SC CARES MINORITY AND SMALL BUSINESS RELIEF GRANT
Frequently Asked Questions

Grant Program Questions

Q. WHAT IS THE MINORITY AND SMALL BUSINESS RELIEF GRANT PROGRAM?
A. The SC CARES Minority and Small Business Relief Grant Program, as authorized by Act 154, will award $40 million in grant funds to minority and small businesses to reimburse qualifying expenditures for providing services or for revenue loss due to COVID-19, between March 1, 2020, and December 1, 2020.

Q. WHEN DOES THE APPLICATION PROCESS BEGIN AND END?

Q. FROM WHERE IS THE GRANT MONEY COMING?
A: South Carolina has received funds through the Coronavirus Aid, Relief, and Economic Security Aid, also known as CARES Act. The CARES Act established the $150 billion Coronavirus Relief Fund, which will be used to assist states and local governments impacted by the COVID-19 pandemic.

Q. HOW DO I APPLY FOR THE MINORITY AND SMALL BUSINESS RELIEF GRANT PROGRAM?
A. Go to https://sccares.force.com/SmallBusiness/s/login/SelfRegister to register and access the application portal.

Q. HOW DOES MY BUSINESS QUALIFY FOR THE PROGRAM?
A. To qualify for the Minority and Small Business Relief Grant Program, a business:
   - Must be in operation from Sept. 13, 2019, to present;
   - Must have 25 or fewer employees;
   - Must be physically located in South Carolina (must provide address, including street address, city, and county in which they are located and a mailing address for the organization, if different);
   - Must show registration in the State of South Carolina either through registration with the Secretary of State, a county business license, certificate of existence, sales tax license, articles of incorporation, or a Schedule C (or a Schedule F for farming businesses);
   - Must NOT be listed on the Federal debarment list per the System for Award Management (SAM) website;
   - Must not have delinquent property taxes, tax liens or judgments for 2018 or prior year.

Q. IF A BUSINESS WAS INCORPORATED AS OF SEPTEMBER 2019 BUT NOT IN OPERATION DUE TO UPFIT, ARE THEY ELIGIBLE?
A. A business must have been operational as of Sep. 13, 2019 to be eligible for funding.
Q. CAN INDEPENDENT CONTRACTORS (I.E., 1099 EMPLOYEES) APPLY FOR THE MINORITY AND SMALL BUSINESS RELIEF PROGRAM?

A. Yes, independent contractors are eligible to submit a separate application as long as they meet all eligibility requirements defined in the Minority and Small Business Relief Program Overview. Qualifying expenditures claimed by the independent contractor must not be duplicated in another business owner’s application.

Example: An owner of a hair salon rents a chair to an independent contractor. The hair salon owner purchases PPE for employees and charges the independent contractors for the PPE. The independent contractor can submit the PPE purchase as a qualifying expenditure in their application. The hair salon owner can submit the PPE purchase as a qualifying expenditure, but also must report any payments from the independent contractor for this purchase as revenue.

Q. IF A BUSINESS HAD A NET LOSS IN 2019 BUT SUFFERED A GREATER LOSS IN 2020, ARE THEY ELIGIBLE?

A. Yes, if a business can show revenue loss or qualifying expenditures during the time period from March 1–Dec. 1, 2020 and meets all other qualifications, the business is eligible.

Q. IF A BUSINESS WAS IN OPERATION PRIOR TO 2019, BUT WAS PURCHASED IN 2020 BY A NEW OWNER AND REMAINED IN OPERATION THROUGH THE TRANSACTION, IS THE BUSINESS ELIGIBLE TO RECEIVE A GRANT?

A. Yes. The business is eligible to apply. If the business cannot validate revenue losses because they do not have the previous year tax return, they can use qualifying expenditures.

Q. HOW IS GRANT FUNDING DETERMINED?

A. Grant funding eligibility and grant reimbursement amount will be based on the financial and other information provided in the application, along with the required documentation. Grant eligibility will only be considered up to the grant award maximum amount of $25,000.

Q. WHAT IS THE APPROVAL PROCESS FOR MY APPLICATION?

A. Applications will be reviewed by a panel consisting of:
   ▪ The Director of the Commission for Minority Affairs, or her designee;
   ▪ The Secretary of Commerce, or his designee; and
   ▪ The Director of the Department of Revenue, or his designee.

   The panel will assign priorities and determine which businesses shall be awarded the grants.

