

COVID-19

Economic Relief

Small Business Emergency Assistance
Grant Program – Phase 3

October 19, 2020



COVID-19 Economic Relief Package



SMALL BUSINESS EMERGENCY ASSISTANCE GRANT PROGRAM (Phases 1 & 2)

20,229 businesses approved for \$59.5 million in grants



SMALL BUSINESS EMERGENCY ASSISTANCE LOAN PROGRAM

137 businesses approved for \$9.3 million in loans



PROGRAMS TO MOBILIZE CAPITAL TO MICRO-, SMALL, & MEDIUM-SIZED BUSINESSES (CDFIs)

258 businesses approved for \$6 million in loans



ENTREPRENEUR SUPPORT PROGRAM

*12 companies have been approved for guarantees totaling \$1.8 million.
This supports investment totaling \$2.3 million.*



NJEDA SBA Technical Assistance

447 businesses assisted with SBA financing applications

Overall Program Statistics*

21,000+ Businesses

Support Provided:

Over \$76 Million

** As of 10/16*



ENSURING EQUITY, INCREASING ACCESSIBILITY

Phase 2 Statistics:

- ▶ 20 percent of funding awarded through Phase 2 of the grant program has gone to businesses that identified as minority-owned, 23 percent as women-owned, and 2 percent as veteran-owned.
- ▶ 36 percent of approved grants in Phase 2 were for businesses in Opportunity Zone-eligible census tracts.



SMALL BUSINESS EMERGENCY ASSISTANCE GRANT PROGRAM – PHASE 3

Expanded eligibility
(up to 50 FTEs)

Larger award sizes
(up to \$20,000)

Targeted funding
for restaurants
and micro
businesses

Program Size

\$70M

*33% set aside for businesses in
OZ-eligible census tracts*

**All businesses/non-profits must pre-register online between
October 19 at 9 a.m. & October 27 at 5 p.m.
to be eligible to apply for a grant.**

Applications will open on a rolling basis for different types of businesses.

Restaurants
(Up to 50 FTEs)

Oct
29

Micro Business
(1-5 FTEs)

Oct
30

All Other Applicants
(Non-Restaurant; 6-50 FTEs)

Nov
2

Applications open at 9 am



SMALL BUSINESS EMERGENCY ASSISTANCE GRANT PROGRAM – PHASE 3 (RESTAURANTS)

Operating expense grants of up to \$20K to restaurants with 50 or fewer FTEs impacted by COVID-19

Program Size

\$35M

33% set aside for businesses in
OZ-eligible census tracts

Business Eligibility

- ***Classified as “Food Services or Drinking Places”***
 - ***NAICS Code 722***
- Must have physical location in NJ
- Must be registered to do business in New Jersey
- Must be in Department of Labor good standing
- Must fill out and certify debarment legal questionnaire
- Must certify to negative impact of emergency
- Must certify intent to not lay off any workers

Grant Awards

| # of FTEs | Grant Award |
|------------|----------------|
| 5 or fewer | Up to \$10,000 |
| 6-25 | Up to \$15,000 |
| 26-50 | Up to \$20,000 |

Application Schedule

All applicants must pre-register online between Monday, October 19 and Tuesday, October 27.

Applications will open **for restaurants** on **Thursday, October 29 at 9:00 a.m.** Applications will be processed on a first-come, first-served basis.



SMALL BUSINESS EMERGENCY ASSISTANCE GRANT PROGRAM – PHASE 3 (MICRO BUSINESSES)

Operating expense grants of \$5K to micro businesses with 5 or fewer FTEs impacted by COVID-19

Program Size

\$15M

*33% set aside for businesses in
OZ-eligible census tracts*

Business Eligibility

- Must have physical location in NJ
- Must be registered to do business in New Jersey
- Must be in Department of Labor good standing
- Must fill out and certify debarment legal questionnaire
- Must certify to negative impact of emergency
- Must certify intent to not lay off any workers

Grant Awards

Micro businesses with five or fewer employees are eligible for a maximum grant of \$5,000.

Application Schedule

All applicants must pre-register online between Monday, October 19 and Tuesday, October 27.

Applications will open **for micro businesses** on **Friday, October 30 at 9:00 a.m.** Applications will be processed on a first-come, first-served basis.

