COVID-19 RELIEF

PA STATEWIDE SMALL BUSINESS ASSISTANCE PROGRAM
1. $225 million of funding designated by the PA Department of Community and Economic Development will be administered by the Pennsylvania CDFI Network.

2. $200 million is allocated for grants to small businesses
   • $100 million allocated for historically disadvantaged businesses
   • $100 million allocated for other small businesses

3. $25 million is allocated to Pennsylvania CDFI Network members for support of loan loss reserves and to process portfolio loan deferrals. The process for LLR and loan deferrals is in development and will be outlined in separate procedures.

4. The program is not a “first come, first served” basis. The application portal will open for a specific period of time determined by the Network.

5. CDFIs will conduct outreach and marketing to ensure small, vulnerable and disadvantaged businesses have access to the grant application platform.

6. CDFIs will provide technical assistance to business owners during application preparation and online submission.

7. Once applications are received, Lendistry will process applications based on the Network approved rating method set forth below.

8. A six-member review committee of Network designees will approve the final list of business grant recipients for each round of funding.

9. Lendistry will fund grants to approved businesses.

10. Businesses will be required to provide certifications regarding accuracy and truthfulness of information submitted in the application. CDFIs must be aware of such certifications outlined in these guidelines.

WE SUPPORT SMALL BUSINESSES IN PENNSYLVANIA

This grant provides funds up to $50,000 to small businesses in the state of Pennsylvania that have been impacted by COVID-19.
1. Grants of $5,000 to $50,000 are available for small businesses that have been negatively affected by the COVID-19 pandemic and related statewide business closure. Funding tiers are listed below.

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

3. Eligible businesses must operate primarily in Pennsylvania and must file a Pennsylvania tax return. Applicants will self-certify that 51% or more of revenues are generated in PA.

4. Eligible businesses may be structured as C-corporations, S-corporations, limited liability corporations, sole proprietors, independent contractors or self-employed individuals.

5. Businesses must have must have been in operation as of February 15, 2020.

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

2. **Secondary Priority will be given to:**
   - Women-owned businesses
   - Businesses operating in communities participating in one of the following designated revitalization programs including: an active Main Street Program or Elm Street Program, a town in the Trail Town Program™, a town located in the PA Wilds™, or designated commercial corridors in Philadelphia, and Neighborhood Business Districts in Pittsburgh.
The Emergency Fund includes the following eight (8) Categories
Owners of multiple businesses will be considered for only one grant

<table>
<thead>
<tr>
<th>RELIEF PROGRAM</th>
<th>ELIGIBLE BUSINESSES</th>
<th>AMOUNT AVAILABLE PER BUSINESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro Business Grant</td>
<td>Annual revenue up to $50,000</td>
<td>$5,000 Grant</td>
</tr>
<tr>
<td>Micro Business Grant</td>
<td>Annual revenue $50,001 - $75,000</td>
<td>$10,000 Grant</td>
</tr>
<tr>
<td>Micro Business Grant</td>
<td>Annual revenue $75,001 - $100,000</td>
<td>$15,000 Grant</td>
</tr>
<tr>
<td>Small Business Grant</td>
<td>Annual revenue $100,001 - $250,000</td>
<td>$20,000 Grant</td>
</tr>
<tr>
<td>Small Business Grant</td>
<td>Annual revenue $250,001 - $500,000</td>
<td>$25,000 Grant</td>
</tr>
<tr>
<td>Small Business Grant</td>
<td>Annual revenue $500,001 - $750,000</td>
<td>$35,000 Grant</td>
</tr>
<tr>
<td>Small Business Grant</td>
<td>Annual revenue $750,001 - $850,000</td>
<td>$40,000 Grant</td>
</tr>
<tr>
<td>Small Business Grant</td>
<td>Annual revenue $850,001 - $1,000,000</td>
<td>$50,000 Grant</td>
</tr>
</tbody>
</table>
1. Payroll costs, costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums.

2. Working capital for the purpose of paying mortgage principal and interest payments (but not mortgage prepayments); and principal and interest payments on any other debt obligations that were incurred before February 15, 2020.

3. Rent payments, utility payments.

4. Working capital for the purpose of covering the costs of re-opening business operations after being fully or partially closed due to the state-mandated business closure period commencing March 2020, as long as the expense was incurred due to COVID-19.

5. Any expenses (costs) incurred related to the expense of implementing COVID-19, including but not limited to specialized equipment, barriers, PDE’s, and employee training expense to ensure compliance with state and federal CDC guidelines for reopening.

