

WILL COUNTY COVID-19 SMALL BUSINESS ASSISTANCE GRANT PROGRAM WEBINAR

Presented September 17, 2020



WELCOME & INTRODUCTIONS

WITH US TODAY



Bronner Group is a professional services helping Will County administer and ensure compliance with the money it received from the Coronavirus Relief Fund (CRF)



Accion Serving Illinois and Indiana is a nonprofit that helps neighborhood entrepreneurs grow by providing capital, coaching, and connections, and will assist in administering this grant program



AABA, part of the Joliet Region Chamber of Commerce & Industry, is focused on opening new doors, developing future entrepreneurs, strengthening skills, and expanding networks for African Americans in the Joliet region.

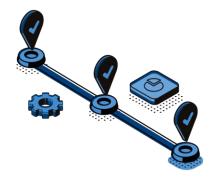




WELCOME & INTRODUCTIONS

AGENDA

- Introduction
- Program Overview
- Eligibility Criteria
- Application Process
- Application Review, Selection,
 Notification and Funding
- Partners
- Other Resources
- Questions



PLEASE SUBMIT ANY QUESTIONS IN THE ZOOM CHAT. THEY WILL BE ADDRESSED AT THE END OF THE PRESENTATION

PLEASE REMAIN ON MUTE
THROUGHOUT THE PRESENTATION





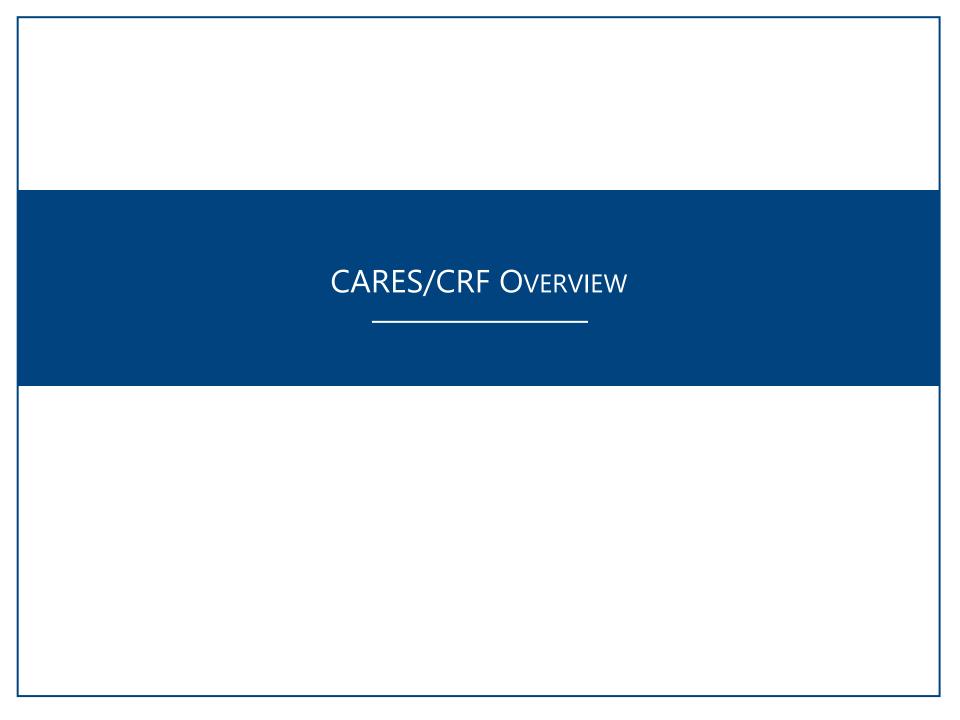
INTRODUCTION

MICHAEL CLARK Chairman









WILL COUNTY FUNDS ALLOCATED TO DATE

Preliminary allocations of CARES Funding within Will County are listed by category below

CATEGORY	\$ ALLOCATED	% ALLOCATED
Local Taxing Bodies	\$33,145,000	27.5%
County	\$33,145,000	27.5%
Businesses/Farms	\$24,106,000	20%
Shelter/Food/Utilities	\$12,053,000	10%
Non-Profits (not shelter, etc.)	\$6,026,000	5%
Contingency/ To Be Determined	\$12,053,000	10%
Total	\$120,529,000	100%







