



## **GREATER BEMIDJI SPECIAL FAMILY CHILD CARE FORGIVABLE LOAN APPLICATION FORM**

### **Program Information –**

Greater Bemidji was involved in the [Minnesota Department of Human Services Family Child Care Task Force](#) which resulted in the update to [Special Family Child Care licensing](#). Greater Bemidji emphasizes the significant impact of public/private partnership in the start-up and expansion that this specific licensing could make in our community. For employers, non-profits, and religious organizations starting or expanding upon this license model, the focus should be on retaining their current staff, recruitment efforts of new employees, and offering any open child care slots to community members for the overall health and growth of the local economy.

All loans through this program will be distributed for the purpose of real estate purchase and/or renovation, equipment and supplies, and general start-up expenses including staffing costs in relation to the Special Family Child Care licensing. All loans bear 0% interest and are forgivable if the business is newly licensed or expands their licenses by November 30, 2022 with additional documentation required of advancement towards opening the child care. Loans may not be used to refinance any debt. **Loans will not be forgivable shall the applicant fail to provide proof of additional capacity created with documentation of a planned date of operation. All funding would need to be returned to Greater Bemidji if proper protocol is not followed and met by November 30, 2022.**

**Loans will qualify for 100% forgiveness if the following criteria are met by November 30, 2022:**

- 1. New or expanded license must be in progress (will be verified with Beltrami County Licensors)**
- 2. Proof of full funding committed or in place - loan commitment letters/Promissory note and/or owner contributions matching project total**

### **Eligibility Notes –**

- Employers, non-profits, and religious organizations are eligible under [Minnesota Statutes, section 245A.14, Subd. 4](#) to hold up to four (4) Special Family Child Care Licenses come July 1, 2022 due to changes in legislation brought forth from recommendations from the [Minnesota Department of Human Services Family Child Care Task Force](#).
- Those starting or expanding upon a Special Family Child Care license in Beltrami County are eligible to apply.
- Any applications for loans will be reviewed as they are submitted.
- Loans will be distributed on a first come, first serve basis until funds are depleted
- The viability of the project with the consideration of timeline, business plan, and budget for sustainability, and new child care slots created will be considered when loan amounts are determined.

- In-home family child care providers are ineligible to apply for a loan through this program, but free business consulting and planning services are available.
- All licensing will be coordinated through [Beltrami County Social Services](#)
- The total amount of funding available to be distributed as forgivable loans is \$140,000

**Applicant Information –**

|   |  |
|---|--|
| Business Legal Name                             |  |
| Business Operating Name ( <i>if different</i> ) |  |
| Business Contact Name/Title                     |  |
| Phone   |  |
| Email   |  |
| Street Address                                  |  |
| City  |  |
| County  |  |
| Zip Code  |  |
| Mailing Address ( <i>if different</i> )         |  |

**Total Project Cost(s) to Reach Operation – \$** \_\_\_\_\_

**Total Amount of Loan Funds Requested – \$** \_\_\_\_\_

**Forgivable Loan Use Summary – (*include the specific use/application of the loan funds requested*):**

---



---



---



---



---



---

**Expected Month/Year of Operations Commencing –** \_\_\_\_\_

**Business Ownership** – Provide name and ownership percentage of each owner:

| Legal Name | Ownership % |
|------------|-------------|
|            |             |
|            |             |

**Summary of Project** – (include reason(s) for start-up or expansion of Special Family Child Care license):

---

---

---

---

**License Type(s)** – Please check all that apply with the capacity noted for each license:

| Setting  | Class | Capacity/Child Care Slots      | Number of Licenses<br>(max of 4 licenses) |
|--|-------|--------------------------------|---|
| Family Child Care                                      | A     | (max 10 per license)           |   |
| Specialized Infant and Toddler Family Child Care       | B1    | (max 5 per license)            |   |
|  | B2    | (max 6 per license)            |   |
| Group Family Child Care                                | C1    | (max 10 per license)           |   |
|  | C2    | (max 12 per license)           |   |
|  | C3    | (max 14 per license; 2 adults) |   |
| Specialized Infant and Toddler Group Family Child Care | D     | (max 9 per license; 2 adults)  |   |

**Please Include the following Documents with your Application –**

- Business Plan (*draft form will be accepted*)
- Budget (*3-year operating budget*)
- Copy of Special Family Child Care License (*through Beltrami County*)

**Required Financial Information for License Expansions –**

- 2019 and 2020 tax returns or business financial statements with this application.
- Preliminary 2021 income statement and balance sheet

**Required Financial Information for License Start-ups –**

- Owner(s) 2019 and 2020 tax returns

*Additional documentation may be requested to assure eligibility.*

**BUSINESS CERTIFICATION –**

I certify that all information provided herein is true and accurate and that the official signing this form has authorization to do so.

---

Name/Title of Authorized Business Representative

---

Signature of Authorized Business Representative

---

Date

**Links and References –**

- [\*Information about Special Family Child Care \(Minnesota Statutes, section 245A.14, Subd. 4\)\*](#)
- [\*Minnesota Department of Human Services Family Child Care Task Force\*](#)
- [\*Family Child Care Task Force Legislative Report \(February 2021\)\*](#)
- [\*Guide to Becoming a Licensed Family Child Care Provider\*](#)
- [\*Ratio and Group Size Standards for Licensed Child Care \(MN Dept of Human Services\) November 2016\*](#)