

# PA CARES

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PA STATEWIDE SMALL BUSINESS  
ASSISTANCE PROGRAM

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# CDFI GUIDELINES

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UPDATED 06/21/20

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 a Network approved rating method.
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.

**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 business 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 of \$1million or less and have 25 or fewer employees (FTEs).
3. Eligible businesses must be based in and operate primarily in Pennsylvania.
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. Historically disadvantaged businesses are defined as businesses that are owned and operated (51% or more) 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.)

1. Priority will be given to 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).
2. Priority will be given to 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), unemployment rates and/or high population loss.
3. Priority will be given to certain industry sectors including retail, food and hospitality, health and wellness, personal care (beauty/nail salons, spas, and barbershops), and child care.
4. Priority will be given to those businesses impacted the most financially based on gross revenue losses.
5. Preference will be given to women-owned businesses and areas targeted for reinvestment such as Main Streets, Elm Streets, Blueprint Communities, commercial corridors in Philadelphia and Pittsburgh, the Wilds gateway communities, and Trail Towns.

The Emergency Fund includes the following eight (8) Categories  
 Owners of multiple businesses can only apply for funding for ONE of their businesses.

RELIEF PROGRAM	ELIGIBLE BUSINESSES	AMOUNT AVAILABLE PER BUSINESS
Micro Business Grant	Annual revenue up to \$50,000	\$5,000 Grant
Micro Business Grant	Annual revenue \$50,001 - \$75,000	\$10,000 Grant
Micro Business Grant	Annual revenue \$75,001 - \$100,000	\$15,000 Grant
Small Business Grant	Annual revenue \$100,001 - \$250,000	\$20,000 Grant
Small Business Grant	Annual revenue \$250,001 - \$500,000	\$25,000 Grant
Small Business Grant	Annual revenue \$500,001 - \$750,000	\$35,000 Grant
Small Business Grant	Annual revenue \$750,001 - \$850,000	\$40,000 Grant
Small Business Grant	Annual revenue \$850,001 - \$1,000,000	\$50,000 Grant

## 5

# ELIGIBLE USES OF FUNDS

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. Mortgage interest payments (but not mortgage prepayments or principal payments); rent payments; utility payments; interest payments on any other debt obligations that were incurred before February 15, 2020.
3. Expenses 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
4. Any Covid-19 related expenses not already paid for with other relief measures such as state loans, US SBA Paycheck Protection Loans, local or regional grant and/or loan programs.
5. Interest payments on any other debt obligations that were incurred before February 15, 2020.

## 6

# REQUIRED DOCUMENTATION

## PA CARES DOCUMENTATION CHECKLIST

Most recent tax return filed (2019 or 2018) – must be in an electronic form for online upload, such as PDF.

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.

Copy of official filing with PA Department of State 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

IRS Form 940 \*not needed if no employees

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 Commonwealth
3. Non-Profits, Churches and other religious institutions
4. Financial businesses primarily engaged in the business of lending, such as banks, finance companies, and factors
5. Real estate development or rental property businesses
6. Life insurance companies
7. Private clubs and businesses which limit the number of memberships for reasons other than capacity
8. Government-owned entities or elected official offices
9. Businesses primarily engaged in political or lobbying activities
10. 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
11. An owner of 20 percent or more of the equity of the applicant is incarcerated, on probation, on parole; 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 a felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance within the last three years or any other felony within the last year



# **APPLICATION PROCESS**

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## 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.

Applications accepted from June 24th - July 9th 2020

### NEW APPLICATION

APPLY NOW

### SIGN INTO YOUR ACCOUNT

E-Mail

Password

[Forgot Password?](#)

SUBMIT

### QUALIFICATION

#### WHAT IS THE SIZE OF THE GRANT?

\$5,000-\$50,000 based on revenue

#### REQUIRED DOCUMENTATION:

- Most recent tax return filed (2019 or 2018)
- If the applicant is a startup as of January 1, 2020, a profit and loss statement as of 3/31/20
- Proof of tax payment plan (if not current)
- Entity Docs including DBA or FBN certificate & proof of ownership
- Business License (if Sole Proprietor)
- Photo ID

#### WHO IS ELIGIBLE?

Any for-profit business or individual dba as a business in the state of Pennsylvania

#### APPROVAL REQUIREMENTS:

- Must be in business by February 15th, 2020
- Gross annual revenue less than or equal to \$1,000,000
- Full-time employees less than or equal to 25
- Use of funds must be related to COVID-19
- Must be in Pennsylvania(business only, not Owner)

## INSTRUCTIONS

To begin your application, click [APPLY NOW].