SMALL BUSINESS EMERGENCY ASSISTANCE GRANT PROGRAM – PHASE 3 (OTHER SMALL BUSINESSES)

Operating expense grants of up to \$15K to businesses with between 6 and 50 FTEs impacted by COVID-19

Program Size

\$20M

33% set aside for businesses in OZ-eligible census tracts

Business Eligibility

- Most businesses and nonprofits are eligible
- Must have physical location in NJ
- Must be registered to do business in New Jersey
- Must be in Department of Labor good standing
- Must fill out and certify debarment legal questionnaire
- Must certify to negative impact of emergency
- Must certify intent to not lay off any workers

Grant Awards (All Businesses)

| # of FTEs | Grant Award |
|-----------|----------------|
| 6-25 | Up to \$10,000 |
| 26-50 | Up to \$15,000 |

Application Schedule

All applicants must pre-register online between Monday, October 19 and Tuesday, October 27.

Applications will open on **Monday, November 2 at 9:00 a.m.** and will be processed on a first-come, first-served basis.



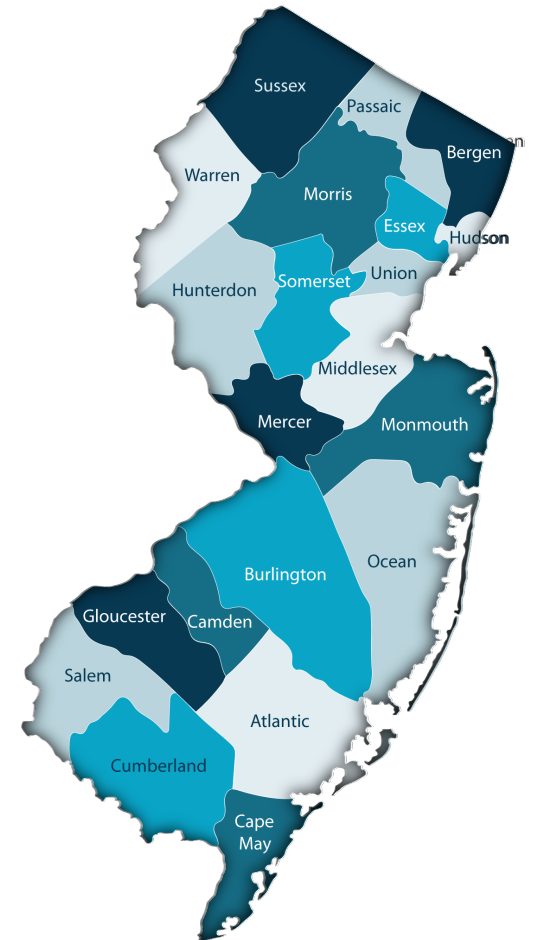
ENSURING EQUITY, INCREASING ACCESSIBILITY

33 percent of Phase 3 funding is reserved for eligible businesses in Eligible Opportunity Zones Census Tracts (OZs)

Every county has at least one eligible Opportunity Zone census tract
[Link to COVID business portal for OZ map tool](#)

