



This Program is funded  
by the State of California



# California Relief Grant Program

## PROGRAM AND APPLICATION GUIDE (FOR ALL BUSINESSES)

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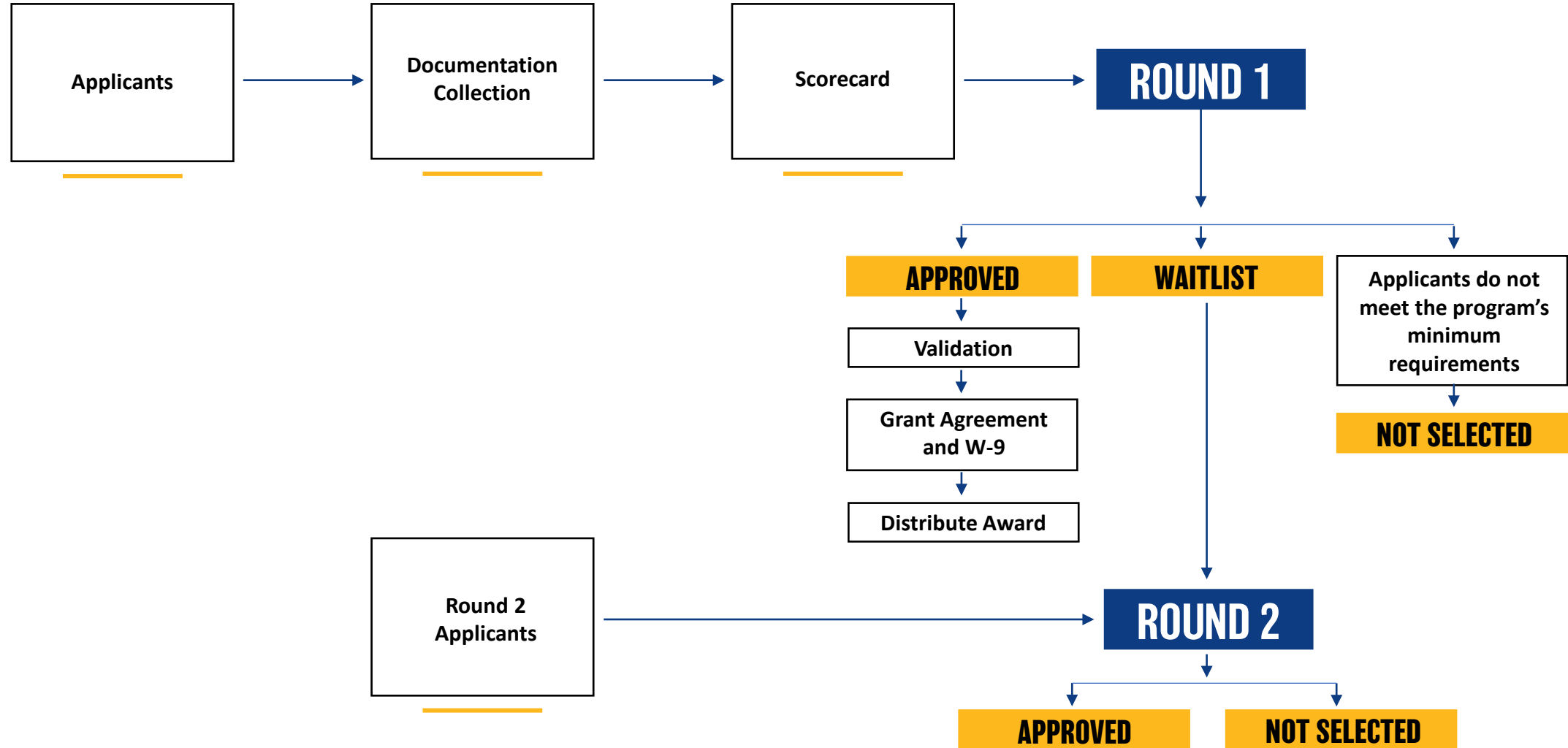
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# ABOUT THE PROGRAM

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# SECTION 1: PROCESS OVERVIEW



# SECTION 2: PROGRAM OVERVIEW

- \$475 million of funding administered by the California Office of the Small Business Advocate will be distributed by Lendistry as the Intermediary, with certain third-parties designated by Lendistry to provide additional support (“Partners”).
  - Anticipate issuing grants in the following two (2) rounds of distributions:
    - Round 1 – approximately \$237.5 million
    - Round 2 – approximately \$237.5 million
  - The program is **not** on a “first come, first served” basis.
  - The application portal for each round will open for applicants for a designated period of time determined by Lendistry.
  - Partners will conduct outreach and marketing to ensure small, vulnerable and disadvantaged businesses and nonprofits have access to the grant application platform.
  - Partners will provide technical assistance to business owners and nonprofits (to include translation/interpretation services) during application preparation and online submission.
  - Once applications are received, Lendistry will process for eligibility. Once rounds close, grant awards will be distributed based on the program priority factors.
- A committee of internal Lendistry team members will confirm the scorecard creation and geographical distribution based on program priority factors, including the COVID health and safety restrictions following California’s Blueprint for a Safer Economy, local county status and the new Regional Stay At Home Order which can be found at: <https://covid19.ca.gov/safer-economy/>.
  - If demand for grants from small businesses and nonprofits meeting the prioritization criteria exceeds available funding, priority factors will be assessed.
  - Applications received in each round will be processed in two (2) stages:
    - Stage 1: Applicants upload selected financial documents, identification documents and a business certification regarding accuracy and truthfulness of information submitted.
    - Stage 2: Eligible applicants will be requested to provide additional documentation for grant disbursement.
  - Lendistry will distribute grants on behalf of the State of California to approved small businesses and nonprofits.
  - Lendistry will arrange to deliver applicable tax forms to grantees.



# SECTION 3: GRANTEE ELIGIBILITY

**Eligible businesses must have a physical address and operate in California.**

A small business or small nonprofit must satisfy the following criteria to be eligible to receive a grant award:

- Must meet the definition of an “eligible small business” (see Definitions and Additional Information)
- Active businesses or nonprofits operating since at least June 1, 2019
  - Businesses must currently be operating or have a clear plan to re-open once the State of California permits re-opening of the business
- Business must be impacted by COVID-19 and the health and safety restrictions such as business interruptions or business closures incurred as a result of the COVID-19 pandemic
- Business must be able to provide organizing documents including 2018 or 2019 tax returns or Form 990s, copy of official filing with the California Secretary of State, if applicable, or local municipality for the business such as one of the following: Articles of Incorporation, Certificate of Organization, Fictitious Name of Registration or Government-Issued Business License
- Applicant must be able to provide acceptable form of government-issued photo ID
- Applicants with multiple business entities, franchises, locations, etc. are not eligible for multiple grants and are only allowed to apply once using their eligible small business with the highest revenue.

## DEFINITIONS AND ADDITIONAL INFORMATION

- “eligible small business” means small businesses and small nonprofits operating in California
- “small businesses” means sole proprietors, independent contractors, 1099 workers, and/or registered “for-profit” business entities (e.g., C-corporations, S-corporations, limited liability companies, partnerships) that have yearly gross revenue of \$2.5 million or less based on most recent available tax return (2018 or 2019); must have minimum yearly gross revenue of \$1,000
- “small nonprofits” means registered 501(c)(3), 501(c)(6) or 501(c)(19) nonprofit entities that have yearly gross revenue of \$2.5 million or less based on most recent available Form 990 (2018 or 2019); must have minimum yearly gross revenue of \$1,000; nonprofit entities types include corporation, limited liability company, trust, or unincorporated association
- Applicants will be required to certify eligibility, including that the grant will be used for the specific applicant and that such applicant is the business with the highest revenue
- Non-US owners are subject to ITIN verification through IRS Form CP565
- Revenue determined based on IRS tax form definition of “Gross Sales” (less any returns and allowances) as reported on Line 1.c. on both the 1120 (corporate return) or 1120S (S-Corp return); Line 3 on IRS Schedule C for single member LLCs and sole proprietorships; Line 1.c on Form 1065, for partnerships; Line 1.c and Line 2 on Schedule F for farming businesses; and Line 12 on Form 990 for non-profits. Schedule E is not eligible.

# SECTION 4: INELIGIBLE BUSINESSES

- Businesses without a physical location in California
  - Nonprofit businesses not registered as either a 501(c)(3), 501(c)(6) or 501(c)(19)
  - Government entities (other than Native American tribes) or elected official offices
  - Businesses primarily engaged in political or lobbying activities (regardless of whether such entities qualify as a 501(c)(3), 501(c)(6) or 501(c)(19))
  - Passive businesses, investment companies and investors who file a Schedule E on their personal tax returns
  - Churches and other religious institutions (regardless of whether such entities qualify as a 501(c)(3), 501(c)(6) or 501(c)(19))
  - Financial businesses primarily engaged in the business of lending, such as banks, finance companies and factoring companies
  - Businesses engaged in any activity that is illegal under federal, state or local law
  - Businesses of a prurient sexual nature, including businesses which present live performances of a prurient sexual nature and businesses which derive directly or indirectly more than de minimis gross revenue through the sale of products or services, or the presentation of any depictions or displays, of a prurient sexual nature
  - Businesses engaged in any socially undesirable activity or activity that may be considered predatory in nature such as rent-to-own businesses and check cashing businesses
- Businesses that restrict patronage for any reason other than capacity
  - Speculative businesses
  - Businesses of which any owner of greater than 10% of the equity interest in it (i) has within the prior three-years been convicted of or had a civil judgment rendered against such owner, or has had commenced any form of parole or probation (including probation before judgment), for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (federal, state or local) transaction or contract under a public transaction; violation of federal or state anti-trust or procurement statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property, or (ii) is presently indicted for or otherwise criminally or civilly charged by a government entity, (federal, state or local) with commission of any of the offenses enumerated in subparagraph (i) above
  - “Affiliated” companies (as such term is defined in 13 C.F.R. § 121.103)
  - Multiple business entities, franchises, locations, etc. are not eligible for multiple grants and are only allowed to apply once using their eligible small business with the highest revenue

# SECTION 5: USES OF FUNDS

## ELIGIBLE USE OF FUNDS

- Only those costs incurred due to the COVID-19 pandemic and the health and safety restrictions such as business interruptions or business closures incurred as a result of the COVID-19 pandemic. The following are the eligible uses of grant funds:
  - All employee expenses including payroll costs, health care benefits, paid sick, medical, or family leave, and insurance premiums
  - Working capital, overhead (including rent, utilities, mortgage principal and interest payments (excluding mortgage prepayments)), debt obligations (principal and interest) incurred before March 1, 2020
  - Costs associated with re-opening business operations after being fully or partially closed due to state-mandated COVID-19 health and safety restrictions and business closures
  - Costs associated with complying with COVID-19 federal, state or local guidelines for reopening with required safety protocols, including but not limited to equipment, plexiglass barriers, outdoor dining, PPE supplies, testing, and employee training expenses
  - Any other COVID-19 related expenses not already covered (for the same period) through grants, forgivable loans or other relief through federal, state, county or city programs

## INELIGIBLE USES OF FUNDS

- Human resource expenses for the State share of Medicaid;
- Employee bonuses or severance pay;
- Taxes;
- Legal settlements;
- Personal expenses or other expenses unrelated to COVID-19 impacts;
- Expenses for repairs from damages already covered by insurance
- Reimbursement to donors for donated items or services.



