

Washington State Microenterprise Association

COVID-19 Relief And Recovery Grants For Microenterprise Development

Spring 2021 Grant Application: Frequently Asked Questions-5/4/21 Update

Why is the application period and grant portal only open for 15 days?

Due to the limitations on the funding, WSMA does not have the ability to keep the application portal open any longer. It takes time to process all of the applications fairly, collect answers to reviewer questions, sign contracts, distribute payments, and complete required reporting in accordance with our funder.

Can an organization apply solely for a Technical Assistance grant (\$15,000) to assess the needs of the businesses they serve, attend the networking event and develop the two page summary? Can we also apply for Technical Assistance grant funding on top of this amount for additional TA, Training or other services? That's correct. Understanding the needs of the very smallest businesses is vital to develop meaningful strategies to meet their needs and address their priorities as the economy recovers. It is vital that MDOs use this information as they develop a plan for how they can best meet the needs of the businesses they serve and applying for the Technical Assistance grant is one way to achieve that. Yes, the \$15,000 is the suggested minimum. If your organization provides additional training, technical assistance or other business services before June 30, 2021, you would add the costs of these services to your funding request.

I am not sure how to estimate my losses. What documentation is needed?

Relief for Past Expenses Funds are intended to help your nonprofit recover from the losses sustained during the pandemic. Our expectation is that you describe what the losses were from, either a reduction of revenue or an increase in expenses. You will need to gather documentation for these losses with receipts, emails, etc. and keep them on hand for your records. What is needed for this grant is the brief description of the losses or organization sustained and the total amount you are seeking. We will ask you to sign an attestation (an official verification of something as true or authentic or a formal statement that you make and officially say is true). You do not need to submit these specific receipts or documentation at this time but you will need to have them on hand for future questions, should they arise.

During the pandemic, we had to reduce the rent for our tenants because they couldn't pay and we haven't been able to recoup these losses, does that meet your requirements?

Yes, this is an example of the type of costs that would be eligible. Other examples could include revenue loss due to cancellation of an event, loss of sponsorships, grants not being funded, fundraising events that had to be cancelled, etc.

When prompted to select a category (Relief for Past Expenses, Technical Assistance, Training, Broad Initiatives), can we select more than one?

Yes. Apply for the maximum your organization needs to support the businesses you serve.

We provide pro bono legal services and part of our shift has been to provide rapid response to COVID-related changes. Is this eligible?

Yes, that is an eligible activity and would fall under the Technical Assistance category.

What will you require as part of reporting for programs we provide? We have confidential clients and cannot release names.

You will need to track the types of programs you provide, who and how many people attend these programs or receive your technical assistance. After the project is over, you will describe the type of services you provided and general information about people you served. We will not ask for any names of participants or sign in sheets, we are mainly looking for the impact and demographics of the businesses assisted/trained.

It looks like applying for Relief Funds to cover our organization's past losses can go back as far as March 1, 2020, but what is the start date for new projects to be funded before the end of June?

Any new projects must specifically be related to COVID impact and must be completed by or before June 30, 2021. The start date is not relevant.

If we only apply for the Relief for Past Expenses, do we still need to do the assessment(s)?

Yes, but if it is a financial burden beyond your current resources, apply for a Technical Assistance grant with a minimum request of \$15,000, in addition to your request for relief funds for past losses. These funds would be used to assess the needs of the microbusinesses you serve, summarize what you learn and attend a networking meeting in June. We understand it takes staff time to attend one of two WSMA networking events, conduct an assessment of the microbusinesses you serve, plan and prepare a two-page summary of your plan that addresses the needs outlined in the assessment.

Are there limits on how funds can be used? How specific?

On Page 2 of the Program Guidelines, you will see that grants approved under this contract may be used to pay expenses, including but not limited to rent, mortgage and utilities, technical assistance, and efforts to help prevent permanent closure of businesses. Funds may not be used for equipment under this grant funding.

We provide information about home improvement loans. Can we use these funds for this type of training?