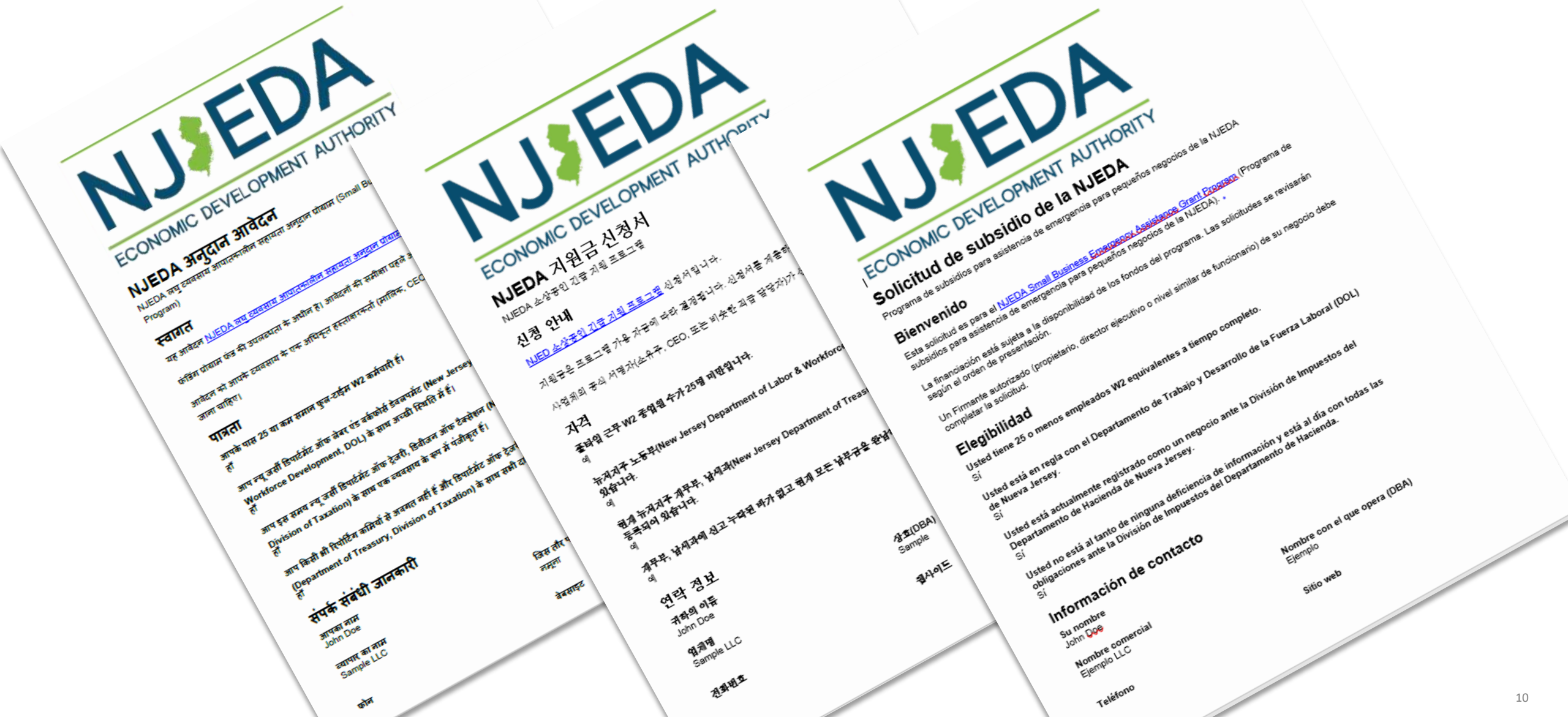
Language access services are available to non-English speaking applicants:

- ▶ Application and cv.business.nj.gov portal available in Spanish
- ▶ NJEDA contracted for interpretation services to support speakers of nine additional languages – *Arabic, Chinese (Mandarin and Cantonese), Gujarati, Hindi, Italian, Korean, Polish, Portuguese, and Tagalog*. Translated versions of the application itself were available in advance of opening.
 - ❖ In advance of the application launch, applicants can contact languagehelp@njeda.com to receive a call within one business day from a representative who can communicate with them in their primary language





ENSURING EQUITY, INCREASING ACCESSIBILITY



PHASE 3

REQUIRED INFORMATION

Be Prepared:

- ▶ View the sample application on the Covid-19 Business Portal: <https://cv.business.nj.gov>
- ▶ Have your contact information and primary business address readily available
- ▶ If you have received other Government assistance (NJEDA, PPP, EIDL, EIDG, County or municipal funding, insurance, etc), be prepared to provide information regarding status, uses and amounts.