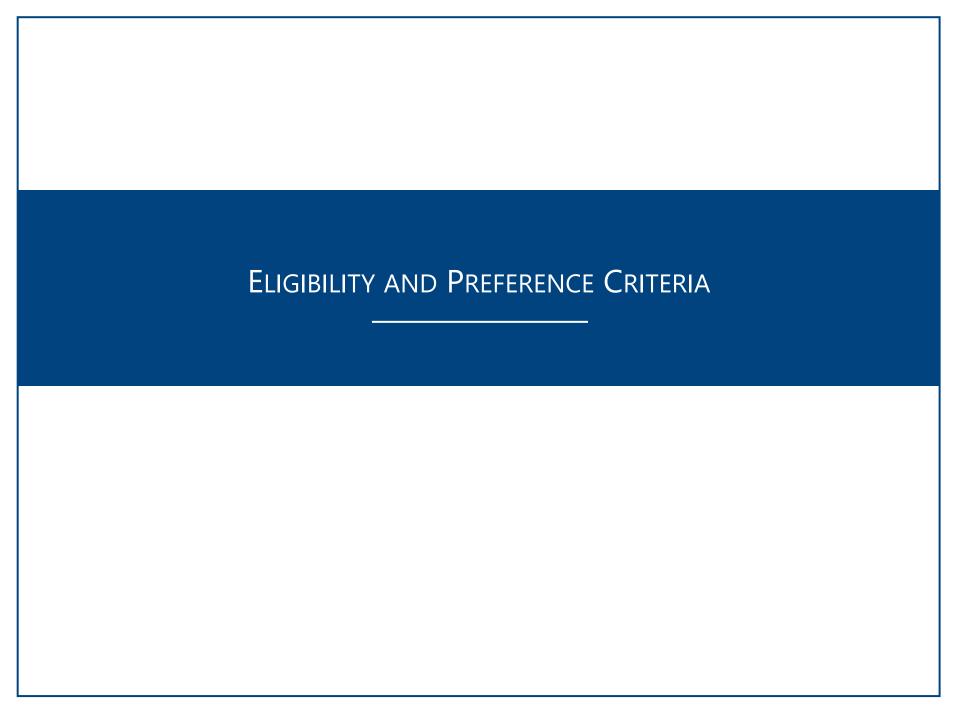
SMALL BUSINESS ASSISTANCE GRANT PROGRAM

PROGRAM OVERVIEW

- Goal: Provide financial assistance to Will County small businesses impacted by COVID-19 so that they can maintain operations
- Budget: \$24,105,865 was allocated for assistance to local businesses and farms
- Funding Amount: Selected businesses receive a grant of up to \$15,000
- Intended Use of Funds: This is not an expense reimbursement program. However, these funds are intended to be used for operating expenses such as utilities, rent, mortgage, technology, personal protective equipment (PPE) and expenses due to disruptions from complying with public health orders related to COVID-19
- Application Period: August 24th September 28th
- More Info and Applications: www.willcountyillinois.com/COVIDbizgrant







ELIGIBILITY CRITERIA (PAGE 1 OF 2)

THE FOLLOWING CRITERIA WILL BE USED TO DEFINE ELIGIBLE BUSINESSES. ONLY BUSINESSES THAT MEET THESE CRITERIA WILL BE ELIGIBLE TO RECEIVE FUNDING.

- Physical location (e.g., office, storefront) must be in Will County, IL (not a P.O. box)
- Annual gross revenue must not exceed \$2.5 Million
- Employ fewer than 25 employees
- Demonstrate significant COVID-19 expenses or disruptions
 - Businesses ordered closed by executive order will satisfy this requirement
 - For other businesses, must have significant revenue loss and/or increase in expenses due to COVID-19
- For-profit businesses with ITIN or EIN (SSN for independent contractor)





ELIGIBILITY CRITERIA (PAGE 2 OF 2)

THE FOLLOWING CRITERIA WILL BE USED TO DEFINE ELIGIBLE BUSINESSES. ONLY BUSINESSES THAT MEET THESE CRITERIA WILL BE ELIGIBLE TO RECEIVE FUNDING.

