

BERGEN COUNTY, NEW JERSEY SMALL BUSINESS GRANT PROGRAM

Overview

The COVID-19 pandemic has had a serious financial impact on communities across the country, which prompted the passage of **The Coronavirus Aid, Relief, and Economic Security (CARES)** Act by the federal government. The County of Bergen, under the leadership of County Executive Jim Tedesco and the Board of Chosen Freeholders, utilizing CARES Act relief funds, has launched the Bergen County CARES Small Business Grant Program. The Bergen County CARES Small Business Grant Program is an economic stability measure designed to provide financial relief to small businesses negatively affected by the COVID-19 pandemic and to increase overall business confidence during recovery.

Receipt of grant funds through the Bergen County Small Business Grant Program is a one-time opportunity. Any business that has received grant funds during any phase of the Bergen County Small Business Grant Program is *not* eligible to receive additional grant funds through the Program.

- **Phase 2: Restaurants and Food Service Establishments**
 - Application opens Aug 31st
- **Phase 3: Essential Retail**
 - Application opens Sept 7th
- **Phase 4: All Small Businesses**
 - Application opens Sept 14th

Application deadline for Phases 2, 3 and 4: Friday, October 5, 2020 at 5pm. You must have your complete application in before this date.

Be Prepared: For your application to be complete, you will need to upload in **digital** format the following items:

- Business bank statements March - June 2020
- (If Renting) Canceled rent checks or signed statement from landlord for January & February 2020
- (If Renting) Copy of signed lease
- (If Building Owner) Mortgage Statements for January & February
- Business registration certification or certificate of incorporation
- Most recent federal and state tax returns
- Water, Sewer, Gas and Electric utility bills from March-May of 2020
- IRS W-9 FORM

If you have any questions on the program please email them to:
BergenCountyCares@co.bergen.nj.us or call (201) 336-6011.

BERGEN COUNTY, NEW JERSEY SMALL BUSINESS GRANT PROGRAM PHASE 4



ALL SMALL BUSINESSES

OVERVIEW

The COVID-19 pandemic has had a serious financial impact on communities across the country, which prompted the passage of **The Coronavirus Aid, Relief, and Economic Security (CARES) Act by the federal government**. The County of Bergen, under the leadership of County Executive Jim Tedesco and the Board of Chosen Freeholders, utilizing CARES Act relief funds, has launched the Bergen County CARES Small Business Grant Program. The Bergen County CARES Small Business Grant Program is an economic stability measure designed to provide financial relief to small businesses negatively affected by the COVID-19 pandemic and to increase overall business confidence during recovery.

BERGEN COUNTY CARES SMALL BUSINESS GRANT PROGRAM PHASE 4

The objective of the Bergen County CARES Small Business Grant Program Phase 4 is to provide financial assistance to eligible small businesses of any type. Bergen County is home to many diverse small businesses that line the streets of its 70 municipalities. Some businesses may not fall neatly within the “Essential” or “Non-essential” categories within the Governor’s Executive Orders but felt the impacts of the COVID-19 pandemic, nevertheless. Bergen County CARES Small Business Grant Program Phase 4 provides all small business that meet the eligibility criteria the opportunity to receive financial assistance. Essential and Non-essential businesses *that did not participate in the earlier phases* of the Bergen County CARES Small Business Grant Program may apply.

The Grant Program provides for up to 3 months of rent/business property mortgage and utility expenses for each qualified applicant, as outlined in this notice. The actual grant amount provided will be based upon an applicant’s particular expenses, as well as demand for the program, in an amount up to \$10,000. In order to be eligible for a grant, businesses must provide complete responses to the grant program application and provide all information requested.

ELIGIBLE BUSINESSES

- Must have a physical location in Bergen County, New Jersey
- 1 - 19 full-time employees

GRANT PROGRAM CRITERIA

- 1 - 19 full-time employees
- Businesses must provide evidence that they are a valid operating business in the State of New Jersey (i.e. Certificate of Formation or Incorporation, latest corporate tax returns, sales tax returns and/or payroll tax returns).
- Priority will first be given to businesses who have not received any Federal grant assistance, New Jersey Economic Development Authority grants or US Small Business Administration grant or other grant assistance
- Affidavit stating company has not received any Federal, State or other funding **or** Federal/State documents showing date and monetary amount of all received assistance
- Businesses must have been open and operating on March 1, 2020
- Businesses must submit proof that they are current on their rent/business property mortgage and utility payments through March 1st. If applicant is unable to provide this information, a written statement from third party payees will be required.
- County employees and elected officials, as well as their immediate families, are not eligible
- Bergen County may amend, modify or clarify elements of the requirements of the grant, as necessary, due to changes in CARES act guidelines