**NOTE:** Please use Google Chrome for optimal web browser experience.

## 2 LET'S GET STARTED WITH YOUR APPLICATION

Let's get started with your application

Collapse All Sections

First Name \*

Luu

Email Address \*

luutest@yopmail.com

Owner cell Phone \*

123-456-7890

Business Name \*

Luu's Lemons

Last Name \*

Testcase

Confirm Email Address \*

luutest@yopmail.com

Confirm owner cell Phone \*

123-456-7890

Zip Code of Business \*

65488

☒ I accept the [Terms and Conditions](#)

SAVE & NEXT

### INFORMATION NEEDED

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

## Owner details

Owner First Name \*

Luu

Owner Last Name \*

Testcase

Owner Email \*

luutest@yopmail.com

Owner Cellphone \*

123-456-7890

Owner Address \*

220 Locust Ave

Owner Address2

Owner City \*

Anthill

Owner State \*

Missouri ▼

Owner Zip \*

65488

Owner County \*

Christian County ▼

Owner date of birth (mm/dd/yyyy) \*

12/3/1991



Owner Social Security# \*

000-00-0001

% of Ownership \*

100

I accept the [Terms and Conditions](#)

SAVE &amp; AGREE

## 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

## Business information

Business Name *	DBA (Doing Business As)-(Note-if No DBA type NONE) *
Luu's Lemons	NONE
Business EIN (Only digits, cannot contain special character or spaces) *	Business Phone # *
000000000	123-456-7890
Business Type *	State of Incorporation *
Sole Proprietor (Without Employees) ▼	Missouri ▼
Business Address *	Address 2
220 Locust Ave	
City *	State *
Anthill	Missouri ▼
County *	Zip *
Christian County ▼	65488
Date Business Established (mm/dd/yyyy) *	Business Website URL - (if no website please type none.com) *
3/15/2018	none.com

## 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

## How can we help you

Purpose of loan \*

Payroll

Amount Requested \*

\$ 10000

Will this loan create new jobs?

☐

Yes

☒

No

Annual Revenue \*

\$ 60000

# of Full Time Employees \*

3

# of Part Time Employees \*

0

# of jobs created \*

0

# of jobs retained \*

3

## INFORMATION NEEDED

- Purpose of Loan
- Amount Requested
- Will this loan create new jobs?
- Annual Revenue
- # of Full-Time Employees
- # of Part-Time Employees
- # of Jobs Created
- # of Jobs Retained

## Business demographics

Who is your customer base?

☐ B2B
 ☒ B2C
 ☐ Both

What type of business is it? \*

Retail Trade

NAICS Code \*

123456

Women owned business \*

YES

Disabled \*

NO

Ethnicity \*

Not Hispanic or Latino

Rural \*

NO

What does your business do? \*

Sells Products

Tell us more. \*

General Merchandise

[Click here](#) to find your NAICS code

Veteran \*

NO

Race \*

Asian

Franchise \*

NO

## INFORMATION NEEDED

- Who is your customer base?
- What does your business do?
- What type of business is it?
- Tell us more.
- NAICS Code
- Women Owned Business?
- Veteran?
- Disabled?
- Race?
- Ethnicity?
- Franchise?
- Rural?

## Disclosure

1) Is the majority owner a low income individual?

Please select an answer \*

YES

2) Does the Business operate in a designated revitalization area, including a Main Street/Elm Street, Blueprint Community, Commercial Corridor?

Please select an answer \*

NO

3) Based on March - May 2019 and March - May 2020, how has COVID-19 negatively impacted revenue?

Please select an answer \*

51% - 75%

4) Has the Company received other COVID-19 related emergency funds (IE. SBA PPP, SBA EIDL, Local/Municipal Emergency Funds or Other)?

Please select an answer \*

NO

5) If YES to Question #4, what was the name of the program?

Please select an answer

Other

6) If YES to Question #4, what was the amount received?

Please enter your answer

0

7) Does the business owe any federal, state or local taxes?

Please select an answer \*

NO

8) Within the last 3 years, has the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction, or presently incarcerated, or on probation or parole?

☐ Yes ☒ No

9) Within the last 3 years, for any felony, has the Applicant (if an individual) or any owner of the Applicant: 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)?

☐ Yes ☒ No

SUBMIT

## INSTRUCTIONS

Answer the disclosure and click [SUBMIT] to complete your application.





Thank you for applying for a grant through the Small Business Grant Program of Pennsylvania.

The link below will take you to the Lendistry portal and the new account created for Luu's Lemons 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.

You will also receive a confirmation email with login credentials.

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's Lemons.