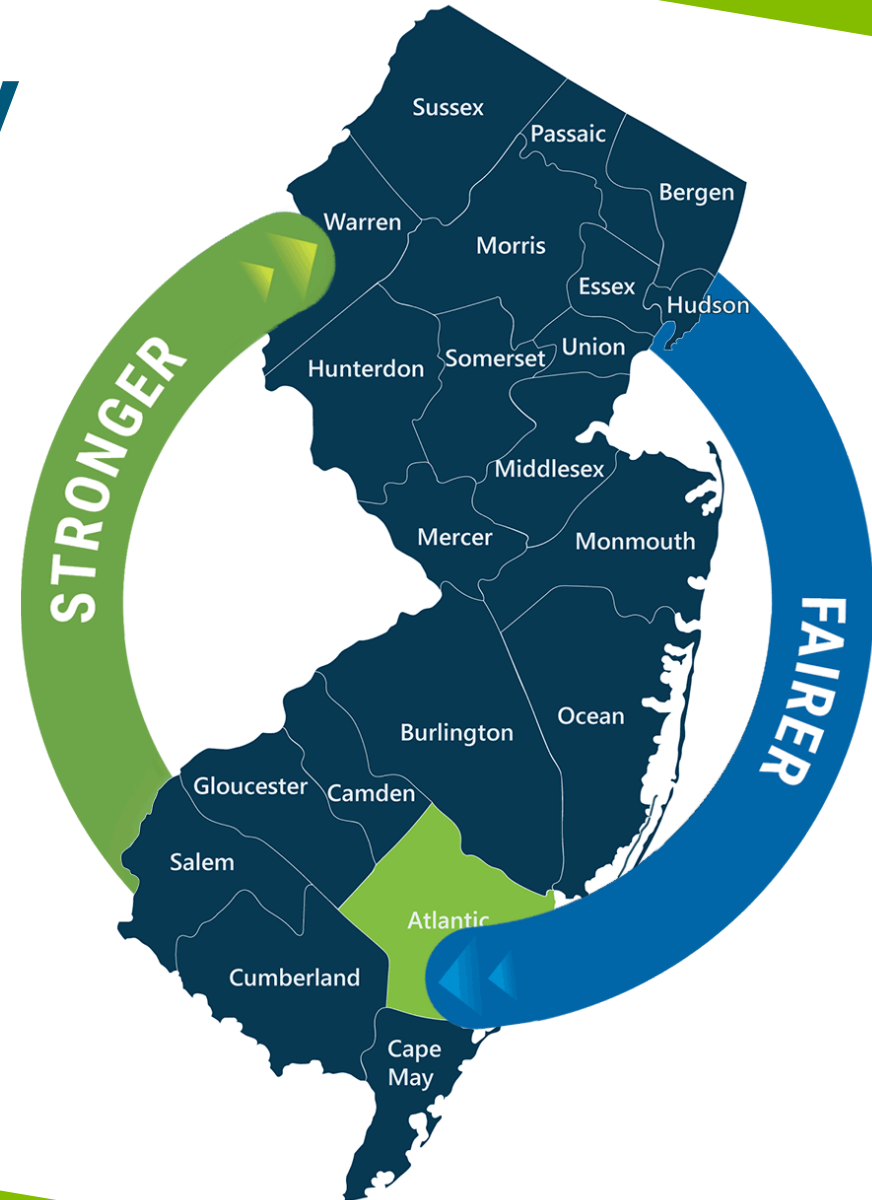
Know Your:

- ▶ Business's full legal name - the one used when your registered with the State of NJ
- ▶ Entity type (Sole Prop, LLC, C-Corp, S-Corp, etc.)
- ▶ Year established
- ▶ Tax ID Number
- ▶ Employment numbers for Q1 of 2019 through Q2 of 2020
- ▶ North American Industry Classification System (NAICS Code)
- ▶ 2019 Annual Revenue, Revenue lost due to COVID 19

Pre-registration opens on Monday, October 19, 2020, at 9:00 am

Small Business Emergency Assistance Grant Phase 3

Sample Pre-Registration



Phase 3 Grant Pre-Registration

Interested business owners will need to pre-register in order to apply.

Pre-registration will be open from

Monday, October 19th at 9:00 a.m. and will Close Tuesday, October 27th at 5:00 p.m.

Pre-registered applicants will need to return to the portal to complete an application based on the following schedule:

Restaurants: Food Services and Drinking Places: NAICS Code must start with 722 — *9:00 a.m. on Thursday, October 29, 2020*


Micro businesses: 5 or less Full-Time Equivalent W2 employees or any entity that does not file a NJ-WR30 — *9:00 a.m. on Friday, October 30, 2020*


Small Business: More than 5 Full-Time Equivalent W2 employees (excluding restaurants) — *9:00 a.m. on Monday, November 2, 2020*

Application will be available at cv.business.nj.gov.

Phase 3 Grant Pre-Registration

NJEDA Application Center

 | [My Applications](#) | [English](#)

 Sign in

Register

Redeem invitation

If you are the first-time user, please click "[Register](#)" button on the top.

* User name

* Password

☐ Remember me?

