

Kane County Small Business Grant Application for the Coronavirus Relief Fund Program

The purpose of this document is to provide instructions to small businesses regarding the availability of federal funds to reimburse certain costs necessary and specific to the COVID-19 public health emergency. **The deadline for small businesses to apply for a grant from the Coronavirus Relief Fund is October 2, at 5:00 p.m. via the online portal at: <https://www.countyofkane.org/Pages/CRF.aspx>**

General Program Description

The U.S. Congress enacted the Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”) on March 27, 2020 to provide economic relief to State, Local, and Tribal governments responding to the Coronavirus pandemic.

On April 23, 2020, Kane County received an allocation of the U.S. Treasury’s Coronavirus Relief Fund (CRF) to address expenditures specific and necessary to the county’s response to the COVID-19 Public Health Emergency. The Kane County Board allocated a portion of its Coronavirus Relief Fund to assist small businesses and nonprofit chambers of commerce with certain COVID-19-related expenses. The board set aside \$8 million for this initiative and has established the following criteria regarding applicant eligibility, types of expenses that are eligible for reimbursement under the program, and funding limitations.

Applicant Eligibility

In order to be eligible to apply for assistance under this program, a business must meet the following criteria:

1. Be a for-profit business (e.g. LLC, S Corporation, C Corporation, Partnership, or Sole Proprietorship) or a Chamber of Commerce.
2. Have a place of business that is physically located within Kane County.
3. Had no more than 50 full-time equivalent employees as of March 1, 2020.
4. Had gross revenue for calendar year 2019 of no more than \$2.5 million. If the business was formed after January 1, 2019, they may apply for a grant of up to \$10,000.
5. Experienced a reduction in revenue and increase of costs during the COVID-19 pandemic.
6. If closed as a result of the pandemic, the business must have been reopened by August 1, 2020.
7. Be in good standing with all applicable federal, state, and local standards and requirements.

Certain businesses are ineligible for this program, including home-based businesses (any enterprise for which the principal administrative and managerial activities take place within an individual’s personal residence), adult entertainment/bookstores, banks, payday lenders, title lenders, businesses involved in the marijuana/vaping/tobacco industries (if they derive the majority of their revenue from such industries) and corporate chains (unless incorporated as an independent franchisee). Owners of multiple businesses may submit only one application under this initiative.

Grant Terms

Businesses meeting the above criteria and that were established prior to or on January 1, 2019 are eligible for awards up to \$20,000. Businesses meeting the above criteria that were established on January 2, 2019 or later are eligible for awards up to \$10,000. Chambers of commerce are eligible for awards up to \$10,000. All awards under this program shall be issued as a grant and shall be disbursed to grantees on a reimbursement basis. Grantees will be expected to enter into a funding agreement with the county and shall be required to present appropriate documentation in order to substantiate their request(s) for reimbursement.

Small Business On-line Application Process

In order to be considered for funding, eligible applicants must apply for funds using the on-line application portal posted on the county's Coronavirus Relief Fund webpage for Small Businesses.

1. **You must indicate whether you are an elected official or employee of Kane County.**
2. **Required Attachments: You must identify your Business Legal Structure before uploading your supporting documentation.**
 - a. Completed W-9 form or 501(c)(3) designation.
 - b. Most recent (not expired) Certificate of Good Standing from the Illinois Secretary of State. For Sole Proprietorships or Partnerships operating under a name other than the real name of the owner(s), please submit the Certificate of Ownership to verify that the business has completed all Assumed Name filing (DBA registration) requirements with the Kane County Clerk's office.
 - c. Roster of employees for the pay period that includes March 1, 2020. Indicate the number of hours worked during that pay period for each employee.
 - d. Annual financial statement for calendar year 2019.
 - e. 2019 IRS tax return, if available.
 - f. Monthly Profit & Loss Statements (Reports revenues, gains, expenses, losses and net income for a period of time.)
 - g. **Under the Monthly Profit & Loss Statements, also include** Attachment A: Budget and narrative for eligible costs already incurred between March 1, 2020 and September 30, 2020. (Use the Excel form that is available for download from the webpage.)
 - h. Monthly balance sheets (Presents a company's financial position as of a point in time and includes assets, liabilities and equity.)
 - i. **Under Monthly balance sheets, also include** Attachment B: Budget and narrative for eligible costs anticipated between October 1, 2020 and December 30, 2020. (Use the Excel form that is available for download from the webpage.)
 - j. **If the applicant is a Chamber of Commerce:**
 - i. Copy of the most-recently filed Form 990; and
 - ii. IRS determination letter regarding non-profit status.

3. **General Info Tab:** Applicants should enter basic information about their business, including its location, contact information.
4. **Business Details:** Applicants should enter other eligibility details including number of employees, 2019 revenue and date the business was established.
5. **COVID-19 Impact:** Indicate how much funds you are requesting. Also, describe how your organization, employees, and customers have been impacted by the COVID-19 pandemic.
6. **Financial Assistance Request:** List any additional financial assistance you have received and describe how your organization intends to use Coronavirus Relief Funding.
7. **Voluntary Self-Identifications:** These answers are optional.
8. **Acknowledgements Tab:** Review the statements, and complete the blanks, including the signature box, as evidence that you, as an authorized representative of the business or organization, understand and will abide by them.

Important Note: The county will not accept any application materials in hard copy format, nor will it accept them by email. All application information and materials must be submitted via the application portal.

All applications will be reviewed for completeness. The county will verify both applicant eligibility and the eligibility of the expenses submitted. Ineligible expenses will be deducted from the budget. Applicants awarded funds will be expected to enter into an agreement with Kane County outlining terms and conditions associated with the award.

After the agreement is properly executed, the county will provide instructions regarding the assembly and submittal of appropriate documentation in support of requests for reimbursement under the program.

Eligible/Ineligible Expenses

Applicants may seek reimbursement of the following types of expenses under this program, provided they were incurred between March 1, 2020 and December 30, 2020, and were not reimbursed under another source of financial assistance:

1. Rent/mortgage payments for the physical place of business or for equipment integral to the business's operations (provided the facility and/or equipment was secured by the business prior to January 1, 2020).
2. Utility costs associated with the physical place of business.
3. The purchase of personal protective equipment (PPE) for use by the employees and/or patrons of the business.
4. The cost of cleaning/disinfecting the place of business.
5. The cost of minor physical modifications to the place of business in order to comply with social distancing requirements. (Please note this excludes the cost of capital improvements unrelated to social distancing standards.)
6. Costs incurred to enable employees to work remotely, such as computer equipment/software, cell phones, internet access, etc.

Please note that payroll and other types of expenses not listed above are ineligible for reimbursement under this program.

Application Schedule

Activity	Target Date/Timeframe
Applicant Workshop Webinar	September 18, 2020
Application Submission Deadline	October 2, 2020
Staff Review of Applications	October 5 – 16, 2020
Distribute Copies of Eligible Applications to CAAC	October 21, 2020
Issuance of Award Notices/Agreements/Instructions	November 11, 2020
Review/Processing of Reimbursements	Through January 15, 2021
Grant Closeout	January/February 2021

Questions

Questions and requests for technical assistance should be sent to CRF@co.kane.il.us.