



**COVID 19 – CARES ACT**  
**BACK IN BUSINESS CONDITIONAL MICROGRANT PROGRAM**  
**■ ROUND THREE**

The City of Frederick COVID 19 Back In Business Conditional Microgrant Program is designed to financially assist City-based small businesses that have been substantially impacted by the COVID-19 pandemic. Funding for this program is through the City of Frederick Department of Economic Development GROW Fund utilizing funds from Federal CARES Act through the State of Maryland and Frederick County.

**PROGRAM OVERVIEW**

- Round Three applications will be accepted through an online portal from Monday, November 2, 2020, 3:00 PM through Tuesday, November 10, 2020, 5:00 p.m.
- Conditional grant awards will be announced by November 18, 2020. Disbursement of funds may take up to 15 business days from receipt of additional required documentation.
- Any eligible small business may apply and City DED staff are available to assist with application process. Disadvantaged Business Enterprises (DBE’s) are encouraged to apply.
- These conditional GROW microgrant awards are not loans and have no repayment due provided program terms have been met.
- All conditions must be met for grant disbursement. Award recipients may be audited.
- Conditional grant funds shall be used on the following items:
  - Commercial rent or mortgage payments for the business location
  - Commercial equipment/supplies needed to address safe COVID19 operations
  - Commercial utilities for the business location (such as water, sewer, electricity, etc.)
- Conditional grant funds must be expended by December 30, 2020.
- Conditional grant amounts are based on business size and will be awarded on a random lottery system from the pool of applicants.

**Business with No Employees Microgrant**

- Sole business-owner with no employees
- Award amount = \$1,000

**Business with Employees Microgrant**

- Small businesses with 1 – 50 employees (calculated as Full Time Equivalents - FTE’s)
- Award Amounts = \$1,200 to \$11,000 depending on number of FTE’s
  - Base award amount = \$1,000
  - Additional award per employee = \$200 (maximum add’l award of \$10,000)

Examples	Business A	Business B	Business C
# of Employees (FTE’s)	1	15	25
Base Award	1,000	1,000	1,000
Add’l Award (FTE x \$200)	200	3,000	5,000
<b>Total Award</b>	<b>\$1,200</b>	<b>\$4,000</b>	<b>\$6,000</b>



## COVID 19 CARES ACT- BACK IN BUSINESS CONDITIONAL MICROGRANTS

### **MICRO GRANT CONDITIONS ELIGIBILITY:**

- Must have been an established business or non-profit entity in the City of Frederick prior to grant application
- Must have a physical location in the City of Frederick at which 50% or more of business operations and employees are based.
- Must be currently be open for business
- Must be registered as a Business In Good Standing with the State of Maryland and be in good standing with Frederick County and the City of Frederick.
- Must have no more than 50 employees (FTE's) as of March 13, 2020
- Must have experienced a revenue loss related to COVID-19 in July 2020 compared to July 2019 – OR – if a newer business, provide alternative supporting documentation substantiating loss due to COVID-19
- Must only spend funds on eligible items
- Must provide DUNS # prior to grant award.
- Must be registered on sam.gov and provide SAM's # prior to award; must not be debarred or suspended by the Federal government.

### **The following entities are NOT eligible for this program:**

- Home-based businesses or food trucks
- Banks & financial institutions
- Government agencies
- Investment real-estate entities

### **Application and Review:**

- Application for the program is available online only at:  
<https://www.businessinfrederick.com/FormCenter/Conditional-Grant-Applications-7/Back-in-Business-Conditional-Microgrant--54>
- Within the application, you will be offered the opportunity to input your email address to have a copy of your completed application form sent to you. The application platform also offers the ability to save a form in progress to complete the application later. Successfully completed applications will display a final confirmation page. If you do not reach a confirmation page, please contact the Department of Economic Development at [business@cityoffrederickmd.gov](mailto:business@cityoffrederickmd.gov).

### **Additional Information:**

Prior to disbursement of grant award, awardees will be required to sign Back In Business Grant Award Agreement Form, complete the Back in Business Expense Substantiation Form and produce receipts & proof of payment.

- Awardees consent to be included in marketing and promotional materials. Awardees will agree to report basic employment and business data for up to 2 years after the grant is issued to help the program track progress & success.

**Questions?** Contact The City of Frederick - Department of Economic Development at 301-600-6362 or [business@cityoffrederickmd.gov](mailto:business@cityoffrederickmd.gov) for additional information.