

WINONA COUNTY SMALL BUSINESS RELIEF GRANTS

APPLICATION

Indemnification and Privacy Notice

Your small business, which has been impacted by the COVID-19 pandemic, would like to apply for financial assistance from the Winona County Small Business Relief Fund. It's expected given the widespread and serious financial impacts to businesses caused by the pandemic that requests for assistance will exceed the funds made available for this program by the County. This means some applications will be funded and some will unfortunately either not qualify for funding or may qualify, but may result in your business receiving no funding or less funding than you requested due to the funding limits for this program. Winona County and the Winona Area Chamber of Commerce ("WACC") are committed to using objective criteria to confirm the impact of the pandemic on your business and verify that your business qualifies for relief so that all qualified applicants have an equal chance to receive funding. By submitting an application to receive financial assistance from this program, you agree to waive any and all claims against Winona County, WACC, their employees and elected officials and authorized agents asserting that funding decisions using these objective criteria were discriminatory and resulted in your business receiving no assistance or less assistance than your business requested.

Data Privacy Notice: Per MN Statutes 13.591, Subdivision 1, certain data provided in this Application is private or non-public data; this includes financial information about the business, including credit reports, financial statements, net worth calculations, business plans; income and expense projections; balance sheets; customer lists; income tax returns; and design, market, and feasibility studies not paid for with public funds. Per MN Statutes 116J.401, Subd. 3., certain data provided in this application is private data; this includes data collected on individuals pursuant to the operation of business finance programs.

NOTE: IF AN AWARD THROUGH THIS PROGRAM IS ACCEPTED BY THE APPLICANT, THE NAME OF THE BUSINESS AND THE AWARD AMOUNT WILL BE PUBLIC INFORMATION.

By applying, I agree to supply additional information as requested by WACC and Winona County demonstrating the expenses awarded CARES grant dollars were used for.

- By checking this box and entering my name, I agree to the above indemnification, privacy and documentation agreements.**
- By checking this box and entering my name, I agree to follow the Winona County Small Business Relief Fund Guidelines. (Exhibit A)**

1. **Applicant's Name.** _____

2. **Is this business "in good standing" with required business registrations with the Minnesota Office of the Secretary of State (OSS) as of March 13, 2020?**

- YES
- NO

3. Is your business “in good standing,” with no tax liens against your business with OSS as of March 13, 2020?

- YES
- NO

NOTE: For Questions 2 & 3, “in good standing” means that: (1) Your business is current and active with any required business registrations with the Minnesota Office of Secretary of State (OSS). Some business structures, such as sole proprietorships, do not need to be registered with OSS. In these cases, your business is considered to be "in good standing". You may look up your status here: <https://mbisportal.sos.state.mn.us/Business/Search>; and (2) Your business does not have any Minnesota tax liens against it with OSS. You may look up tax liens here: <https://www.sos.state.mn.us/business-liens/ucc-cns-tax-liens-help/how-to-search-tax-lien-filings/>.

4. Is your business current as to property taxes, as of July 15, 2020?

- YES
- NO
- NOT APPLICABLE

5. Has your business been awarded and received financial assistance from a government COVID-19/CARES Act loan or grant program(s)?

- My business has not received *any* government COVID-19/CARES Act loans or grants.
- My business has received government COVID-19/CARES Act loans or grants.

6. What is the intended use for the Winona County Small Business Relief grant funds? (These can include payroll expenses, rent, mortgage payments, utility bills, and other expenses in the regular course of business).

7. Business Information.

Address: _____
Address 2: _____
City/Town: _____
State/Province: _____
ZIP/Postal Code: _____
Country: _____

8. Primary Contact. Please list a business owner who owns *at least* 20% of the business as a primary contact:

First Name: _____
Last Name: _____
Title: _____
Phone: _____
E-mail: _____

9. Are there any owners who own 20% or more of this business AND who own 20% or more of other Winona County-based businesses which may apply for this grant?

- YES
- NO
- DO NOT KNOW

If YES, please list the relevant business owners below. DO NOT list any owners who do not own other businesses, or who own any share of ineligible businesses.

10. Other Business Information.

Business Federal EIN: _____
Minnesota Tax ID Number _____
Business Filing No. w/ Secretary of State _____

11. Business Legal Structure.

- SOLE PROPRIETORSHIP
- PARTNERSHIP
- LIMITED LIABILITY COMPANY
- CORPORATION
- NON PROFIT

12. Industry.

- ARTS, ENTERTAINMENT, RECREATION
 - ACCOMODATION, FOOD SERVICES
 - CONSTRUCTION
 - EDUCATION, RELATED SUPPORT SERVICES
 - FINANCE
 - REAL ESTATE
 - HEALTHCARE
 - SOCIAL SERVICES (INCLUDING CHILD CARE)
 - MANUFACTURING
 - PROFESSIONAL SERVICES
 - PERSONAL SERVICES
 - RETAIL
 - OTHER (please specify)
-
-

13. Number of Full Time Equivalent (FTE) employees as of March 1, 2020 (including owners):

14. Is this business permanently closed as of this application date?

- YES
- NO

15. How much funding are you requesting? (\$1,000 - \$10,000)

By signing below, I hereby certify each of the above representations:

By _____

Name _____

Title _____

Please return form to:

Winona Area Chamber of Commerce, 902 East Second Street, Suite 120, Winona, MN 55987 or
info@winonachamber.com

EXHIBIT A

Winona County Small Business Relief Fund Guidelines

To provide emergency assistance to small local businesses in Winona County adversely impacted by the COVID-19 pandemic, the Winona County Small Business Relief Fund will provide grants of up to \$10,000 to small businesses most in need of support.

