

## Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund

The Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund offers grants, technical assistance, and low-interest loans for small businesses impacted by the COVID-19 pandemic.

### The program seeks to provide relief to small businesses to help them: **How to Apply**

- Survive the crisis, maintaining operations and employees
- Re-train employees
- Safely get back to business to service their customers
- Take advantage of growth opportunities

- Applications are open. The application inquiry deadline has been extended to Friday, September 11th.
- This will be the final extension, and thus represents the final closing date for the Fund under its current configuration. Anyone who completes an inquiry by 9/11 will have ample time to collaborate and submit a full application.
- Business owners will be matched with the regional Entrepreneur Support Organizations (ESOs) and Technical Assistance Providers listed below to complete and submit an application. To begin, please fill out the preliminary interest form to receive the application.
- Complete Intake Form to Get Matched
- Learn more at: <https://bit.ly/CBUSRecoveryFund>

### The fund includes three types of relief:

- **Financial Relief** – To provide financial assistance to existing small businesses including enterprises operating in the City of Columbus and Franklin County, in the form of grants and loans, with the goal of job retention.
- **Personal Protective Equipment (PPE) Procurement Assistance** – To provide financial support to assist existing small businesses in securing PPEs and/or making necessary COVID-19 health/safety improvements required to re-open their businesses in the City of Columbus, or outside the City of Columbus but within the balance of Franklin County.
- **Training and Technical Assistance** – Provide Pre and Post-application training and technical support to grant/loan applicants and recipients, of existing small businesses, seeking to maintain operations and retain existing and potentially add new employees in the City of Columbus; and to track program metrics.

### Entrepreneur Support Organizations & Technical Assistance Providers

Business owners will work with one of the following partner organizations to submit an application and will receive ongoing technical assistance and support.



### Funding & Advocacy Partners



### Neighborhood Referral Partners



## Fund Program Overview & Requirements

With the updates made to the Fund in Round 2, businesses citywide are now eligible for Recovery Grants and Pivot Loans if they otherwise meet the qualifications (these are no longer restricted to businesses located in Low and Moderate Income areas of the City).

In Round 2, Businesses outside of the City but within the balance of Franklin County are now eligible for Recovery Grants regardless of business owner income (no longer restricted to Low and Moderate Income business owners). Having received PPP/EIDL funding is no longer a disqualifier for Franklin County businesses outside of City of Columbus municipal boundaries.

	Recovery Grants	Small Business Return Safely Grants (Personal Protective Equipment)	Pivot Loans
Purpose	<ul style="list-style-type: none"> <li>Provide financial assistance to small businesses in the City of Columbus, or for business owners outside of the City within Franklin County.</li> <li>Grant assistance to help sustain their business operations through the COVID-19 pandemic</li> <li>Goal of maintaining existing business operations and retaining jobs</li> </ul>	<ul style="list-style-type: none"> <li>Provide small businesses throughout the City and Franklin County with financial support to secure PPE</li> <li>Also supports other necessary COVID-19 health/safety improvements required to re-open their businesses safely for City residents and their employees</li> </ul>	<ul style="list-style-type: none"> <li>Provide small businesses in the City of Columbus, access to low interest loan funding if a business has identified new markets for existing products or new services or products lines that the business can expand into</li> <li>Loans for businesses in the City may be forgivable after 3 months subject to key benchmarks being met (including participation in TA program and appropriate use of funds)</li> </ul>
Who is Eligible?	<ul style="list-style-type: none"> <li>Businesses operating within City of Columbus municipal boundaries, or for business owners outside of the City within Franklin County.</li> <li>&lt;25 employees, preference given to &lt;5 employees</li> <li>Sales reduced (&gt;25%) by COVID-19 since March 17, 2020</li> </ul>	<ul style="list-style-type: none"> <li>Businesses operating within City of Columbus municipal boundaries or within Franklin County.</li> <li>&lt;25 employees</li> </ul>	<ul style="list-style-type: none"> <li>Businesses operating within City of Columbus municipal boundaries*</li> <li>&lt;25 employees, preference given to &lt;5 employees</li> </ul> <p>*If your business is outside the City of Columbus but within the balance of Franklin County, and you desire loan financing, you may directly contact the Economic and Community Development Institute at <a href="https://www.ecdi.org/invest/loan-program">https://www.ecdi.org/invest/loan-program</a></p>
Funding per Business	<ul style="list-style-type: none"> <li>Grants up to \$10,000</li> <li>Amount determined by review of application</li> </ul>	<ul style="list-style-type: none"> <li>Grants up to \$5,000 to reimburse for purchase of appropriate PPE and COVID-19 health/safety improvement purchased since 3/17/20, with 1:1 match requirement by qualifying business</li> <li>Amount determined by review of application</li> </ul>	<ul style="list-style-type: none"> <li>Maximum loan amount of 50% of Total Business/Project Expansion/ Opportunity Cost up to \$20,000 (whichever is less)</li> <li>Low interest rate, capped at 1%</li> <li>Amount determined by review of application</li> </ul>
What is Required?	<ul style="list-style-type: none"> <li>Signed business tax return to confirm annual revenue</li> <li>Signed personal tax return to confirm personal income</li> </ul> <p><b>Completed application form which includes:</b></p> <ul style="list-style-type: none"> <li>Basic business information</li> <li>A description of the impact of COVID-19 on the business (including revenue)</li> <li>Proposed recovery plan for COVID-19</li> <li>Budget for use of funds</li> <li>Confirmation of whether the business has received PPP or EIDL funding</li> </ul> <p><b>If funded:</b></p> <ul style="list-style-type: none"> <li>Business must participate in mandatory Technical Assistance program</li> <li>Business must provide a one-page annual status report</li> </ul>	<ul style="list-style-type: none"> <li>Receipts dated 3/17/20 or later for PPE and COVID-19 health/safety improvement purchases, as proof of payment made by the business</li> <li>Confirmation of whether the business has received PPP or EIDL funding</li> </ul> <p><b>If funded:</b></p> <ul style="list-style-type: none"> <li>Business must provide a one-page annual status report</li> </ul>	<ul style="list-style-type: none"> <li>Signed business tax return to confirm annual revenue</li> <li>Signed personal tax return to confirm personal income</li> </ul> <p><b>Completed application form which includes:</b></p> <ul style="list-style-type: none"> <li>Basic business information</li> <li>A description of the impact of COVID-19 on the business (including revenue)</li> <li>Proposed recovery plan for COVID-19</li> <li>Budget for use of funds</li> <li>Confirmation of whether the business has received PPP or EIDL funding</li> </ul> <p><b>If funded:</b></p> <ul style="list-style-type: none"> <li>Business must participate in mandatory Technical Assistance program</li> <li>Business must provide a one-page annual status report</li> </ul>