Q. IS THE GRANT FUNDING AWARDED ON A FIRST-COME, FIRST-SERVED BASIS?

A. All applications received before 11:59 p.m. EST, Nov. 1, will be considered. There is no preference for applying early, and applications will not be reviewed until after the deadline. We encourage applicants to take time and consideration to ensure a complete and accurate application is submitted.
Q. WILL A BUSINESS OWNER’S CREDIT SCORE BE CONSIDERED FOR THIS GRANT AND WHAT IF THE BUSINESS HAD A NET LOSS?
A. No, there is no consideration of a business owner’s personal credit score. Businesses with a net loss are eligible for funding.

Q. ARE THERE CERTAIN BUSINESS SECTORS THAT WILL BE GIVEN PREFERENCES FOR GRANT FUNDS?
A. No preference is given to businesses providing any one specific type of good or service. However, preferences are given for other factors, including size and financial need.

Q. I RECEIVED FUNDS FROM THE PAYCHECK PROTECTION PROGRAM, AM I ELIGIBLE TO APPLY AND CLAIM PAYROLL COSTS NOT COVERED BY THE PPP FUNDS?
A. Yes, recipients of PPP funds are eligible to apply, however they may only submit expenditures that have not been reimbursed as part of a different program.

Q. HOW CAN BUSINESSES USE THE GRANT FUNDS?
A. Grant proceeds may be used for reimbursement of qualifying expenditures incurred or expected to be incurred between March 1–Dec. 1, 2020.

Grant funds received are not to be used for the same costs covered by other Federal grants or Loans business has received (i.e. PPP, SBA EIDL, or other federal program funds); other local grants in response to the COVID-19 health emergency; or business interruption insurance payments due to the COVID-19 health emergency.

Q. HOW WILL THE GRANTS BE DISTRIBUTED?
A. The approved grant amounts will be between $2,500–$25,000 based on the actual amount of qualifying expenditures, not to exceed $25,000.

Priority will be given to minority businesses; applicants that did not receive other assistance, such as a Paycheck Protection Program loan or other CARES funds; businesses with 15 or fewer employees; and businesses that demonstrate the greatest financial need.

Q. WHEN WILL I KNOW IF MY APPLICATION IS APPROVED FOR A GRANT, AND WHEN WILL I RECEIVE THE FUNDS?
A. Award notifications will be sent in early December. Funds will be disbursed in mid-December.

Q. IF MY APPLICATION IS APPROVED FOR A GRANT, HOW MUCH MONEY WILL I RECEIVE?
A. The program will provide grant awards of between $2,500–$25,000. This will vary depending on application and requests made.

Q. IF MY APPLICATION IS APPROVED FOR A GRANT, WHO WILL PROVIDE THE FUNDS?
A. Grant awards will be issued to qualifying grant recipients through South Carolina Department of Administration.
Questions about Previous Funding Received

Q. SHOULD ECONOMIC INJURY DISASTER LOAN (EIDL) ADVANCE FUNDS BE LISTED ON THE EIDL LINE OR OTHER FEDERAL GRANTS?
A. EIDL Advance and loan funds should be listed on the EIDL line of the calculation worksheet.

Q. WHY ARE EIDL LOANS INCLUDED, AS THEY MUST BE REPAID?
A. Per South Carolina Legislation (Act 154), priority for these funds will be provided to applicants that did not receive other assistance, including Paycheck Protection Program (PPP) loans or other CARES Act funds. As such, full values from SBA grant and/or loans must be reported. Both the PPP and EIDL funding received will need to be included in the submission. Act 154 states that “The definition of qualifying expenditure does not include any expenditure that qualified the minority or small business enterprise to receive federal emergency relief funds, including the Paycheck Protection Program, if the minority or small business enterprise has, or will, receive the federal emergency relief funds.”

Q. ARE ALL FUNDS TO BE REPORTED ON A CASH OR ACCRUAL BASIS?
A. All funds should be reported on a cash basis.

Q. PPP LOANS ARE BEING EVALUATED FOR FORGIVENESS. WILL THEY HAVE TO BE REPORTED?
A. Yes, PPP Loans must be reported. Given that the forgiveness of the loans is not certain at this time, applicants must report the PPP loan values in the PPP line of the “Other Aid Received” section of the Calculation Workbook.

Q. WHAT IF A SOLE PROPRIETOR RECEIVED UNEMPLOYMENT INSURANCE? DOES THAT NEED TO BE REPORTED?
A. For only sole proprietors, unemployment insurance payments received by the proprietor from the CARES Act should be reported in the Calculation worksheet. Other forms of individual unemployment assistance do not need to be reported.