# SECTION 6: HOW RECIPIENTS WILL BE DETERMINED

## GRANT RECIPIENTS WILL BE DETERMINED BASED ON:

1. Businesses located in areas impacted the most by the effects of COVID-19, based on COVID health and safety restrictions following California's Blueprint for a Safer Economy, local county status, and Regional Stay At Home orders available at: <https://covid19.ca.gov/safer-economy/>.
2. Businesses impacted the most financially based on gross revenue losses.
3. Certain impacted industries including retail, food and hospitality, health and wellness, and personal care (beauty/nail salons, spas, and barbershops).
4. "Underserved small business groups" meaning (I) women-owned, Minority/Person of Color-Owned, or veteran-owned businesses where at least 51% of the business is owned and run on a daily basis by said group(s), and (II) businesses located in Low-to-Moderate Income (LMI) and Rural communities.
  - "Minority/Person of Color-Owned Small Business" means the following racial or ethnic groups (as identified by the applicant): African-American/Black, Asian, Native American or Alaska Native, Native Hawaiian or Pacific Islander, or LatinX/Hispanic.
  - "Low-to-Moderate Income (LMI)" means any census tract (or equivalent geographic area defined by the Bureau of the Census) in which at least 50% of households have an income less than 60 percent of the Area Median Gross Income (AMGI), or which has a poverty rate of at least 25%.
  - "Rural areas" means all territory, populations, and housing units that are located outside of urban areas (50,000 or more people) and urban clusters (at least 2,500 and less than 50,000 people). Urban areas and clusters are determined by population density and size available per the most recently updated data available from the U.S. Census Bureau's American Community Survey 5-year estimates thirty days prior to the first day of the applicable application period.

# SECTION 7: GRANT FUNDING STRUCTURE

ELIGIBLE BUSINESS GROSS REVENUE	GRANT AWARD AVAILABLE PER BUSINESS
Annual gross revenue \$1,000 to \$100,000	<b>\$5,000</b> grant
Annual gross revenue greater than \$100,000 up to \$1,000,000	<b>\$15,000</b> grant
Annual gross revenue greater than \$1,000,000 up to \$2,500,000	<b>\$25,000</b> grant

# SECTION 8: REQUIRED DOCUMENTATION

## STAGE 1

### Application Requirements

Businesses will need to:

1. Complete a grant application (made available through an online portal by Lendistry);
2. Upload selected financial and organizational documents; and
3. Self-certify the accuracy of information by signing an Application Certification.

The following information is required from all applicants in Stage 1:

1. A copy of the signed certification form referenced above.
2. Most recent tax return filed (2019 or 2018) – provided in an electronic form for online upload, such as PDF/JPEG or other approved upload format.
3. An acceptable form of government-issued photo ID, provided in an electronic form for online upload, such as PDF/JPEG or other approved upload format.
4. Acceptable evidence of minimum gross annual revenue of no less than \$1,000 per year.

## STAGE 2

### Additional Requirements for Businesses Determined to be Eligible

Once selected for funding, applicants will be required to provide additional documentation as set forth below and re-certify to the accuracy of information provided.

The following information is required from all applicants in Stage 2:

1. Copy of official filing with the California Secretary of State (which must be active), if applicable or local municipality for your business such as one of the following, which must be provided in electronic format for upload, such as PDF/JPEG or other approved upload format:
  - Articles of Incorporation
  - Certificate of Organization
  - Fictitious Name of Registration
  - Government-issued Business License (sole proprietors without fictitious name)
2. For eligible nonprofit entity applicants, a copy of the entity's most recent IRS tax exemption letter.
3. Verification of bank account via electronic registration or other approved review process.



# WHAT TO DO BEFORE YOU APPLY

## 1. WATCH VIDEOS ON THE APPLICATION PROCESS.

To help you with the application process, we have prepared short videos that walk you through each step. To watch these videos, click [here](#). We will continuously update this page with more videos in multiple languages.

## 2. REVIEW THE PROGRAM AND APPLICATION GUIDE.

The Program and Application Guide details the entire application process, step-by-step, and provides tips on how to improve your application experience. It also includes screenshots of the application and Portal to help you familiarize yourself with the process. To view the Program and Application Guide, click [here](#).

## 3. PREPARE REQUIRED DOCUMENTS.

Review Section 8: Required Documents under “Program Overview” in the application guide for a list of required documents for the grant. The guide also provides tips and resources to help you properly scan your documents for upload. See Tip #3: Scan Your Documents Properly under “Tips for Applying”.

## 4. FIND AND APPLY THROUGH A PARTNER.

To apply for a grant, you will need to do so through a partner. You can find a partner by language or by county at [www.CAReliefGrant.com](http://www.CAReliefGrant.com). Please apply once and through one partner only.





# TIPS FOR APPLYING

# TIPS FOR APPLYING

## TIP #1

Use Google Chrome.

## TIP #2

Use a valid email address.

### TIP #1 - USE GOOGLE CHROME.

Throughout the entire application process, please use **Google Chrome only**.

Using other web browsers, such as Internet Explorer, Firefox, Safari, and Bing, may disrupt your application process.

[Click Here to Download Google Chrome](#)

### TIP #2 - USE A VALID EMAIL ADDRESS.

Please make sure you are using a valid email address when applying. You will receive updates and additional instructions at the email address you provide.

**IMPORTANT NOTE** - The following email addresses will **not** be accepted and recognized in our system:

1. Emails beginning with **info@**  
Example: info@mycompany.com
2. Emails ending with **@contact.com** or **@noreply.com**  
Example: example@contact.com  
Example: example@noreply.com

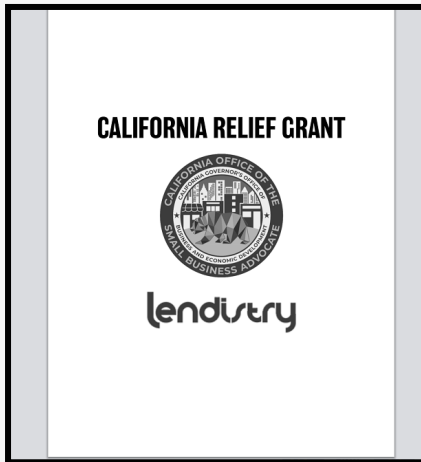


# TIPS FOR APPLYING

## TIP #3

Submit documents in proper form.

**CORRECT**



## TIP #3 - SUBMIT DOCUMENTS IN PROPER FORM.

All documentation must be provided in an electronic form for online upload, such as PDF/JPEG or other approved upload format. The electronic form must be clear, aligned straight, and contain no disruptive backgrounds.

If you do not have a scanner, we recommend using the following free mobile apps:

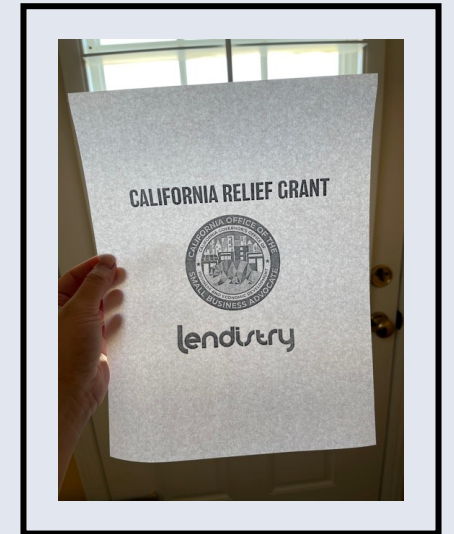
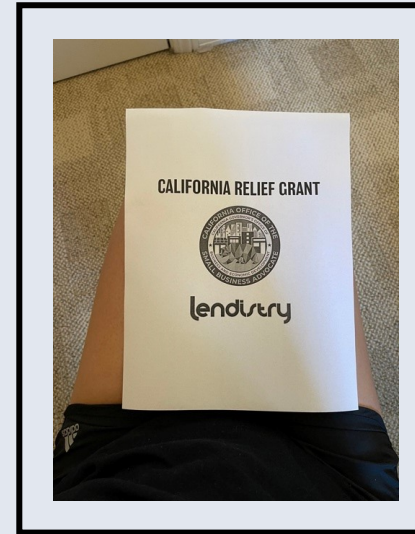
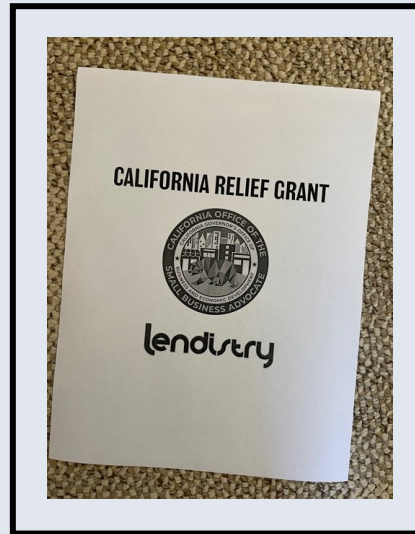
### Genius Scan

Apple | [Click Here to Download](#)  
Android | [Click Here to Download](#)

### Adobe Scan

Apple | [Click Here to Download](#)  
Android | [Click Here to Download](#)

**INCORRECT**



# TIPS FOR APPLYING

## TIP #4

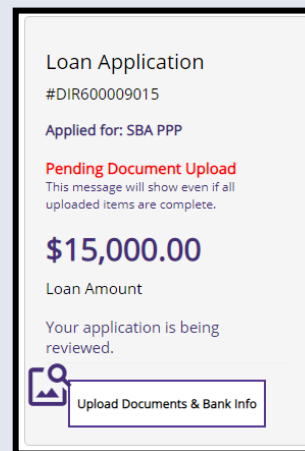
Make sure your application is complete.

## TIP #4 – MAKE SURE YOUR APPLICATION IS COMPLETE.

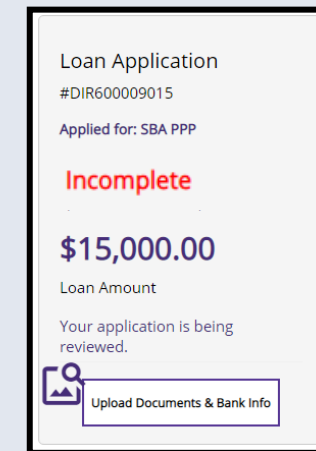
You must submit a **completed** application in order to move to the next stage and upload documents.

### HOW TO CHECK IF YOUR APPLICATION HAS BEEN COMPLETED

1. Sign into the Portal.
2. **If your application has been completed, your status will say “PENDING DOCUMENT UPLOAD”.** Click “Upload Documents & Bank Info” to upload required documents. Note: The status will remain “Pending Document Upload” after you have completed this step.
3. **If your application is unfinished, your status will say “INCOMPLETE”.** you will need to click “Edit Application” to complete it before you can upload documents.



**Your application is complete.** Proceed to the next stage and upload documents.



**Your application is unfinished.** You must sign into the portal and complete it before you can upload documents.

# TIPS FOR APPLYING

## TIP #5

Clear your cache or use incognito mode.