- Independent contractors must demonstrate that they make at least half of their yearly income in 1099 contract work
- Independent contractors must not have received unemployment since March 1, 2020 to be eligible
- Must be in good standing and not in default with the IRS, State of Illinois, and Will County
- Must have been in operation in Will County since at least February 15, 2020 or earlier
- Businesses must not currently be in bankruptcy





Preference Criteria (Page 1 of 2)

THE FOLLOWING CRITERIA WILL BE USED TO GIVE PRIORITY TO CERTAIN BUSINESSES FOR ASSISTANCE.

- Preference will be given to businesses who meet these criteria:
 - Forced to shut down by Illinois Executive Order
 - Have not already received other COVID-19 assistance
- Businesses will be prioritized in the following order:

PRIORITY	CLOSED BY EXECUTIVE ORDER	DID NOT RECEIVE OTHER COVID-19 ASSISTANCE
1	✓	✓
2	✓	
3		✓
4		





Preference Criteria (Page 2 of 2)

INDUSTRIES ORDERED TO SHUT DOWN BY THE STAY AT HOME ORDER

- Day camps
- Day care centers
- Film Production
- Health and Fitness Centers
- Indoor and Outdoor Recreation
- Manufacturing
- Meetings and Social Events
- Museums
- Offices
- Outdoor Recreation

- Outdoor Seated Spectator Events
- Personal Care Services
- Restaurants
- Bars
- Retail
- Service Counters
- Theaters and Performing Arts
- Youth and Adult Sports
- Youth Sports
- Zoos





ELIGIBLE EXPENDITURES

These funds are intended to be used for operating expenses such as utilities, rent, mortgage, technology, personal protective equipment (PPE) and expenses due to disruptions from complying with public health orders related to COVID-19

Examples Include:

- Payroll costs for employees
- Rent or lease payments
- Mortgage or loan payments
- Utility payments
- Supplier payments
- Purchase personal protective equipment (PPE) and sanitation supplies
- Physical building adaptation / barriers
- Contract labor to implement public health measures

- Rent, lease, or purchase payments for business equipment to implement public health measures
- Purchase Technology/Applications to minimize employee and customer contact
- Other measures to implement social distancing
- Replace perishable inventory that was lost due to COVID-19 pandemic





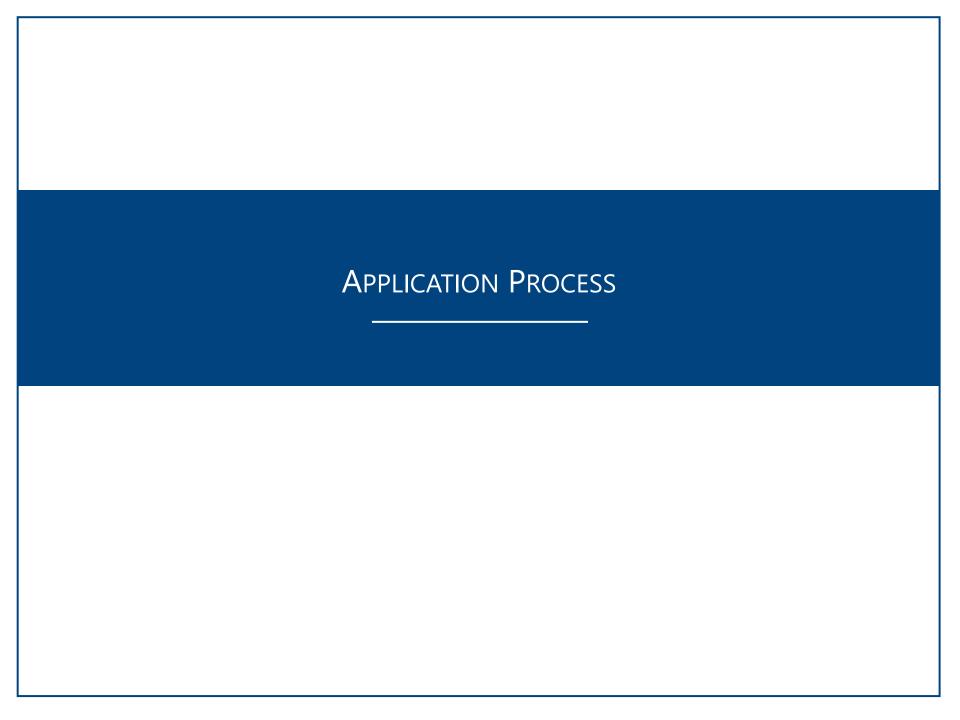
INELIGIBLE EXPENDITURES

Funds may not be used for:

