, I give permission to discuss any portion of this application with the representative listed above. NO

**Roseau County Small Business Grant Program
Procedural Guidelines
August 2020**

1.0 Introduction

In response to the economic hardships experienced by small businesses resulting from the COVID19 pandemic, Roseau County has established a Small Business Grant Program in an effort to retain jobs and stabilize local businesses. This Program provides gap financing for businesses that have lost revenue as a result of social distancing and/or closure. The program is funded through the CARES Act.

The program will use a portion of CARES ACT funds to provide grants of up to \$10,000 (initially) to qualifying businesses. The business must demonstrate a loss of gross revenue as a result of the COVID-19 pandemic to be considered for funding. Applications will be accepted from August 5th, 2020 through September 15, 2020.

2.0 Program Requirements

2.1 TERMS

Funds are provided as a grant. Repayment is only required if grant agreement is violated or the County determines duplication of benefits has occurred (see section 2.4).

Maximum request: \$10,000. Minimum request: \$1,000.

2.2 PROGRAM SERVICE AREA

Financing under this Program is available to eligible for-profit businesses located within the Roseau County jurisdictional boundaries.

2.3 FUNDING SOURCE

The Roseau County Small Business Grant Program is funded with funds provided by the United States Department Treasury to Roseau County under the CARES Act. As such, these funds have Federal requirements, as described below.

2.4 DUPLICATION OF BENEFITS

Businesses may not receive federally-subsidized disaster assistance that duplicates any part of their disaster loss covered by insurance or another source, such as the Small Business Administration (SBA) or the Federal Emergency Management Agency (FEMA). Applicants for Roseau County Small Business Grant Program grant funds must disclose any funds applied for or received from these sources or other federal assistance programs. It is in the County's sole discretion to determine if funds received from any of these sources constitutes a duplication of benefits. Grants under this program will be provided in an amount not to exceed the level of need. If a duplication of benefits determination is made after Roseau County Small Business Grant Program funds have been disbursed, the amount of funds that were determined to be duplicative must be repaid to the County.

2.5 ELIGIBLE APPLICANTS

For-profit businesses with up to 50 Full Time Equivalent (FTE) employees at the time of application submission may apply. Eligible applicants must be located in Roseau County and operate out of a physical location within Roseau County.

- Physical location and/or mailing address in Roseau County. This will be verified through a review of a Certificate of Occupancy, Secretary of State’s registration or tax documents, as applicable.
- Business demonstrating 25% or more loss of gross revenue due to the COVID-19 pandemic will given priority.
- Business must have been operating on January 1, 2020
- Owner must be 18 years or older.
- Owner has or will have a valid SS #, EIN, DUNS, and Business Bank Account.
- Owner/Applicant is not currently in bankruptcy and has not filed bankruptcy in the past 12 months.

2.6 ELIGIBLE USE OF FUNDS

Grant money may only be used for the operating expenses of the awarded business. The operating expenses are defined as the day-to-day trading operations of the business, such as payroll, rent, utilities, insurance and inventory expenses.

2.7 INELIGIBLE USE OF FUNDS

Funds under this Program may not be used to:

- Pay off non-business debt, such as personal credit cards for purchases not associated with the business or pay other expenses not associated with the business ☒
- Pay off taxes and fines
- Finance political activities as defined at 24 CFR 570.207(a)(3)
- Finance explicitly religious activities including activities that involve overt religious content such as worship, religious instruction, or proselytization
- Construction/physical alteration of building
- Home office expenses

3.0 Program Details

3.1 GENERAL CREDIT REQUIREMENTS

Outstanding debts from municipal citations, child support, taxes owed to federal and state agencies, and delinquent property taxes do not disqualify applicants, if proof of formal payment arrangement is provided.

3.2 PROGRAM ADMINISTRATION

The County will through its contracted administrator (Northwest Community Action, Inc.):

- Originate Small Business Grant funds
- Market the Small Business Grant program and promote enrollment dates
- Accept and process applications
- Collect third party documentation from applicant demonstrating economic loss
- Review and underwrite application requests
- Ensure timely disbursement of funds

- Maintain agreement documents and fiscal records
- Administer CARES Act funding used for this program
- Ensure compliance with program guidelines as they relate to the funding source

3.3 GRANT TERMS AND CONDITIONS

Financial assistance from the program is designed to keep businesses operational and retain jobs.

- Eligibility, terms and conditions are determined by material submitted in the application.
- Grant – the funding is in the form of a grant.
- Amount – up to \$10,000 of grant funds. Grant amounts are sized based on demonstrated business losses related to Covid.

4.0 Program Operations and Grant Processing

4.1 PROGRAM MARKETING AND OUTREACH

Program marketing will be conducted by Northwest Community Action Inc. and will target small businesses in Roseau County. Examples of marketing include media coverage through press release and distribution of marketing flyers to businesses registered with Roseau County, local chambers of commerce, business networking organizations and the Small Business Development Center (SBDC) which serves Roseau County.

4.2 EQUAL OPPORTUNITY COMPLIANCE

The Small Business Grant Program will be implemented in a manner consistent with the County's commitment to State and Federal equal opportunity laws. No person or business shall be excluded from participation in, denied the benefit of, or be subjected to discrimination under any program or activity funded in whole or in part with CARES Act funds on the basis of his or her religion, age, race, color, ancestry, national origin, sex, marital status, familial status, disability, sexual orientation, gender identity, veteran status or other arbitrary cause.

4.3 APPLICANT CONFIDENTIALITY

Generally, application materials are subject to public disclosure. However, Minnesota state law allows for certain personal and financial information to be withheld from disclosure in order to protect the privacy of the applicants. All personal and business financial information will be kept confidential to the extent permitted by law. Files for assisted businesses will be kept in locked, secured storage units.

4.4 DISPUTE RESOLUTION/APPEALS PROCEDURE

Applicants who are not deemed eligible have the right to appeal the decision of the County, limited to procedural errors in the selection process. In the event that no such procedural errors are found to have occurred, the decision of the County shall be final. An aggrieved applicant may, within seven (7) business days after the selection of prospective eligible projects, appeal in writing to the Project Director. The appeal must state all facts and arguments upon which the appeal is based. The Director, or the appointed Designee, will review the content of the County's Small Business Grant Program Guidelines, the applicant's application, and the facts which form the basis for the appeal.

The Director, or the appointed Designee, will render a written decision within thirty (30) business days of the receipt of the appeal.

4.5 EXCEPTIONS / SPECIAL CIRCUMSTANCES

The County, however, reserves the right, at its sole discretion, to deviate from County imposed policies and procedures in extenuating circumstances. A request for exception to program guidelines shall be submitted to staff in writing by applicant. Exceptions are defined as any action which would depart from policy and procedures stated in the guidelines.

4.6 GRANT CLOSING PROCESS

Upon successful completion of application process, Northwest Community Action staff will prepare for the grant closing by preparing the grant closing documents. The County will disburse funds to the business when the grant agreement is executed.

4.7 APPLICATION SUBMISSION AND SELECTION

After a business is selected Northwest Community Action staff will contact the business owner to verify eligibility and collect documentation. Grant agreements will be executed for applicants approved through this process until funding is exhausted.