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: luutest@yopmail.com

Password: y%Af\_YIJ59n


215-763-8824


info@beechinterplex.com

Beech Capital Venture Corporate. All Rights

Reserved

## RESET YOUR PASSWORD

 New Password (Min 8, 1-9, a-z, A-Z, !@#\$%^&\*)

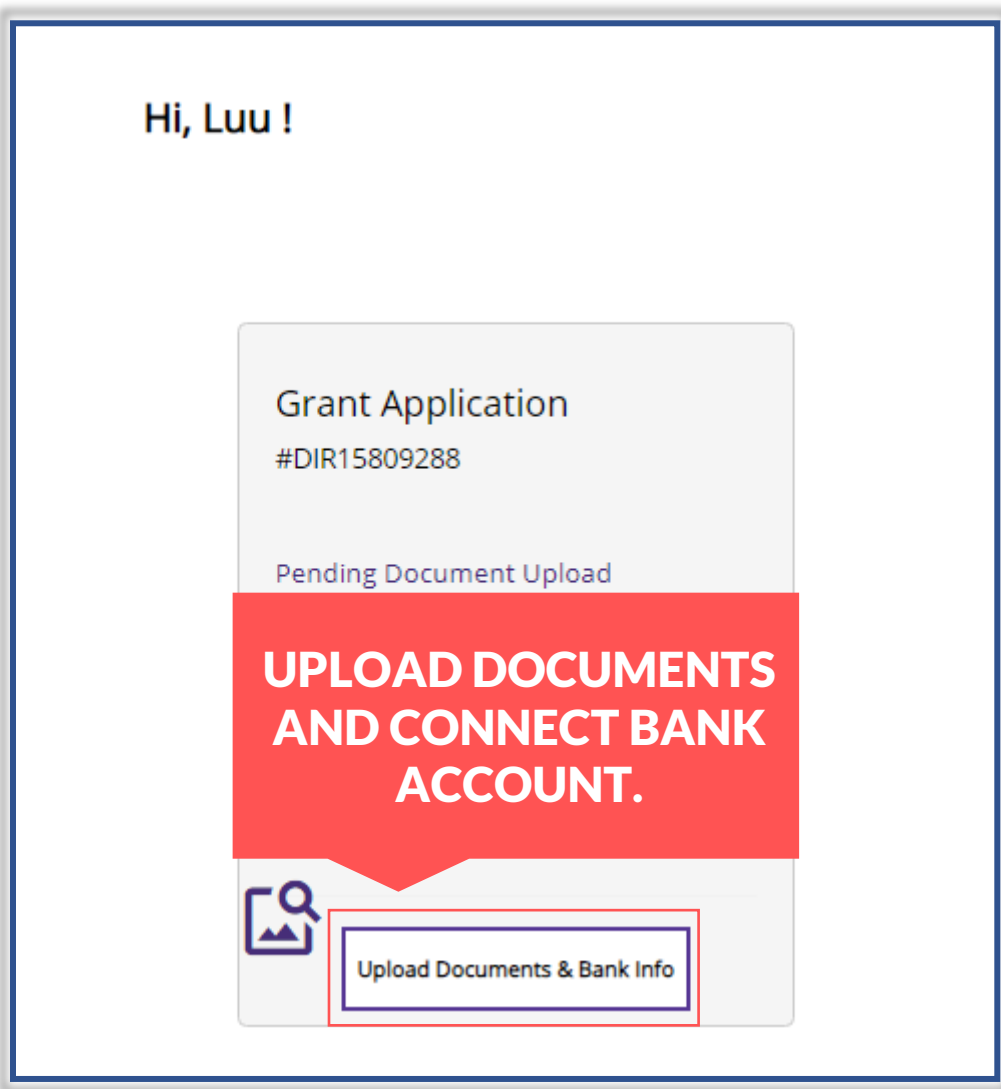
 Enter Your Confirm Password

SUBMIT

## 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.



## INSTRUCTIONS

Once logged into the Portal, click [**UPLOAD DOCUMENTS & BANK INFO**] to submit the required documents and link your bank account.

OWNER DETAILS

BUSINESS INFORMATION

HOW CAN WE HELP YOU

BUSINESS DEMOGRAPHICS

DISCLOSURE

UPLOAD DOCUMENT & BANK INFO

### UPLOAD DOCUMENTS

UPLOAD DOCUMENTS BANK INFO

Your business is a Sole Proprietor (With Employees)

Change business type Sole Proprietor (With Employees)

Please upload the items listed below:

Drivers License	Pending
Articles of Corp	Pending
IRS Tax Returns >\$50K	Pending
Business Tax Returns	Pending
Business Bank Statements(Yodlee)	Pending
Experian Consumer Report	Pending
Bank Info	Pending

Please upload document for drivers license

BROWSE...

S.No.	Document Name	Password(if req...)	Delete
<p>UPLOAD DOCUMENTS</p>			

Title	Document Name	Preview	Delete
No Record available!			

