

FAQs for the Back-to-Business Illinois Restaurant Employment and Stabilization Grant Program (B2B Restaurants)

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General Questions About the Program:

What is the B2B Restaurants Grant Program?

The Back-to-Business Restaurants Grant Program (B2B Restaurants) makes available \$50 million in recovery grant funding for restaurants that experienced extended closures and other financial hardship due to the COVID-19 pandemic. The program will provide grants ranging from \$5,000 to \$50,000 to restaurants with 50 or fewer employees and is designed to support businesses that have not yet received substantial relief from other state or local grant programs during the pandemic.

Who is eligible for the grant opportunity?

This grant is intended for licensed restaurants, food trucks, street vendors, taverns, caterers, brewpubs, tasting rooms, taprooms, breweries, microbreweries, wineries, or distilleries that meet these requirements:

- Must be an independently owned and operated for-profit corporation or limited liability corporation, partnership, or sole proprietorship authorized to conduct business in the State of Illinois, or a nonprofit operating in Illinois and registered as a 501c organization;
- Must have begun operations by March 12, 2020, and maintain active operations in Illinois at time of application.
- Must have experienced a loss in earned or contributed revenue of at least \$5,000 due to economic disruptions related to the COVID-19 pandemic.
- Must have 50 or fewer employees at time of application.
- Must not have received financial assistance from the Restaurant Revitalization Fund (RRF), Illinois Back to Business Grants (B2B), Illinois Business Interruption Grants (BIG), Illinois Emergency Hospitality Grants, or more than \$10,000 in grants or loan forgiveness from any local relief program for small businesses during the COVID-19 pandemic.

- Businesses that received PPP or other non-RRF federal funding **are eligible**.
- A detailed document containing eligibility requirements can be found at www.illinois.gov/b2b.

When is the application window?

Applications open on April 5, 2023 and will close on May 10, 2023 at 11:59pm CT. Prior to the application period opening, we encourage prospective grantees to review the available information and seek support through our technical support help desk at ncrcdfgrants@submittable.com.

Where does the funding come from?

The program is funded by the American Rescue Plan Act (ARPA) allocated to the State CURE Fund and appropriated by Public Act 102-0699 for the Illinois Restaurant Employment Stabilization Grant Program.

What languages is the application available in?

Program materials, the application, and technical assistance are available in the following languages: English, Spanish, Polish, Chinese, Korean, Arabic, Hindi, Tagalog, and Vietnamese.

Who is NCRC CDF?

In order to review a high volume of applications, the State of Illinois enlisted the support of NCRC Community Development Fund (NCRC CDF) as a program administrator, which hosts the application portal, provides technical support, and helps review applications.

NCRC CDF is a non-profit community development financial institution and a mission-based lender working to help bridge the racial wealth divide in America's underserved communities. NCRC CDF invests in affordable housing development and provides access to capital and business support services to Black, Latino, and low- to moderate-income entrepreneurs nationwide.

Program Eligibility:

What are the requirements to be eligible for this grant program?

- The Restaurant Employment and Stabilization Grant Program will provide grants of up to \$50,000 to restaurants or taverns with 50 or fewer employees that have incurred losses due to the COVID pandemic.
- For the purposes of this program, restaurants or taverns include duly licensed:
 - Restaurants
 - Bars
 - Food trucks
 - Street vendors

- Brewpubs
- Caterers
- Tasting Rooms
- Taprooms
- Breweries
- Microbreweries
- Wineries
- Distilleries
- Eligible applicants will include restaurants and taverns meeting the following criteria:
 - 50 or fewer employees
 - Incurred losses due to the COVID pandemic
 - In operation as of March 12, 2020, and remains in operation
 - Has not received financial assistance from the
 - Restaurant Revitalization Fund (RRF)
 - Illinois Back to Business Grants (B2B)
 - Illinois Business Interruption Grants (BIG)
 - Illinois Emergency Hospitality Grants
 - Any other local or state program that provided the applicant with over \$10,000 in grants or loan forgiveness.

Are there limits or parameters on the size of restaurant?

Applicants must have 50 or fewer employees at time of application.

Who is included in the employee count? Is it based on employee headcount or full-time equivalent employees (FTE)? Do I include contractors?

