Pontiac Small Business Relief Fund Program Guidelines

About the Program
The Pontiac Funders Collaborative has formed a $200,000 grant relief fund to help for-profit small businesses in Pontiac that have been affected by the COVID-19 crisis with their operating expenses. Grants will range from up to $2,500 for home-based businesses and up to $5,000 for brick and mortar businesses. The program will also provide technical assistance to applying businesses to help them complete the application process, refer them to business support organizations and assess their family’s basic needs for referral to human service agencies, where appropriate. Grantees will receive additional one on one technical assistance to further identify and support their needs in response to this crisis.

Goals of the Program
To provide immediate financial support to Pontiac’s most affected small businesses and entrepreneurs during the COVID-19 crisis by providing working capital grants up to $5,000 for qualifying applicants. The program will also connect applicants to business support organizations, assess their family’s basic needs, and provide technical assistance for applying for the PSBRF.

Timeline
There are two rounds of applications for this program, as follows:

1. Applications will go live: May 18 at 9 a.m.
2. Round One applications are due: May 26 by 5 p.m.
3. Applicants will be notified of Round One grant decisions: June 4
4. Round Two applications will go live: June 8 at 9 a.m.
5. Round Two applications are due: June 16 by 5 p.m.
6. Applicants will be notified of Round Two grant decisions: June 25

If awarded, funds will be issued within a few days of decision dates.

How to Apply
There are three steps to applying:

1) Review the eligibility and requirements below before proceeding to make sure your business meets the intent of this program.
2) Begin your application at the link on: cfsem.org/pontiac-business-relief
3) Contact the consultant team assisting with this process if you have questions:
   a. For questions or support in completing your application, contact Tameka Ramsey by email here or by phone at 248-812-9850
   b. For any questions about the Program generally, contact Bill Sullivan by email here or by text/phone at (248) 298-9985
   c. For any technical questions when submitting your application in the online system, contact Glen Konopaskie by email here or by text/phone at (248) 420-7169

Eligibility Requirements
The following is a list of grant criteria and eligibility requirements:
• The business owner’s household income must be low- or moderate-income (≤80% of the Area Median Income). Business owners must provide proof of household income based on their 2018 or 2019 tax returns.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>80% of AMI</td>
<td>$44,000</td>
<td>$50,250</td>
<td>$56,550</td>
<td>$62,800</td>
<td>$67,850</td>
<td>$72,850</td>
<td>$77,900</td>
<td>$82,900</td>
</tr>
</tbody>
</table>

*Chart data source: U.S. Department of Housing and Urban Development*

• Business owners will need to provide their Social Security Number (SSN) OR Individual Taxpayer Identification Number (ITIN).
• Businesses must be for-profit. Nonprofit organizations are not eligible.
• The business must have 10 employees/contractors or less, including all owners of the business.
• If a business owner operates more than one business, only one application for a single business will be accepted.
• The business must have a business address in the city of Pontiac.
• The business must have experienced a loss of income due to COVID-19.
• Grants may be used to cover the day-to-day operating expenses of the business, such as rent, payroll, utility bills or losses due to destabilizing events.
• Grants may be used for stabilizing businesses by having access to cash flow to re-stock or re-inventory their product upon re-opening to the public.
• Grants may be used for transitioning to e-commerce, curb-side pick-up, delivery integrations and other creative solutions to increase revenues.
• Agree to share financials and other essential information for the application.

**Priority Businesses**
The PSBRF is designed to support small, vulnerable businesses with 10 or less employees and contractors, including:
• Service businesses: A service-based business sells something they do, rather than a physical product. This could include, but is not limited to, lawn care, cleaning, hair care, graphic design and consulting.
• Freelancers and those in creative industries.
• Makers: Makers produce, build, sew or craft the products that they sell. These can include, but are not limited to, jewelry, clothing, furniture and home goods.
• Home-based businesses: A home-based business manages most of their business operations from their home rather than a commercial location.
• Small businesses with a physical location in Pontiac.

