SAN MATEO COUNTY STRONG FUND SMALL BUSINESS GRANT PROGRAM
FREQUENTLY ASKED QUESTIONS

PROGRAM OVERVIEW QUESTIONS
What is the San Mateo County Strong Fund Small Business Grant Program?
The California Shelter in Place order implemented to curtail the spread of COVID-19 has impacted many throughout the state, including local small businesses which have been forced to reduce staff or services as a result of lower demand and strained resources. San Mateo County, in partnership with Silicon Valley Community Foundation and San Mateo County Economic Development Association (SAMCEDA), has created the San Mateo County Strong Fund (SMCSF).

Specific to small business support, the goal of the SMCSF is to provide emergency grants through the San Mateo Credit Union Community Fund to support small, local businesses in their efforts to provide payroll for employees, maintain operations, meet ongoing obligations and survive the economic impacts of California’s Shelter in Place order.

What can small business owners use the grant funding to pay for?
The funding can be used to provide payroll for employees, maintain operations, meet ongoing obligations and survive the economic impacts of California’s Shelter in Place order.

How much grant funding will be awarded to eligible applicants?
Equivalent of 2 months operating expenses (determined by averaging last 12 months expenses divided by 12), not to exceed $10,000, subject to availability of funds.

Will I have to pay the money back?
No. San Mateo County Strong Fund is providing emergency grants that won’t require any repayment. However, the County of San Mateo and to the Office of the District Attorney will fully prosecute any fraud related to this grant program of the law.

When will the application period open?
The application portal is tentatively expected to open on Monday, April 27, 2020 at 12:00pm. Learn more and check back often about when the application portal is set to officially open at www.smcstrong.org/smallbusinessgrants.

How can I apply?
The County of San Mateo will be accepting San Mateo County Strong Fund Small Business Grant applications at their website at www.smcstrong.org/smallbusinessgrants. The application portal is expected to open on Monday, April 27, 2020 at 12:00pm.

Where do I call with questions?
Please call the County of San Mateo’s information line at 211 for more information.

Can I apply in-person?
Due to the legal requirements for social distancing, applications will only be accepted online. Visit www.smcstrong.org to find a link to the online application for small business grants.

**APPLICATION PROCESS QUESTIONS**

**Can I apply in-person?**
Due to the legal requirements for social distancing, applications will only be accepted online at www.smcstrong.org/smallbusinessgrants.

**Will I need to pay an application fee?**
No. There is no fee to apply. There are no processing fees if you receive a grant.

**Will the application be available in languages other than English?**
Yes, the application will be available in English, Spanish and Chinese.

**Do I need to be a US citizen or legal resident to apply?**
No. Undocumented business owners who can provide required evidence of eligibility and income/expense documentation can apply.

**How many grants will be approved in this first round of applications?**
As many as possible. But for every $1 million dollars in grant funding, if all grants are the $10,000 maximum, only 100 applicants will receive a grant.

**How competitive will the application process be?**
The process will be very competitive. Be prepared before the application process opens.

**How many grants will be given in total?**
As many as possible. But for every $1 million dollars in grant funding, if all grants are the $10,000 maximum, only 100 applicants will receive a grant.

**Will I get the full $10,000 dollars?**
Grants will be the equivalent of two months operating expenses (determined by taking an average of the last 12 months of operations as of 3/1/2020), not to exceed $10,000 and subject to availability of funds.

**Can I apply twice for the same business?**
No. The anticipated need by small business owners across the 21 cities, towns, and unincorporated San Mateo County will be enormous. Funding must be used to support as many unique applicants as possible.

**How is the decision made about which business will be awarded grants?**
Grants will be evaluated on a first come-first served basis once a completed application, including all supporting documentation is received. An incomplete application will not go into the decision queue until all supporting documents are received.

**Can I appeal the decision if I am deemed ineligible?**
No?
APPLICATION ELIGIBILITY QUESTIONS
What are the criteria for approval?
To be eligible under the County’s small business assistance program, a business must meet all the following criteria:

- Be a for-profit company with at least two employees;
- Since March 31, 2019 the business has had all applicable and required business license(s)/permit(s) or other government-issued registration document(s) as required by the local jurisdiction;
- The business has a primary office, storefront, or business space open to the public and located in San Mateo County and the business has been open for at least one year;
- The business has the equivalent of 10 or fewer full-time employees as of February 15, 2020 OR less than $2.5 million in annual revenue over the past 12 months (March 1, 2019 to February 29, 2020); and
- The business demonstrates a 25% reduction in gross revenue due to COVID-19.