The 50-employee limit is based on employee headcount at the time of application. This includes all staff directly employed by the applying business and does not include contract workers.

What are the eligibility parameters about receiving prior COVID-19 support?

- ***Businesses are ineligible if they received:***
 - Assistance from the following programs: Restaurant Revitalization Fund (RRF), Illinois Back to Business Grants (B2B), Illinois Business Interruption Grants (BIG), or Emergency Hospitality Grants
 - More than \$10,000 in local assistance
- Businesses that received other forms of support, including PPP loan forgiveness or EIDL grants or loans, are eligible.

I started my business in 2021. Does my business qualify for this grant?

No. To be eligible for a grant from this program a business must have started and been in operation by March 12, 2020.

My business was temporarily closed in 2020 and 2021, but is open now and was open prior to March 2020. Am I still eligible for this grant?

Yes. As long as the business is currently operational and the business was operational by March 12, 2020, a temporary closure does not affect the business' eligibility. Permanently closed businesses, however, are not eligible.

I serve food or drink at my business – and have a license to do so – but I primarily operate as a bowling alley/convenience store/etc. Am I eligible?

No. To be eligible for this program, you must *primarily* operate as a properly licensed restaurant, tavern, brewpub, tasting room, taproom, caterer, brewery, microbrewery, winery, or distillery.

Are bakeries eligible to apply?

Bakeries that primarily make on-site sales to the public are eligible. Bakeries that primarily operate as a wholesaler are not eligible.

I own multiple businesses; can I apply for each business?

Yes. Applicants/owners may apply for multiple businesses as long as they meet eligibility criteria.

My business oversees multiple restaurant establishments. Do I need to apply for each establishment?

No. Each business only needs to apply once for the business as a whole, regardless of how many establishments it includes.

Do religious organizations qualify?

No. Businesses or organizations principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting, are not eligible for this program.

I am a sole proprietor and don't have EIN, am I still eligible for this grant?

Yes. You will be asked to provide your social security number or individual taxpayer identification number (ITIN) on the application in place of an EIN.

My business is eligible for more than one of the following programs: B2B Arts, B2B Hotels, and B2B Restaurants. Can I apply for each one I am eligible for?

No. Applicants may only apply for one program and are only eligible to receive a grant from one of these programs.

Grant Awards Information:

How will the grant award amounts be determined?

- Funding amounts will be based on a portion of the reduction in gross receipts from 2019 in 2020 and/or 2021 based on submitted documentation. If gross receipts in both years is lower than 2019, the losses will be summed to determine a funding amount.
- If the business started early in 2020, businesses will be eligible for \$5,000.

What can the money be spent on and is there a timeline for spending the funds?

The funding must be spent within one year of receiving the grant. The funding may be spent on:

- Payroll costs
- Paid sick leave
- Employer contributions to employee health care costs
- Payments of principal or interest on any mortgage obligation
- Rent payments, including rent under a lease agreement
- Utilities
- Maintenance
- Operational expenses

What kind of reporting will be required as a recipient of these funds?

Awardees must submit a written attestation within one year of receiving the grant that the funds were used for the eligible expenses listed above. Any funds not used for those purposes must be returned.

Does the award need to be repaid?

No. Awards are state grants that do not need to be repaid as long as they are spent on eligible expenses within a year of receipt.

Will all eligible applications receive funding?

All applicants who meet eligibility requirements and provide a complete application within the application window will receive funding.

Is this grant taxable income?

Generally, yes, this would be considered taxable income. All awardees will receive a 1099 at the end of the tax year. However, qualifying grants are not subject to state business and occupation (B&O) tax, public utility tax, or retail sales tax.

Can the funds be used for future expenses (next year) or just current expenses?

Funds must be used on business expenses that occur within one year following receipt.

Required Documentation for Application:

What information/documents are required to apply?