For reference, the following are the types of unemployment insurance (including a brief definition) received from the CARES Act

- **Pandemic Unemployment Assistance (PUA)**: a federally-funded program that temporarily expands unemployment insurance eligibility to self-employed workers, freelancers, independent contractors, and part-time workers impacted by the coronavirus pandemic. This program is set to expire Dec. 31, 2020.
- **Federal Pandemic Unemployment Compensation (FPUC)**: an emergency program established by the CARES Act to increase unemployment benefits by $600 each week for individuals claiming state or federal unemployment benefits. This program ended July 31, 2020.
- **Pandemic Emergency Unemployment Compensation (PEUC)**: a program authorized by the CARES Act to provide an extension to regular UI benefits. This extension adds 13 weeks of benefits to a regular claim for those who are eligible. This program is set to expire December 31, 2020.
• **Extended Benefits (EB):** is a supplemental program that pays up to 10 additional weeks of unemployment during periods of high unemployment to employees who have exhausted their UI benefits (and PEUC benefits, if applicable).

• **Lost Wage Assistance (LWA):** a federal program that provides an additional $300 in benefits to claimants who are entitled to at least $100 in their weekly benefit amount and who self-certify that they are unemployed due to COVID-19 disruptions. The program is operated in conjunction with FEMA and was available for weeks of unemployment between Aug. 1—Sept. 5.

### Application Questions

**Q. HOW DO I APPLY FOR THE MINORITY AND SMALL BUSINESS RELIEF GRANT PROGRAM?**

A. Go to https://sccares.force.com/SmallBusiness/s/login/SelfRegister to register and access the application portal.

**Q. DO I NEED TO REGISTER TO APPLY FOR THE MINORITY AND SMALL BUSINESS RELIEF GRANT PROGRAM?**

A. Yes, you will need to register to access the application portal. Go to https://sccares.force.com/SmallBusiness/s/login/SelfRegister to register and access the application portal.

**Q. IS THERE ANYTHING I NEED TO DO BEFORE I START MY APPLICATION?**

A. Once signed in to the portal, you will need to download and complete the following documents before you begin the application.

  ▪ Electronic Payment Enrollment Form
  ▪ Grant Agreement
  ▪ Minority and Small Business Relief Grant Amount Calculation Form

  ○ You will use the information in this form to fill out Section 3 — Funding and Eligibility Information and Section 4 — Additional Aid on the application. You will need to complete this document before beginning the application.

**Q. I HAVE FILED OUT THE MINORITY AND SMALL BUSINESS RELIEF GRANT AMOUNT CALCULATION FORM AND I HAVE CALCULATED MY GRANT REQUEST TOTAL. IF MY APPLICATION IS APPROVED, IS THIS THE AMOUNT I WILL RECEIVE?**

A. The grant award panel will have the discretion to determine amounts less than or greater than the calculation amount on the spreadsheet.

**Q. WHAT GOES UNDER THE PERSONAL PROTECTIVE EQUIPMENT (PPE) COLUMN IN THE WORKSHEET?**

A. PPE Expenditures are any costs needed to provide personal protective equipment to employees or customers, retrofit a business to adhere to public health protocols, or to ensure safety.
Q. IF MY BUSINESS REACHES MORE THAN $25,000 IN LOST REVENUE, SHOULD I PUT ZEROS (0) IN THE QUALIFYING EXPENSES SECTION?
A. Yes. If you have maxed out revenues, you do not need to fill out the Qualifying Expenses section of the Calculation workbook.

Q. WHAT IF I AM ONLY SUBMITTING EXPENSES, NOT LOST REVENUE, FOR MY BUSINESS ON THE CALCULATION WORKSHEET?
A. You can enter expense costs in Section Four (Qualifying Expenses), even if you have put zeros (0) for every month in Section Three (Monthly Gross Revenue).

Q. I’M HAVING DIFFICULTY SAVING MY CALCULATION WORKSHEET, WHAT SHOULD I DO?
A. If you are getting a warning message while trying to save your worksheet, press the “continue” button and proceed to save the document. This does not impact the calculations, and you should be able to save the document successfully. Applicants should save a copy of their worksheet and ensure that they are saving their work frequently. This will then be uploaded to the grant management portal.