Additionally, all grant applicants will be required to submit the following information with their applications:

- Annual net business income and allocation of such net business income by owner(s) of the business; and
- Other local, state or federal COVID-19 assistance programs already applied to or funds awarded from such as the Payroll Protection Program - applying to other programs does NOT disqualify an applicant from receiving a grant under this program.

What type of documentation will applicants be required to submit as part of the online application process?
Business applicants must provide evidence of all eligibility requirements as well as 12 months of income/expense documentation. Examples of suitable documents may include:

- Bank Statements
- Current P&L Statements
- IRS or FTB tax returns
- Proof of utility and/or rent/mortgage payments
- Proof of healthcare premiums
- Proof of payroll processing

Does the owner of the business need to be a resident of San Mateo County?
No. If the business is in San Mateo County according to the criteria for eligibility it does not matter where the business owner resides.

Is the business owner considered an employee in determining eligibility?
- The business owner is considered one of the two required employees to be eligible for the grant. The other FTE must be a non-owner.

What is a full-time equivalent employee?
- The calculation of full-time equivalent (FTE) is an employee's scheduled hours divided by the employer's hours for a full-time workweek. When an employer has a 40-hour workweek, employees who are scheduled to work 40 hours per week are 1.0 FTEs. Employees scheduled to work 20 hours per week are 0.5 FTEs.
• An employer with a 35-hour workweek would simply divide the employee’s scheduled hours by 35 to determine the FTE. For example, an employee scheduled to work 21 hours per week would be 0.6 FTE when the full-time workweek is 35 hours.
• FTE calculations are about hours worked rather than number of employees. You could have four employees and only one FTE. Four 0.25 employees would be 1.0 FTE. Amir, Mark, Phyllis and Sue could each work 10 hours per week and the total would be 40 hours worked, or one FTE based on a 40-hour workweek.

What is gross income?
In simple terms, revenue is the money earned through sales, services and other means. If you sell a sandwich for $5, your current gross revenue is $5, with the term gross meaning the total amount before subtracting such things as the cost of the meat, bread and staff to make and serve the sandwich. Thus, a company’s total gross revenue includes money earned through all its product and service offerings, for instance, whether French fries or soft drinks are also sold and if there is more than one location. Taking it one step further, gross annual revenue includes all those sales from all those products and services at all the locations over a full year. In short, it’s all the money your business earned over the course of a year.

What is net income?
Net business income -- often referred to as the bottom line -- is a different figure altogether, and it reflects what happens when costs come into play. To figure net business income, managers subtract all the company’s associated costs. Not only are the meat and bun in the sandwich counted toward unit costs, but also the heat used to grill it, the salary of the person who cooked it, the paper it was wrapped in, and so on. Thus, net business income is what’s left over after companies pay their bills.

What if I meet eligibility requirements for all but one of the criteria?
Unfortunately, you will not qualify. You will be notified by email that your application was not approved.

What if I do not provide all the documentation required for a complete application?
Unfortunately, you will not qualify. You will be notified by email that your application is incomplete and ask you to reapply with complete documentation.

APPLICATION PREPARATION QUESTIONS
What should I do to prepare for the online application process?
You should work with your accountant, bookkeeper, or someone who can help you to determine if you meet the following eligibility requirements:

• Be a for-profit company with at least two employees;
• Since March 31, 2019 the business has had all applicable and required business license(s)/permit(s) or other government-issued registration document(s) as required by the local jurisdiction;
• The business has a primary office, storefront, or business space open to the public and located in San Mateo County and the business has been open for at least one year;
• The business has the equivalent of 10 or fewer full-time employees as of February 15, 2020 OR less than $2.5 million in annual revenue over the past 12 months (March 1, 2019 to February 29, 2020); and
• The business demonstrates a 25% reduction in gross revenue due to COVID-19.
And you should find and scan as many of the accepted evidence of all eligibility requirements as well as 12 months of income/expense documentation. **Examples of suitable documents may include:**
- Bank Statements
- Current P&L Statements
- IRS or FTB tax returns
- Proof of utility and/or rent/mortgage payments
- Proof of healthcare premiums
- Proof of payroll processing

**Can I reuse the document files I scanned and prepared for other programs like the US Small Business Administration’s Payroll Protection Program?**
- Yes, but you will still need to ensure you are providing documentation of all the eligibility requirements for this grant program.
- For example, the PPP may not have asked for a required business license(s)/permit(s) or other government-issued registration document(s) as required by the local jurisdiction in which you operate your business.
- But you must include this document in your application for this grant program.

