

Sustaining Small Businesses and COVID-19 Relief Grant Program



Urban League of
Rochester, N.Y., Inc.

provided by



Federal Credit Union®

100 YEARS

About the Grant

The Urban League of Rochester is proud to administer the Sustaining Small Businesses and COVID-19 Relief Grant (SSBCRG) Program, provided by ESL Federal Credit Union Charitable Foundation in the amount of \$300,000. This grant will support small business owners through direct and immediate assistance to combat the impact of COVID-19 and to connect these individuals with the knowledge, tools and resources for long-term stability and growth.

The COVID-19 pandemic has adversely affected small business owners as they have had to adjust or cease operations in response to statewide mandates around business closures, social distancing and health and safety protocols. These conditions have led to new entrepreneurs who have, out of necessity, become adaptive and innovative as well as others who were considering a business prior to the pandemic and now pursuing it. Additionally, there are businesses that existed before the COVID-19 crisis whose owners have been working hard to sustain their business throughout the crisis.

We are committed to helping as many small businesses as possible to not only survive but thrive through this pandemic. Still, funding is limited, and there will likely be many deserving businesses we are not able to fund. We encourage you to stay connected or re-engage with our partners to stay up to date on other funding opportunities and resources available to assist you in this critical time.

Before applying, please carefully review the eligibility and documentation requirements below.

If you have questions regarding the application please reach out to our Business Development team at busdev@ulr.org.

The application deadline is Monday, February 1, 2021 at 12 noon.

Eligibility Requirements

- The business must meet all of the following criteria as of March 1, 2020:
 - a. The business must operate for profit. Non-profit entities of any type are not eligible.
 - b. Women owned or Minority owned business (do not need to be MWBE, MBE or WBE certified)
 - c. 20 employees or fewer
 - d. The business must be privately held.
 - e. The principal place of business for the business must be located within the County of Monroe.
 - f. The business must have been in operation as of March 1, 2020, which, at a minimum, may be evidenced by a filing on or before that time of documents with the State of New York incorporating or organizing the business or evidencing operation of the business prior to that time.
 - g. Revenue of \$500,000 or less
 - h. Businesses operating in the:
 - Service/Hospitality Industry
 - Lifestyle Industry
 - Health and Wellness Industry
 - Manufacturing Industry
 - or Other industries.
 - i. The business may be a sole proprietorship, partnership, corporation (both S and C), professional association, limited liability company, limited partnership, or limited liability partnership. If a corporation, professional association, limited liability company, limited partnership or limited liability partnership, the business must be registered to do business in the State of New York. If a sole proprietorship, the business shall provide documentation of its existence as a business, including, but not limited to income tax returns for the business, trade name registrations, business banking or credit accounts, or similar documents. If a partnership, the business shall either be registered to do business in the State of New York, or, if not registered, shall provide documentation similar to that required for a sole proprietorship.
 - j. The business must employ not more than 20 individuals. For purposes of this criteria, "employ" shall mean an individual who regularly works at least 20 hours per week and who are (i) individuals who are employed as employees and provided an IRS Form W-2 at the end of each calendar year, (ii) individuals who are independently contracted with the business and receive an IRS Form 1099 at the end of each calendar year, and who primarily or exclusively contract with only the business during the year. For purposes of determining whether the business employs the requisite number of individuals, the principal owners of the business may be included to meet the minimum of individuals employed, but need not be included in the number of employees if it would cause the business to exceed the maximum number of individuals employed.
 - k. At least 50% of the individuals employed by the business, as defined herein, must be permanent residents of the County of Monroe.
 - l. The business must not be in receivership or bankruptcy.
 - m. The business must be current on all Monroe County municipal and Monroe County property tax obligations.
- The business shall not be one of the following, regardless of its general eligibility under subsections above:
 - a. Any business operating as a sexually oriented business
 - b. Any business that primarily sells tobacco products, CBD products, cigarettes, electronic smoking devices, or vapor products
 - c. Any financial institution that makes loans or issues credit to the public, including, but not limited to, banks, credit unions, payday lenders, or any other similar business.