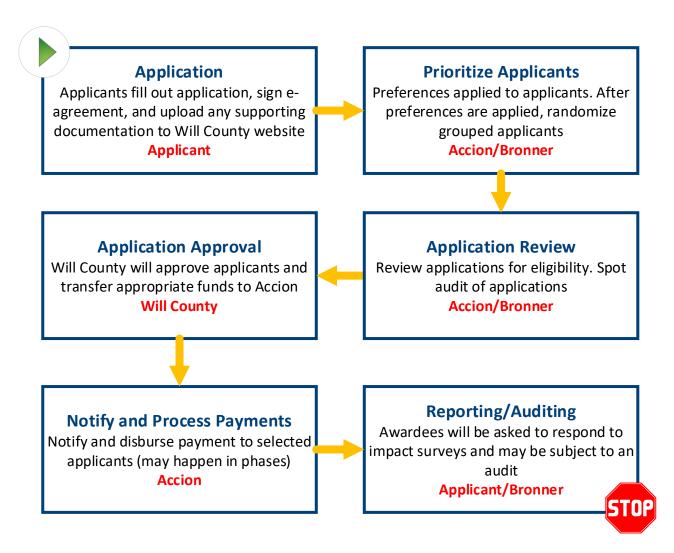
- Severance Pay
- Workforce bonuses other than hazard pay
- Other taxes/fees/payments due to your municipality or Will County legal settlements
- Expenditures that will be reimbursed through another assistance program or other sources







OVERALL PROCESS







APPLICATION

To apply and for any questions visit:

WWW.WILLCOUNTYILLINOIS.COM/COVIDBIZGRANT

- Application available in Spanish and English
 - Business must answer a series of questions and upload supporting documentation
- Question form available in Spanish and English





APPLICATION

Application for the Will County Small Business Assistance Grant Program

This is the application for the Will County Small Business Assistance Grant Program.

For information about the Will County Small Business Assistance Grant Program or your application, please submit a question here: https://app.smartsheet.com/b/form/b3e35c02f20c4ae2bffaac97b58122ea

Applications will close at 11:59 PM CT September 28th. All information will need to be filled out and submitted by that time in order to be considered for this program.

Eligibility Information

The following questions may impact your eligibility and order of priority for the program. For all questions, "the business" refers to the business for which is applying to receive assistance.

Does your b	usiness have a physical location in Will County? *
O Yes	○ No
Did the busi	ness make less than \$2.5 Million in Annual Revenue for 2019?
O Yes	○ No
Did the busi	ness employ fewer than 25 employees in 2020? *
O Yes	○ No
	iness experienced significant COVID-19 related expenses, s, and/or disruptions? *
O Yes	○ No
Has the busi	iness been in operation since February 15, 2020 or earlier? *
O Yes	○ No





REQUIRED DOCUMENTATION

THE FOLLOWING DOCUMENTATION WILL BE REQUESTED WITH THE APPLICATION

- Two bank statements that demonstrate revenue loss and/or increase in expenses due to COVID-19
- 2019 Federal Tax Returns (if have yet to file in 2019, 2018 plus official notice showing extension is acceptable)
- Copy of signed W-9
- Photo ID of Independent Contractor or Business Owner. Valid forms of identification consist of:
 - A driver's license issued by Illinois or any other U.S. State
 - An identification card issued by Illinois or any other U.S. State
 - A passport
 - Consular identification