Sign in

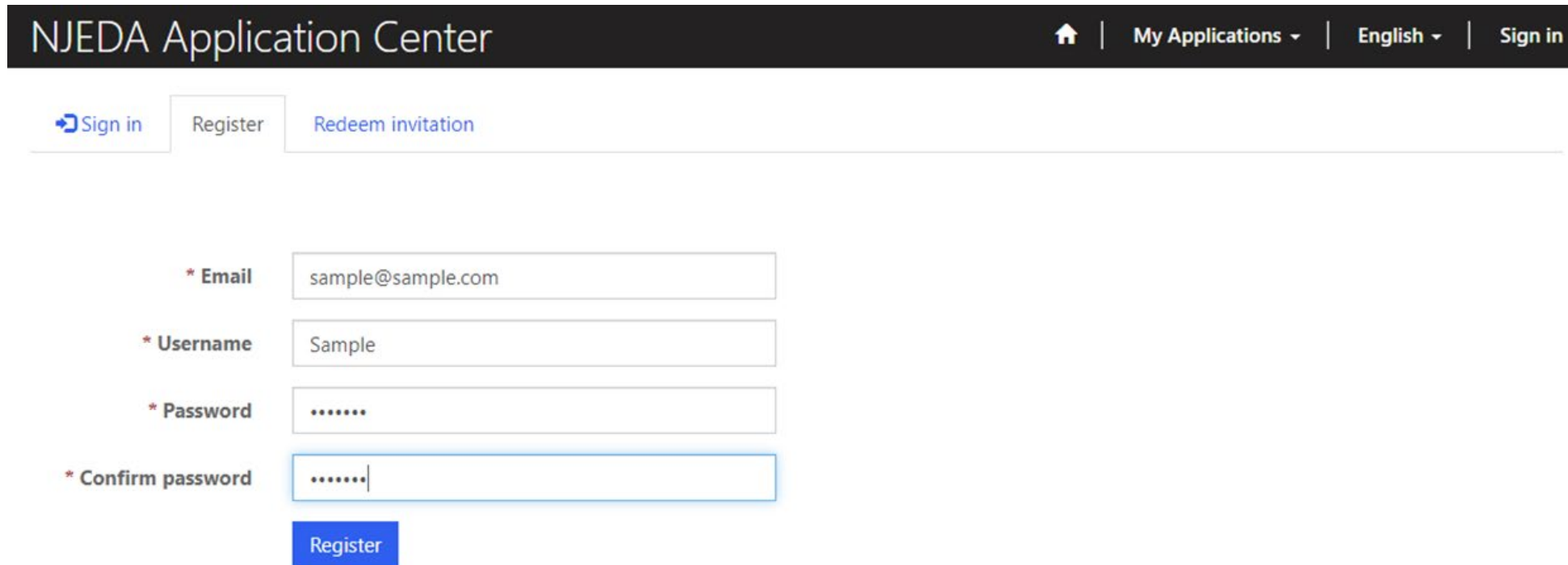
Forgot your password?

Phase 3 Grant Pre-Registration

How to Register Your Email Address for the Phase 3 Grant Program

1. **Enter your email, username (can be the same as your email) and password.**
Passwords must contain 1 upper case letter, 1 lower case letter and be at least 8 characters
2. **Once information is filled in click “Register”**

PLEASE MAKE SURE TO WRITE-DOWN YOUR USERNAME AND PASSWORD



The screenshot shows the NJEDA Application Center registration interface. At the top, a dark navigation bar contains the text "NJEDA Application Center" on the left and links for "Home", "My Applications", "English", and "Sign in" on the right. Below this, a light gray bar features three tabs: "Sign in" (with a key icon), "Register" (selected), and "Redeem invitation". The registration form consists of four labeled input fields: "Email" (containing "sample@sample.com"), "Username" (containing "Sample"), "Password" (containing seven dots), and "Confirm password" (containing seven dots). A blue "Register" button is positioned below the "Confirm password" field.

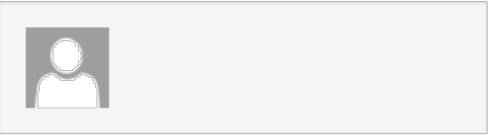
Phase 3 Grant Pre-Registration

Home > Profile

Setting up your Profile

- 1. Once you click Register, you must enter “Your Information”
- 2. First Name, Last Name and Phone Number is Required
- 3. Confirm your email address is correct (this will be the primary way the NJEDA contacts your business)
- 4. Once complete, click “Update”

Profile



Profile

Security

Change password

Change email

Manage external authentication

Please provide some information about yourself.
If you need language assistance, please send NJEDA your name, spoken language and telephone number to languagehelp@njeda.com

You must complete your profile before using the features of this website.