Eligible Expenses

- Unless excepted below, all expenses of the business that are deductible as ordinary and necessary business expenses under the U.S. Internal Revenue Code may be paid for with grant funds from the Program. Examples of eligible expenses include, but are not limited to:
 1. Mortgage payments for the business's principal place of business or such other business location in Monroe County. Mortgage payments for businesses that are located in an owner's primary residence are not eligible.
 2. Rent payments for the business's principal place of business or such other business location in Monroe County. Rent payments for businesses that are located in an owner's primary residence are not eligible.
 3. Utility payments – electric, gas, sewer, water, trash removal – for the business's principal place of business or such other business location in Summit County. Utility payments for businesses that are located in an owner's primary residence are not eligible.
 4. Business related health, property and casualty and liability insurance payments.
 5. Salaries or wages of all employees employed by the business on or after March 1, 2020.

Supporting Documentation

- To be considered, a complete application, with all of the following supporting documentation, must be submitted to busdev@ulr.org. Incomplete applications will not be considered for this grant. Please include the following:
 1. Most current Federal Business Income Tax Returns for the past year. If 2020 tax returns are not available, please provide 2019 Federal Tax Returns along with interim financial statements.
 2. Revenue: 3 months through March 1, 2020 (*if available*), AND 3 months from July 1, 2020.
 3. Statement of how grant funding will be utilized including a summary of business expenses that the grantee intends to pay with grant funds, in addition to providing copies of unpaid bills/expenses that will be paid to maintain operations and retain jobs.
 4. Commitment letter to participate in Urban League of Rochester's Financial Resiliency training classes and technical support. (Upon approval of grant application and prior to applicant receiving funding).
 5. Applicable SBA Loan Application number(s) for the Economic Injury Disaster Loan and/or the Paycheck Protection Program
 6. During the review process, the applicant may be asked for a copy of other documents that may have been submitted to the SBA with an application for an SBA Loan, with the exception of any documents related to the U.S. Internal Revenue Service's release of taxpayer information related to the business.

Upon receipt of each application, the Urban League of Rochester will examine the same for completeness and ensure that all items required above are included. In the event the application is incomplete and/or the applicant fails to include all information required, then the Urban League of Rochester will notify, by email, the applicant of the incomplete submission. Failure to respond within one business day or prior to the application deadline, whichever comes first, with the required information to the satisfaction of the review team, will result in elimination of the business's application for the grant.

Sustaining Small Businesses and COVID-19 Relief Grant Program



Urban League of
Rochester, N.Y., Inc.

provided by



SSBCRG Program Application

Funding provided by ESL Federal Credit Union
Charitable Foundation

**Please e-mail completed application and
supporting documentation to
busdev@ulr.org.**

Check this box to stay updated on future
Business Development Division offerings.

Inquiry Date:	Referral Partner Organization Name <i>(if applicable)</i> :
Referral Partner Individual's Name <i>(if applicable)</i> :	Referral Partner E-mail & Phone:

Applicant Information

Name <i>(first and last)</i> :	Phone <i>(including area code)</i> :
Business Legal Name:	Doing Business As <i>(DBA)</i> :
Business Street Address:	
City, State:	E-mail Address:
Zip Code:	Website Address <i>(if available)</i> :

Business Characteristics

Industry:	Service/Hospitality Lifestyle Health/Wellness Manufacturing Other:	Entity Type:	C-Corp S-Corp LLC Partnership Sole Proprietorship Other:
Brief Description of Business:			

Year Business Was Established:		Is this a home-based business?		Yes No	
Business Stage:		6 mos. – 1 yr.	Over 1 yr.		
How has your business been impacted by the COVID-19 pandemic?					
At least 51% owned, operated, and controlled by a minority? Yes No		At least 51% owned, operated, and controlled by a woman? Yes No		At least 51% owned, operated, and controlled by a veteran? Yes No	
Are you a certified minority, woman, and/or service-disabled-veteran-owned business? Yes No			If yes to the previous question, please list agencies and certifications:		
Within a 3-month timespan, when was the business bringing in the most revenue?			Within a 3-month timespan, when was the business bringing in the least revenue?		
Total Employees					
Full time:		Part time:		Independent contractor/1099:	
Race: Asian Black/African American/African White/European Descent Native American/Alaska Native Native Hawaiian/Other Pacific Islander Other:			Ethnicity: Hispanic or Latinx Not Hispanic or Latinx		

Grant Request

Did you receive funds through KeyBank Business Boost & Build? Yes No		Have you received SBA relief funds? Yes No		Have you applied for loans from other financial institutions due to the COVID-19 pandemic? Yes No
How will you use the SSBCRG Program funds? <i>(Please also include required supporting documentation.)</i> :				
Additional services needed or comments <i>(optional)</i> :				