**What businesses are NOT eligible to apply?**
• Businesses that are franchises and chains are not eligible to apply.
• Independent contractors operating multilevel or network marketing businesses (such as Avon, Mary Kay, 5LINX, Pampered Chef, etc.) are not eligible to apply.
• Independent contractors working on gig platforms (such as Airbnb, Fiverr, Uber, Lyft, Instacart, etc.) are not eligible to apply.
• Nonprofit organizations are not eligible to apply.
Application Evaluation
Applications will be evaluated based on all the data requested. Not all applicants will be funded. There are several measures that will cause an application to be evaluated more favorably. These include, but are not limited to, the following (in no specific order):

- Documentation of business registration (Michigan business entity identification number, uploaded Certificate of Assumed Name, etc.) is more favorable than companies lacking any documentation.
- A high percentage of Pontiac-based employees is more favorable than companies with no/low percentage of local employees.
- A business bank account is more favorable than a personal bank account.
- Companies with owners without a separate full-time job will be more favorably viewed than companies whose primary owner has a separate full-time job.
- Companies that have been in business longer will be evaluated more favorably than companies that are newer.
- Companies that were operating successfully and profitably, but were negatively impacted by this crisis, will be evaluated more favorably than companies that were not demonstrating business stability before this crisis.
- Business owners who are lacking in basic needs for themselves or their families due to the financial impact of COVID-19 on their business.
- Business owners who have sought business support or are developing, or have developed, a business strategy, or are being creative for enduring the financial crisis.

Technical Assistance Checklist
Technical assistance (TA) refers to the education and guidance provided to entrepreneurs and small business owners to help them transition their businesses in response to the COVID-19 crisis.

The following technical assistance requests will be referred to business support organizations by Tameka Ramsey & Associates. Tameka Ramsey & associates will also provide PSBRF application assistance.

- Grant / Loan Application Assistance
- Business Planning
- Operations
- Inventory
- Accounting (day to day money management)
- Finance (managing assets and investments)
- Marketing / Networking
- Customer Service
- Technology
- Access to Capital
- Employee Recruitment
- Specialty Training (e.g., e-commerce)
- Other

Basic Needs Checklist
The following basic needs requests will be referred to local human service nonprofit organizations by Tameka Ramsey & Associates.

- Food / Water
• Shelter
• Clothing
• Health Care
• Personal Care / Hygiene
• Transportation
• Laundry
• Education
• Other

Oversight of Small Business Relief Fund
The Pontiac Small Business Relief Fund is being managed by a unique cohort of partners:

• **Bill Sullivan Enterprises** & the **Pontiac Community and Economic Development Coalition** are working together to develop and manage the application process through a secure, online platform.

• **T. Ramsey & Associates** is providing technical assistance to applicants and grantees.

• A **volunteer advisory committee** of community leaders is assisting with the review of the applications.

• **Oakland Livingston Human Services Agency** is the administrative home for the effort and these partner consultants and will be issuing the checks to those selected.

Volunteer Advisory Committee
Review of applications from the Pontiac Small Business Relief Fund is being assisted by a committee of local leaders:

• **Dr. Desmon Daniel**, CEO, Pontiac School of Excellence, Resident

• **Margaret Dimond**, CEO, McLaren Health

• **Vernita Duvall**, “Pontiac’s Big Idea” grant program, Resident

• **Ryan Hertz**, CEO, Lighthouse Michigan

• **Pastor Douglas Jones**, Director, Committee of 50, Pastor

• **Al Patrick**, Director of Community Relations, OLHSA, Resident

• **Kaino Phillips**, President, Ascend Foundation, Resident

• **Sonia Plata**, Co-Chair, Pontiac Funders Collaborative

• **Tamara Orza-Ramos**, Resident

Supporters of the Small Business Relief Fund
This effort is being supported by the Pontiac Funders Collaborative, which includes the Ballmer Group, Community Foundation for Southeast Michigan, Flagstar Bank Foundation, General Motors, New Economy Initiative, the Ralph C. Wilson Jr. Foundation, Tauber Family Foundation, the William Davidson Foundation and the Vera and Joseph Dresner Foundation. More information on the Collaborative can be found at: [https://cfsem.org/initiative/pontiac/](https://cfsem.org/initiative/pontiac/).