Your information

| | |
|--|----------------------|
| First Name * | Last Name * |
| <input type="text"/> | <input type="text"/> |
| E-mail | Phone * |
| <input type="text" value="sample@sample.com"/> | <input type="text"/> |
| Organization Name | Title |
| <input type="text"/> | <input type="text"/> |
| Web Site | |
| <input type="text"/> | |

Update


Phase 3 Grant Pre-Registration

Confirming Your Email

1. Once “Your Information” is complete, you will need to confirm your email.
2. Within the blue box, click on “Confirm Email”
3. An email will be sent to the email address listed.
4. Go to your email and follow the instructions within the email.
5. You MUST confirm your email address, in order to begin the Pre-Registration.
6. Once your email is Confirmed you MUST come back into the NJEDA Application Center to begin the Small Business Emergency Grant Phase 3 pre-Registration.

Home > Profile

Profile

 First Last

Profile

Security

Change password


Change email ⓘ

Manage external authentication

You must complete the email confirmation below before using the features of this site!

ⓘ Your email requires confirmation.

✉ Confirm Email

 First Last

Profile

Security

Change password

Change email ⓘ

Manage external authentication

Confirm E-mail

📧 A Confirmation Email has been sent to your below email account. Please follow the instructions in the email to complete the registration.

E-mail

sample@sample.com

Phase 3 Grant Pre-Registration

NJEDA Online Application Center

Welcome to the NJEDA's online application for the NJEDA Online Application Center. We look forward to helping you as you grow your business in New Jersey!



COVID Phase 3 Grant Pre-Registration

This pre-registration is for the NJEDA Small Business Emergency Assistance Phase 3 Grant Program.

Funding is subject to Program Funds availability.



| Organization Name ↑ | Application Id | Status Reason | Employer Identification Number (EIN) | Created On | Modified On |
|---------------------|----------------|---------------|--------------------------------------|------------|-------------|
|---------------------|----------------|---------------|--------------------------------------|------------|-------------|

Phase 3 Grant Pre-Registration

New COVID Grant 3 Pre-Registration

Contact Information

First Name

Last Name

Title

Phone Number

Website

Are you an authorized signer for the business entity? ⓘ

Legal Registered Business Name ⓘ

Doing Business As (DBA) ⓘ

Next

Phase 3 Grant Pre-Registration

New COVID Grant 3 Pre-Registration

Business Address

Street Address

Street Address 2 ⓘ

NJ Zip Code

q

NJ City

q

State

County

Is this is a commercial location?

▼

Is the entity a home-based business?

▼

Phase 3 Grant Pre-Registration

New COVID Grant 3 Pre-Registration

Organization Details

Date Business Established and Operational ⓘ



Is your business still in operation as of TODAY?

▼

What is the Ownership Structure of the business? ⓘ

▼

Please list all owners with 10% or greater ownership share. (If a non-profit, please list your Board of Directors).

Owners

Add Owner

Owner Name ↑

There are no records to display.

Phase 3 Grant Pre-Registration

Organization Details Continued.....

Employer Identification Number (EIN) ⓘ *

3

Please certify that your business is properly and fully registered within the State of New Jersey or you are in the process of becoming properly and fully registered within the State of New Jersey. If your business is not properly and fully registered the NJEDA shall require repayment of your full Grant Proceeds, if approved. *

1. To determine please go to https://www1.state.nj.us/TYTR_BRC/jsp/BRCLLoginJsp.jsp.
2. Enter your business' FEIN or SSN and Name: if a Business Registration Certificate is obtained you are properly registered. If not, please follow the instructions on the page.

Does your business file taxes under a Schedule C or E, if so please provide the Social Security of the business. ⓘ

Does your business file a New Jersey WR-30 with the New Jersey Department of Labor and Workforce Development (NJLWD)? ⓘ

Yes

Does your business utilize a Professional Employment Organization to file a WR-30 with the New Jersey Department of Labor and Workforce Development? ⓘ *

Phase 3 Grant Pre-Registration

Organization Details Continued.....