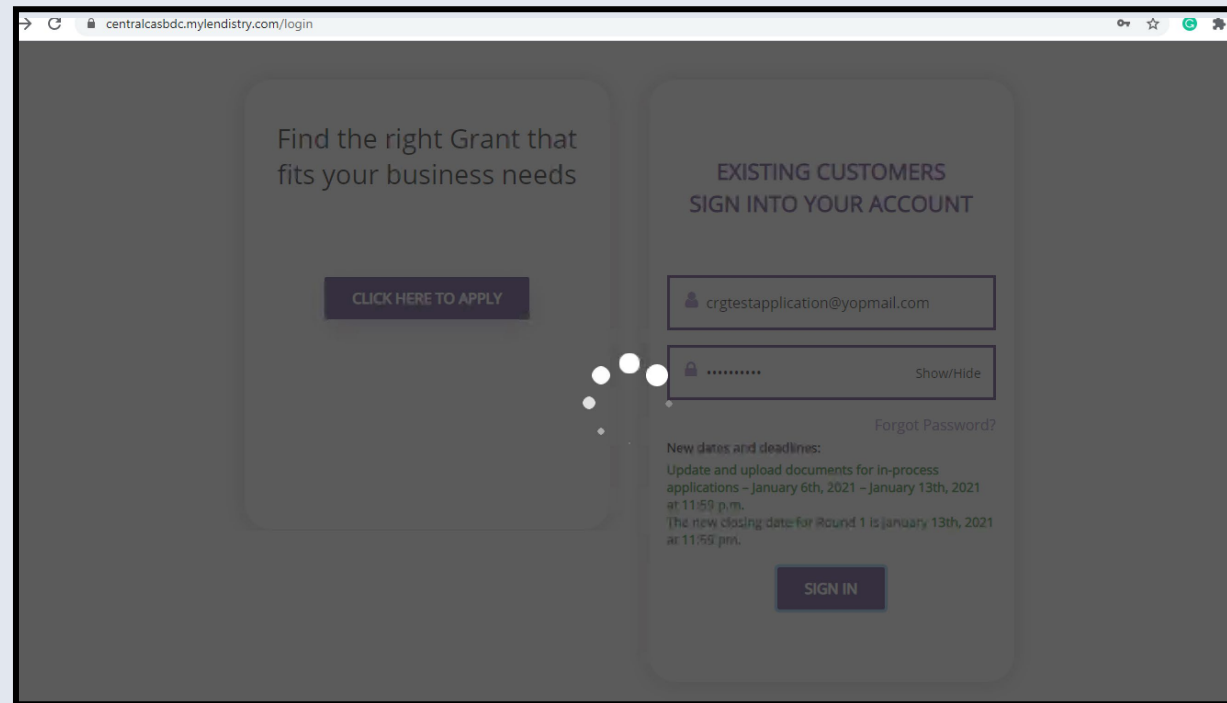
## TIP #5 - CLEAR YOUR CACHE OR USE INCOGNITO MODE.

You may encounter a loading circle for a prolonged time due to one of the following reasons:

1. You attempt to sign in multiple times simultaneously.
2. Your WiFi or internet server is overloaded.
3. You are signing in during high volume traffic.

There are two ways to fix that issue:

1. Sign into the Portal using “Incognito Mode”.
2. Clear the cache on your web browser.



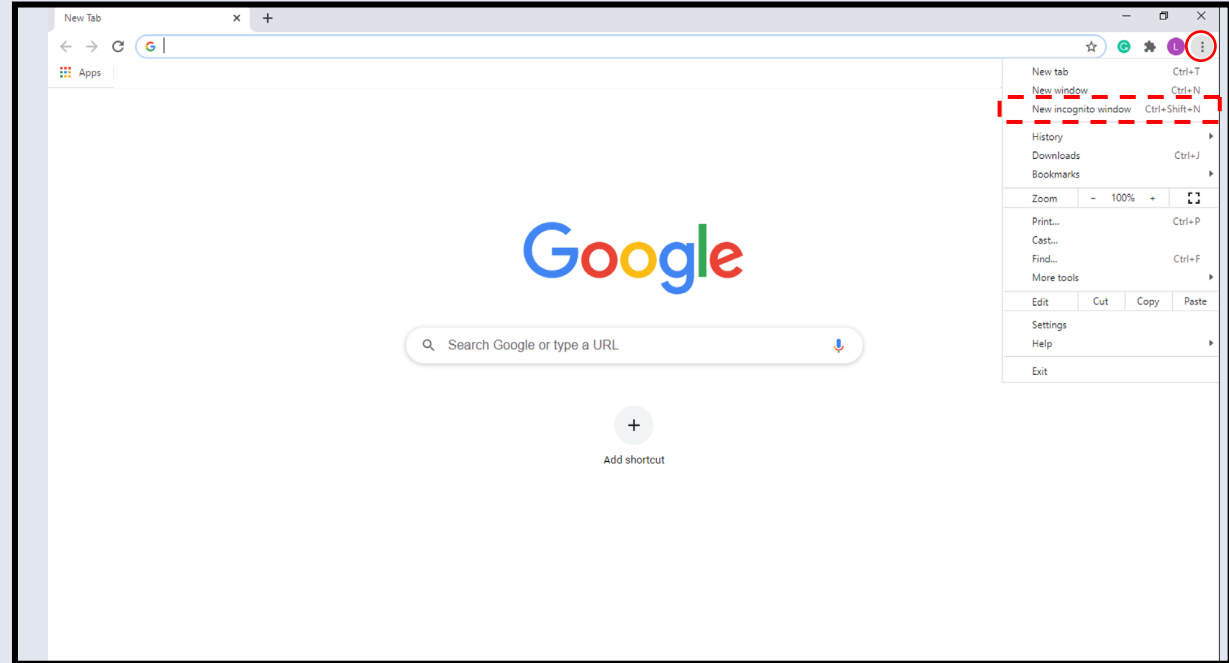
# TIPS FOR APPLYING

## Tip #5

Use incognito mode.

## USE INCOGNITO MODE.

Click the three dots in the upper right corner of your web browser, and then select “New incognito mode”. Your browser will open a new window.



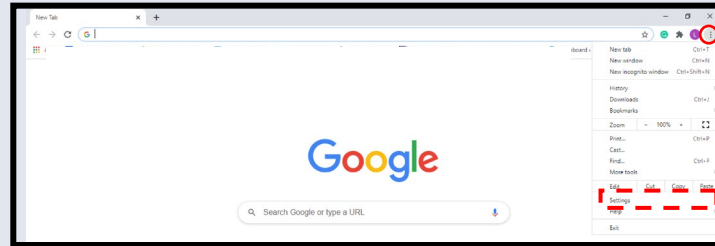
# TIPS FOR APPLYING

## TIP #5

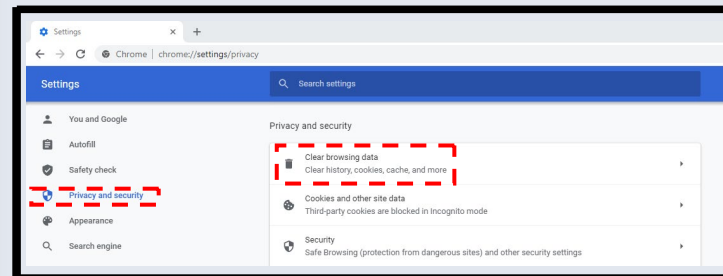
Clear your cache.

## CLEAR YOUR CACHE

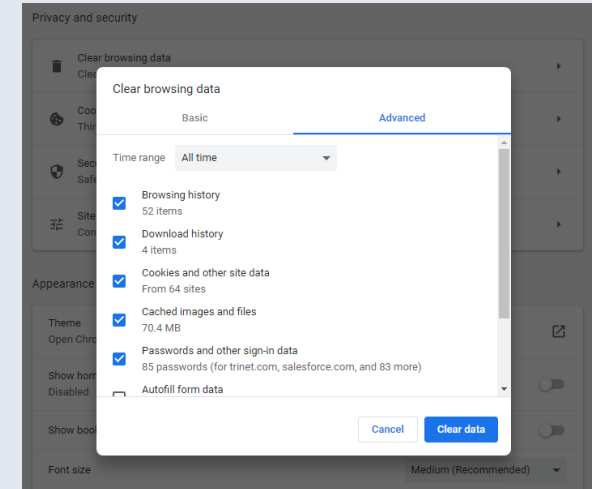
1. Go to your web browser settings by clicking the three dots in the upper right corner, and then go to settings.



2. Go to “Privacy and Security”, and then select “Clear Browsing Data”.



3. Select “Clear Data”.





# APPLICATION CERTIFICATION

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# COMPLETE THE FORM ELECTRONICALLY

As part of the application process, you will need to self-certify the accuracy of information by signing an Application Certification.

The Application Certification will be available in electronic form for you to download and complete. Your signed Application Certification will need to be submitted during the “Uploading Documents” section of the application process.

## COMPLETING THE APPLICATION CERTIFICATION ELECTRONICALLY

**Important Note:** In order to complete the Application Certification electronically, you must download the form first, and then **save it onto your computer**. The electronic Application Certification will not be saved if you complete it using your web browser.

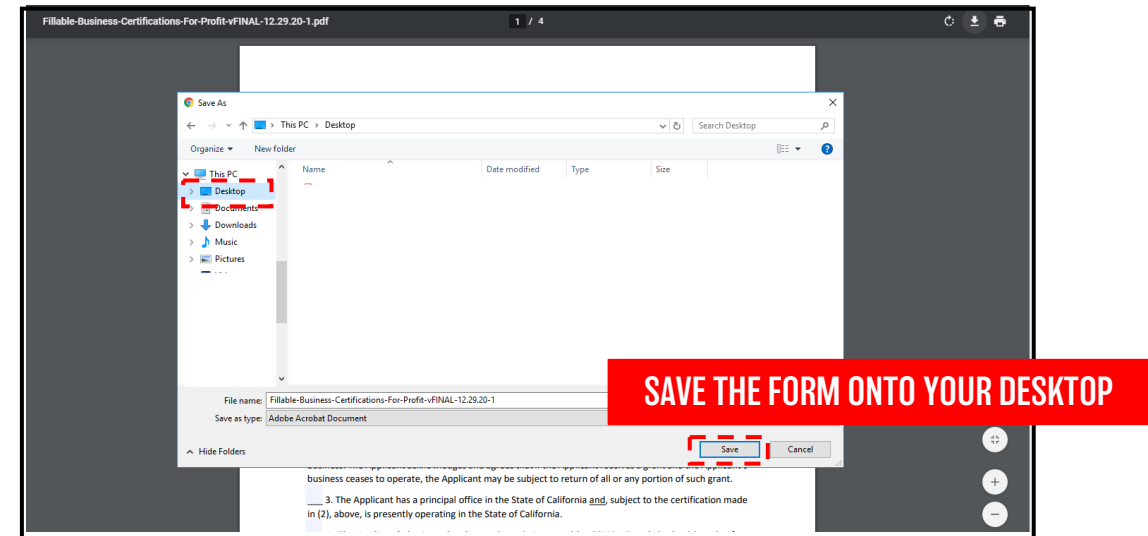
1. Use the following links to view the Application Certification for your business.

Application Certification for **For-Profit** Businesses | [Click Here to Download](#)  
Application Certification for **Non-Profit** Businesses | [Click Here to Download](#)

2. Download and **save** the Application Certification onto your computer.



Once you have clicked the download icon, you will be prompted to save the Application Certification onto your desktop.