The funds are dedicated to helping nonprofit organizations help small businesses. Although home purchasing is an important resource for business owners, this grant funding is focused on support for organizations that provide business services for microbusinesses, not individuals. If you are supporting businesses that provide these types of services and they need help with their businesses, your support, in that case, would be eligible.

You mentioned "shovel ready" projects: What do you mean?

If you have new COVID related business related projects/services/programs for microbusinesses that you have already developed or are ready to go now and they can be delivered and summarized in a brief report before June 30, 2021, they would be eligible. This can include planning time and offerings your organization couldn't accomplish because of the pandemic.

We work with small businesses with up to 5 employees and do short workshops, but we do not have a formal business training program. Are we still eligible to apply for this grant?

Yes, we encourage organizations that want to formalize business training, technical assistance and financing into their programming to apply for this grant.

Do funds have to be dispersed and paid for by June 30, 2021?

Yes.

Can a foundation apply on behalf of a library that is providing business services?

Yes, if the entity embedded within the library is providing business services/technical assistance to microbusinesses and the foundation is applying its behalf.

What is the difference between training and technical assistance?

Training is the ongoing cohort (for example: 10 week, 3 hours, preparing) while technical assistance is more individualized (one-on-one mentoring and individual coaching) and focused on specific consulting with a business or small group of businesses.

What are the requirements to show we are an MDO or the other descriptions?

Great question. Definitions are included in the Program Guidelines Pages 2 & 3. We are focusing on existing, embedded and emerging MDOs but other nonprofit organizations may be eligible.

We do not have a long history of providing programs, what type of tracking do you require on this grant.

The answer to this depends on the types of services being provided. In all cases, we want to know the types of services provided, some demographics about the businesses assisted, and measurements that indicate some results from the assistance provided.

We missed the WSMA Grant Information Session. Where can we go if I have additional questions?

We will update this FAQ with questions from the Information Session(s) and will upload on our <u>website</u>. For additional questions not addressed in this FAQ, contact Lisa Smith at lisa.wamicrobiz@gmail.com.

What are some of the different ways of counting the number of businesses impacted? Does this include an individual starting a business?

One of the most important ways to describe impact is by sharing what a business owner was able to accomplish as a result of receiving your business support services. Other ways you are able to describe impact is by describing the number of workshops you provide, identifying the number of participants in a program or classes and/or hours your organizations spent providing technical assistance. Yes, if a person starts a business that is a job created. If they hire someone, that would be considered an additional job created.

We work with another partner and want to apply for funding together. Is that possible?

Yes, collaboration is an important part of WSMA's goals around the state. Working with partner organizations to expand and deepen the business training, technical assistance and financing resources to businesses with five or fewer employees is a priority. You must decide which of your organizations will apply and manage the reporting and accounting requirements under the grant.

Who needs to certify and electronically sign our application?

The person ultimately responsible for this project should certify the application. This could be an executive director, board president, chief financial officer, etc.

Our offices are in a very remote community and we have spotty internet service. Can you help us with this? Yes, here is a <u>link to the Washington State Wi-Fi hotspot link</u> where you can find and use Internet connections for this application. Let us know if you need additional support with this issue.

Can these WSMA Relief Funds apply to projects that are provided by 501(c) 6 organizations?

These WSMA COVID-19 Relief and Recovery Grant Funds are for Existing, Embedded or Emerging Microenterprise Development Organizations that have their 501(c)(3) designation from the IRS. Other non-profit organizations may be eligible depending on the nature of the services provided.

As an MDO, we offer microloans to our borrowers. Could these WSMA Relief Funds cover our losses from loans business owners were not able to pay back because their companies suffered as a result of the COVID pandemic?

This funding is focused on support for non-profit organizations and not direct funding to microbusinesses.

Our MDO applied for EIDL funds from the SBA because we needed to pay for the increase in our expenses when our revenues were dropping at the beginning of the COVID crisis. Can we pay off a portion of our 30 year fixed loan with the WSMA relief funds?