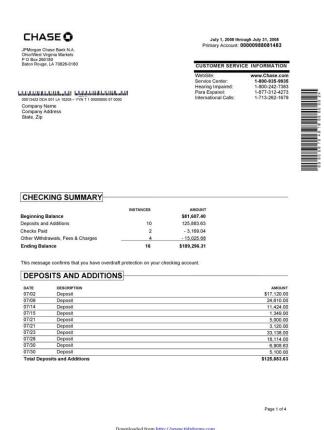




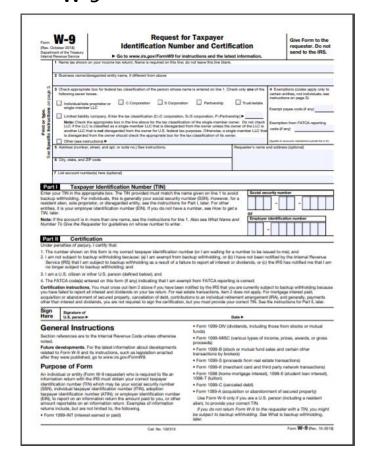
REQUIRED DOCUMENTATION

DOCUMENTATION EXAMPLES

Bank Statement



■ W-9



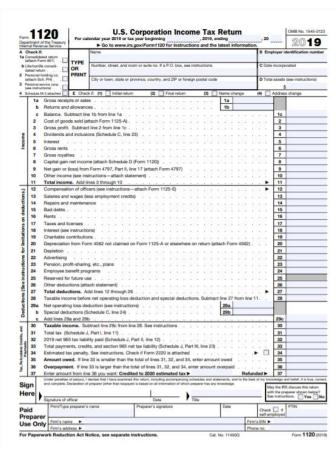




REQUIRED DOCUMENTATION

DOCUMENTATION EXAMPLES

Corporation Tax Return



Schedule C Tax Return

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APPLICATION REVIEW, SELECTION, Notification and Funding

AFTER APPLICATIONS CLOSE

APPLICATION REVIEW AND SELECTION

- After the application period has closed:
 - Applicants prioritized based on pre-established preference criteria
 - Prioritized groups of applicants randomized
- The eligibility of selected applicants will be verified

GRANTEE NOTIFICATION AND FUNDING

- Applicants will be notified of decision and potential award beginning in early October
- Payments will made via ACH





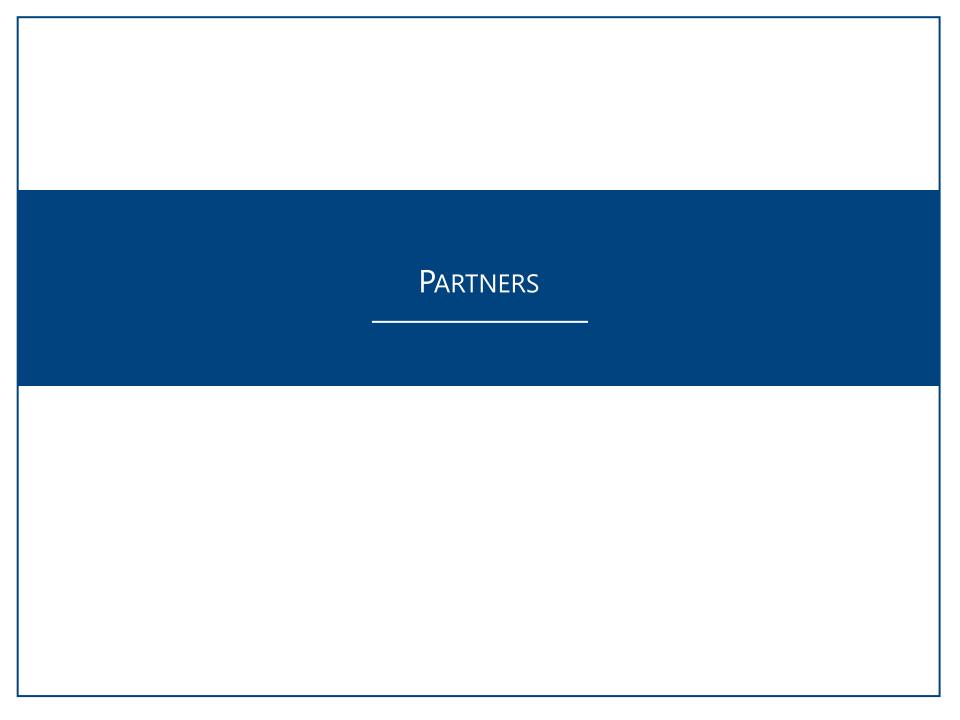
AFTER AWARD

AFTER BUSINESSES RECEIVE THEIR GRANTS

- Grantees may be subject to an audit
 - All businesses are required to comply with all provisions set forth in the program guidelines may be subject to repayment of funds
- Grantees will be asked to respond to a follow-up impact survey