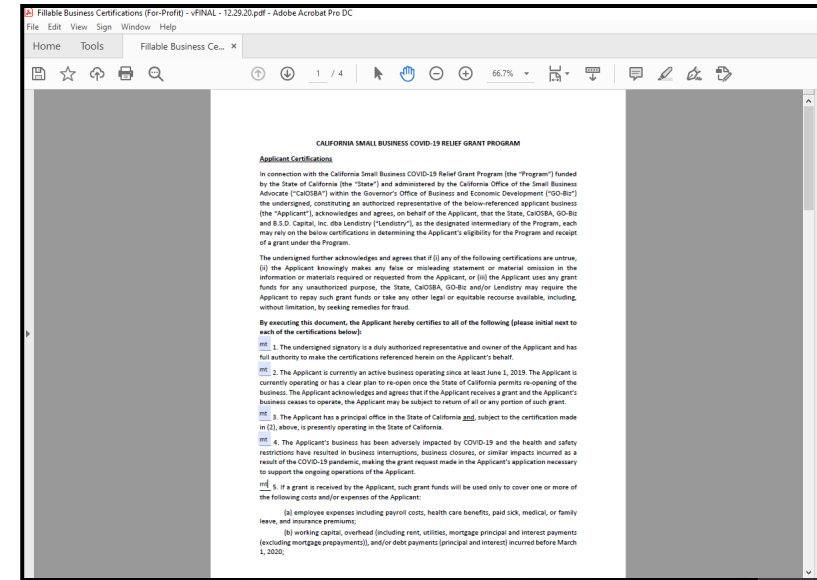


# COMPLETE THE FORM ELECTRONICALLY

- Once you have saved the electronic Application Certification, locate the file on your desktop and open it from there.



- Your Application Certification will open as an Adobe Acrobat PDF file. Complete the Application Certification by entering your initials next to all numbered items and then entering your signature and business information on Page 4.



- Save your completed Application Certification.
- Upload the completed Application Certification to the Lendistry Portal.

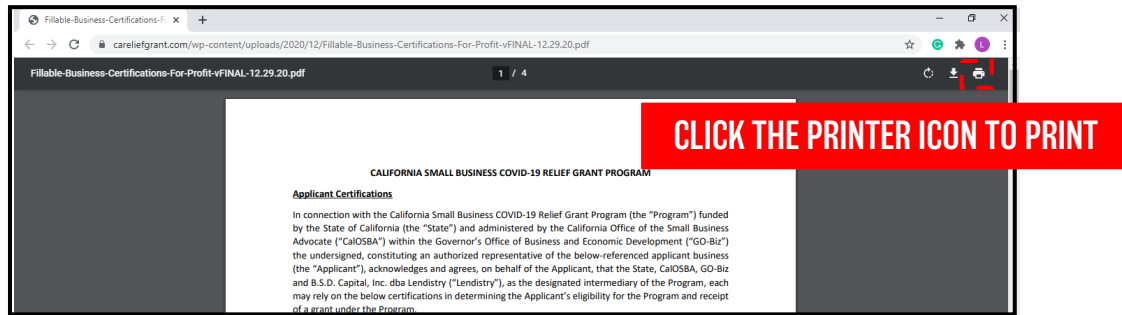
# COMPLETE THE FORM BY HAND

## COMPLETING THE APPLICATION CERTIFICATION BY HAND

1. Use the following links to view the Application Certification for your business.

Application Certification for **For-Profit** Businesses | [Click Here to Download](#)  
Application Certification for **Non-Profit** Businesses | [Click Here to Download](#)

2. Print the Application Certification by clicking the printer icon.



3. Fill out the Application Certification using a dark pen and legible handwriting.
4. Scan the completed Application Certification and upload it to the Lendistry Portal. Refer to pages 12 and 13 for instructions on how to properly scan documents.

# APPLICATION CERTIFICATION: NON-PROFIT BUSINESSES

## PAGE 1

### CALIFORNIA SMALL BUSINESS COVID-19 RELIEF GRANT PROGRAM

#### Nonprofit Applicant Certifications

In connection with the California Small Business COVID-19 Relief Grant Program (the "Program") funded by the State of California (the "State") and administered by the California Office of the Small Business Advocate ("CalOSBA") within the Governor's Office of Business and Economic Development ("GO-Biz"), the undersigned, constituting an authorized representative of the below-referenced applicant nonprofit entity (the "Applicant"), acknowledges and agrees, on behalf of the Applicant, that the State, CalOSBA, GO-Biz and B.S.D. Capital, Inc. dba Lendistry ("Lendistry"), as the designated intermediary of the Program, each may rely on the below certifications in determining the Applicant's eligibility for the Program and receipt of a grant under the Program.

The undersigned further acknowledges and agrees that if (i) any of the following certifications are untrue, (ii) the Applicant knowingly makes any false or misleading statement or material omission in the information or materials required or requested from the Applicant, or (iii) the Applicant uses any grant funds for any unauthorized purpose, the State, CalOSBA, GO-Biz and/or Lendistry may require the Applicant to repay such grant funds or take any other legal or equitable recourse available, including, without limitation, by seeking remedies for fraud.

By executing this document, the Applicant hereby certifies to all of the following (please initial next to each of the certifications below):

MT 1. The undersigned signatory is a duly authorized representative and executive director or other equivalent senior managing officer of the Applicant and has full authority to make the certifications referenced herein on the Applicant's behalf.

MT 2. The Applicant is currently an active nonprofit organization pursuant to either Section 501(c)(3), Section 501(c)(6) or Section 501(c)(19) of the Internal Revenue Code operating since at least June 1, 2019. The Applicant is currently operating or has a clear plan to re-open once the State of California permits re-opening of the organization. The Applicant acknowledges and agrees that if the Applicant receives a grant and the Applicant's organization ceases to operate, the Applicant may be subject to return of all or any portion of such grant.

MT 3. The Applicant has a principal office in the State of California and, subject to the certification made in (2), above, is presently operating in the State of California.

MT 4. The Applicant's organization has been adversely impacted by COVID-19 and the health and safety restrictions have resulted in business interruptions, business closures, or similar impacts incurred as a result of the COVID-19 pandemic, making the grant request made in the Applicant's application necessary to support the ongoing operations of the Applicant.

MT 5. If a grant is received by the Applicant, such grant funds will be used only to cover one or more of the following costs and/or expenses of the Applicant:

(a) employee expenses including payroll costs, health care benefits, paid sick, medical, or family leave, and insurance premiums;

## PAGE 2

(b) working capital, overhead (including rent, utilities, mortgage principal and interest payments (excluding mortgage prepayments)), and/or debt payments (principal and interest) incurred before March 1, 2020;

(c) costs associated with re-opening the Applicant's operations after being fully or partially closed due to state-mandated COVID-19 health and safety restrictions and business closures;

(d) costs associated with complying with COVID-19 federal, state or local guidelines for reopening with required safety protocols, including but not limited to equipment, plexiglass barriers, outdoor dining, PPE supplies, testing, and employee training expenses; or

(e) any other COVID-19 related expenses not already covered (for the same period) through grants, forgivable loans or other relief through federal, state, county or city programs.

MT 6. If a grant is received by the Applicant, no portion of the grant funds will be used for any purposes other than those listed in (5) above. Specifically, no portion will be used for the following costs and/or expenses: (a) human resource expenses for the State share of Medicaid; (b) employee bonuses or severance pay; (c) tax payments; (d) legal settlements; (e) personal expenses or other expenses unrelated to COVID-19 impacts; (f) expenses for repairs from damage covered by applicable insurance; or (g) reimbursement to donors for donated items or services. The Applicant acknowledges and agrees that if all or any portion of the grant funds are used for any unauthorized purposes, the State of California may hold the undersigned, the Applicant and/or any other officer or director thereof legally liable including for possible charges of fraud.

MT 7. The Applicant acknowledges and agrees that the Applicant is not one or more of the following types of entities deemed ineligible to receive a grant under the Program:

- (a) a nonprofit entity not registered as either a 501(c)(3), 501(c)(6) or 501(c)(19);
- (b) a government entity (other than an entity owned and/or operated by a Native American tribe) or elected official office;
- (c) a business or organization primarily engaged in political or lobbying activities;
- (d) a passive business, investment company or investor who files a Schedule E on its tax returns;
- (e) a church or other religious institution;
- (f) a financial business or organization primarily engaged in the business of lending, such as a bank, finance company or factoring company;
- (g) a business or organization engaged in any activity that is illegal under federal, state or local law;
- (h) a business or organization of a prurient sexual nature, including a business or organization which presents live performances of a prurient sexual nature or a business or organization which derives directly or indirectly more than *de minimis* gross revenue through the sale of products or services, or the presentation of any depictions or displays, of a prurient sexual nature;
- (i) a business or organization engaged in any socially undesirable activity or activity that may be considered predatory in nature such as rent-to-own businesses or check cashing businesses;

# APPLICATION CERTIFICATION: NON-PROFIT BUSINESSES

## PAGE 3

(j) a business or organization that restricts patronage for any reason other than capacity;

(k) a speculative business; or

(l) a business or organization that is affiliated (as such term is defined in 13 C.F.R. § 121.103) with another Applicant; or

(l) a business, franchise or location of which the undersigned has already applied for and received a grant under the Program.

**MT** 8. The Applicant understands that it is ineligible to receive a grant under the Program if any officer or board member of the Applicant: (i) has within the prior three-years been convicted of or had a civil judgment rendered against such officer or owner, or has had commenced any form of parole or probation (including probation before judgment), for (A) commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (federal, state or local) transaction or contract under a public transaction, (B) violation of federal or state anti-trust or procurement statutes, or (C) commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; or (ii) is presently indicted for or otherwise criminally or civilly charged by a government entity, (federal, state or local) with commission of any of the offenses enumerated in subparagraph (i) above.

**MT** 9. The Applicant has not and will not apply for or receive any other grant through or under the Program. Further, no executive director or equivalent senior managing officer of the Applicant has applied for or received, nor will any executive director or equivalent senior managing officer of the Applicant apply for or receive, any other grant through or under the Program on behalf of any other business and/or organization for which such person is also an owner, executive director or equivalent senior managing officer. The undersigned hereby represents and warrants, as the executive director or equivalent senior managing officer of the Applicant, that the Applicant is the undersigned's eligible organization with the highest gross revenue. The Applicant agrees that if a second award is issued, then one or both awards will be voidable at the discretion of the State, CalOSBA, GO-Biz and/or Lendistry, as applicable.

**MT** 10. Neither the Applicant nor its officers or directors are listed on the sanctions list for the Office of Foreign Assets Control of the U.S. Department of the Treasury.

**MT** 11. The Applicant acknowledges and agrees that, if the Applicant is representing itself as being women-led, veteran-led or led by one or more of the following racial or ethnic groups (as indicated on the Applicant's application) (i) African American/Black, (ii) Asian, (iii) Native American or Alaska Native, (iv) Native Hawaiian or Pacific Islander, or (v) LatinX/Hispanic for the purposes of establishing status as underserved for a grant under the Program, then, in each case, at least 51% of the Applicant's organization must be run on a daily basis by such persons to satisfy such priority requirement. The Applicant, in reliance on the foregoing grant priority, certifies that it meets the foregoing priority requirements. (Please initial if the Applicant is either relying on the foregoing priority requirement or if the foregoing priority requirement is inapplicable to the Applicant.)

**MT** 12. The undersigned, on behalf of the Applicant, hereby authorizes the State of California and its designated authorized representatives, including without limitation CalOSBA, GO-Biz and Lendistry, to request access to, and to review, the Applicant and the Applicant's tax return information and other information related to the Applicant that may be requested by such representatives, which may include

## PAGE 4

an investigatory background check of the Applicant. The Applicant acknowledges that Lendistry will confirm the Applicant's eligibility for the Program and the eligible grant amount thereunder based, in part, on the tax and other documents provided by the Applicant, and the State of California, CalOSBA and GO-Biz may rely on such confirmation and tax and other documents in making a grant to the Applicant. The Applicant further affirms that the tax return information provided in connection with the Program is identical to the tax return information submitted to the Internal Revenue Service. The Applicant understands, acknowledges and agrees that the State of California and its authorized representatives, including without limitation CalOSBA, GO-Biz and Lendistry, may share such tax information with local, state and federal authorized representatives, including without limitation for the purpose of compliance with federal, state, or local laws and regulations.