1. **Government Issued ID** | Driver License, Passport, or CityKey for business owner(s) and/or authorized representative(s)
2. **FEIN** | For the firm corporate entity (ITINs accepted)
3. **Business Taxes** | For 2019 (if in business), 2020, and 2021. This may include:
 - a. IRS form 1040 (sole proprietors) and the following: Schedule C, Profit and Loss from Business
 - b. IRS form 1065 Partnership Return (no K-1s required)
 - c. IRS form 1120 Corporation Return (no schedules required)
 - d. IRS form 1120S S Corporation Return (no K-1s required)
 - e. IRS form 990, 990EZ, or 990N for non-profits
4. **Current license to serve food and/or drink, brewer license, distiller license, or winery license.**

Do Individual Taxpayer Identification Number-operated businesses qualify?

Yes. Small business owners may apply using their Individual Taxpayer Identification Number (ITIN). Therefore, small business owners with tax IDs of nine digits and beginning with “9” are eligible for this grant program.

Can my government-issued ID be expired?

No, it must be valid and in current standing.

My business was temporarily closed through nearly all of 2020 and/or 2021, so my tax returns do not show much activity. Do I still need to provide tax returns for all three years?

Yes. We require tax returns for 2019, 2020, and 2021. Providing all three tax returns will maximize the grant amount that your business is eligible for.

Logistics & Portal Questions:

Who do I contact for help?

You can reach our technical support help desk at ncrccdfgrants@submittable.com.

What hours will the technical support help desk be open?

Technical support will be available seven days a week from 8am to 8pm CT.

Can I view the application in any language besides English?

Downloadable translated PDFs of the application will be available in: Arabic, Chinese, Hindi, Polish, Korean, Spanish, Tagalog, and Vietnamese. These will act as a language and visual guide for filling out the application portal, which is in English. Support in other languages is also available.

Can the application be submitted in any language?

We will accept applications submitted in Arabic, Chinese, Hindi, Polish, Korean, Spanish, Tagalog, or Vietnamese.

Who is Submittable?

Submittable is a company that offers application services for grant programs. NCRC CDF has partnered with Submittable to manage the application process and distribute awards.

If you do not currently have a Submittable account, you will be prompted to register prior to accessing the form. Submittable recommends using Google Chrome, Mozilla Firefox, or Apple Safari as browsers.

Are electronic signatures accepted on the financial documents?

Yes.

Can I upload multiple files for each document upload?

Yes. Applicants can attach up to 15 files for each tax return, and up to 2 files for their valid government-issued photo ID, if applicable. All documentation must be provided in an electronic format for online upload, such as PDF/JPEG/DOC or other accepted format. We recommend preparing your file(s) in advance for easy upload during the application.

Can I take photos of the necessary documents with my phone and upload the images?

Yes, although direct file uploads are preferred.

Why do I have to verify my identity?

We are using Submittable's Fraud Prevention Tools to ensure grant funds go to legitimate businesses such as yours. These tools are widely used by service providers and financial institutions to verify a person's identity. The identity verification step is to be completed by the person filling out the application.

Does the business owner need to attest to the certifications and sign the application or can the business manager/accountant use their own name?

Any representative who is authorized to enter into legally binding agreements for the applicant may attest and sign the application.

Can I invite people to help/collaborate with me on my application?

Yes. To invite collaborators to your application, click the “Invite Collaborators” link located at the top right of the application once you are logged into Submittable and in the grant application. A Dialog box will appear, asking you to enter the email addresses of your collaborators. Enter those addresses, then click Invite. Invited collaborators will receive an email, letting them know you've invited them to collaborate on a draft application using Submittable. For details and guidance about this feature, please review information for submitters and for collaborations.

Can I apply on my smartphone or tablet?

Yes. The online application is mobile-friendly and available on multiple browsers. NCRC CDF recommends using Google Chrome, Mozilla Firefox, or Apple Safari as browsers, whether on your smartphone, tablet or computer to apply for this grant.

Can I save my application and come back later to complete and submit?

Yes. The application portal will automatically save your work. There is also a “save” button at the bottom of the page. Please make sure to note your account login and password so you are able to access your application later. However, you will not be able to edit or make corrections to your application after it is submitted. You will also not be able to create more than one application per business with the same account login. The grant application portal closes on May 10, 2023 at 11:59pm CT.

Does the application time out due to inactivity?

Submittable times out after 24 hours of inactivity, so you will be logged out. Progress on the application will be saved and you will not have to start a new application.

What if I have technical questions about the application portal?

