## Mercer County Small Business Grant Program FAQs: Frequently Asked Questions

1. How can I get in contact with someone about my Grant?

If you have any additional questions or concerns – please feel free to email mercercountyportal@grantworks.net

2. I am a 1099 contractor; can I still apply?

Applicants will need to submit sufficient information to demonstrate that they are a Registered Business in the State of New Jersey and in Mercer County. This is accomplished by providing the official Business Name and NJ Tax ID – and verified through a **DORES** search.

OR, you could upload a copy of your NJ Business Certificate of Incorporation with your NJ Tax ID.

3. Is this grant open to self-employed or sole proprietors?

Yes, self-employed or sole proprietors may apply. One of the Eligibility Criteria is that you are a Registered Business in the State of New Jersey and in Mercer County. Eligibility screening can be completed by providing the official Business Name and NJ Tax ID – and verified through a **DORES** search.

OR, you could upload a copy of your NJ Business Certificate of Incorporation with your NJ Tax ID.

4. Is the Mercer County Small Business Grant Program taxable?

Small Businesses will need to check with their accountants in order to answer this question. Based on the guidance provided by the U.S. Treasury and IRS for other federal COVID-19 Recovery funding programs – there may be a tax implication. Mercer will be issuing 1099s in time for the next year's tax returns as determined by additional review.

5. How do I find my login information?

Please email MercerCountyPortal@grantworks.net and request that your Login information email be resent with "Login Issue" in the subject line.

6. Can nonprofits apply?

No, this program is for NJ Registered Small Businesses

7. I have been approved for a grant award. How long will it take to receive my payment/check?

It may take up to six (6) to eight (8) weeks after you have completed your W-9 form to receive your grant check.

8. What if I have multiple locations? Can I apply for just one or all?

Yes, you can register each location - provided the individual business is located in Mercer County and not a part of a National Franchise. When you register each location you will need to use a different email address. Within each application/login you will be required to provide a separate NJ Tax ID and documentation.

9. Do I need to upload all 50 pages of my tax return? If not, what docs do you need?

No, you do not need to upload all pages of your tax returns. Please include at least the following: (1) Schedule C of the Business; (2) the first pages that identify the owner and (3) documentation showing

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the tax return was submitted, such as – signature page, CPA letter or page where the PIN was provided and permission granted for the tax preparer.

10. What is an NAICS Code and where can I find it?

North American Industry Classification System (NAICS) Codes are used by the federal government to classify businesses by the service they provide. This code is used for administrative, regulatory, contracting, and taxation purposes and helps to identify eligible business types for the Small Business Grant program. Within the Grant Application Portal, there are two sets of pull-down menus from which you may select your NAICS code. The first pull-down includes more general codes and the second pull-down appears after a category is selected in the first. The second pull-down provides all the NAICS codes applicable to the general code selected.

11. What if I don't have a store front photo?

You can submit a photo of your work vehicle, if it has your business information, or some other representative photo.

12. If I have previously received a COVID-19 grant or loan - can I still apply?

Yes, If you have previously received COVID-19 assistance, you may be eligible for the Grant.

- 13. What documents can I submit demonstrating the number of employees?
  - The desired submittal is a NJ WR-30 form
  - If you have no employees, and operate only via contractors and issue 1099s please provide a PDF letter with your signature explaining this.
  - Do not provide a copy of 1099s issued.
  - If the owner(s) are the only employees, please provide a letter stating such
- 14. What if the store front photo and the Business registration name do not match?

Nothing is needed if <u>DORES</u> indicates that the Taxpayer Name and Trade Name are different and match the Business Name on Tax Returns and storefront sign. Or, you can provide a NJ Certificate of Trade Name.

15. What information should I have available to complete the application?

Every application is unique. However, in general we will request for your general business information, contact information, employment, tax returns, documents showing loss/increased expenses, and description of your business needs. Depending on your business additional information or documents may be requested upon review. Please log into the <u>portal</u> to see what documents or information is needed.

- 16. How can I verify that my business is located in a QCT or Opportunity Zone?
  - Qualified Census Tracts
  - Mercer County Opportunity Zones
- 17. Do I still qualify if my business is not located in a QCT or Opportunity Zone?

Yes, you can still apply for an eligibility review. The review would be based on documented economic loss across 2019, 2020 and 2021 as well as other eligibility factors. You will need to provide a copy of your submitted/signed tax returns for 2019, 2020 and 2021. In addition, please provide brief narrative

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and any additional supporting documentation to demonstrate economic loss experienced during or because of the COVID-19 pandemic.

18. How will I be contacted or know if I will receive the grant?

You can log into the portal at any time - and the status of your application is indicated at the top left-hand corner. If your file has been approved for a grant, you will receive a request to complete a W-9 form, and then an Award Letter. Additional email notifications are provided to those missing information or determined ineligible. If you need further updates, please email mercercountyportal@grantworks.net

19. What is the deadline for submitting an application?

Currently we do not have a deadline for submitting an application. If you have not started an application, please register your business <a href="here">here</a>. If you have started an application, please login to complete and submit your application <a href="here">here</a>.

20. Are there restrictions on what the granted money can be used for?

No, the Mercer County Small Business Grant is to cover economic loss or hardship caused by the COVID-19 global pandemic between the years of 2019, 2020, and 2021. While it is now 2023, some are still struggling to get back on their feet and return to pre-pandemic levels. For additional information on the launch of this program, please click <a href="here">here</a>.

21. Is there someone available to help a business fill out the application form?

If you have any additional questions or concerns – please feel free to email <a href="mailto:mercercountyportal@grantworks.net">mercercountyportal@grantworks.net</a>

22. How much can a small business receive through this program?

The maximum grant amount is \$10,000.