**MT** 13. Any and all information provided by or on behalf of the Applicant, including without limitation the information contained in the Applicant's grant application submitted for the Program and any and all information provided in support of Applicant's application under the Program is and will be true and accurate in all material respects.

**MT** 14. The Applicant acknowledges that the State of California, CalOSBA, GO-Biz and Lendistry are each relying upon the certifications made in this document in addition to any other certifications made by the Applicant in connection with its application for the Program. The Applicant further acknowledges and agrees that all certifications made by the Applicant in connection with the Program are made in good faith.

Marisol Testcase	12/29/20
Signature	Date
Marisol Testcase	CEO
Print Name	Title
Test Company	000000001
Organization Name	EIN #
123 Test Street, Brea, 92821	
Organization Address	





# APPLICATION PROCESS

## STEP-BY-STEP GUIDE NON-PROFIT BUSINESSES



# FIND A PARTNER

## HOW TO SELECT A PARTNER

To apply for a grant, you will need to do so through a partner. You can find a partner by language or by county at [www.CAReliefGrant.com](http://www.CAReliefGrant.com).

- You may select any Partner that serves your area. Each county and all languages will have at least one Partner from which businesses can choose to apply. Some counties and languages will have more options than others.
- You are able to select the one that you think best fits your needs, as they can also provide other financing assistance for you, like working capital loans, equipment loans, as well as technical assistance to help you and your business.

**Please apply once and through one partner only. Make note of your partner. You will need to sign into your Partner's unique Portal to upload documents.**

To make sure you are signing into the correct Portal, find your Partner's name in the web URL.

Example: [www.partnername.mylendistry.com](http://www.partnername.mylendistry.com)



# FIND A GRANT

## INSTRUCTIONS

1. Once you have selected a partner at [www.CAReliefGrant.com](http://www.CAReliefGrant.com), click “Apply Now”. You will be redirected to your partner’s Portal homepage.
2. On the homepage, click “Click Here to Apply”.

The screenshot displays a web interface for a grant application portal. At the top, there are two prominent buttons: a white button with a blue border labeled "LEARN MORE ABOUT THIS PARTNER" and a solid blue button labeled "APPLY NOW". Below these is a grey header bar with the text "In Partnership with The Center By Lendistry". The main content area is divided into two columns. The left column, titled "Find the right Grant that fits your business needs", contains a red dashed rectangular button labeled "CLICK HERE TO APPLY". The right column, titled "EXISTING CUSTOMERS SIGN INTO YOUR ACCOUNT", features a sign-in form with fields for "E-Mail" and "Password" (with a "Show/Hide" toggle), a "Forgot Password?" link, and a "SIGN IN" button. Below the sign-in fields, there is a section for "New dates and deadlines" with the following text: "Update and upload documents for in-process applications - January 6th, 2021 - January 13th, 2021 at 11:59 p.m." and "The new closing date for Round 1 is January 13th, 2021 at 11:59 pm."

# SELECT A GRANT BASED ON BUSINESS CLASS

## INSTRUCTIONS

There are two different grant applications:

1. For-Profit Businesses
2. Non-Profit Businesses

Select “Grant Program Non-Profit Businesses”.

### Important Notes:

- You may only submit one application. Submitting multiple applications for one business may disrupt your application process.
- Applicants with multiple businesses may only apply for one grant. If you apply for multiple grants, only one will be reviewed.

Click “**Apply Now**” to start your application.



**CALIFORNIA SMALL BUSINESS RELIEF GRANT PROGRAM**

**Grant Program for For-Profits**

Round 2

Application Start Date: February 2nd, 2021 – February 8th, 2021

**APPLY NOW**

Contact Information:  
Lynn Fernandez  
careliefgrant@lendistry.com  
888-612-4370

**IMPORTANT INFORMATION**

**REQUIRED DOCUMENTATION TO APPLY**

- Application certification ([Download Here](#).)
- Government issued photo ID
- Most recently filed tax returns (2019 or 2018)

**ADDITIONAL DOCUMENTATION FOR APPLICANTS CHOSEN FOR A GRANT**

- (One of the following): Articles of Incorporation, Certificate of Organization, Fictitious Name of Registration, or Government-issued Business License.
- Bank verification

**GRANT AMOUNTS**

- \$5,000 - \$25,000

**ELIGIBILITY REQUIREMENTS**

- Active for-profit business or individual dba as a business
- Must be in business on or before June 1st, 2019
- Gross annual revenue between \$1,000 - \$2,500,000
- Use of funds must be related to COVID-19

**CALIFORNIA SMALL BUSINESS RELIEF GRANT PROGRAM**

**Grant Program for Non-Profits**

Round 2

Application Start Date: February 2nd, 2021 – February 8th, 2021

**APPLY NOW**

Contact Information:  
Lynn Fernandez  
careliefgrant@lendistry.com  
888-612-4370

**IMPORTANT INFORMATION**

**REQUIRED DOCUMENTATION TO APPLY**

- Application Certification ([Download Form Here](#).)
- Most recently filed tax return (2019 or 2018)
- Government issued ID

**ADDITIONAL DOCUMENTATION FOR APPLICANTS CHOSEN FOR A GRANT**

- Proof of federal tax exemption
- (One of the following): Articles of Incorporation, Certificate of Organization, Fictitious Name of Registration, or Government-issued Business License.
- Bank verification

**GRANT AMOUNTS**

- \$5,000 - \$25,000

**ELIGIBILITY REQUIREMENTS**

- Active non-profit registered as a 501(c)(3) or 501(c)(6)
- Must be in operations on or before June 1st, 2019
- Gross annual revenue between \$1,000 - \$2,500,000
- Use of funds must be related to COVID-19

**SELECT “NON-PROFIT BUSINESSES”**

# SECTION 1: GET STARTED WITH YOUR APPLICATION

## WHAT INFORMATION IS NEEDED?

- First Name
- Last Name
- E-mail
- Phone Number
- Business Name
- Zip Code of Business

**Important Note:** Please be sure to use a valid email address in this section. Important updates and further instructions will be sent to the email address that you provide. Refer to **“Tips for Applying”** for a list of invalid email addresses.

## SMS/TEXT POLICY

Status updates for your grant application will be available by SMS/Text. To receive updates by SMS/Text, please provide consent after reading the disclosure by checking the box. If you'd like to opt out of this feature, leave the box unchecked.

The screenshot shows the Lendistry logo in the top left and a contact number in the top right. The main heading is "Let's get started with your application (California Small Business Relief Grant Program)". Below this is a form with several fields: First Name (Marisol), Last Name (Testcase), Email Address (test-careliefgrant@yopmail.com), Confirm Email Address (test-careliefgrant@yopmail.com), Owner cell Phone (123-456-7890), Confirm owner cell Phone (123-456-7890), Business Name (Test Company), and Zip Code of Business (92821). There is a checkbox labeled "I accept the SMS/Text Policy" which is checked. A "CONTINUE" button is at the bottom right.

## CONSENT TO AUTO-DIALED CALLS OR TEXT MESSAGES:

This screenshot shows the same application form as above, but with a modal dialog box open in the center. The modal has a title "CONSENT TO AUTO-DIALED CALLS OR TEXT MESSAGES:" and a close button (X). The text inside the modal reads: "I expressly consent to receive marketing and other calls and messages, to landline, wireless or similar devices, including auto-dialed and pre-recorded message calls, and SMS messages (including text messages) from Recipients, at telephone numbers that you have provided. Consent is not a condition of submitting an application. Message and data rates may apply." Below this text, it says "LENDISTRY is a licensed California Financial Lender, License # 60DBO66872". There are two buttons at the bottom of the modal: "Okay" and "CONTINUE".

# SECTION 2: OWNER DETAILS (AUTHORIZED REPRESENTATIVE)

## WHAT INFORMATION IS NEEDED?

- Owner First Name
- Owner Last Name
- Owner E-mail
- Owner Address City, State, Zip Code, and County
- Owner Birthday
- Owner Social Security
- % of Ownership

## TERMS AND CONDITIONS

Check the box to acknowledge that you have read and agree to the **Terms and Conditions**. You must agree in order to move forward with your grant application.

Owner Details (Authorized Representative of the Non-Profit)

Owner First Name *	Owner Last Name *
Marisol	Testcase
Owner Email *	Owner Cellphone *
crdemo2@yopmail.com	123-456-7890
Owner Address (Please do not enter PO Box) *	Owner Address 2 (Please do not enter PO Box)
220 Locust Ave	
Owner City *	Owner State *
Anthill	Missouri
Owner Zip *	Owner County *
92821	Adair County
Owner date of birth (mm/dd/yyyy) *	Owner Social Security (SSN) *
12/3/1991	000-00-0001
% of Ownership *	
100	
<input checked="" type="checkbox"/> I accept the <a href="#">Terms and Conditions</a>	
SAVE & AGREE	

## TERMS AND CONDITIONS

By checking the box I acknowledge that I have read and agree to the following:

1. [Terms of Use](#)
2. [Additional Authorizations](#)
3. [Privacy Policy](#)

LENDISTRY is a licensed California Financial Lender, License # 60DBO66872

Okay

# SECTION 3: BUSINESS INFORMATION

## WHAT INFORMATION IS NEEDED?

- Business Name
- DBA (if applicable)  
**Note: If your business does not have a DBA, type “NONE” in this field.**
- Business EIN
- Business Phone Number
- Business Type
- State of Incorporation
- Non-Profit Status
- Confirm that your organization services is one of the top four program priorities.
- Business Address, City, State, Zip Code, and County
- Business Start Date
- Business Website

**Note: If your business does not have a website, type “none.com” in this field.**

Business information

Business Name \*

Test Company

Business EIN (Only digits, cannot contain special character or spaces) \*

000000001

Business Type \*

Non Profit

Please confirm your non-profit status \*

501 c3

Business Address [Please do not enter PO Box] \*

123 Test Street

City \*

Brea

County \*

Orange County

Date Business Established (mm/dd/yyyy) \*

12/3/1991

DBA (Doing Business As)-[Note-If No DBA type NONE] \*

none

Business Phone # \*

123-456-7890

State of Incorporation \*

California

Please confirm that your organization services one of the top four priorities \*

Workforce Development

Address 2 [Please do not enter PO Box]

State \*

California

Zip \*

92821

Business Website URL - (If no website please type none.com) \*

none.com



# SECTION 4: HOW CAN WE HELP YOU?

## WHAT INFORMATION IS NEEDED?

- Purpose of Grant
- Amount Requested

**Note: The grant amount you can request is based on your annual revenue.**

- Will this Grant create new jobs?
- Annual Revenue
- # of Full-Time Employees
- # of Part-Time Employees
- # of Jobs Created
- # of Jobs Retained

## HOW TO CHECK ELIGIBILITY FOR GRANT AMOUNT

The form field, **Amount Requested**, is based on your annual revenue.

To check the grant amount you are qualified for, click “**Check Eligibility**” and locate your eligible amount.