6. Any Covid-19 related expenses not already paid for with other relief measures such as state grants or loans, US SBA Paycheck Protection Loans, local or regional grant and/or loan programs.

**REQUIRED DOCUMENTATION**

**PA CARES DOCUMENTATION CHECKLIST**

<table>
<thead>
<tr>
<th>Description</th>
<th>Files Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most recent tax return filed (2019 or 2018) – must be in an electronic form for online upload, such as PDF.</td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
</tbody>
</table>
| Copy of official filing with the Department of State or local municipality for your business such as: (one of the following); must be provided in electronic format for upload, such as PDF | Articles of Incorporation  
Certificate of Organization  
Fictitious Name Registration  
Government-Issued Business License |
| Any form of acceptable government-issued photo ID; must be in an electronic form for online upload, such as PDF. |                                                                                 |
| Applicant Certification: **CLICK HERE TO DOWNLOAD THE ELECTRONIC FORM**       |                                                                                 |
1. Businesses that are not physically based in Pennsylvania

2. Businesses that are in active default (not on a payment plan) with taxes or fees owed to the federal government or Commonwealth

3. Businesses engaged in any activity that is illegal under Federal, state, or local law

4. Businesses owned or controlled by any owner that has ever obtained a direct or guaranteed loan from the State of Pennsylvania or any Federal agency that is currently delinquent or has defaulted within the last seven years and caused a loss to the government.

5. Non-Profits, Churches and other religious institutions

6. Financial businesses primarily engaged in the business of lending, such as banks, finance companies, and factors

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

8. Life insurance companies

9. Private clubs and businesses which limit the number of memberships for reasons other than capacity

10. Government-owned entities or elected official offices

11. Businesses primarily engaged in political or lobbying activities

12. Businesses engaged in any illegal activity, socially undesirable or those that may be considered predatory in nature, such as pawnshops, rent to own, check cashing businesses and adult bookstores

13. An owner of 20 percent or more of the equity of the applicant is presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction; or has been convicted of, pleaded guilty or nolo contendere to, or commenced any form of parole or probation (including probation before judgment) for, a felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance within the last five years or any other felony within the last year
Before starting a new grant application, locate the Application Certification in the box labeled IMPORTANT INFORMATION. To download the form, click [DOWNLOAD HERE]. This is a required document for your grant application. You will need to upload it to the Portal during Step 13: Upload Documents of the application process. You can also download the form by CLICKING HERE.

NOTE: This is an electronic form and can be completed and saved on your computer, laptop, tablet, or other mobile devices.
COVID-19 Relief Pennsylvania Statewide Small Business Assistance Program
Business Owner Certifications

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

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

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

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

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

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

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

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

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

ENTER YOUR INITIALS HERE
The Applicant’s business has been and remains in compliance with all relevant laws, 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.

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

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

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

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

Signature of Business Owner

Date

_____________________________  ______________________________

ENTER YOUR INITIALS HERE

NOTE: COMPLETE ALL FIELDS ON THE FORM PRIOR TO UPLOADING

SIGN AND DATE
ENTITY DOCUMENTS

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

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

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

(a) Number and Street

(b) Name of Commercial Registered Office Provider


4. The aggregate number of shares authorized:
8. The name and address, including number and street, if any, of each incorporator (all incorporators must sign below):

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>H. Don Ahn</td>
<td>45-04 162nd Street, Suite 205, Flushing, NY 11358</td>
</tr>
</tbody>
</table>

6. The specified effective date, if any:

month/day/year hour, if any

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

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

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

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

1. TESTIMONY WHEREOF, the incorporator(s) has/have signed these Articles of Incorporation this day of January 2011

Signature

Signature
PENNSYLVANIA DEPARTMENT OF STATE
BUREAU OF CORPORATIONS AND CHARITABLE ORGANIZATIONS

CERTIFICATE OF ORGANIZATION

Read all instructions prior to completing. This form may be submitted online at https://www.c01:porations.pa.gov. Fee: $125.00

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

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

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

2. Complete part (a) or (b) - not both:
   (a) The address of the limited liability company’s initial registered office in this Commonwealth is:
      (post office box alone is not acceptable)

   Number and Street    City    State    Zip    County

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

   c/o: Name of Commercial Registered Office Provider    County

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

   Name    Address

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

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

PENN File: September 21, 2018
5. **Restricted professional companies only.**

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

   - The company is a restricted professional company organized to render the following restricted professional service(s):
     - Dentistry
     - Law
     - Medicine and surgery
     - Optometry
     - Osteopathic medicine and surgery
     - Podiatric medicine
     - Public accounting
     - Psychology
     - Veterinary medicine

6. **Benefit companies only.**

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

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

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

   See instructions for examples of specific public benefit.

