

Columbiana County Small Business Relief Program

COLUMBIANA COUNTY BOARD OF COMMISSIONERS

The Small Business Relief Program will provide Columbiana County small businesses with some monetary relief from business interruption costs caused by the COVID-19 pandemic. Eligible small businesses can apply for up to \$10,000 in Grant Funds to be used for the reimbursement of certain Eligible Expenses, as defined below. Columbiana County will be utilizing up to \$250,000 of its CARES Act allotment for the first round of assistance.

For questions regarding the program, please go to <https://oed.columbianacodev.org/>

Eligibility Requirements

In order to be eligible to apply for Grant Funds under the Columbiana County Small Business Relief Program, a business must meet the following criteria

1. Must be a business located in Columbiana County.
2. Have a Federal Taxpayer Identification Number for its type of business and a DUNS number. The business must have a DUNS number prior to being awarded grant funding. A DUNS number can be requested here: <https://fedgov.dnb.com/webform/displayHomePage.do>
3. Have been operational since January of 2019. This can be evidenced, at a minimum, by: a) filing(s) with the Ohio Secretary of State, such as articles of incorporation or other registration documents along with an Ohio Secretary of State Certificate of Good Standing; b) an Ohio vendor's license; c) Federal Schedule C – Profit or Loss from Business (Sole Proprietorship); or any other documents that demonstrate that the business has been in operation as a for-profit entity since January 2019.
4. Have less than \$3 million in gross revenue/receipts on an annual basis. This can be evidenced by records such as the business' 2018 and 2019 federal income tax return or financial statements.
5. Must have experienced a decrease in gross revenue/receipts of 35% or more due to COVID-19 in any 30-day period when comparing March 1 – September 30, 2019 revenue/receipts to revenue/receipts for the same month(s) March 1 – September 30, 2020. This can be evidenced by financial information/records, including, at a minimum, bank statements.
6. Have 50 or fewer employees or 1099 workers as of March 22, 2020. This can be demonstrated by forms such as 2019 Form W-3 (Transmittal of Wage and Tax Statement) or 2019 Form 1096 (Annual Summary and Transmittal of U.S. Information Returns) and payroll reports or checks that evidence number of workers as of March 22, 2020 or statement attesting/certifying that your business has no employees or 1099 workers.
7. If an entity has received or has been approved for other federal assistance for lost revenue or expenses arising from the pandemic, including Paycheck Protection Program, Emergency Disaster Loan, it must disclose that federal assistance and show that COVID-19 losses (an income gap) still exists.
8. If an entity has been approved for business interruption insurance claim as a result of COVID-19, it must disclose the insurance income and show that COVID losses (an income gap) still exists.

9. Business must be located in Columbiana County, Ohio and the grant funding must be used for expenses for that business. This can be evidenced by records such as a mortgage statement, non-public utility bill, insurance premium statement, payroll, etc.
10. Must be able to attest that it is in compliance with federal, state, or county and local requirements applicable to its type of business.
11. Must attest that it is current with all federal, state, county and local taxes and fees.
12. Must be able to attest that it is in good standing with all applicable government regulations related to building code or property maintenance issues.
13. Must be able to attest that it is not a nuisance property for police/fire/EMS calls.
14. Must be able to attest that it is not currently in bankruptcy.

Ineligible Small Businesses

A business is not eligible to apply for Grant Funds under the Columbiana County Small Business Relief Program if it primarily operates as one of the following:

1. Adult entertainment establishment
2. Bank, savings and loan or credit union
3. E-commerce only company
4. Liquor / wine store
5. Vaping store
6. Tobacco store
7. Cannabis dispensary
8. Franchised business not locally owned and independently operated

Eligible Expenses

Grant Funds provided by Columbiana County's Small Business Relief Program can only be used to pay the expenses of the business: a) related to the costs of business interruption caused by required closures; or b) that the business faces due to its uncertainty as to its ability to pay due to the pandemic. Eligible expenses include, but are not limited to:

1. Mortgage costs. Mortgage costs for businesses that are located in or operated out of a personal residence are not an eligible expense.
2. Rent or lease costs. Rent or lease costs for businesses that are located in or operated out of a personal residence are not an eligible expense.
3. Expenses for utilities, such as electric, gas, sewer, water, trash removal, so long as those expenses are not payable to a governmental entity. Utility costs for businesses that are located in or operated out of personal residence are not an eligible expense.
4. Salaries, wages or compensation paid to employees or 1099 workers.
5. Materials and supplies related to interruption of the business caused by required closures.
6. Personal Protective Equipment or other COVID-19 related costs such as expenses related to compliance with Responsible RestartOhio.
7. Sole proprietors can use grant funding as income replacement by providing documentation on lost revenue from March 1, 2020 through August 30, 2020 due to COVID-19 so long as no unemployment

benefits are being received or are expected to be received by the applicant. If not already submitted, include the most recent filed Schedule C – Profit or Loss from Business (Sole Proprietorship).

If awarded, all Grant funding distributed as a part of this program must be spent within the time frame provided in the grant agreement. Grant funds can be used to reimburse eligible expenses incurred from March 23, 2020 through the end of the grant term. At the end of the grant term, the business shall submit an itemized list of all expenditures along with all supporting documentation. Documentation shall be in the form of paid invoices and canceled checks, bank statements, or similar documentation showing payment of Eligible Expenses. If the business cannot properly substantiate its eligible expenses, or if later review by State or Federal authorities determines the spending was for an ineligible expense, the business will be required to repay said grant funds.

Ineligible Expenses

1. Cost of vehicle or equipment leased or purchased after March 23, 2020, except if the purchase of equipment is to comply with Responsible RestartOhio.
2. Personal, non-business expenses of the business or its owner(s).
3. Construction costs.
4. Any tax, license or fee obligations payable to any governmental entity.

PROCESS

1. Application

A business that is interested in participating in the program must fill out the application to determine if it meets all of the eligibility criteria set forth above. A business can choose to apply for up to a \$10,000 grant. If awarded, all Grant funding distributed as a part of this program must be spent within the time frame provided in the grant agreement. Grant funds can be used to reimburse Eligible Expenses incurred from March 23, 2020 through the grant period. Applications can be submitted via email accordingly:

For-Profit Business, related to tourism, please contact the Columbiana County Visitors Bureau using this e-mail: ybcfrgrant@columbianacodev.org

For-Profit Business, not related to tourism, please contact the Columbiana County Port Authority using this e-mail: portcrfgrant@columbianacodev.org

Non-Profit Business, please contact Tad Herold at therold@columbianacodev.org



2. Documentation Submission

A business whose application appears to meet initial requirements will be invited to the next stage which will require the business to submit information and documents demonstrating that it meets the

eligibility requirements and confirming how the Grant funds will be spent. The business shall submit all required documentation within 7 calendar days of notification of successful pre-application. If the submitted information and documents do not demonstrate that the business has met the eligibility criteria, that business will be informed that it will not receive grant funding.

3. Payment and Signed Agreement

Once approved for a grant, applicants will be required to sign a grant agreement within 10 calendar days of receipt. See a sample grant agreement below.



4. Close Out Report

Businesses are required to submit a grant close-out report, within the time required by the Grant Agreement, which is expected to include at minimum, jobs retained/created, proof of payment (paid invoices and cancelled checks, bank statements, or other documentation showing proof of payment of Eligible Expenses), and a summary of the impact the funds had on the business and its operations.



Frequently Asked Questions

The Columbiana County Small Business Relief Program aims to provide direct relief to local businesses financially impacted by the COVID-19 health crisis. The grant program consists of up to \$10,000 grants meant to help those small businesses that were unable to secure any or an adequate level of federal assistance but still need financial help to retain employees and continue operations.

Q: When can I apply?

A: Applications will be accepted October 1, 2020 through October 16, 2020.

Q: I am a sole proprietor with no additional employees. Do I qualify for this funding?

A: Yes, provided that you meet the eligibility criteria. Eligibility criteria include being a locally-owned and operated for-profit business in Columbiana County, under \$3 million in annual revenue and in business since January of 2019 with 50 or fewer employees or 1099 workers as of March 22, 2020, and a 35% reduction in revenue due to the COVID-19 impact.

Q: Who should I contact for questions?

A: Please go to <https://oed.columbianacodev.org> or contact the e-mail address associated with your business type in the guidelines above. Due to the interest in the program, responses may be delayed.