**You may only request the amount you are eligible for.**

How can we help you

Purpose of grant \*  
Payroll

Amount Requested \*  
\$ 5000

Will this grant create new jobs?  
☒ Yes ☐ No

Annual Revenue for 2018 or 2019 (this should match your tax return) \*  
\$ 50000

# of Full-time Employees (2020) \*  
5

# of Part-time Employees (2020) \*  
1

# of jobs created (2020) \*  
0

# of jobs retained (2020) \*  
0

[Check Eligibility](#)

How can we help you

Purpose of grant \*  
Payroll

Will this grant create new jobs?  
☒ Yes ☐ No

# of Full-time Employees (2020) \*  
5

# of jobs created (2020) \*  
0

Annual Revenue	Eligible Amount
\$1,000 - \$100,000	\$5,000
\$100,001 - \$1,000,000	\$15,000
\$1,000,001 - \$2,500,000	\$25,000

[Check Eligibility](#)

Okay

# SECTION 5: BUSINESS DEMOGRAPHICS

## WHAT INFORMATION IS NEEDED?

- Who is your customer base?
  1. **B2B:** Business to Business
  2. **B2C:** Business to Consumer
- What does your business do? What type of business is it?
- Tell us more.
- NAICS Code
- Women Owned Business?
- Veteran?
- Disabled?
- Race?
- Ethnicity?
- Franchise?
- Rural?

Business demographics

Who is your customer base?  
☒ B2B ☐ B2C ☐ Both

What type of business is it? \*  
Retail Trade

NAICS Code \*  
000000

Women-Led Business \*  
YES

Disabled \*  
NO

Ethnicity \*  
Not Disclosed

Rural \*  
NO

What does your business do? \*  
Sells Products

Tell us more. \*  
Apparel and accessory

[Click here](#) to find your NAICS code

Veteran \*  
NO

Race \*  
Not Disclosed

Franchise \*  
NO

# SECTION 6: DISCLOSURES

## INSTRUCTIONS

Once you have completed all fields for the Disclosures, click “Submit” to complete your application.

Disclosures

1) At least 25% of the non-profit's revenues are derived from services in the following categories - food security, housing security, childcare, workforce development.

Please select an answer \*

YES

2) During the last 9 months, has the non-profit received any COVID-19 related emergency funding?

Please select an answer \*

NO

3) The non-profit was in operations on or before June 1st, 2019.

Please select an answer \*

YES

4) The nonprofit serves >51% of clients that identify as low-to-moderate income, based HUD household income guidelines for California.

Please select an answer \*

YES

5) What was the gross revenue for the non-profit for April 1st, 2019 - September 30th, 2019?  
[Total Income for Quarter 2 and Quarter 3 \(2019\)](#)

Please enter your answer in numeric value \*

\$ 0

6) What was the gross revenue for the non-profit for April 1st, 2020 - September 30th, 2020?  
[Total Income for Quarter 2 and Quarter 3 \(2020\)](#)

Please enter your answer in numeric value \*

\$ 5000

SUBMIT

# SECTION 7: CONFIRMATION

## INSTRUCTIONS

At the end of the application, you have two options:

1. Save your application and finish it later
  - If you would like to save and complete your application later, leave the field blank and click **“Save & Continue Later”**.
2. Complete your application and submit
  - If all of the information provided is correct and you would like to complete your application submission, type in “Yes” and click **“Continue”**.

Important Note: You will **not** be able to edit your application once it has been submitted.

### OPTION 1: SAVE AND CONTINUE YOUR APPLICATION LATER

Once you have submitted your application, you will no longer be able to edit your responses. You are agreeing that the information provided is accurate. Type **Yes** to continue.

|

↑  
**Leave blank.**

**Save & Continue Later** Continue

### OPTION 2: COMPLETE AND SUBMIT YOUR APPLICATION

Once you have submitted your application, you will no longer be able to edit your responses. You are agreeing that the information provided is accurate. Type **Yes** to continue.

Yes|

↑  
**Type “Yes”.**

Save & Continue Later **Continue**

# SECTION 8: CONFIRMATION MESSAGE

## INSTRUCTIONS

You will receive the following message when your application has been successfully submitted.

**You will need to activate your partner's Portal account using the assigned login credentials in order to upload the required documents for your grant application.**

**lendistry**

Questions? Contact Us 888-612-4370

This grant program was funded by the State of California and administered by the Office of the Small Business Advocate's (CalOSBA).

Please check your email including Clutter, Junk, and Spam for your username and password from [no-reply@mylendistry.com](mailto:no-reply@mylendistry.com) to activate your account and to upload documentation.

Please use [this link](#) to add additional information or upload requested documentation.



# SECTION 9: FIND YOUR USERNAME AND PASSWORD

## INSTRUCTIONS

1. Please check the email address that you entered in the “let’s get started with your application” section of the grant application for your username and password to our Portal.

**If you do not see this email in your inbox, please check you spam and junk folders.**

2. Activate your account by clicking “**Click here to log in**”. You will be redirected to the California Relief Grant Program application homepage.

Hi Marisol,

Thank you for applying for the California Relief Grant.

The link below will take you to the portal and the new account created for Test Company.

Please use this link to add additional information or upload requested documentation.

**Clicking the button will activate your account.**

[Click here to log in](#)

New username and password:

Username: crgdemo@yopmail.com

Password: K@z(VonlOLe

888-612-4370

[carelifgrant@lendistry.com](mailto:carelifgrant@lendistry.com)

Lendistry CRG Demo V. All Rights

Reserved

# SECTION 10: SIGN INTO YOUR PARTNER'S PORTAL

## INSTRUCTIONS

1. Use the username and password that is assigned to you in the confirmation email in order to sign in and activate your account.

Important Note: Please be sure to sign into your partner's Portal. Your login credentials will not work with other partners. Check by looking at the Portal's web URL. You should see your partner's name.

2. Once you login, you will be prompted to reset your password for your privacy. Your new password must have a minimum of eight characters (1-9, a-z, A-Z), which includes one special character (!@#\$%^&\*).

The screenshot displays a web browser window with the address bar showing "https://thecenter.mylendistry.com/#/grant". The main heading is "California Relief Grant Program". Below this, there are two side-by-side panels. The left panel, titled "EXISTING CUSTOMERS SIGN INTO YOUR ACCOUNT", contains a username field with "crgdemo@yopmail.com", a password field with masked characters, a "Forgot Password?" link, and a "SIGN IN" button. It also includes a notice about Round 2 opening and closing dates. The right panel, titled "RESET YOUR PASSWORD", contains a note about password requirements, a new password field with "Avocado03!", a confirmation field with masked characters, and a "SUBMIT" button.

The Center by Lendistry

https://thecenter.mylendistry.com/#/grant

## California Relief Grant Program

### EXISTING CUSTOMERS SIGN INTO YOUR ACCOUNT

[Forgot Password?](#)

Round 2 Opens on: February 2, 2021  
Round 2 Closes on: February 8, 2021  
Round 2 Approval Notifications: February 11-18, 2021  
Round 2 Waitlist Notifications on February 22, 2021

**SIGN IN**

### RESET YOUR PASSWORD

Note: Please create a new password within the fields listed below. Your password should contain a minimum of 8 characters and include at least 1 letter, 1 number, and 1 special character. You can include numbers 1-9, upper and/or lowercase letters, as well as the following special characters in your new password: ! @ # \$ % ^ & \* .

**SUBMIT**



# UPLOADING DOCUMENTS

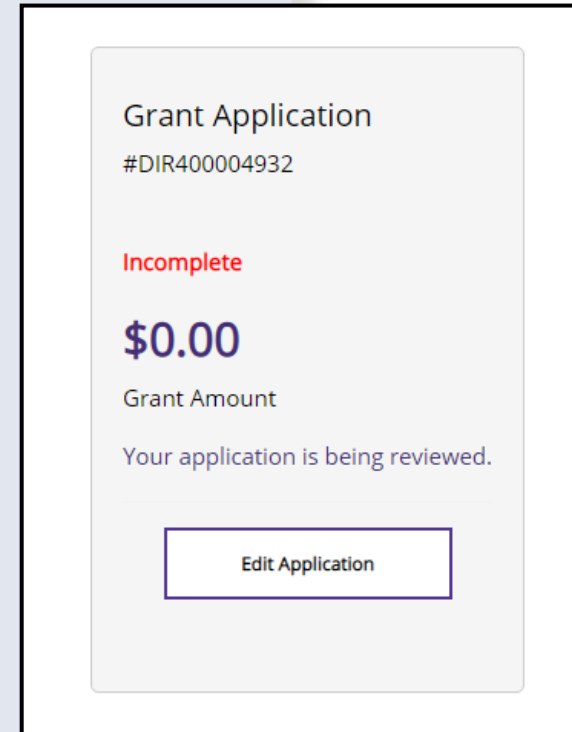
## STEP-BY-STEP GUIDE

# SECTION 1: CHECK YOUR APPLICATION FOR COMPLETION

## INSTRUCTIONS

1. Once logged into the Portal, you will see the status of your application.
  - **INCOMPLETE**  
If your application is listed as incomplete, you will need to finish your application before you can begin uploading documents.
  - **PENDING DOCUMENT UPLOAD**  
If your application is pending document upload, click **“Upload Documents & Bank Info”** to submit the required documents and link your bank information.

**IMPORTANT NOTE:** Your status will remain “Pending Document Upload” even after you have uploaded all documents.



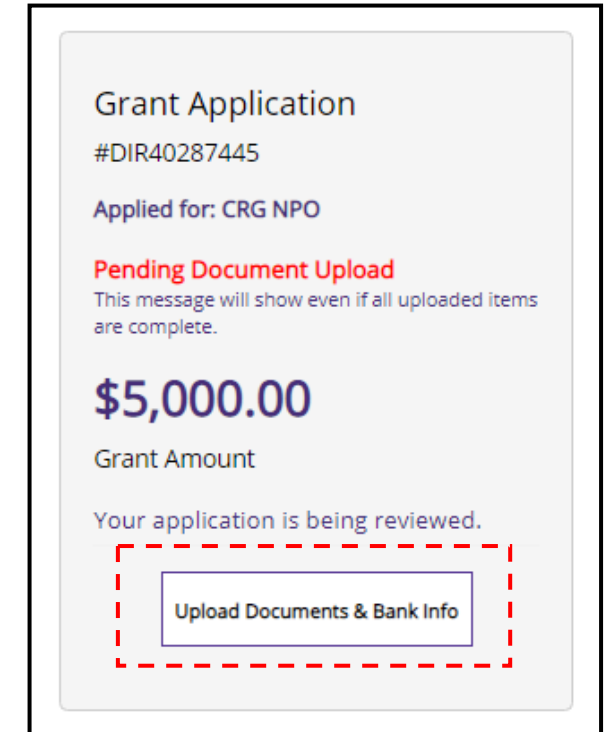
Grant Application  
#DIR400004932

**Incomplete**

**\$0.00**  
Grant Amount

Your application is being reviewed.

Edit Application



Grant Application  
#DIR40287445

Applied for: CRG NPO

**Pending Document Upload**  
This message will show even if all uploaded items are complete.

**\$5,000.00**  
Grant Amount

Your application is being reviewed.

Upload Documents & Bank Info

# SECTION 2: UPLOADING DOCUMENTS

## INSTRUCTIONS

NOTE: Documents with an asterisk (\*) are mandatory and required to complete your application. If a document does not apply to your business, check the box next to it labeled “N/A”.

1. Select a document item from the list labeled “Step 1”. **Before you upload a document, you must select it from the list.** For example, if you are uploading the Application Certification, select “Application Certification” from the list. If you are uploading your government-issued ID, select “Government-Issued ID”.
2. Click “**Browse**” to locate the document item on your device.
3. Once you’ve selected the document from your device, click “**Upload Documents**” to complete the upload.  
**Important Note:** Enter the document password if one is required for access.
4. The status of the document will change from “**PENDING**” to “**COMPLETED**” once it has been successfully uploaded into the Portal.
5. Continue uploading documents until all the required and applicable documents are listed as “**COMPLETED**”.

