

FREQUENTLY ASK QUESTIONS

What Grant Funds are available?

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

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

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

No. To be eligible, the business must be a Charles County based business, with principle business office(s) or location physically located in Charles County. The business must also meet 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.

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.

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 (W2) employees.

Will businesses with 1099 employees be considered for the Grant?

Yes. Businesses with 1099 employees are now eligible for CBRF.

How much can a business receive?

Grants will not exceed \$10,000 determined by eligibility. If business has fewer than 5 employees, grants will not exceed \$5,000. If business has 5 or more employees, grants will not exceed \$10,000. Businesses with more than 75 employees are not eligible.



Charles County Economic Development Department
10665 Stanhaven Place, Suite 206
White Plains, MD 20695

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www.MeetCharlesCounty.com
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How do I apply?

An eligible business may submit an application and financial information online through a link on the Charles County Economic Development Department website. <https://www.meetcharlescounty.com/charles-county-covid-19-business-grants/>. The application must be complete and all required documents submitted for consideration. Incomplete applications and those with missing documents will not be reviewed.

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 30, 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
- Facility Readiness (social distancing preparedness, business modifications, other recovery projects, etc.)
- Other business critical cash operating costs
- Equipment purchases for COVID related preventive measures

How much will a Grant Fund application cost?

There is no application fee and no cost.

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



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Will my personal credit be used as consideration? No.

How do I know if I am approved?

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

How long does it take to get funded? Approximately 3 weeks

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-forState-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-ReliefFund-Frequently-Asked-Questions.pdf>.



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