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

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

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

______________________________
Signature
FICTITIOUS NAME

PENNSYLVANIA DEPARTMENT OF STATE
BUREAU OF CORPORATIONS AND CHARITABLE ORGANIZATIONS

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

Fee: $0  [ ] I qualify for a veteran/reservist-owned small business fee exemption (see instructions)

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

1. The fictitious name is:

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

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

   Number and street  City  State  Zip  County

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

   Name  Number and Street  City  State  Zip

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

   Name  Form of Organization  Organizing Jurisdiction

   Principal Office Address

   PA Registered Office, if any

PENN File: December 18, 2019
6. The applicant is familiar with the provisions of 54 Pa.C.S. § 332 (relating to effect of registration) and understands that filing under the Fictitious Names Act does not create any exclusive or other right in the fictitious name.

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

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

24th day of November, 2019.

____________________________________
Individual Signature
APPLICATION PROCESS
To begin your application, click [APPLY NOW].

**NOTE:** Please use Google Chrome for optimal web browser experience.
### Let's Get Started with Your Application

**Information Needed**

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

---

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 details

- Owner First Name: Luu
- Owner Last Name: Testcase
- Owner Address: 220 Locust Ave
- Owner City: Anhui
- Owner Zip: 65458
- Owner Address 2: Owner Address 2
- Owner City 2: Owner City 2
- Owner Zip 2: 02482
- Owner State: Missouri
- Owner State 2: Missouri
- Owner Social Security: 000-00-0000
- Owner Social Security 2: Owner Social Security 2
- Owner Birthday: 12/3/1991
- % of Ownership: 100

I accept the Terms and Conditions

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

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.
### 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
5 HOW CAN WE HELP?

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

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.
**INFORMATION NEEDED**

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

*Click here to find your NAICS code*
<table>
<thead>
<tr>
<th>MANUFACTURER</th>
<th>SELLING PRODUCT</th>
<th>SERVICE</th>
<th>CONSTRUCTION</th>
<th>TRANSPORTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>It Grows, Builds, and/or Manufatures Something or Multiple Things</td>
<td>It Sells Products to People or Businesses (Including food and lodging)</td>
<td>It Provides a Service to People or Business (Including Healthcare)</td>
<td>Construction</td>
<td>Transportation/ Communication/ Electric/ Gas/ Sanitary</td>
</tr>
</tbody>
</table>

### Food Products
- Meat and Dairy
- Canned, Frozen and Preserved Products
- Grain Mill
- Bakery, Sugar, Fats and Oils
- Beverages
- Other Products

### Textile
- Fabric Mill (Cotton, wool, silk & other)
- Knitting Mill
- Dyeing and Finishing
- Carpets and Rugs
- Yarn and Thread

### Apparel
- Mens, Women’s, children
- Hats and Caps
- Miscellaneous Apparel and accessories
- Miscellaneous Fabricated Textile

### Furniture and Fixtures
- Household Furniture
- Office Furniture
- Public Building and Related
- Office and Store Fixtures

### Printing
- Commercial Printing
- Manifold Business Forms
- Greeting cards
- Service industries for printing trade
- Miscellaneous

### Rubber, Plastic, Leather, Glass
- Tires/tubes/hoses/beltings
- Plastic products
- Any leather goods
- Glass and other glass products

### Cement/Clay/Stone/Metal
- Any cement product
- Any Clay product
- Any stone product
- Fabricated Metal product

### Industrial/Commercial Machinery and Computer Equipment
- Transportation
- Farm and Garden
- Construction and Metalworking
- Medical
- Computer and Office
- Refrigeration
- Electronic/Electrical (including Household appliances, lighting, A&V)

### What Does Your Business Do?

### What Type of Business is It?

### Transportation
- Railroad
- Local and suburban Transportation
- Buses (all) Motor Freight Transport and Warehousing
- Water Transportation
- Air Transportation
- Transportation Services (agencies, operators, etc)

### Electric/Gas/Sanitary
- Electrical services
- Gas Production and Distribution
- Sanitary Services
- Steam and Irrigation

### Business Services
- Advertising
- Reporting Agencies
- Services to dwelling and other
- Equipment rental and leasing
- Personal supply services
- Computer/technology related