PARTNERS

OUTREACH AND APPLICATION ASSISTANCE PARTNERS

THESE ORGANIZATIONS WILL BE SUPPORTING THE PROGRAM (E.G., SHARE INFO, PROVIDE CONTACT LISTS, ASSIST BUSINESSES WITH THEIR APPLICATIONS, ESL SUPPORT)

- Accion
- City of Joliet Community Development
- Coalition of Neighborhood Organizations
- Forest Park Community Center
- First Midwest Bank
- IDOT DBE Certified Small Businesses
- Illinois Hispanic Chamber of Commerce
- Joliet City Center Partnership
- Joliet Region Chamber of Commerce
- Mount Zion Baptist Church
- Minority Supplier Development Council

- National Association for the Advancement of Colored People
- Polish American Chamber of Commerce
- Quad County Urban League
- Small Business Development Center at Joliet Junior College
- Spanish Community Center
- Will County Center for Economic Development
- Will County Governmental League
- Workforce Investment Board of Will County





OTHER RESOURCES

FFDFRAL

- Small Business Administration (SBA)
 Paycheck Protection Program
- SBA Disaster Loans & Economic Injury
 Disaster Loans
- SBA Debt Relief
- SBA Express Bridge Loans
- IRS Employee Retention Tax Credit
- Centers for Disease Control (CDC)

STATE

- Illinois Business Interruption Grants
 Program
- Rebuild Distressed CommunitiesProgram
- Illinois State Treasurer Small Business
 COVID-19 Relief Program (financial inst.)

OTHER RESOURCES

- Accion COVID-19 Resources
- Will County Center for Economic
 Development
- Joliet Region Chamber of Commerce
- University of Chicago Polsky Center
- Grants Plus

RESOURCES FOR FAMILY FARMS

- Will County Farm Bureau
- Navigating COVID-19 Relief for Farmers
- Farmers' Legal Action Group COVID-19
 Guide
- Cornell Small Farms Program
- American Farm Bureau

REOPENING GUIDELINES AND RESOURCES

 Illinois Department of Commerce & Economic Opportunity



Q & A

WHICH OF MY BUSINESS EXPENSES MAY BE COVERED BY THIS GRANT?

The intent of Will County's small business grant program is to provide financial relief for small businesses adversely impacted by COVID-19, if located in Will County. You may purchase, or have purchased personal protective equipment (PPE) for employees; sanitation supplies; retrofits for health and safety compliances; rent, mortgage, and utilities; telework, communications equipment, as well as other reasonable expenses you may need to recover your losses, and prepare for openings and an expanded re-opening.

I HAVE A SMALL FARM IN UNINCORPORATED WILL COUNTY. SINCE THE MANDATORY CLOSURE OF PUBLIC GATHERINGS, FAIRS, ETC., I HAVE SUFFERED TREMENDOUS FINANCIAL LOSS. AM I ELIGIBLE TO APPLY FOR THIS GRANT?

Yes. All grant applicants must attest to any financial loss as indicated in the online application. You will need to upload all supporting documents as requested in the small business application portal.





Q & A

I HAVE A MICRO BUSINESS, AND MY ANNUAL REVENUE WAS LESS THAN \$18,000 IN 2019. CAN I QUALIFY FOR A GRANT AWARD?

If your annual revenues are less than \$18,000 based on your 2019 Federal Tax returns, and your application is approved, your grant amount will be prorated to reflect ten (10) months of annual income in (March 1-December 30, 2020) coverage period for expenditures.

I MUST PURCHASE ADDITIONAL SANITATION EQUIPMENT AND PPE SUPPLIES BEFORE I CAN FULLY RE-OPEN MY FEED STORE TO ITS PREVIOUS CAPACITY. WILL THESE PURCHASES QUALIFY FOR REIMBURSEMENT UNDER THIS SMALL BUSINESS GRANT PROGRAM?

Yes. Any reasonable expenses purchased for new safety standards to mitigate the spread of COVID-19 are eligible.





QUESTIONS





TIPS TO STAY HEALTHY

Practice the 3 W's every time you are away from home and unable to spatial distance from others

- Wear a face covering
- Wash your hands with soap & water
- Watch your physical distance, staying 6 feet from others