You can view technical support guidance regarding the application platform [here](#).

Can I request an edit on my application?

If your application has been submitted, it is no longer editable. Further, Submittable is not permitted to edit the content of your application. However, you can "withdraw" your application and resubmit a new application. Withdrawing your application allows you the ability to start from scratch and resubmit a new application. Withdrawing an application does not affect your eligibility to receive a grant, nor will it be a factor that will count against you.

Please note: should you choose to withdraw an application, you will need to submit a new application before the deadline of May 10, 2023 at 11:59pm CT to be eligible. All applications need to be submitted before this deadline regardless of whether or not you have withdrawn an application. Should you choose to withdraw your application after May 10, 2023 at 11:59pm CT, you are removing your application from consideration for the grant award.

How will I be notified about my grant status?

Once all submissions are reviewed, awardees will be notified via email by our partner, Submittable, to take next steps in the granting process. The email will come from notifications@email.submittable.com. We encourage you to add this email to your contact or VIP list in your email inbox.

Successful applicants will be asked to sign a grant agreement and provide their bank information. Once the grant agreement is signed and banking information is verified, grant awardees can expect to receive payment via direct deposit within a few business days.

How will funds be distributed?

The programs partner, Submittable, will provide a secure direct bank transfer of funds.

Application Questions:

What are annual gross receipts?

Gross receipts include the total amount of all receipts in cash or property without adjustment for expenses or other deductible items. For the following tax forms, it can be found on the indicated line:

- IRS form 1040 – Schedule C, Line 1
- IRS form 1065 - Line 1a
- IRS form 1120 - Line 1a
- IRS form 1120S - Line 1a
- IRS form 990 - Line G
- IRS form 990EZ – Line L

Do I need to provide a NAICS code when selecting which sector/industry my business falls under?

Yes. You will be asked to select your industry sector and NAICS code category. If you don't know your NAICS code, you can look up your code here <https://www.naics.com/search/>.

If a volunteer-run organization applies, who has the signing authority on the application (i.e. President of the Club, Treasurer etc.)?

The signee should be an officer or other agent authorized to enter into legally binding agreements for the applicant.

Why do I need to submit my tax documents?

We ask for a copy of your financial documents to verify your business or non-profit identity and income.

What if I haven't completed my 2021 federal tax return yet?

If you do not provide your 2021 federal tax return with your application, your award will be based on 2020 losses alone.

Do I have to provide a social security number to apply?

NCRC CDF does not require a social security number to apply for this grant, unless the business is a sole proprietorship. However, we require that you submit financial documentation with your application to verify revenues. You are encouraged to black out your social security number if it is on any of your financial forms before you upload these documents.

Appendix

Appendix A: Ineligible Businesses

The following businesses are not eligible from this program:

1. independent contractors or freelance workers that do not operate a sole proprietorship;
2. businesses that have received financial assistance from the Restaurant Revitalization Fund (RRF), Illinois Back to Business Grants (B2B), Illinois Business Interruption Grants (BIG), Illinois Emergency Hospitality Grants, or in excess of \$10,000 in grants or loan forgiveness from any local relief program for small businesses during the COVID-19 pandemic;
3. a private club or business that limits membership for reasons other than capacity;
4. a business that derives at least 33% of its gross annual revenue from legal gambling activities;
5. a business engaged in pyramid sales, where a participant's primary incentive is based on the sales made by an ever-increasing number of participants;
6. a business engaged in activities that are prohibited by federal law or applicable law in the jurisdiction where the business is located or conducted. (Included in these activities is the production, servicing, or distribution of otherwise legal products that are to be used in connection with an illegal activity, such as selling drug paraphernalia or operating a motel that knowingly permits illegal prostitution);
7. a business principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting;
8. a government-owned business entity (except for businesses owned or controlled by a Native American tribe);
9. a business primarily engaged in political or lobbying activities;
10. a business that manufactures or sells at wholesale tobacco products, or that manufactures or sells firearms at wholesale or retail;
11. a night club or strip club;
12. a pawn shop;
13. a liquor store;
14. an establishment similar to any enumerated above; or
15. a business in which a majority owner has a financial or familial connection to a director, principal shareholder or leadership member of the Department or Department's partner under the program.