Click here to watch a video tutorial on how to save your worksheet: https://accelerate.sc.gov/cares-act/applying-sc-cares-act-funds

Q. WHAT REQUIRED DOCUMENTS DO I NEED TO COMPLETE MY APPLICATION?
A. Here are the required documents needed to complete an application:

1. Documentation of registered business:
   - Form W-9 (with Social Security Number, Employer Identification Number or Individual Taxpayer Identification Number) for the business tax ID.
   - Government-issued identification for business owner(s) with 20% or more ownership

2. Documentation of business operations:
   - Copy of Business License, Sales Tax License, County Business Registration, Secretary of State Registration, or Schedule C (if a sole proprietorship) or Schedule F (for farming businesses)

3. Documentation to validate priority for grant distribution:
   - Proof of Citizenship (if Minority Business Enterprise) for each owner to show 51% ownership

4. Documentation of Qualifying Expenditures:
   - For Revenue Loss (Section 3 of application worksheet):
     - 2019 tax filings and 2020 tax filings (if available) and one (1) of the following:
     - Profit/Loss Statement
     - Ledger
     - Schedule C (or a Schedule F for farming businesses)
     - Form 940 or 941
     - Bank Statement
     - Tax Returns
     - Quarterly Sales Tax Return
     - Certified Accountants Statements
- For Qualifying Expenditures (only submit documentation for those requested in Section 4 of application worksheet):
  - Certified Payroll Records
  - Activity log/description of work done by employees
  - Invoices(s)/receipt(s) of purchase
  - Contract(s) and/or purchase order(s)
  - Fixed Cost Documentation
  - Rent, lease or mortgage statements for real property (not to include personal residence)
  - Rent, lease or purchase statement for business property (not to include personal residence)
  - Utility bill(s) (not to include utilities for personal residence)

5. Documentation required by state to pay applicant if grant funds are awarded:
   - Electronic Payment Enrollment Form

6. Grant Agreement

7. Calculation Spreadsheet.

Q. DO I NEED TO PROVIDE MY ENTIRE TAX RETURN? WHAT PORTIONS OF MY TAX RETURN DO I NEED TO SUBMIT?

A. A business does not have to upload the entire tax return. A business only needs to upload the portions of the tax return that will identify their business and their periods of operation, and validate the business’s receipts for the time period, if the business is requesting reimbursement for lost revenue (Section 3 of the Calculation Worksheet). Remember, you may use a tax return or any other documents provided in our above list to prove this information.

Q. HOW LONG IS THE APPLICATION?

A. The application is divided into six sections:
   I. Identifying Information
   II. Ownership Information
   III. Funding and Eligibility Information
   IV. Additional Aid
   V. Attachments
   VI. Agreements and Signatures

Q. ARE ALL SECTIONS OF THE APPLICATION REQUIRED?

A. You must complete all sections of the applications. Within each section, you will see fields with a red star (*). Any field with a red star (*) means that field must be completed. If the field is asking for a dollar amount, and you don’t have an amount to enter, you must enter “0” (zero). If you answer “Yes” to a “Yes or No” question, and the question has an additional “If Yes, explain” field, you will need to provide an answer for that field. Once you have successfully completed a section, the section will turn green.

Q. WHAT DOES THE SYMBOL “？” MEAN THROUGHOUT THE APPLICATION?

A. If you see the symbol “？”, use your curser to hover over the symbol. This will give you information on how to complete that field.
Q. AM I ABLE TO SAVE AND COME BACK TO MY APPLICATION?
A. Yes. Applications can be saved and revisited prior to the 11:59 p.m., Nov. 1, 2020 deadline. Remember to keep your login information (username and password) in a safe place. You will need this information to access your application. Once you log back into the application portal, click “Applications” at the top right screen. Click the application ID number (SA-0000) to revisit the application. Do not click on the blue “Minority and Small Business Relief Program” button at the bottom of the screen.

Q. WHERE DO I UPLOAD MY DOCUMENTATION?
A. The “Files” section is at the bottom of the application page. You will need to upload your required and supporting documents here when completing Section VI, including the Electronic Payment Enrollment Form. There is not any restriction with the system to upload a specific format of document, but a PDF is preferred.

Q. DO APPLICANTS HAVE TO UPLOAD ALL BANK STATEMENTS AND UTILITY BILLS OR OTHER PROOF OF OPERATING COSTS, OR JUST FILL OUT THE SPREADSHEET?
A. In addition to filling out the spreadsheet, applicants must upload the relevant documentation to justify all the claimed expenditures.