Number of Full-Time Employees as reported on your Q1 2020 or Q2 2020 WR-30 filing (please use the most recent of the Q1 2020 or Q2 2020) ⓘ *

of Part-Time W2 Employees listed on your WR-30 ⓘ *

Number of 1099 Employees Full-Time

Number of 1099 Employees Part-Time

Total 2019 Annual Revenue

Phase 3 Grant Pre-Registration

New COVID Grant 3 Pre-Registration

Please select any business tax returns you have filed with the State of New Jersey

- ☐ 2018
 - ☐ 2019
 - ☐ None
-

[Previous](#)

[Next](#)

Phase 3 Grant Pre-Registration

New COVID Grant 3 Pre-Registration

Designations

- ☐ Minority-Owned ⓘ
 - ☐ Woman-Owned ⓘ
 - ☐ Veteran Owned ⓘ
 - ☐ Disabled Owned ⓘ
 - ☐ I Do Not Wish to Identify ⓘ
-

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Phase 3 Grant Pre-Registration

New COVID Grant 3 Pre-Registration

Business Category

NAICS Code ⓘ *

101010 - Not Labeled

✕ 🔍

In the previous 6 quarters (1st Quarter 2019-2nd Quarter 2020), which quarter did your business have the highest employment? ⓘ *

▼

In the highest quarter, per your answer above, did your business file a NJ-WR30 with the New Jersey Department of Labor and Workforce Development? *

▼

In the highest quarter, per your answer above, how many Full-Time W2 Employees were reported? ⓘ *

Phase 3 Grant Pre-Registration

Business Details

Does the entity host gambling or gaming activities (selling lottery tickets or similar activities are not considered gambling and gaming)? ⓘ

▼

Does the entity conduct or purvey "adult" activities, services, products or materials?

▼

Does the entity conduct auctions, bankruptcy sales, fire sales, "lost-our-lease", "going-out-of-business", or similar sales?

▼

Is the entity a transient merchant ("peddler," "popup store," or "itinerant vendor")? ⓘ

▼

Is the entity an outdoor storage company?

▼

Does the entity conduct any activities that may constitute a nuisance?

▼

Does the entity conduct business for any illegal purposes?

▼

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Phase 3 Grant Pre-Registration

New COVID Grant 3 Pre-Registration

Electronic Signature

I authorize the EDA to provide information submitted to it by or on behalf of the applicant to any bank or State agency which might participate in the requested grant with the EDA.

I understand that if such information is willfully false, I am subject to criminal prosecution under N.J.S.A. 2C:28-2 and civil action by the EDA which may at its option terminate its financial assistance.

Pursuant to written policy, the New Jersey Economic Development Authority allows documents to be signed electronically and hereby agrees to be bound by such electronic signatures. Please confirm that you, as a signatory to this document, also agree to be bound by electronic signatures.

- ☐ **I agree to be bound by electronic signatures.**
- ☐ **I am an Authorized Signer for this organization and I accept the above terms and conditions.**

Full Name

Email Address

sample@sample.com

The EDA will communicate updates, status and Agreements regarding your pre-registration and application at the registered email address above. Please continue to check all your email folders (spam, junk, etc.) for these communications.

Phase 3 Grant Pre-Registration

New COVID Grant 3 Pre-Registration

Pre-Registration Submitted

Thank you for Pre-Registering for NJEDA Small Business Emergency Assistance Phase 3 Grant.

THIS IS A PRE-REGISTRATION ONLY. YOU MUST SUBMIT A FULL APPLICATION TO BE CONSIDERED FOR THIS PROGRAM. THE FULL-APPLICATION WILL BE AVAILABLE ON THE SCHEDULE BELOW. APPLICATIONS WILL BE CONSIDERED ON A FIRST COME, FIRST SERVED BASIS.

To submit your full application please log back into the NJEDA Portal on the schedule below.

Restaurants (Food Services and Drinking Places, NAICS begins with 722): October 29, 2020, 9:00 am EST.

Micro Business (5 or Less Full Time Equivalent Employees): October 30, 2020, 9:00 am EST.

Small Business (Non-Restaurant and 6 or More Full Time Equivalent Employees): November 2, 2020, 9:00 am EST.

Your pre-registration number is:

MOLA - XXXXXX

All communications will be emailed to

sample@sample.com

NJEDA will send additional information on the Full Application to this email as well.