ELIGIBLE EXPENSES

Eligible expenses include the payment of below for March, April and May 2020

- ✓ Rent
- ✓ Business property mortgage
- ✓ Utilities

ADMINISTRATION

The following reflects basic operational materials and policies. These guidelines are subject to change in order to meet federal or state regulations:

- An electronic application form will be available on BergenCountyCARES.org
- The County of Bergen/Division of Economic Development will partner with a contracted accredited financial institution to review applications in the order in which they are received
- As the demand for the grant monies may exceed the total available funding, these funds will be distributed on a first-come, first-served basis upon the date

and time when Bergen County receives a complete application. An application is considered complete if it meets the following requirements:

1. All information on the application form is complete
 2. All back-up information is provided with the application as described in Grant Program Criteria
- All establishments that qualify will receive an award letter

BERGEN COUNTY, NEW JERSEY SMALL BUSINESS GRANT PROGRAM PHASE 3



ESSENTIAL SPECIFIED RETAIL BUSINESSES (GOVERNOR'S EXECUTIVE ORDER 107, PARAGRAPH 6)

OVERVIEW

The COVID-19 pandemic has had a serious financial impact on communities across the country, which prompted the passage of **The Coronavirus Aid, Relief, and Economic Security (CARES) Act by the federal government**. The County of Bergen, under the leadership of County Executive Jim Tedesco and the Board of Chosen Freeholders, utilizing CARES Act relief funds, has launched the Bergen County CARES Small Business Grant Program. The Bergen County CARES Small Business Grant Program is an economic stability measure designed to provide financial relief to small businesses negatively affected by the COVID-19 pandemic and to increase overall business confidence during recovery.

BERGEN COUNTY CARES SMALL BUSINESS GRANT PROGRAM PHASE 3

The objective of the Bergen County CARES Small Business Grant Program Phase 3 is first to provide financial assistance to those small retail businesses (1 – 19 employees) deemed “essential” by Governor Murphy’s Executive Order 107, at Paragraph 6 including:

- Grocery stores, farmer’s markets and farms that sell directly to customers, and other food stores, including retailers that offer a varied assortment of foods comparable to what exists at a grocery store;
- Pharmacies and alternative treatment centers that dispense medicinal marijuana;
- Medical supply stores;
- Gas stations;
- Convenience stores;
- Ancillary stores within healthcare facilities;
- Hardware and home improvement stores;
- Banks and other financial institutions;
- Laundromats and dry-cleaning services;
- Stores that principally sell supplies for children under five years old;
- Pet stores;
- Liquor stores;

- Car dealerships and auto mechanics;
- Printing and office supply shops;
- Mail and delivery stores

The Grant Program provides for up to 3 months of rent/business property mortgage and utility expenses for each qualified applicant, as outlined in this notice. The actual grant amount provided will be based upon an applicant's particular expenses, as well as demand for the program, in an amount up to \$10,000. In order to be eligible for a grant, businesses must provide complete responses to the grant program application and provide all information requested.

ELIGIBLE BUSINESSES

- "Essential" Retail Businesses as per Governor Murphy's Executive Order No. 107
- Businesses with a physical location in Bergen County, New Jersey
- Businesses with 1 - 19 full-time employees

GRANT PROGRAM CRITERIA

- 1 - 19 full-time employees
- Businesses must provide evidence that they are a valid operating business in the State of New Jersey (i.e. Certificate of Formation or Incorporation, latest corporate tax returns, sales tax returns and/or payroll tax returns).
- Priority will first be given to businesses who have not received any Federal grant assistance, New Jersey Economic Development Authority grants or US Small Business Administration grant or other grant assistance
- Affidavit stating company has not received any Federal, State or other funding **or** Federal/State documents showing date and monetary amount of all received assistance
- Businesses must have been open and operating on March 1, 2020
- Businesses must submit proof that they are current on their rent/business property mortgage and utility payments through March 1st. If applicant is unable to provide this information, a written statement from third party payees will be required.
- County employees and elected officials, as well as their immediate families, are not eligible
- Bergen County may amend, modify or clarify elements of the requirements of the grant, as necessary, due to changes in CARES act guidelines