### Personal Services
- Laundry/cleaning/Garment
- Photographic and Portrait
- Beauty/Barber/Nail
- Shoe repair
- Funeral Services

### Auto Repair and Services
- Rental
- Parking
- Services (except repair)
- Repair

### Amusement and Recreation
- Dance Studios
- Theater and Band
- Bowling
- Commercial sports

### Health Services
- Offices and clinics
- Nursing and personal care
- Hospitals
- Medical and dental labs
- Home health care services

### Professional
- Legal
- Educational
- Social
- Arts
- Engineering
- Accounting
- Mgmt and Public relations
**DISCLOSURE**

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

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

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

1. If you would like to finish your application at another time, click [SAVE & CONTINUE LATER].
2. If all of the information provided is correct and you would like to complete your application submission, type in YES and click [CONTINUE].
Thank you for applying for a grant through the COVID-19 Relief Pennsylvania Small Business Assistance Program. The link below will take you to the Lendistry portal and the new account created for Luu's Company. We have partnered with Lendistry for the processing of your grant.

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

INSTRUCTIONS

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

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

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

Thank you for applying for a grant through the Small Business Grant program of Pennsylvania. The link below will take you to the portal and the new account created for Luu & Co. Please use this link to add additional information or upload requested documentation.

Clicking the button will activate your account.

[Click here to log in]

New username and password:
Username: @yopmail.com
Password: 86xQmj-^$3*

INSTRUCTIONS

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

Once you login, you will be prompted to reset your password for your privacy. Your new password must have a minimum of eight characters (1-9, a-z, A-Z), which includes one special character (!@#$%^&*).
Once logged into the Portal, click [UPLOAD DOCUMENTS & BANK INFO] to submit the required documents and link your bank account.
CHOOSE BUSINESS TYPE

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)

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

Begin uploading the listed documents.

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

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. If you have not completed the Application Certification by now, click [DOWNLOAD APPLICATION CERTIFICATION] to download and complete the form before uploading.
6. Continue uploading documents until all of the required and applicable documents are listed as [COMPLETED].
LINKING YOUR BANK

NOTE: Connect your bank only if your application is selected to proceed. Otherwise, wait for further instructions from your representative.
STEP 1: LINK YOUR BANK INFO

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

Step 1: Read the Privacy Policy.

Step 2: Locate your bank.

Step 3: Login using your Bank ID.

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

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

**NOTE:** Both Steps 1 and 2 are required and must be completed for your application to be processed. Click [SAVE & CLOSE] when both are completed.
WHERE TO FIND YOUR ROUTING AND ACCOUNT #

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

NOTE: The Routing Number contains nine digits.
WHAT CAN FUNDS BE USED FOR?
The grants must be used for COVID-19 related losses or expenses. These include:

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

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

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

- Payroll costs, costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums.
- Mortgage interest payments (but not mortgage prepayments or principal payments); interest payments on any other debt obligations that were incurred before February 15, 2020.
- Rent payments, utility payments.
- Working capital for the purpose of covering the costs of re-opening business operations after being fully or partially closed due to the state-mandated business closure period commencing March 2020, as long as the expense was incurred due to COVID-19.
- Any expenses related to the expense of implementing COVID-19, including but not limited to specialized equipment, barriers, PDE’s, and employee training expenses to ensure compliance with state and federal CDC guidelines for reopening.
ARE PA COVID-19 WORKING CAPITAL ACCESS (CWCA) RECIPIENTS ELIGIBLE AND, IF YES, CAN THE GRANT BE USED TO PAY OFF THE CWCA DEBT (OR AT LEAST A PORTION OF IT)?
Yes, CWCA recipients may apply. However, funds from this grant cannot be used to cover the same expenses that were covered by CWCA. Grant funds CANNOT be used to repay CWCA loans. Grant can only be used for payment on debts incurred before February 15, 2020.

ARE RECIPIENTS OF COUNTY/CITY BUSINESS RELIEF FUNDS ELIGIBLE TO APPLY AND WILL THAT BE CONSIDERED IN ANY WAY IN THE PROCESS?
Yes, county/city relief recipients may apply. However, funds from this grant cannot be used to cover the same expenses that the county/city relief funds covered.

ARE FEDERAL PAYCHECK PROTECTION PROGRAM (PPP)/ OR ECONOMIC INJURY DISASTER LOAN (EIDL) RECIPIENTS ELIGIBLE TO APPLY AND WILL THAT BE CONSIDERED IN ANY WAY IN THE PROCESS?
Yes, PPP and EIDL recipients may apply. However, funds cannot be used to cover the same expenses that the PPP/EIDL funds covered.