To learn about other COVID-19 relief programs available to businesses, visit <https://forms.business.nj.gov/programs>

Previous

Go to My Application List

PHASE 3 Grant

Full Application

Questions will focus heavily on COVID-19 Impact

Applicants will need to be able to answer the following:

- ▶ Were you deemed an essential business based on Executive Order #104?
- ▶ If non-profit, what type (501 C-3,4,6 etc)?
- ▶ To what capacity was your business able to re-open?
- ▶ What other COVID-19 Assistance have you received (Federal, State, Local, Insurance)?
- ▶ What was your Revenue Loss as a result of COVID-19?
- ▶ What is your Additional Financial Need as a result of COVID-19 (after other COVID-19 Assistance)?
- ▶ What will the Grant Proceeds be used for (if approved)?

Phase 3 Grant Size Estimator



NJEDA Phase 3 Grant Size Estimator

A tool for helping understand how NJEDA determines grant size, as calculated from employee wage data in your most recently filed form WR-30.

NOTE: This tool is for the October grant program (Phase 3), not the April grant program (Phase 1) or the June grant program (Phase 2). If you want to estimate the size of an April grant (Phase 1), please use the [April Grant Size Estimator](#). If you want to estimate the size of a June grant (Phase 2), please use the [June Grant Size Estimator](#).

REMINDER: This is the Grant Size calculator, if you would like to determine eligibility please use the [Phase 3 Grant Eligibility Estimator](#)

Is your business classified as “Food Services and Drinking Places,” with NAICS beginning with 722?

☐ Yes ☒ No

Employees

Please enter the wages earned by each W2 employee (full-time and part-time) and reported on your NJ-WR30. To determine your estimated award size please use the highest reported quarter between 1st Quarter 2019 – 2nd Quarter 2020 (enter only the highest quarter, do not enter more than one quarter of data). Also, do not enter 1099 contractors.

| Employee Name | Quarterly Wages * | FTE Equivalent |
|--|-------------------|-----------------------|
| <div><div>*</div><div>john Doe</div></div> | \$3,500 | 0.00 |
| Total payroll: \$0.00 | | FTE equivalents: 0.00 |

+ Add Employee

Estimate Grant Size

Save

Phase 3 Grant Eligibility Estimator



NJEDA Phase 3 Grant Eligibility Estimator

A tool for helping understand how NJEDA determines eligibility, as calculated from employee wage data in your most recently filed form WR-30.

NOTE: This tool is for the October grant program (Phase 3), not the April grant program (Phase 1) or the June grant program (Phase 2). If you want to estimate the size of an April grant (Phase 1), please use the [April Grant Size Estimator](#). If you want to estimate the size of a June grant (Phase 2), please use the [June Grant Size Estimator](#).

REMINDER: This is the eligibility calculator, if you would like to estimate the size of your award please use the [Phase 3 Grant Size Estimator](#)

Employees

Please enter the wages earned by each W2 employee (full-time and part-time) for your most recently filed 1st Quarter 2020 or 2nd Quarter 2020 NJ-WR30 (enter only the most recent of the two listed quarters). Do not enter 1099 contractors.

| Employee Name | Quarterly Wages * | FTE Equivalent |
|-----------------------|-------------------|-----------------------|
| * John Doe | \$3,500 | 0.00 |
| Total payroll: \$0.00 | | FTE equivalents: 0.00 |

+ Add Employee

Estimate Grant Eligibility

Save



SMALL AND MICRO BUSINESS PPE ACCESS PROGRAM

A new resource to ensure small and micro businesses and non-profit organizations have access to the PPE they need to reopen safely.

Program Size

~\$24M

More information at
covid19.nj.gov/ppeaccess

Phase 1

- **Online PPE Planning Tool** to help small business owners estimate their PPE needs for the rest of year / flu season
- Vetted list of Designated Vendors that provide at least a **10% discount** to **any businesses** that purchases PPE through covid19.nj.gov/ppeaccess
- **\$3.5M funding** for NJ-based manufacturers and small wholesalers that sell to Designated Vendors
- New Designated Vendors listed soon

Phase 2

- **~\$20.5M in grant funding** to be launch **targeted by end of October / early November**
- **Additional 25% discounts** on PPE purchases for NJ-based **businesses under 100 FTE**
- Covers up to **\$400 per company, \$500 if company is located in an Opportunity Zone Eligible Census Tract**
- Must be used through Program's Designated Vendors
- Grant funds **automatically applied at checkout**



Visit ***NJEDA.com*** or
cv.business.nj.gov for more
information.



@NewJerseyEDA | njeda.com |
609.858.6767

NJEDA