Grant funds will help businesses pay for critical expenses such as rent payments, mortgage payments, utilities, payments to suppliers, payroll expenses, other expenses incurred in the regular course of business and other costs directly associated with reopening. Providing this support will increase the capacity of small businesses with a physical location in Winona County to survive the current crisis and will help mitigate potential future blight scenarios.

Winona County recognizes there is a cost to reopening local businesses safely. These grant funds can be used to support small local businesses as they continue to operate while maintaining the social distancing guidelines for the safety of all employees and customers.

The Relief Fund will be administered by the Winona Area Chamber of Commerce (WACC), which currently supports and facilitates job creation, technical assistance and access to capital for all businesses throughout Winona County.

Terms

- Up to a \$10,000.00 grant based on economic injury from COVID-19 and eligible expenses
- Funds can be used for operating expenses, including rent payments, mortgage payments, utilities, payments to suppliers, payroll expenses, other expenses incurred in the regular course of business and costs associated with reopening as approved by the fund administrator. All uses must be exclusively for Winona County location operations.
- Funds shall be disbursed by WACC to Eligible Businesses on a first-come, first-served basis

Eligible Businesses

\$300,000 in grant funding will be allocated for smaller for-profit businesses as well as non-profit organizations impacted by the pandemic. Businesses must meet all of the following criteria as of March 13, 2020 to be eligible. A business owner's immigration status does not impact eligibility.

- Must be majority owned by a resident of Minnesota with a physical establishment in Winona County
- Must have at least one employee who may also be the owner as of March 13, 2020 and not more than 100 full time equivalents (based on a 40 hours per week or 2080 hours per year denominator).
- Must have been operating prior to March 13, 2020
- Must be licensed, in good standing with the Minnesota Secretary of State as of March 13, 2020, and current on property taxes through July 15, 2020, if applicable
- Must demonstrate financial hardship as a result of the COVID-19 outbreak, by showing a significant decrease in revenue since March 13, 2020

Ineligible Businesses

- A business deriving income from passive investments without operational ties to operating businesses.
- A business primarily focusing on speculative activities based on fluctuations in price rather than the normal course of trade.
- A business earning more than half of its annual net revenue from lending.
- A business earning more than half of its annual net revenue from the sale of tobacco, CBD or adult-oriented products.
- A business engaging in pyramid sales, where a participant's primary incentive is based on the sales of an ever-increasing number of participants.
- A business engaging in activities prohibited by federal law or applicable law in the local jurisdiction of the business.
- A business engaging in gambling enterprises unless the business earns less than 50% of its annual net revenue from lottery sales.
- A business owned in-whole or in-part by Winona County or WACC employees.
- Businesses in default conditions as of March 13, 2020. "Default" is defined as the business being late on any payments owed to its creditors more than 60 days as of that date.
- Businesses permanently closed at the time of application was completed.

Application Process

- Application Forms will be accepted beginning August 26, 2020 at 8:00 am through the earlier of: (a) October 2, 2020 at 11:59 p.m.; or (b) any date by which all available WC SBR funds have been awarded.
- Completed Application Forms can be emailed to info@winonachamber.com
- Applicants will be required to submit the following with the application:
 - o 2019 Federal Business Tax Return or appropriate Business Tax Schedule- based on entity type.
 - o Evidence of a significant reduction in revenues related to the COVID 19 emergency. Applicants should submit documentation that best demonstrates the impact and is deemed acceptable to Program Administrator. Some examples of acceptable documentation include Sales Tax Reporting, Period Statements from 3rd party Sales Platforms, Merchant Services Statements, and Point of Sale or Register reports.
 - o Evidence of employment in 2020. Acceptable documentation may include period reporting from applicant's 3rd-party payroll processor, applicant's Federal Form 941/Employer's Quarterly Federal Tax Return, or other State or Federal payroll-related filing.
 - o Any additional documentation or information deemed necessary by the fund administrator to determine eligibility, generate grant documents, disburse grant proceeds, or meet program reporting requirements. Some examples of documentation may include – but are not limited to – the following: sales tax reporting, period statements from third-party sales platforms, merchant services statements, point of sale or register reports, third-party payroll processor reports, federal form 941/employer's quarterly federal tax return, or other state or federal payroll-related filings.
 - o Failure to submit required documentation will result in forfeiture of grant award.

Note: The Winona County Board reserves the right to revise these guidelines as needed to best address the impact of the current pandemic.

*Because these are Federal CARES Act funds, those that received PPP funding must NOT use this grant funding for the same purposes as their PPP funding. Additionally, all recipients are responsible for proper record keeping and should note that they may be subject to federal audit.