## Review Committee



## How to Apply

- Applications are open. The application inquiry deadline has been extended to Friday, September 11th.
- This is will be the final extension, and thus represents the final closing date for the Fund under its current configuration. Anyone who completes an inquiry by 9/11 will have ample time to collaborate and submit a full application.
- Business owners will be matched with the regional Entrepreneur Support Organizations (ESOs) and Technical Assistance Providers listed below to complete and submit an application. To begin, please fill out the preliminary interest form to receive the application.
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## How Applications are Evaluated

- Entrepreneur Support Organization Partners will validate all applications are complete in partnership with business owner
- The review committee will review applications, prioritizing businesses that:
- Demonstrate a strong chance of remaining open post-COVID-19
- Are on a path to generate sales and retain employees
- Have outlined a use of funds narrative and related budget

## What to Expect

### Step One

Once you have filled out the preliminary intake form, you will be contacted at the email address you provide by an ESO partner who will provide you with a link to the application and instructions. You must collaborate with this partner in order for your application to be considered.

### Step Two

Your ESO partner will reach out within seven to ten days to the email address you provide with a link to an application form.

### Step Three

Create a free account on the Submittable platform from the link your ESO partner sends.

### Step Four

Invite your ESO partner to collaborate on the form by clicking the Invite Collaborators link.

### Step Five

You and your ESO partner will collaborate to complete the application. Note that you must collaborate with your ESO partner for your application to be considered.

### Step Six

Submit the application after collaborating with your ESO partner by clicking the Submit button at the bottom of the page.

## Frequently Asked Questions

### ***How do I apply?***

Business owners will be matched with the regional Entrepreneur Support Organizations (ESOs) and Technical Assistance Providers to complete and submit an application. Begin application process [here](#).

### ***How much is the initial pool of funding for this program?***

The combined pool of funding for this program is \$10.5M, shared across all three products - Recovery Grants, Small Business Return Safely Grants (Personal Protective Equipment), Pivot Loans.

### ***Can businesses apply for multiple programs?***

Yes.

### ***Do businesses in all industries qualify?***

No. Gambling and liquor establishments, adult entertainment establishments, or other similar businesses do not qualify for this program. If you are considering applying and are unsure whether your business would qualify, please submit an inquiry [here](#).

### ***Who is the primary point of contact for questions regarding the program?***

The Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund website (available [here](#)) is the central point of contact for all questions related to the program. If business owners are interested in applying, they should submit the Intake Form [here](#) to be connected to an ESO partner to apply. The ESO partner can help answer questions related to eligibility and the application process.