## IMPORTANT NOTE

**DO NOT ENTER YOUR BANK INFORMATION.**

**Bank information is only needed if you are approved for the grant.**

### UPLOAD DOCUMENTS

**UPLOAD DOCUMENTS****BANK INFO**

Your business is a Non Profit

Change business type Non Profit

**IMPORTANT NOTE:**

Please upload each document under the corresponding category listed below.  
Please upload your complete Federal Tax Return (all pages are required).

**Please upload the items listed below:**

501(c)(3) or 501(c)(6) tax exemption letterCOMPLETED

Application Certification \*COMPLETED

Government Issued ID \*

Most recent 2018 or 2019 990 tax returns

(One of the following): Articles of Incorporation, Certificate of Organization, Fictitious Name of Registration, or Government Issued Business License.

Bank Info

\* Indicates needed to apply

If a document does not apply to your business, check the box marked N/A.

Banking information only needs to be provided by applicants who are approved for a grant or applicants who want to show all status items as completed.

**STEP 1:  
SELECT AN ITEM  
FROM THIS LIST.**

**Please upload document for 501(c)(3) or 501(c)(6) tax exemption letter**

**BROWSE...**

S.No.	Document Name	Password(if requ...	Delete
Note: file size should be less than 15MB.			
<b>UPLOAD DOCUMENTS</b>			

**STEP 3:  
CLICK “UPLOAD DOCUMENTS”  
TO UPLOAD THE ITEM TO THE  
PORTAL.**

# SECTION 3: UPLOADING DOCUMENTS

## INSTRUCTIONS

You will be able to see all the files that you have successfully uploaded. They will be listed below the upload field.

UPLOAD DOCUMENTS

UPLOAD DOCUMENTS

BANK INFO

Your business is a Non Profit

Change business type Non Profit

IMPORTANT NOTE:

Please upload each document under the corresponding category listed below.  
Please upload your complete Federal Tax Return (all pages are required).

Please upload the items listed below:

501(c)(3) or 501(c)(6) tax exemption letter

Application Certification

Government Issued ID

Most recent 2018 or 2019 990 tax returns

(One of the following): Articles of Incorporation, Certificate of Organization, Fictitious Name of Registration, or Government Issued Business License.

Bank Info

COMPLETED

COMPLETED

COMPLETED

COMPLETED

COMPLETED

Pending

Please upload document for 501(c)(3) or 501(c)(6) tax exemption letter

BROWSE...

S.No. Document Name Password(If required) Delete

Note: file size should be less than 10MB.

UPLOAD DOCUMENTS

Title

Document Name

Preview

Delete

501(c)(3) or 501(c)(6) ...

Tax Exemption Letter

Application Certificati...

Application Certificati...

Government issued ID

Government issued ID

Most recent 2018 or ...

Business Tax Returns

(One of the following...

Articles of Corp

SAVE & CLOSE

UPLOAD FILES WILL APPEAR HERE





# LINKING YOUR BANK INFO

## STEP-BY-STEP GUIDE

**NOTE: THIS STEP DOES NOT NEED TO BE COMPLETED UNTIL YOU ARE APPROVED FOR THE GRANT.**

# SECTION 1: LINK YOUR BANK ACCOUNT

Lendistry uses a third-party technology (Plaid) to set up ACH transfers by connecting accounts from any bank or credit union in the U.S. to an app like Lendistry's Portal. The third-party does not share your personal information without your permission and does not sell or rent it to outside companies. Lendistry uses this technology only to verify your bank statements. This method of bank verification is preferred but will not always work if your banking institution is not available through the provider. In this case, you can verify your bank account using the other proceeding methods.

## How to Verify Your Bank Account in Lendistry's Portal via Plaid

Grant Application  
#DIR13615262

Pending Document Upload

**\$10,000.00**

Grant Amount

Your application is being reviewed.

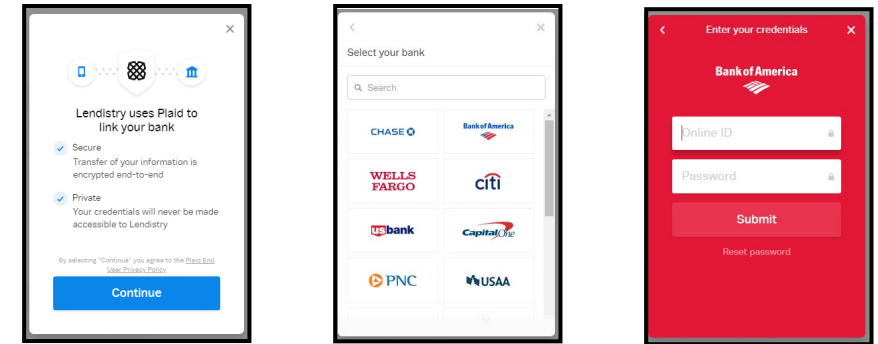
Upload Documents & Bank Info

**STEP 1**

**STEP 2**

## STEP 1

- Click on “**Link Your Bank Account**” to open a window for Plaid.
- Continue through Plaid and locate your banking institution.
- Sign into your online banking account and connect it to Lendistry's Portal.



## STEP 2

This step must always be completed regardless of the verification method you use.

- Enter your bank information.
- The “**Business Account Name**” field is NOT your account type. This field is your account name, which must be in the name of your business and listed on your bank statements.
- If your business is a sole proprietor, the bank account can be a personal account, but it must match your name.



# FAQ

# SECTION 1: CALIFORNIA RELIEF GRANT PROGRAM

## OVERVIEW

### What is the California Relief Grant Program?

The California Small Business COVID-19 Relief Grant Program (the “Program”) provides micro grants ranging from \$5,000 to \$25,000 to eligible small businesses and nonprofits impacted by COVID-19 and the related health and safety restrictions.

On November 30, 2020, Governor Newsom and the State Legislature announced the allocation of \$500 million to the Program to be administered by the California Office of the Small Business Advocate (CalOSBA) at the Governor’s Office of Business and Economic Development.

Lendistry has been designated by the state to act as the intermediary for the Program to disburse the grant funds.

### Who is Lendistry?

Lendistry is a technology partner that hosts and manages the portal for the Program’s grant application and will make grant payments to approved applicants. Applicants will receive notifications from Lendistry on the status of their application and requests for business information and supporting documents, including their business bank account information. Visit [www.lendistry.com](http://www.lendistry.com) to learn more about Lendistry.

### Who else can help me apply for the California Relief Grant Program?

Lendistry’s partners include mission-based lenders and small business advisory and technical assistance providers who are available to help small businesses with the application process. This includes many of the State of California supported small business centers who prioritize the expansion of technical assistance to underserved business groups. Our partners have been organized by location and by language services. You can find our list of partners by clicking [here](#).

### What are the key dates for application submissions and funding for the California Relief Grant Program?

#### Round 1

- Application Opens: December 30, 2020 at 6:00 AM
- Application Closes: January 13, 2021 at 11:59 PM
- Start of Approval Notification: Businesses will start getting award notifications a couple days after close.

We will review applications for eligibility and will start approving grant awards after the close of each application round. Applicants who submitted their application and submitted all documentation in the first round do not need to reapply; qualified applications for eligible businesses will be rolled over into the next funding round for consideration.



# SECTION 1: CALIFORNIA RELIEF GRANT PROGRAM

**What are the key dates for application submissions and funding for the California Relief Grant Program? (cont.)**

## Round 2

Application Opens: TBA

Application Closes: TBA

Start of Approval Notifications: TBA

We will review applications for eligibility and will start approving grant awards after the close of each application round. Round 2 is the final application window for the Program. Grant awards for businesses in the second application window will be made in two decision rounds for funding.

# SECTION 2: FUNDING ROUNDS

## OVERVIEW

### How many rounds are there?

There are two application rounds. We will review applications for eligibility and will start approving grant awards after the close of each application round.

### Do I need to apply in each round?

No. If you submitted a complete application during an application window, meet the eligibility requirements and are not awarded a grant in the first round, your application will be rolled over into the next round for consideration.

### How will grant recipients be determined?

First, applications will be reviewed to determine whether the applicant meets the eligibility requirements. Eligible businesses will then be scored based on COVID-19 impact factors incorporated into the Program's priority criteria. The Program will prioritize distribution based on priority key factors, including the following:

- Geographic distribution based on COVID-19 health and safety restrictions following California's Blueprint for a Safer Economy, county status and the new Regional Stay At Home Order which can be found at <https://covid19.ca.gov/safer-economy/>
- Industry sectors most impacted by the pandemic
- Underserved small business groups served by the State supported network of small business centers (i.e., businesses majority owned and run on a daily basis by women, minorities/persons of color, veterans and businesses located in low-to-moderate income and rural communities)



# SECTION 2: FUNDING ROUNDS

## When will I find out if I received an award?

Decisions will be made on a rolling basis following the close of each application period.

You will be notified directly by email if you are approved for an award, waitlisted or not selected. Lendistry intends to send approval notifications for the first round weekly starting on or around January 13, 2021. Please add Lendistry to your safe-sender list in your email and check your spam for email messages from Lendistry. Once notified of approval, your application will be subject to additional verification requirements before grant funds will be disbursed. It is also recommended that you allow Lendistry to send you messages via text (this will be requested during the application process).

## Will everyone who applies receive a grant?

No. There are several million small businesses and nonprofits in California, and we anticipate an overwhelming demand for these grants. Eligible businesses will be scored based on COVID-19 impact factors incorporated into the Program's priority criteria. The Program will prioritize distribution based on priority key factors, including the following:

- Geographic distribution based on COVID-19 health and safety restrictions following California's Blueprint for a Safer Economy, local county status and the new Regional Stay At Home Order which can be found at <https://covid19.ca.gov/safer-economy/>;
- Industry sectors most impacted by the pandemic
- Underserved small business groups served by the State supported network of small business centers (i.e., businesses majority owned and run on a daily basis by women, minorities/persons of color, veterans and businesses located in low-to-moderate income and rural communities).

## Will I be notified if I am not selected?

You will be notified directly by email if you are approved for an award, waitlisted or not selected. Please add Lendistry to your safe-sender list in your email and check your spam for email messages from Lendistry.

# SECTION 3: APPLICATION GUIDANCE

## **My application was started, but unfinished before the first application window closed at 11:59 PM on January 13th. Do I need to restart my application?**

If you started an application during the first application window and your application is incomplete, you can log into your account with Lendistry to submit a complete application during the second application window.

## **How will I know you have all my information to be considered?**

You will receive a confirmation email from [no-reply@mylendistry.com](mailto:no-reply@mylendistry.com) to confirm your application has been received. If more information or documents are needed, Lendistry may contact you by email, phone and/or text (if authorized) and assist you with completing your application and verifying the information you submitted. Lendistry is available to assist you in understanding what business information is needed and how to upload documents.

Confirmation emails come from Lendistry at [no-reply@mylendistry.com](mailto:no-reply@mylendistry.com). If you did not receive a confirmation email after submitting your application, please check your spam folder for emails from [no-reply@mylendistry.com](mailto:no-reply@mylendistry.com) and add the email address to your email account's safe sender list.

TIP: Place "Lendistry" in your search bar.

## **Does it matter which Partner organization services a grant application in my area?**

You may select any Partner that serves your area. Each county and all languages will have at least one Partner from which businesses can choose to apply. Some counties and languages will have more options than others. You can research Partners that serve your county at [CAReliefGrant.com](https://CAReliefGrant.com). You are able to select the one that you think best fits your needs, as they can also provide other financing assistance for you, like working capital loans, equipment loans, as well as technical assistance to help you and your business.