Q: What is the typical size of grants awarded?

A: An entity should base their grant size on the amount necessary to replace lost revenues due to COVID-19 and the amount needed to make payroll and maintain the business. The business will list how the grant funds will be spent in the application. If awarded a grant, the small business must show documentation that grant funds were spent on eligible expenses listed on the application at the end of the grant term. Documentation shall be in the form of paid invoices and canceled checks, bank statements, or similar documentation showing payment of Eligible Expenses. If the business cannot properly substantiate its eligible expenses, the business will be required to repay the undocumented grant funds.

Q: When are documents required to be submitted for verification?

A: Once it has been determined that a business's application appears to meet all requirements for this program, it will be invited to the next stage which will require the business to submit information and documents demonstrating that it meets the eligibility requirements and confirming how the Grant funds will be spent.

Q: What is a DUNS number and why is it needed?

A: The Dun & Bradstreet D-U-N-S Number is a unique nine-digit identifier for businesses. Lookup your number here <https://fedgov.dnb.com/webform/searchAction.do> The federal government uses DUNS numbers to identify organizations and companies doing business with the government and provide consistent name and address data for its grant application systems. This number will be required to enter into the Grant Agreement.

Q: What if I have businesses in Columbiana County and another County; can I use the grant funds for both businesses?

A: No, the grant funds can only be used to assist with the business in Columbiana County only.

Q: Are there any restrictions on the usage of the grant money?

A: The following expenses are not eligible:

1. Cost of vehicle or equipment leased or purchased after March 23, 2020, except if the purchase of equipment is to comply with Responsible RestartOhio.
2. Personal, non-business expenses of the business or its owner(s).
3. Construction costs.
4. Any tax, license or fee obligations payable to any governmental entity.

Q: How long do I have to use these funds?

A: Because of ongoing State and Federal legislation and their possible effect on this program, all funds must be used by the date identified in the grant agreement, which will take into account all such legislation.

Q: What if I don't have employees, only 1099 workers, can I use this to pay them?

A: Yes, salaries, wages and compensation to 1099 workers is an eligible expense.

Q: What Documentation is required to be uploaded if my initial application is approved?

A: Documentation proving the following is required (as part of step 2 in the process outlined above, "Document Submission"):

1. Have been operational since January of 2019. This can be evidenced, at a minimum, by: a) filing(s) with the Ohio Secretary of State, such as articles of incorporation or other registration documents along with an Ohio Secretary of State Certificate of Good Standing; b) an Ohio vendor's license; c) Federal Schedule C – Profit or Loss from Business (Sole Proprietorship); or any other documents that demonstrate that the business has been in operation as a for-profit entity since January 2019.
2. Have less than \$3 million in gross revenue/receipts on an annual basis. This can be evidenced by records such as the business' 2018 and 2019 federal income tax return or financial statements.
3. Must have experienced a decrease in gross revenue/receipts of 35% or more due to COVID-19 when comparing March 1 – August 30, 2019 revenue/receipts to revenue/receipts for March 1 – August 30, 2020. This can be evidenced by financial information/records, including, at a minimum, bank statements.
4. Have 50 or fewer employees or 1099 workers as of March 22, 2020. This can be demonstrated by forms such as 2019 Form W-3 (Transmittal of Wage and Tax Statement) or 2019 Form 1096 (Annual Summary and Transmittal of U.S. Information Returns) and payroll reports or checks that evidence the number of workers as of March 22, 2020 or statement attesting/certifying that your business has no employees or 1099 workers.
5. Business location in Columbiana County, Ohio and the grant funding will be used for expenses for that business. This can be evidenced by records such as a mortgage statement, utility bill, insurance premium statement and property tax bills.
6. A budget outlining the proposed use(s) of grant funding must be included at this stage of the process.

Q: Where do I get an Ohio Certificate of Good Standing?

A: Businesses must apply online

at [https://cogs.ohiosos.gov/\(S\(uf5hkjncht1pk14yk551ifni\)\)/index.aspx](https://cogs.ohiosos.gov/(S(uf5hkjncht1pk14yk551ifni))/index.aspx) the State requires credit card payment of \$5 to process the request. The certificate is sent via email immediately.

Q: Must a small business enter into a Grant Agreement for use of these funds?

A: Yes.