### ***I received funding from the federal COVID-19 assistance programs (PPP or EIDL) but they do not adequately cover my business. Can I still apply for funding through one of these programs?***

Yes - these programs are available to business owners that have received federal assistance.\*

\*If your business is located outside of the City of Columbus, but within the balance of Franklin County, you are not eligible if you received federal assistance in the form of the PPP or EIDL program.

### ***Are there printed marketing materials describing the Fund?***

Yes, you can download a PDF version at The Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund page (available [here](#)).

### ***Will the Fund website be mobile friendly?***

Yes. The Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund website (available [here](#)), has been designed to be mobile friendly.

### ***Once the Business is referred to the ESO partner, how long does it take to be funded?***

Anticipating heavy interest as the program opens, we aim to have the first funds dispersed by June 30<sup>th</sup>. After that date, we aim to fund applications every 2 weeks, with the final disbursement 2 weeks after the end of the program period.

### ***If a business doesn't qualify for the grants, are there any other resources or referrals that will be made to help that business?***

Our intention is to help businesses through this tough period. If a businesses is not funded through the program, the business should maintain a relationship with the ESO provider, who should be able to provide technical assistance on general operating matters. Furthermore, there is a small business resource guide with resources for businesses at The Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund page (available [here](#)).

### ***Will there be a map to delineate LMI districts on the website to determine eligibility?***

The Department of Technology of the City of Columbus has developed a map to highlight the eligible LMI areas of the City. This tool will allow you to enter an address or zoom into a specific geographic area on a map to confirm whether it is a) in the City of Columbus and b) an eligible LMI area. You can access that map [here](#).

### ***With the recent damage to businesses due to the nationwide protests, will the grant/loan reach be broadened?***

Not at this time. Applicant businesses must be seeking aid specifically for COVID-19 recovery.

### ***Can business owners with a felony record participate?***

Yes.

### ***Are businesses with outstanding financial obligations (taxes, fines and/or fees) owed to the City of Columbus eligible?***

No - the program will only provide financing to businesses with no outstanding financial obligations with the City of Columbus.

### ***What if business is in a current payment plan for taxes owed?***

Yes, those businesses are eligible, as long as they are **current on payments due**. Proof of current status will be required with the application. Businesses must also be current on debts owed to Franklin County.

### ***Will debt to Columbus be the only disqualifier, or will businesses be disqualified for Franklin County or State of Ohio debts as well? (e.g., property taxes, state business debts)***

Unpaid debt to Columbus is the only disqualifier for the City. The City will not consider debts to the County, State, or Federal government. As stated above, businesses must also be current on debt owed to Franklin County.

### ***Will code violations disqualify a business?***

Yes. Businesses that have an open code violation will not be eligible. Additionally, businesses that have been referred to the city attorney's office for non-compliance with the COVID-19 public health orders will not be eligible.

### ***Are sole proprietors eligible?***

Yes.

### ***Can nonprofits apply?***

No, our programs are exclusively intended to support for-profit businesses.

### ***Can for-profit businesses owned by a non-profit organization apply?***

For-profit businesses owned by non-profits organizations are eligible, as long as they meet all other requirements. The application must be made through the for-profit business, and not the non-profit parent company.

### ***How and when can I apply?***

The Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund will open on June 9, 2020 at 5 p.m. EST. The application inquiry deadline has been extended to Friday, September 11th. This is will be the final extension, and thus represents the final closing date for the Fund under its current configuration. Anyone who completes an inquiry by 9/11 will have ample time to collaborate and submit a full application.

## **Eligibility and Requirement Questions**

### ***Small Business Recovery Grant Program***

#### ***Does my business qualify?***

In order to qualify, a business must:

- Be located in the City of Columbus. If your business is located outside of the City of Columbus, but within the balance of Franklin County, a business is eligible.
- Be a for-profit entity
- Have no outstanding obligations (taxes, fines and/or fees) owed to the City of Columbus nor Franklin County
- Have no more than 25 employees across all locations
- Demonstrate that it has lost at least 25 percent of its revenue at the location since the “Stay at Home” order enacted on March 17

#### ***What can I use the funding for?***

The grant may be used for payroll, operating expenses, lease or rent payments and inventory acquisition vital to the business. Funds cannot be used for capital improvements or personal expenses.

#### ***Does the grant application approval process involve a credit check or personal guarantee requirement?***

No.

\* If your business is located outside of the City of Columbus, but within the balance of Franklin County, a business is eligible if the ownership qualifies as Low to Moderate Income.

#### ***How do I prove I lost at least 25 percent of revenue since the Stay-at-Home Order took effect?***

This can be shown by year-over-year or month-over-month comparisons for revenue in April 2020.