TIP: Only apply to one organization as this will help to reduce delays in the process. Applying multiple times will not improve your chances to secure a grant and will delay your application.

## **I'm reviewing the list of partner institutions and looking for the one that would fit me best. There are several groups listed for my county. Can I apply through various organizations?**

No. Submitting through multiple organizations will only delay your application from being processed. Select the one that you think best fits your needs, as they can also provide other financing assistance for you, like working capital loans, equipment loans, and technical assistance to help you and your business.

# SECTION 3: APPLICATION GUIDANCE

## What are the eligible costs for which I can use the grant funds?

Eligible costs are only those costs incurred due to the COVID-19 pandemic and the health and safety restrictions such as business interruptions or business closures incurred as a result of the COVID-19 pandemic. The following are the eligible uses of grant funds:

- All employee expenses including payroll costs, health care benefits, paid sick, medical, or family leave, and insurance premiums;
- Working capital, overhead (including rent, utilities, mortgage principal and interest payments (excluding mortgage prepayments)), debt obligations (principal and interest) incurred before March 1, 2020;
- Costs associated with re-opening business operations after being fully or partially closed due to state-mandated COVID-19 health and safety restrictions and business closures;
- Costs associated with complying with COVID-19 federal, state or local guidelines for reopening with required safety protocols, including but not limited to equipment, plexiglass barriers, outdoor dining, PPE supplies, testing, and employee training expenses; or
- Any other COVID-19 related expenses not already covered through grants, forgivable loans or other relief through federal, state, county or city programs.

## What are the ineligible costs for which I am not permitted to use the grant funds?

The following are the ineligible uses of grant funds:

- Human resource expenses for the State share of Medicaid
- Employee bonuses or severance pay
- Taxes
- Legal settlements
- Personal expenses or other expenses unrelated to COVID-19 impacts
- Expenses for repairs from damages already covered by insurance
- Reimbursement to donors for donated items or services

# SECTION 3: APPLICATION GUIDANCE

## What documents will I need to submit as part of my application?

Businesses will need to provide the following items at different stages of the application process. For step-by-step instructions of all information needed for the application, please refer to the Application Instructions. Application Instructions can be found at [CaReliefGrant.com](https://CaReliefGrant.com).

- Complete a grant application (made available through an online portal);
- Upload selected financial and organizational documents; and
- Self-certify the accuracy of information by signing a certification.

The following information is required from all applicants in Stage 1:

- A copy of the signed certification form referenced above.
- Most recent tax return filed, or for nonprofit entities, IRS Form 990 filed (2019 or 2018) – provided in an electronic form for online upload, such as PDF/JPEG or other approved upload format.
- An acceptable form of government-issued photo ID, provided in an electronic form for online upload, such as PDF/JPEG or other approved upload format.

Once selected for funding, applicants will be required to provide additional documentation as set forth below and re-certify to the accuracy of information provided.

The following information is required from all applicants in Stage 2:

- Copy of official filing with the California Secretary of State (which must be active), if applicable or local municipality for your business such as one of the following, which must be provided in electronic format for upload, such as PDF/JPEG or other approved upload format:
  - Articles of Incorporation
  - Certificate of Organization
  - Fictitious Name of Registration
  - Government-issued Business License

For eligible nonprofit entity applicants, a copy of the entity's most recent IRS tax exemption letter.

- Verification of bank account via electronic registration or other approved review process.

# SECTION 3: APPLICATION GUIDANCE

## How much can my business apply for?

Grant amounts will range from \$5,000 to \$25,000. The grant amount for which a business is eligible is based on its gross annual revenue, as documented on its most recent tax return.

Owners of multiple businesses, franchises, locations, etc. will be considered for only one grant and are required to apply for their business with the highest revenue.

ELIGIBLE BUSINESS GROSS REVENUEc	GRANT AWARD AVAILABLE PER BUSINESS
Annual gross revenue \$1,000 to \$100,000	\$5,000 grant
Annual gross revenue greater than \$100,000 up to \$1,000,000	\$15,000 grant
Annual gross revenue greater than \$1,000,000 up to \$2,500,000	\$25,000 grant

## Are the revenue thresholds for the grant amounts based on GROSS revenue?

Revenue is determined based on the IRS tax form definition of “Gross Sales” (less any returns and allowances) as reported on Line 1.c. on both the 1120 (corporate return) or 1120S (S-Corp return); on Line 3 on IRS Schedule C for single member LLCs and sole proprietorships; on Line 1.c. on Form 1065, for partnerships; on Line 1.c. and Line 2 on Form Schedule F for farming businesses; and Line 12 on Form 990 for non-profits. Schedule E is not eligible.

## I own multiple businesses. Can I apply for each business?

Owners of multiple businesses, franchises, locations, etc. will be considered for only one grant and are required to apply for their business with the highest revenue.

## If my business is a partnership or has multiple owners, and some are low-wealth, and others are not, what is the % of ownership that must be low wealth?

51% of ownership to determine eligibility for Low-Wealth status and also to determine minority- or women- or veteran- ownership status.

# SECTION 3: APPLICATION GUIDANCE

## **Am I eligible for the program if my revenue for this year is less than \$2.5 million, but last year and the years before, it was more than \$2.5 million?**

Grants are available only for businesses and nonprofits with gross annual revenue of \$2.5 million or less (based on the most recent tax return or Form 990, as applicable). Revenue is determined based on the IRS tax form definition of “Gross Sales” (less any returns and allowances) as reported on Line 1.c. on both the 1120 (corporate return) or 1120S (S-Corp return); on Line 3 on IRS Schedule C for single member LLCs and sole proprietorships; on Line 1.c. on Form 1065, for partnerships; on Line 1.c. and Line 2 on Form Schedule F for farming businesses; and Line 12 on Form 990 for non-profits. Schedule E is not eligible.

## **My business is incorporated outside of CA, but I generate the majority of my business revenue in CA. Am I eligible to apply?**

Eligible businesses must have a physical address and operate in California.

## **Are real estate companies/brokers/sales agents eligible grantees?**

Real estate professionals who practice real estate as their operating business and file a Schedule C on their personal tax returns are eligible. Passive companies (including passive real estate companies) and investors who file a Schedule E on their personal tax returns are not eligible. Real estate businesses in which the majority (>51%) of their income is rental income are also not eligible.

## **A government-issued photo ID is a required document. Is a state ID allowed instead of a driver's license? Or would other forms of picture identification be allowed?**

Yes, any government issued Photo ID will be accepted. State ID or a passport would be other forms that are acceptable.

## **Do I have to submit documentation to verify ownership? Do multi-owner companies have to submit for one owner or all?**

An application must be submitted by the majority owner of the business. Applicants will need to certify that the application is being submitted on behalf of the applicant by the majority owner of the applicant as a condition to receiving the grant. Only one business owner can apply.

## **Are recipients of county/city business relief funds eligible to apply, and will that be considered in any way in the process?**

Yes, county/city relief recipients may apply. However, funds from this grant cannot be used to cover the same expenses that the county/city relief funds covered.



# SECTION 3: APPLICATION GUIDANCE

## **Are Federal Paycheck Protection Program (PPP)/ or Economic Injury Disaster Loan (EIDL) recipients eligible to apply, and will that be considered in any way in the process?**

Yes, PPP and EIDL recipients may apply. However, funds cannot be used to cover the same expenses for the same period that the PPP/EIDL funds covered.

## **I have a franchise business with multiple locations. Can I apply for assistance for each location?**

No. Owners of multiple businesses, franchises, locations, etc. will be considered for only one grant and are required to apply for their business with the highest revenue. Applicants will need to certify that the application is being submitted on behalf of the applicant by the majority owner of the applicant and that the applicant is the owner's business with the highest revenue as a condition to receiving the grant.

## **If I receive an award, will I have to pay it back?**

No. The award is a grant and is not a loan that is required to be repaid. However, the State of California has the right to seek all available remedies for failing to comply with the terms and conditions of the grant, including, without limitation, if the grantee was ineligible, used funds for unauthorized purposes or made false statements in connection with the grant application.

## **Do I have to pay taxes on the grant proceeds?**

Yes. Prior to February 15, 2022, you will receive tax information related to the grant proceeds, which you will need to report on your tax returns. Please consult with a tax professional for additional information.

## **I do not own a computer. How can I apply?**

The grant application is mobile-friendly. However, we strongly recommend using Google Chrome on a computer for optimal experience. The grant application is mobile-friendly. However, we strongly recommend using Google Chrome on a computer for optimal experience. If using a mobile device, you may need to view the application in landscape (horizontal) on your device to access all information and disclosures.

## **I lost physical verification paperwork. Can I send a screenshot from the site (i.e., Secretary of State)?**

No. Screenshots will not be accepted as a form of receipt. We recommend contacting the California Secretary of State (<https://www.sos.ca.gov/business-programs/business-entities/service-options>) for information on how to obtain copies of certain documents. In the absence of copies of organizational documents, we may require proof of payment of applicable Secretary of State fees and/or Franchise Tax Board payments evidencing active status in California. Required proof of payment may include cancelled check, email confirmation of payment or bank statement reflecting payment.

# SECTION 3: APPLICATION GUIDANCE

## **Do I need to provide receipts of my purchases (i.e. PPE)?**

You do not need to provide receipts of purchase as part of the application process. However, we recommend that you retain all of your records related to the grant and the use of funds for at least three years.

## **I am undocumented. Can I apply for a grant?**

Small business relief grants are provided to eligible small businesses and nonprofits. The application does not require any information regarding the immigration status of the business owner(s). However, business owners will be subject to ITIN verification through IRS Form CP565.

## **My business is active, however the Secretary of State's website is reflecting it as inactive. What documents can be provided to show that my business is active?**

We may require proof of payment of applicable Secretary of State fees and/or Franchise Tax Board payments evidencing active status in California. Required proof of payment may include cancelled check, email confirmation of payment or bank statement reflecting payment.

## **Are non-profits that use a fiscal sponsor eligible?**

Non-profits using a fiscal sponsor are only eligible if the nonprofit is separately registered as a tax-exempt organization pursuant to either Code Section 501(c)(3), 501(c)(6), or 501(c)(19) and meets all other eligibility requirements. Non-profits cannot rely on the fiscal sponsor's tax-exempt status for eligibility.

## **Will grants be considered under the public charge rule?**

Small business relief grants are provided to eligible small businesses and nonprofits. These grants are not considered under the public charge rule. The public charge policy considers an individual person's use of public benefits, and other individual circumstances, including income, financial status, assets, and other factors. If you have questions about your specific case, please consult qualified immigration assistance [here](#).

# SECTION 3: APPLICATION GUIDANCE

**The application requests personal information from individuals involved in the business. I am concerned about how this information is being used.**

The security of your personal information is of the highest priority for us. Many of the categories of personal information that we collect are requested to assist us in determining and verifying your eligibility for a grant. We also request certain personal information for the purposes of compliance with Office of Foreign Assets Control requirements and other requirements related to the enforcement of economic and trade sanctions. As this is a grant program funded by the State of California and administered by its designated agencies, certain of your personal information and application materials may/will also be shared with the State of California and/or its designated authorized representatives, including without limitation the California Office of the Small Business Advocate and the California Governor's Office of Business and Economic Development. Any information and records in the possession or control of a California government agency or department is subject to disclosure pursuant to the California Public Records Act.

We do not sell your personal information to advertisers or other third-parties for financial gain. Any sharing of personal information with third-parties is done in accordance with Lendistry's privacy policy (available [here](#)) and is primarily for the purposes of making available and/or providing Lendistry's products and services to you, including this grant.