No, these funds are unable to cover any state, federal, or local government fees, expenses, or payments.

Our organization is an Embedded MDO and the WSMA portal requires an annual budget. Are you asking for the large organizational budget or the MDO budget?

Our preference is that you upload the large organizational budget for the initial grant application and we will be asking for the MDO budget if your proposal is funded.

Can these funds be used to pay for an annual license for software that will help businesses with business support?

Because services will not be predominantly used for business support before June 30, 2021, it's not likely this request will be eligible for WSMA grant funds.

Can we use these WSMA grant funds in place of our existing funding (that we can delay to another time) for projects in June?

In this case, if funds already exist then there isn't a need for these WSMA grant funds. If the applicant is initiating a new or expanding an existing program, then applying for these grant funds makes sense.

We had a business competition and were not able to fund the businesses to the extent we could because of COVID and other reasons. Could the WSMA grant be applied to these businesses in the competition? Unfortunately, these funds are dedicated to support Microenterprise Development Organizations and their work to help small businesses, not for direct support to microbusinesses.

Can you remind me of the timeline for this RFP?

April 28, 2021: Notice of RFP

April 30, 2021: Information Session #1
May 3, 2021: Information Session #2
May 12, 2021: Proposals Due at 11:59pm

May 31, 2021: Award Notification

June 30, 2021: Final Report Due & Project Completion

Grant Portal Specific FAQs

Can we save our application in sections in your online grant application? Yes, however we encourage applicants to create and edit your answers in a separate document to copy and paste into the grant portal. Make sure your responses do not exceed the word count for each question. Once you are finished, paste your responses into the online form when you are ready to apply, so that you don't lose your work. However, the WSMA grant portal also allows applicants to save their work in draft form to come back to before submitting the final version.

What are we uploading for our Fund Request? You will upload a funding request (a separate document) for this project. See Page 7 in the Program Guidelines (and below) for the Funding Request Form we request you duplicate, edit and upload. Please note that we ask you to use the total amount for each category selected. Please note that there are some specific steps to upload the form so be sure to read about it on Page 6 of the Program Guidelines and below under Portal Tips For Success.

Who needs to certify our application? The person ultimately responsible for this project should certify the application. This could be an executive director, board president, chief financial officer, etc.

The word count limit in each of the questions within the grant application are very limited. Can we attach additional documents that share our story? At this time we are not accepting additional documents for this RFP. We encourage you to be specific, clear and concise about your responses. The portal has a word count at the bottom of each question to assist you.

How will I know if my application was received? You will receive a confirmation email to the address you provided from noreply@smartsimple.com, which will also include a PDF of your full application for your records. You will also receive email communications as your application moves through the review process and if our reviewers require additional information.

How will I know if my application was awarded or declined? You will receive a confirmation email to the address you provided from noreply@smartsimple.com on or before May 31, 2021.

On the WSMA grant portal, under Finances: How do I access the upload button for the Requested Grant Amounts Form (see below)? You must first enter your total request amount and then click Save Draft. Once this is done, reopen the Finance tab and an upload graphic (file with up arrow) will appear and you will use this to upload your form (see below).

What should we use for our Requested Grant Amounts to upload to the grant portal? Please use the format below by copying to a new document (Word preferred) and saving to your computer. You can upload then upload this document to the portal using the upload graphic that appears after you click Save Draft.

What do we want to see in the Funding Request Form? For each category (Relief For Past Expenses, Technical Assistance, Training, and/or Broad Initiatives), please include a brief description of your expenses and the total amount you are seeking. **See form below:**

COVID-19 Relief And Recovery Grants for Microenterprise Development Funding Request Form

Organization Name:	Brief Description of Expenses	Relief & Recovery Funds Grant Request
Relief For Past Expenses		\$
Note: Applicants will be required to attest in their application to decreased income and/or additional costs incurred in 2020 and 2021 (negative financial impact) resulting from the COVID-19 pandemic.		
Technical Assistance		\$
Training		\$
Broad Initiatives		\$
TOTAL REQUEST		\$