



CHARLES COUNTY COVID-19 SMALL BUSINESS RELIEF GRANT PROGRAM

Frequently Asked Questions

1. What Grant Funds are available?

There are two Grant Funds Available under the Charles County Coronavirus Small Business Relief Grant Program (CBRF):

- COVID-19 Business Relief and Economic Recovery Grant Fund
- COVID-19 Business Economic Recovery Grant Fund for Agriculture and Aquaculture Related Businesses

2. Is there a deadline to apply?

Yes. The final date to submit a CBRF application is November 6, 2020, and **CBRF grant applications will not be accepted after 5:00 p.m. Friday, November 6, 2020.** Funds available under the CARES Act must be used by December 31, 2020. The November 6, 2020 deadline ensures that all applications will be disbursed in time for appropriate expense allocation.

3. Are all businesses eligible for the Coronavirus Small Business Relief Grant Fund Program?

To be eligible, the business must be a Charles County based business, with principle business facilities physically located in Charles County. The business must also meet the US Small Business Administration (SBA) definition of a small business. Business must be for-profit and have been in business as of May 2019. New business ventures will not be eligible. Businesses that received a CBRF grant in Round One may submit a request for additional funding between October 19, 2020 and November 6, 2020.

4. Who can make a request for additional funds and how do I submit that request?

Any business that received a grant in Round One or Two (or has an application pending in Round Two) may request additional funding.

5. Will there be a limit on how much I can request?

Second time applicants are eligible for up to the same amount previously requested. **No entity may receive more than \$20,000 from the Charles County CBRF Grant program in total including the sum of Round One and Round Two.**

6. Are nonprofit organizations eligible?

No. The Charles County Board of Commissioners approved Coronavirus Small Business Relief Grant Program allows grants to be provided only to for-profit businesses, not nonprofits. The Charles County Charitable Trust administers grants to non-profits.

7. Are sole proprietors and independent contractors eligible?

Yes. As long as the business can demonstrate a history of operations and provide supporting documentation, it may be organized under any legal structure. We will accept applications from sole proprietors and independent contractors with no (W-2) employees.

8. Will businesses with 1099 employees be considered for the Grant?

Yes. Businesses with 1099 employees are eligible for CBRF.



9. How much can a business receive?

- Businesses with 0 to 4 employees may receive up to \$5,000.
- Businesses with 5 to 75 employees may receive up to \$10,000.
- Businesses with more than 75 employees are not eligible.

10. How do I apply?

When you request an application, you will be asked to fill out and submit a form; you will be asked to indicate if you are a returning applicant. All applicants – first time and returning – will receive an email from COVID19GrantSupport@charlescountymd.gov with detailed instructions on how to submit your grant application package to the County's secure website. Please follow instructions. The process for returning applicants will be similar to the first-time request but with fewer required documents. The application must be complete, and all required documents submitted for consideration.

11. Can I email my application?

No. Do not email your application or any related documents. Email is not secure, and the application and related documents contain personal and financial information that should not be sent via email or any other method that is not secure. The process to upload your grant application to a secure site protects you and your personal information.

12. What expenses can be covered by CBRF assistance?

The grant funds must be solely used for expenditures that occur between March 1, 2020 and December 31, 2020 and fall under one or more of the following categories:

- Cash operating expenses
- Payroll
- Inventory Acquisition (inventory needed to reopen or maintain open status)
- Business lease or rent
- Fixed cost payments
- Personal Protective Equipment (PPE) purchase (if PPE cannot be acquired through the Charles County Health Department)
- Facility Readiness (social distancing preparedness, business modifications, other recovery projects, etc.)
- Other business critical cash operating costs
- Equipment purchases for COVID related preventive measures

13. How much will a Grant Fund application cost?

There is no application fee and no cost.

14. What can a business provide to show "evidence of financial stress, or business disruption"?

The business must demonstrate financial stress or disrupted operations, which may include but are not limited to:

- Notices from tenants closing operations and not paying rent caused by loss of income
- Notice of inability to make rent or loan payments due to reduced sales, suspended operations
- Lease abatements, payment deferrals for utilities, documentation showing reduction in staff, documentation showing decrease in payroll, amended or loss of contracts
- Increased cost related to COVID-19 prevention measures
- Notice of disrupted supply network leading to shortage of critical inventory or materials
- Certification that the business is implementing new project/protocols to meet higher demand for recovery
- Other circumstances subject to review on a case by case basis



15. What do you mean by an Executive Summary and COVID-19 Action Plan?

The Executive Summary and the COVID-19 Action Plan is a written narrative from you. This is one document – providing a written statement about your business operation. It should include:

- What do you do?
- What product and/or services do you provide?
- What are your plans for marketing your business and your products or services?
- How are you currently operating during this COVID-19 closures and restrictions?
- What strategies do you have in place, and how do you plan to continue to operate?

16. Will my personal credit be used as consideration?

No.

17. How long does it take to receive funding once my application is approved?

Upon receiving an application, the Economic Development Department will reach out to a business within a week of the submission to verify information and obtain any remaining documents. Only completed applications will be referred to the grant committee for consideration. Therefore we encourage applicants to provide all requested documents promptly.

When approved, a business will be notified by the Charles County Economic Development Department by email and will be sent a Grant Agreement and Request for Disbursement Form to sign and submit. Upon receipt of those two documents, grant funds will be issued. The process will take approximately 4 weeks depending upon how quickly documents are provided after requested.

18. How do I know if I am approved?

You will receive an email from Charles County Economic Development Department describing next steps.

19. What if I do not have the required documents?

Check with your accountant or the person who handles your books. The required forms are standard business records. More information about these documents is available from the [US Small Business Administration](#).

20. Who can I contact if I have other questions?

For assistance, contact Chief of Business Development Lucretia Freeman-Buster at BusterL@MeetCharlesCounty.com or 301-885-1344.

21. How can I get more information about the CARES Act?

For further information, please visit the U.S. Treasury's April 22, 2020 Guidance for State, Territorial, Local, and Tribal Governments at <https://home.treasury.gov/system/files/136/Coronavirus-Relief-Fund-Guidance-for-State-Territorial-Local-and-Tribal-Governments.pdf>, or the U.S. Treasury's Frequently Asked Questions page at <https://home.treasury.gov/system/files/136/Coronavirus-Relief-Fund-Frequently-Asked-Questions.pdf>