ELIGIBLE EXPENSES

Eligible expenses include the payment of below for March, April and May 2020

- ✓ Rent
- ✓ Business property mortgage
- ✓ Utilities

ADMINISTRATION

The following reflects basic operational materials and policies. These guidelines are subject to change in order to meet federal or state regulations:

- An electronic application form will be available at BergenCountyCARES.org
- The County of Bergen/Division of Economic Development will partner with a contracted accredited financial institution to review applications in the order in which they are received
- As the demand for the grant monies may exceed the total available funding, these funds will be distributed on a first-come, first-served basis upon the date and time when Bergen County receives a complete application. An application is considered complete if it meets the following requirements:
 1. All information on the application form is complete
 2. All back-up information is provided with the application as described in Grant Program Criteria
- All businesses that qualify will receive an award letter



BERGEN COUNTY, NEW JERSEY SMALL BUSINESS GRANT PROGRAM PHASE 2

RESTAURANT OR FOOD SERVICE ESTABLISHMENT (GOVERNOR'S EXECUTIVE ORDER NO. 107, PARAGRAPH 8)

OVERVIEW

The COVID-19 pandemic has had a serious financial impact on communities across the country, which prompted the passage of **The Coronavirus Aid, Relief, and Economic Security (CARES) Act by the federal government**. The County of Bergen, under the leadership of County Executive Jim Tedesco and the Board of Chosen Freeholders, utilizing CARES Act relief funds, has launched the Bergen County CARES Small Business Grant Program. The Bergen County CARES Small Business Grant Program is an economic stability measure designed to provide financial relief to small businesses negatively affected by the COVID-19 pandemic and to increase overall business confidence during recovery.

BERGEN COUNTY CARES SMALL BUSINESS GRANT PROGRAM PHASE 2

The objective of the Bergen County CARES Small Business Grant Program is to provide financial assistance to those businesses specified in the Governor's Executive Order No. 107, at Paragraph 8: Restaurants, catering halls, cafeterias, dining establishments, and food courts, with or without a liquor license, all bars, and all other holders of a liquor license with retail consumption privileges.

The Grant Program provides for up to 3 months of rent/business property mortgage and utility expenses for each qualified applicant, as outlined in this notice. The actual grant amount provided will be based upon an applicant's particular expenses, as well as demand for the program, in an amount up to \$10,000. In order to be eligible for a grant, businesses must provide complete responses to the grant program application and provide all information requested.

ELIGIBLE BUSINESSES

- Restaurants, catering halls, cafeterias, dining establishments, and food courts, with or without a liquor license, all bars, and all other holders of a liquor license with retail consumption privileges
- Must have a physical location in Bergen County, New Jersey

- 1 - 19 full-time employees

GRANT PROGRAM CRITERIA

- 1 - 19 full-time employees
- Businesses must provide evidence that they are a valid operating business in the State of New Jersey (i.e. Certificate of Formation or Incorporation, latest corporate tax returns, sales tax returns and/or payroll tax returns).
- Priority will first be given to businesses who have not received any Federal grant assistance, New Jersey Economic Development Authority grants or US Small Business Administration grant or other grant assistance
- Affidavit stating company has not received any Federal, State or other funding or Federal/State documents showing date and monetary amount of all received assistance
- Businesses must have been open and operating on March 1, 2020
- Businesses must submit proof that they are current on their rent/business property mortgage and utility payments through March 1st. If applicant is unable to provide this information, a written statement from third party payees will be required.
- County employees and elected officials, as well as their immediate families, are not eligible
- Bergen County may amend, modify or clarify elements of the requirements of the grant, as necessary, due to changes in CARES act guidelines

ELIGIBLE EXPENSES

Eligible expenses include the payment of below for March, April and May 2020

- ✓ Rent
- ✓ Business property mortgage
- ✓ Utilities

ADMINISTRATION

The following reflects basic operational materials and policies. These guidelines are subject to change in order to meet federal or state regulations:

- An electronic application form will be available on BergenCountyCARES.org
- The County of Bergen/Division of Economic Development will partner with a contracted accredited financial institution to review applications in the order in which they are received

- As the demand for the grant monies may exceed the total available funding, these funds will be distributed on a first-come, first-served basis upon the date and time when Bergen County receives a complete application. An application is considered complete if it meets the following requirements:
 1. All information on the application form is complete
 2. All back-up information is provided with the application as described in Grant Program Criteria
- All establishments that qualify will receive an award letter