Q. HOW WILL I KNOW MY APPLICATION HAS BEEN SUCCESSFULLY SUBMITTED?
A. Once your application is submitted, you will receive an email indicating you have successfully submitted your application. Additionally, a green pop-up box will appear at the top of your screen. You can view your completed application under the “Application” link at the top right in the application portal.

Q. WHAT IF MY APPLICATION IS INCOMPLETE?
A. All required documentation must be uploaded and submitted with the application in order to be complete. Applications missing required documentation may be determined incomplete, and ineligible for funding. Once reviewed by the panel, if your application is needing additional documentation/information, you will be notified and given a chance to update your application.

Q. IF I FORGET TO UPLOAD THE CORRECT DOCUMENT, SUCH AS A TAX RETURN, WILL I BE CONTACTED AND ALLOWED TO CORRECT?
A. There will be an attempt to contact businesses lacking correct documentation; however, due to the high volume of applications received, it is not guaranteed. Entities should ensure that proper documentation is attached upon submission to ensure their applications are complete.
Q. WHAT IF I HAVE SUBMITTED MY APPLICATION BUT REALIZED I NEED TO MAKE A CHANGE?
A. If revisions on the submitted applications are needed before the 11:59 p.m., Nov. 1, 2020 deadline, please follow the following process:
   • Email SCCares@admin.sc.gov with the application number and request for application be returned for rework.
   • Someone from the SC CARES team will reopen the application for rework.
   • Applicant will then be able to adjust fields of the application and include updated attachments.
   • Applicant can then resubmit applications once revisions are completed before Nov. 1, 2020.

Q. WHAT IF I HAVE SUBMITTED MY APPLICATION WITH A PREVIOUS VERSION OF THE CALCULATION WORKSHEET?
A. For any applications that have already submitted with a previous version, the SC CARES Grant Management team will correct the worksheet, and any associated values in the application. The team will then notify you that your application has been corrected and you to confirm and validate the correction.

Q. I HAVE SUBMITTED MY APPLICATION BUT NEED TO UPLOAD ADDITIONAL DOCUMENTS. AM I ABLE TO DO SO?
A. After submission, additional documents can be uploaded until the deadline of 11:59 p.m., Nov. 1, 2020.

Q. WHAT IS A PAYMENT REMITTANCE ADDRESS?
A. If your application is approved, this is the address to which any awarded grant funding will be sent.

Questions about Minority-Owned Business Status

Q. DOES REVENUE NEED TO BE LESS THAN $350,000?
A. The question asking if the owner’s revenue is less than $350,000 is related to the definition of minority-owned business. To qualify as a minority-owned business, the business owner must be an economically disadvantaged individual. Economically disadvantaged individuals, amongst other criteria, must have annual revenues of less than $350,000.

Questions about Qualifying Expenditures

Q. WHAT IS CONSIDERED A “QUALIFYING EXPENSE?”
A. A qualifying expense means:
   • a cost associated with business interruptions resulting from COVID-19 (for example, rent or lease payments, payroll costs, etc. that were still incurred when the business was closed or otherwise affected by COVID-19) or
   • any expense deemed necessary and incurred as a result of COVID-19 (for example, costs for technology to allow distance work, cleaning expenses due to COVID-19, PPE, etc.).
A business should only include expenditures directly related to COVID-19 business interruptions or those incurred directly due COVID-19. For example, a business may have had to hire a company to perform special COVID-19 cleaning in order to reopen its physical location. As that is a qualifying expenditure related to a COVID-19 business interruption, it should be included in the operating costs column of Section 4 of the Calculation Worksheet. However, the business does not have to include information or submit back-up documentation for other operating expenditures, such as office supplies. (If the business was closed, partially closed, or conducting business remotely, pens are expense that do not need to be included.) Additionally, a business that had to close due to COVID-19 and still had to pay rent or mortgage payments, could also include either of those in the operating costs column of Section 4.

**Q. WHAT IS CERTIFIED PAYROLL? WHAT YEAR?**

A. Payroll expenditures must be supported by payroll records generated off an automated system, or a formal payroll record signed off on by an authorized representative of the entity. Current year payroll records for the qualifying payroll expenses should be used.

**Q. IF YOU USE INDEPENDENT CONTRACTORS AND ISSUE 1099, IS THIS AN ELIGIBLE EXPENSE?**

A. Yes. While only employees issued an IRS Form W-2 are used to determine the employee count of the business, costs associated with independent contractors may be included as an eligible payroll expense.