UPLOAD LATER SAVE & CLOSE

BUSINESS ANALYSIS

FINANCIAL INFORMATION

PERSONAL ASSETS

UPLOAD DOCUMENT & BANK INFO

REVIEW

### CHOOSE YOUR BUSINESS TYPE

### UPLOAD DOCUMENTS

UPLOAD DOCUMENTS BANK INFO

Your business is a Corporation

Change business type Corporation

Please upload the items listed below:

Proof of Payroll 1/1/19 _ 12/31/19	Pending
Proof of Payroll 1/1/20 _ 2/15/20	Pending
Proof of Group Health Insurance	Pending
Proof of Retirement	Pending
Proof of State & Local Taxes	Pending

Please upload document for drivers license

BROWSE...

S.No.	Document Name	Password(if req...)	Delete
<p>UPLOAD DOCUMENTS</p>			

Title	Document Name	Preview	Delete
No Record available!			

UPLOAD LATER SAVE & CLOSE



## BUSINESS TYPES

Choose from the following business types:

1. Corporation
2. Partnership
3. Limited Partnership (LP)
4. Limited Liability Partnership (LLP)
5. Limited Liability Company (LLC)
6. Sole Proprietor (Without Employees)
7. Professional Corporation
8. Non-Profit
9. Sole Proprietor (With Employees)

### UPLOAD DOCUMENTS

UPLOAD DOCUMENTS BANK INFO

Your business is a Corporation

Change business type Limited Partnership (LP)

Please upload the items listed below:

Proof of Payroll 1/1/19 _ 12/31/19	Pending
Proof of Payroll 1/1/20 _ 2/15/20	Pending
Proof of Group Health Insurance	Pending
Proof of Retirement	Pending
Proof of State & Local Taxes	Pending

Please upload document for drivers license

BROWSE...

S.No.	Document Name	Password(if req...)	Delete
<p>UPLOAD DOCUMENTS</p>			

Title	Document Name	Preview	Delete
No Record available!			

UPLOAD LATER SAVE & CLOSE

Are you sure want to change business type?

Yes No

Success! Business type updated successfully!

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

**UPLOAD DOCUMENTS**

UPLOAD DOCUMENTS BANK INFO

Your business is a Sole Proprietor (Without Employee)

Change business type Sole Proprietor (Without Employee)

**CLICK [BROWSE] TO LOCATE YOUR FILE AND BEGIN UPLOAD**

**Please upload the items listed below:**

Drivers License	Pending
Articles of Corp	Pending
IRS Tax Returns >\$50K	Pending
Business Tax Returns	Pending
Business Bank Statements(Yodlee)	Pending
Experian Consumer Report	Pending
Bank Info	Pending

Please upload document for drivers license

**BROWSE...**

S.No.	Document Name	Password(if req...)	Delete
1	Driver License T...	password	

**UPLOAD DOCUMENTS**

Title Document

No Record available!

**YOUR DOCUMENT WILL APPEAR HERE ONCE YOU'VE SELECTED IT FROM YOUR DEVICE. CLICK [UPLOAD] TO COMPLETE THE UPLOAD.**

Please upload the items listed below:

Drivers License	COMPLETED
Articles of Corp	COMPLETED
IRS Tax Returns >\$50K	COMPLETED
Business Tax Returns	COMPLETED
Business Bank Statements(Yodlee)	COMPLETED
Experian Consumer Report	COMPLETED
Bank Info	Pending

<b>[PENDING]</b>	Document Has Not Been Uploaded
<b>[COMPLETED]</b>	Document Successfully Uploaded

## INSTRUCTIONS

Begin uploading ALL listed documents. These documents are **required**, and your loan cannot be processed until all have been uploaded to the Portal.

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. Continue uploading documents until all have been marked as **[COMPLETED]**.

UPLOADED DOCUMENTS

REQUIRED

REQUIRED

Step 1

LINK YOUR BANK ACCOUNT

Linking your bank :

- Tells us where we should deposit your loan
- Expedites your loan
- Verifies your information

Link Your Bank

By linking your bank, you authorize use of your account to process your loan.

Step 2

Where Should we Send Your Funds?

Account Name \*

Bank Name \* Street \*

City \* State

Zip \* Routing Number \*

Account Number \*

UPLOAD LATER

SAVE & CLOSE

## INSTRUCTIONS

Once you have uploaded ALL required documents, click **[SAVE & CLOSE]** to link your bank account to the portal. **Enter the routing and account numbers to set up a direct deposit for your funds. Account Name **MUST** match your Business Name, as reflected in your bank statements.**

**NOTE:** Both steps are required and must be completed for your application to be processed. Click **[SAVE & CLOSE]** when both are completed.

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.

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.