#### ***What documentation do I need to submit with my application?***

- Latest available business tax return
- Latest available personal tax return

### ***Small Business Return Safely (Personal Protective Equipment) Grants***

#### ***Does my business qualify?***

In order to qualify, a business must:

- Be located in the City of Columbus or outside the City of Columbus but within the balance of Franklin County.
- Be a for-profit entity
- Have no outstanding obligations (taxes, fines and/or fees) owed to the City of Columbus nor to Franklin County
- Have no more than 25 employees across all locations

#### ***Is the PPE grant a total reimbursement or can a business propose use of the grant funds for PPE they haven't purchased yet?***

It's a reimbursement grant, so there will need to be evidence of purchase (e.g. receipt or invoice). Demonstrating intent to purchase (e.g., shopping cart, or list of items and pricing without proof of purchase) is insufficient.

#### ***Does the grant cover the full cost of PPE-related expenses?***

No, it is a 1:1 matching grant, so it will only cover 50% of the PPE purchases and expenses submitted (with proof of payment), up to a maximum of \$5,000.

#### ***What can I use the funding for?***

The matching grant must be used to secure personal protective equipment and/or make necessary COVID-19 health/safety improvements required to reopen their businesses safely. Some examples of eligible uses include personal protective equipment supplies for employees and customers (e.g. face masks or shields, gloves, hand sanitizer), cleaning supplies needed to create a safe environment for employees and customers, as well as any changes made to the workspace to comply with healthy and safety requirements given COVID-19 (e.g. splash guards, sneeze guards, COVID-19 prevention signage, social distancing barriers (e.g., furniture or other items to be used as physical barriers), and social distancing placards). This may include staff costs, so long as businesses can demonstrate extra staff was necessary to serve expanded physical space to comply with distancing guidelines (e.g., expansion of operations into a parking lot), or labor costs for construction or other work to make health/safety improvements to support a safe reopening.

#### ***Are labor expenditures allowable expenditures under the Return Safely Grants program?***

Only as described above.

#### ***Does the grant application approval process involve a credit check or personal guarantee requirement?***

No.

#### ***What documentation do I need to submit with my application?***

Please submit receipts and/or invoices for expenses related to acquiring protective equipment for employees or other eligible uses listed above to support the safe restart of operations for business, or in the case of increased labor costs, payroll records for the relevant time period with documentation of how labor was used to help the business comply with distancing guidelines.

## **Pivot Loans**

### ***Does my business qualify?***

In order to qualify, a business must:

- Be located in the City of Columbus.
- Be a for-profit entity
- Have no outstanding obligations (taxes, fines and/or fees) owed to the City of Columbus
- Have no more than 25 employees across all locations
- Demonstrate that it has lost at least 25 percent of its revenue at the location since the “Stay at Home” order enacted on March 17

\*Note: If your business is outside of the City of Columbus but within the balance of Franklin County and your business is seeking financing please refer eligibility and questions to: <https://www.ecdi.org/small-business-loans/>

### ***What can I use the funding for?***

These loans are designed to help businesses pivot their business models given the challenges presented by COVID-19. Qualifying uses include new markets for existing products or new services or products lines that the business can expand into with the goal of maintaining existing business operations, while retaining existing jobs, creating new jobs or making capital investments due to unexpected market growth.

### ***Are these loans forgivable?***

Loans will be eligible for forgiveness starting in the third month following disbursement subject to recommendation by the business’ ESO partner of successful performance relative to key benchmarks. These benchmarks include:

- Confirmation that funds were used appropriately for eligible uses
- Completed at least two meetings with technical assistance partner
- Qualitative description that the business has successfully pivoted its business model with the assistance of the funds

\*Note: If your business is outside of the City of Columbus but within the balance of Franklin County, it will not qualify for forgiveness.

## **Technical Questions and Troubleshooting Help**

### ***How do I submit an application for the grant programs with my ESO partner?***

The Columbus-Franklin County COVID-19 Small Business Response and Recovery grant products are being administered through a technology platform in partnership with Submittable.

#### **Step One**

Once you have filled out the preliminary intake form, you will be contacted at the email address you provide by an ESO partner who will provide you with a link to the application and instructions. You must collaborate with this partner in order for your application to be considered.

#### **Step Two**

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#### **Step Six**

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### ***I'm having technical issues with my grant application? Who should I contact for support?***

If you have any questions and/or are encountering technical difficulties, please review information to troubleshoot your situation at the following link: [Submittable Help Center](#). For more specific technical questions please reach out to Submittable’s Customer Support team at [support@submittable.com](mailto:support@submittable.com).