

Juniata County COVID-19 Relief

Small Business Assistance Program

The application window will open August 17th.

You will have 10 business days to complete the application before the first window closes on August 28th.

This is not a first-come, first-served program. There will likely be several rounds of application windows. Applicants need not re-apply to receive consideration in subsequent rounds. If you want to get prepared now, read all the text below.

Program Eligibility:

To be eligible to apply, a business must meet all six of the eligibility requirements:

- Grants of up to \$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.
- Grants are available only for businesses with annual sales/revenues (prior to March 1, 2020) of \$1 million or less and have 25 or fewer full-time employees (FTEs). A part-time employee equals a .5 full-time employee. (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, as well as internally generated financial statements.
- Businesses must be based in and operate primarily in Juniata County, Pennsylvania.
- Businesses may be structured as C-corporations, S-corporations, limited liability corporations, sole proprietors, independent contractors or self-employed individuals.
- Businesses must have been in operation as of February 15, 2020.
- Businesses must currently be operating or have a clear plan to re-open once the Commonwealth permits re-opening of the business.

Program Priorities:

Primary consideration will be given to:

- Businesses who have not received advances/forgivable loans/grants through the following programs: US SBA Paycheck Protection Program/PPP; US SBA Economic Injury Disaster Loan/EIDL Program or the COVID-19 Relief Pennsylvania Statewide Small Business Assistance Program/CDFI.

- 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.

Secondary consideration 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.

Grant Funding Structure:

Owners of multiple businesses will be considered for only one grant.

Relief Program	Annual Revenue	Amount Available Per Business (up to)
Micro Business Grant:	Revenue up to \$50,000	\$5,000 grant
Micro Business Grant:	Revenue from \$50,001 – \$75,000	\$10,000 grant
Micro Business Grant:	Revenue from \$75,001 – \$100,000	\$15,000 grant
Small Business Grant:	Revenue from \$100,001 - \$250,000	\$20,000 grant

Small Business Grant:	Revenue from \$250,001 - \$500,000	\$25,000 grant
Small Business Grant:	Revenue from \$500,001 – \$750,000	\$35,000 grant
Small Business Grant:	Revenue from \$750,001 – \$850,000	\$40,000 grant
Small Business Grant:	Revenue from \$850,001 – \$1,000,000	\$50,000 grant

Eligible Use of Funds:

- Documentable payroll costs, costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums, payable from March 1 through December 30, 2020.
- Documentable monthly debt service and/or lease payments (principal and interest) (but not mortgage prepayments or principal payments); on any debt obligations that were incurred before February 15, 2020, and payable from March 1 through December 30, 2020.
- Documentable rent and/or utility payments owed from March 1 through December 30, 2020.
- Documentable working capital expenses incurred for the purpose of re-opening business operations after being fully or partially closed due to the state-mandated business closure period commencing March 1, 2020, as long as the expense was incurred due to COVID-19.
- Documentable expenses incurred related to implementing COVID-19 mitigation plans, including but not limited to specialized equipment, barriers, personal protective commitment and employee training expense to ensure compliance with state and federal CDC guidelines for reopening.
- Documentable/quantifiable loss (or a portion thereof) of “typical” sales revenue comparing the period of March 1 through May 31, 2019 against the same time period for 2020. Applicant must provide compelling evidence that these sales were expected under

contractual obligations but not received due to inability to operate or meet performance metrics.

- Other documentable COVID-19 related expenses **not** already paid for with other relief measures such as federal loan advances or forgivable loans through the PPP or EIDL, or the CDFI grant program.

Ineligible Businesses:

- Businesses that are not physically based in Juniata County, Pennsylvania.
- Businesses that are in active default (not on a payment plan) with taxes or fees owed to the federal, state or local governments.
- Businesses engaged in any activity that is illegal under federal, state, or local law.
- Businesses owned or controlled by any owner that has ever obtained a direct or guaranteed loan from through a federal and/or state agency that is currently delinquent or has defaulted within the last seven years and caused a loss to the government.
- Non-Profits, Churches and other religious institutions.
- Financial businesses primarily engaged in the business of lending, such as banks, finance companies, and factors.
- 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.
- Life insurance companies.
- Private clubs and businesses which limit the number of memberships for reasons other than capacity.
- Government-owned entities or elected official offices.
- Businesses primarily engaged in political or lobbying activities.
- 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.
- Business owners 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 assistance within the last five years or any other felony within the last year.

Get Prepared:

Required Documentation and Information from Applicants (*items provided in preferably electronic format for upload, such as a PDF*)

- A short narrative describing how the COVID-19 Pandemic has affected your business. Please detail particular losses of revenue and how it has affected your ability to maintain operating overhead.

- Copies of:
 - ___ Most recently filed (2018 or 2019) federal income tax return, with all schedules.
 - ___ If not 2019 taxes, internally generated 2019 financial statements (B/S & P/L).
 - ___ Current financial statements (B/S & P/L) for the business.
 - ___ Internal financial statements (P/L) from March 1 - May 31, 2019.
 - ___ Internal financial statements (P/L) from March 1 - May 31, 2020.
 - ___ Current personal financial statement for all owners who own 20% or greater share of the business.

 - ___ Schedule of all expenses incurred and anticipated, during the period March 1 through December 30, 2020, to accommodate/endure the conditions and mitigation required due to the Covid-19 Pandemic, for which you wish to receive these grant funds: MINUS any such expenses charged toward loan advances from EIDL or loan forgiveness from PPP or a grant through the CDFI program.

- Copy of official filing with PA Department of State or local municipality for your business such as: (one of the following);
 - Articles of Incorporation
 - Certificate of Organization
 - Fictitious Name registration
 - Government issued Business License

- Any form of acceptable government-issued photo ID for the CEO.

- List of names of the board and officers.