**Q. ARE COSTS OF INSURANCE CONSIDERED AN OPERATING COSTS?**

A. Yes, costs of insurance are eligible under operating costs. For example, a tow truck business who laid off most employees and suffered business loss through COVID-19, but still had to pay insurance on their trucks, can use their cost of insurance as eligible operating costs.

**Q. CAN SOLE PROPIETORS QUALIFY SOME OF THEIR PERSONAL HOME COSTS IF THEY HAVE CLAIMED THEM AS PRIOR BUSINESS TAX DEDUCTIONS?**

A. No. Personal home costs may not be claimed as operating expenses for this grant program.

**Q. HOW SHOULD A BUSINESS HANDLE AN OWNER’S DRAW?**

A. Owner’s draw is not an eligible qualifying payroll expenditure. Sole proprietors’ draws come from net revenue. Losses in gross revenue can be claimed in the change in gross revenue calculation of the application.

**Q. IF YOU USE INDEPENDENT CONTRACTORS AND ISSUE 1099, IS THIS AN ELIGIBLE EXPENSE?**

A. Yes. While only employees issued an IRS Form W-2 are used to determine the employee count of the business, costs associated with independent contractors may be included as an eligible payroll expense.

**Questions about Revenue Loss**

**Q. WHAT IS A SELF-CERTIFICATION STATEMENT PER REVENUE LOSS [AS LISTED ON THE CALCULATION WORKSHEET, SECTION 3 NOTE]?**
A. For 2019 revenue, verification of revenue must be provided by 2019 tax filing, and a self-certification will not be sufficient. For 2020 revenue, a self-certification statement can be used to verify revenue if no other methods of verification exist. This may be a statement from the business, an accountant, or other authorized certification on reported gross revenues.

**Q. IF AN APPLICANT DOES NOT HAVE A FULL YEAR OF REVENUE RECORDS FOR 2019 (E.G. THE BUSINESSES OPENED IN MID-2019), HOW WILL THEIR APPLICATION BE HANDLED?**

A. For applicants who do not have a full year of revenue records in 2019, complete the application to record revenue only for the months for which the business was operational. To maximize your grant award, we encourage you to report your qualifying expenditures for 2020 that are eligible for reimbursement.

**Miscellaneous Questions**

**Q. FOR THE SECTION OF A DOCUMENT ASKING FOR THE STATE OF SC TO SIGN, DOES THAT MEAN THE PRINTED DOCUMENT NEEDS TO BE NOTARIZED?**

A. No. Nothing on this application requires notarization.

**Q. FOR ACCOUNTANT STATEMENTS, WHAT SHOULD A SMALL BUSINESS DO IF THEY DON’T HAVE AN ACCOUNTANT?**

A. Accountant statements are not required. Only one of the document types to prove qualifying expenditures or revenue losses is required.

**Q. WHERE CAN A SMALL BUSINESS PROVIDE COMMENTS?**

A. There are several fields in the application for an applicant to expand on their answers to prior questions.

**Q. WHEN THE FORM ASKS ABOUT BEING CLOSED, WHAT IF THEY WERE INITIALLY “FULLY CLOSED” BUT ARE NOW “PARTIALLY CLOSED”? HOW DO THEY ANSWER?**

A. Businesses fully closed for any period of time should select “fully closed” and explain in detail the duration for which they were fully closed, and the duration for which they were operating under reduced capacity in the subsequent explanation section.

**Q. CAN A BUSINESS OWNER AVERAGE UTILITY PAYMENTS OVER A 12-MONTH AVERAGE AND USE THAT AS THE PROJECTED COST?**

A. Yes. A business owner can average their costs over the last 12 months and use that as the projected cost.

**Questions regarding application assistance**

**Q. WHAT IF I NEED HELP WITH MY APPLICATION?**

A. A knowledgeable and friendly staff is available to guide people through the process. Applicants can call 803-670-5170 between 8:30 a.m.-5 p.m., Monday through Friday. Applicants can also email
questions to SCCares@admin.sc.gov. Applicants can also reach out to collaborating organizations who can help with filling out the application. Click here for list: https://accelerate.sc.gov/sites/default/files/Documents/Minority%20and%20Small%20Business%20Grant%20Program%20Assistance%20Contacts.pdf

**Q. IS THERE A RESOURCE TO ASSIST VISUALLY IMPAIRED APPLICANTS?**

A. Please use the following resource for assisting visually impaired applicants:
   - Kisa Grate, CMCS
   - Director of Training and Employment
   - SC Commission for the Blind
   - Office: (803) 898-8786
   - Email: Kisa.Grate@sccb.sc.gov