**APPLICATION PORTAL QUESTIONS**

**Can I fax my supporting documentation and fill out the application online separately?**
No. You must complete the entire process at once through the online portal at [www.smcstrong.org/smallbusinessgrants](http://www.smcstrong.org/smallbusinessgrants).

**What computer internet browsers are compatible with the online portal?**
- Internet Explorer 11 is **not** supported for the grant application portal process due to security risks: [https://www.microsoft.com/en-us/microsoft-365/windows/end-of-ie-support](https://www.microsoft.com/en-us/microsoft-365/windows/end-of-ie-support)
- Please determine which internet browser is on your personal computer before beginning the application process.
- We recommend using a current version of one of the following free browsers: Chrome, Safari, Microsoft Edge or Brave:
  - **Chrome**: [https://www.google.com/chrome/](https://www.google.com/chrome/)
  - **Safari**: [https://www.apple.com/safari/](https://www.apple.com/safari/)
  - **Brave**: [https://brave.com/download/](https://brave.com/download/)
- **Note**: Standard Smartphone browsers are already compatible.

**What digital files types will the online portal accept for uploading of supporting documentation?**
- PDF
- Tiff
- PNG
- JPEG (this includes pictures of documents taken with a smart phone)

**Will the application portal allow me to apply from a smartphone?**
Yes.
How do I scan documents from a smartphone?
Information about scanning documents from a smartphone:
- **Scanning from an iPhone or iPad:** https://support.apple.com/en-us/HT210336
- **Scanning from an Android phone with Google Drive:**
  https://support.google.com/drive/answer/3145835?co=GENIE.Platform%3DAndroid&hl=en&oco=0

Will I have to complete the application all in one session?
No. The portal will allow you to register and save your progress. It is recommended that you are prepared to complete the application as soon as possible as the portal will be closed as soon as the funds are exhausted. We expect a large number of applications to be received in the first 24 hours.

What if I completed and submitted my application, but the funds are exhausted?
Any applications received before the portal closes but after the funds have been exhausted will be placed on a waiting list in the order the application was received. Should additional funds become available, the applications will be processed at that time, until the additional funds are exhausted.

What happens to my application if the money runs out?
Your completed application will be kept in the que and will be evaluated as soon as new funding is secured – **you do NOT need to apply again, and you will not lose your place in the application queue.** You will be notified by email about your application status.

Will my application and supporting documentation be kept confidential?
Yes.

**APPLICATION QUESTIONS RELATED TO SELF-EMPLOYED, GIG ECONOMY, AND INDEPENDENT CONTRACTORS**
Why are self-employed individuals, independent contractors, and Gig Economy workers not eligible for small business grants? Where should we go for help?
Under the Federal Government’s recently approved $2 trillion CARES Act relief law, people who are self-employed (including independent contractors and gig workers) and not eligible for regular State unemployment insurance can still receive unemployment benefits if they are unable to work or are working reduced hours due to the coronavirus. Those benefits include:

- **Pandemic Unemployment Assistance**: You can receive up to 39 weeks of weekly PUA benefits. The exact amount you receive is decided by your state, which has some discretion in determining eligibility and calculating benefit payouts.
- **Federal Pandemic Unemployment Compensation**: An additional $600 per week to supplement state or Pandemic Unemployment Assistance, payable until July 31 at the latest. You must apply for unemployment through your state to get the $600 per week, which you may receive even if you do not qualify for state unemployment benefits or PUA.
- The State of California will start accepting applications for Pandemic Unemployment Assistance on April 28, 2020.
- **Visit the State of California’s Employment Development Department’s COVID-19 resource page at:** https://edd.ca.gov/about_edd/coronavirus-2019/pandemic-unemployment-assistance.htm
Which other programs are offering grants to small businesses?
Please visit www.samceda.org for information about other small business grant programs.