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

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

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

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

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

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

HOW MANY ROUNDS ARE THERE?

We anticipate up to four (4) application rounds.

DO I NEED TO REAPPLY FOR EACH ROUND?

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

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

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

WILL EVERYONE WHO APPLIES RECEIVE A GRANT?

No. There are more than 1 million businesses in Pennsylvania who are eligible to apply and we anticipate an overwhelming need for these grants. Eligible businesses will be scored based on the program criteria. Priority will be given to businesses owned and operated by low and moderate-income business owners; businesses located in rural communities and disadvantaged areas; certain industry sectors most impacted by economic shutdown; and businesses impacted the most financially based on gross revenue losses. At least 50% of grants will go to historically disadvantaged businesses that have traditionally experienced discrimination when seeking financial services and financial products. These businesses are at least 51% owned by persons who are Black, Hispanic, Native American, Asian American, or Pacific Islander. Additional priority will be given to women-owned businesses; and businesses operating in communities participating in one of the designated revitalization programs, or designated commercial corridors in Philadelphia, or Neighborhood Business Districts in Pittsburgh.
WHY WAS I NOT PICKED IN THE FIRST ROUND, MY BUSINESS NEEDS THE MONEY?

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

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

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

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

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

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

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

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

You may select any CDFI that serves your area. Each county will have at least two CDFIs from which businesses can choose to apply. Some counties will have several more options. You can research CDFIs that serve your county at pabusinessgrants.com. Pick the one that you think best fits your needs, as they can also provide other financing assistance for you, like working capital loans, equipment loans and technical assistance to help you and your business.
I'M EXAMINING THE LIST OF FINANCIAL INSTITUTIONS AND LOOKING FOR THE ONE THAT WOULD FIT ME BEST. THERE ARE SEVERAL GROUPS LISTED IN MY COUNTY. CAN I APPLY TO VARIOUS ORGANIZATIONS?

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

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

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

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

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

For step-by-step instruction of all information that will need to be provided in the application, please refer to the Portal Guide Book.
ARE THE APPLICATION QUESTIONS POSTED ON THE WEBSITE SO THAT I CAN PREPARE TO ANSWER THE QUESTIONS BEFORE BEGINNING THE ACTUAL APPLICATION?

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

HOW MUCH CAN A BUSINESS APPLY FOR?

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

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<tr>
<th>ELIGIBLE BUSINESS ANNUAL REVENUE</th>
<th>GRANT AMOUNT AVAILABLE PER BUSINESS</th>
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<tr>
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<tr>
<td>$850,001 - $1,000,000</td>
<td>$50,000 Grant</td>
</tr>
</tbody>
</table>
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.
WHEN DO I HAVE TO HAVE MY APPLICATION AND DOCUMENTS SUBMITTED TO BE CONSIDERED IN THE FIRST ROUND?

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

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

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

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

WHEN WILL I FIND OUT THE DECISION?

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

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

We appreciate your patience, and ask that you refrain from contacting Lendistry or the PA CDFI Network as to the decision status for completed applications prior to August 10.
WILL THE APPLICATION PORTAL CLOSE?
Yes, the application portal will close on July 15th for system updates.

WHEN DOES THE NEXT APPLICATION WINDOW OPEN?
The second application window is expected to open in August. The PA CDFI Network will send an email announcing when the next application window is open. Stay informed by signing up for email notifications from the PA CDFI Network.

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

Sign up at: https://docs.google.com/forms/d/e/1FAIpQLSfximN3WPL4dlpvn5_UB18AyUKHqeQ5-EQ7e_hWWD0V2NqmGw/viewform

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

Application Open: June 30, 2020
Application Close: July 14, 2020
Application Pause: July 15, 2020

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

MY APPLICATION WAS STARTED, BUT UNFINISHED BEFORE THE FIRST APPLICATION WINDOW CLOSED AT 11:59 PM ON JULY, 14TH. DO I NEED TO RESTART MY APPLICATION?
Any unfinished applications can be continued and finished when the application window reopens. You may use your login to complete your application. The second application window is expected to open in August.
WHAT DO I DO IF I AM HAVING TROUBLE CONNECTING MY BANK ACCOUNT?

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

WHAT INFORMATION ARE YOU PULLING FROM MY BANK?

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

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

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

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

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

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

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

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