

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?

A. The application for the Minority and Small Business Relief Grant Program opens on Oct. 19, 2020. Applications must be completed by 11:59 p.m., Nov. 1, 2020.

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 the 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. DOES THE “IN OPERATION SINCE SEPT. 13” REQUIREMENT EXCLUDE THE TIME PERIOD THE BUSINESS WAS CLOSED DUE TO A STATE MANDATE? (Date added 10.29.20)

A. Yes, the time period a business was closed due to a state mandate does not exclude them from being in operation since Sept. 13, 2019.

Q. DOES A MINORITY BUSINESS HAVE TO BE A MINORITY BUSINESS ENTERPRISE (MBE) REGISTERED WITH THE STATE? (Date added 10.29.20)

A. To meet the qualifications to be recognized as a minority business enterprise for this grant, a minority business does not have to be registered as a Minority Business Enterprise (MBE) with the state. A business with 25 or fewer employees that has been operating in South Carolina since Sept. 13, 2019 to the present, and is owned by an individual(s) who is a United States citizen and who is economically disadvantaged (personal income \$350,000 or less) and who is socially disadvantaged (determined by race/ethnicity) is considered a minority business enterprise for purposes of this grant.

Q. DOES A WOMAN-OWNED BUSINESS QUALIFY AS A MINORITY BUSINESS? (Date added 10.29.20)

A. No. A business with 25 or fewer employees that has been operating in South Carolina since Sept. 13, 2019 to the present, and is owned by an individual(s) who is a United States citizen and who is economically disadvantaged (personal income \$350,000 or less) and who is socially disadvantaged (determined by race/ethnicity) is considered a minority business enterprise for purposes of this grant.

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 Sept. 13, 2019, to be eligible for funding.

Q. DOES THE 25 OR FEWER EMPLOYEES REQUIREMENT FOR A SMALL BUSINESS INCLUDE FULL-TIME AND PART-TIME EMPLOYEES? (Date added 10.29.20)

A. Yes, it means the total number of employees who received a W-2 as of March 1, 2020.

Q. WHAT IS THE DIFFERENCE BETWEEN THE 25 OR FEWER EMPLOYEE COUNT AND THE 15 OR FEWER EMPLOYEE COUNT? (Date added 10.29.20)

A. The 25 count is based on W-2 employees as of March 1, 2020. That number, or lower, qualifies a business as a small business eligible to apply for this grant. Per the legislation that established this grant, businesses with 15 or fewer employees will be given priority.

Q. ON MARCH 1, 2020, I HAD 30 FULL-TIME EMPLOYEES AT MY BUSINESS. HOWEVER, DUE TO COVID, WE HAD TO REDUCE OUR STAFF SIZE TO 10 EMPLOYEES IN JUNE 2020. AM I ELIGIBLE TO APPLY TO THIS PROGRAM? (Date added 10.29.20)

A. No, only entities where the number of permanent, full-time, and part-time employees (i.e., employees issued a W-2) prior to March 1, 2020, is 25 or fewer, are eligible to apply to the Minority and Small Business Relief Grant Program.

Q: IF A BUSINESS RECEIVED PAYCHECK PROTECTION PROGRAM (PPP) LOANS OR OTHER FEDERAL AID, IS IT ELIGIBLE TO APPLY? (Date added 10.29.20)

A. Yes.

Q. ARE SOLE PROPRIETORS ELIGIBLE FOR THE MINORITY AND SMALL BUSINESS RELIEF PROGRAM? (Date added 10.29.20)

A. Yes.

Q. IF I AM THE ONLY PERSON EMPLOYED IN THE BUSINESS, CAN I STILL APPLY? (Date added 10.29.20)

A. Yes.

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 Grant 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 SOLE PROPRIETOR HAS CONTRACTORS WORKING FOR HIS OR HER BUSINESS INSTEAD OF W-2 EMPLOYEES, CAN THE BUSINESS OWNER STILL REQUEST REIMBURSEMENT FOR THEIR PAYROLL? (Date added 10.29.20)

A. Yes, if the sole proprietor paid the contractors between March 1-Dec. 1, 2020.

Q. IF A BUSINESS HAD A NET LOSS IN 2019 BUT SUFFERED A GREATER LOSS IN 2020, IS THE BUSINESS 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 it does not have the previous year's tax return, the business can use qualifying expenditures.

Q. HOW IS GRANT FUNDING DETERMINED?

A. Grant funding eligibility and the 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? (Date added 10.29.20)

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.

Per the legislation, priority is given to minority business enterprises, to businesses that did not receive any other CARES Act assistance, businesses with 15 or fewer employees, and to businesses that demonstrate the greatest financial need.

Per the [Minority and Small Business Relief Grant Program Design Document](#), businesses that demonstrate the greatest financial need will be required to disclose if they were identified as "non-essential businesses" per the Governor's executive orders. Businesses will also need to disclose whether they were required to completely or partially shut down. If partially shut down, businesses will need to indicate the percent capacity they were allowed to operate and for what period of time.

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 applications 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 the South Carolina Department of Administration.

Q. WILL APPLICANTS WHO ARE DENIED BE NOTIFIED? (Date added 10.29.20)

A. Applicants who are awarded grants will be notified first. We will attempt to notify those applicants who are denied after the award notifications are sent.

Questions about Previous Funding Received

Q. IF I RECEIVED ECONOMIC INJURY DISASTER LOAD (EIDL) ADVANCE FUNDS, CAN I STILL APPLY FOR THIS GRANT PROGRAM? (Date added 10.29.20)

A. Yes, but priority will be given to businesses that have received no CARES Act funding to include loans given through the EIDL program.

Q. HOW SHOULD EIDL ADVANCE FUNDS BE REPORTED? (Date added 10.29.20)

A. EIDL Advance and loan funds should be reported in the Additional Aid section.

Q. SHOULD EIDL ADVANCE AND LOAN 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 REPAYED?

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 grants 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. DO I HAVE TO REPORT ANY OTHER FEDERAL GRANTS OR FUNDS RECEIVED? (Date added 10.29.20)

A. Yes, you do.

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. Only for 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 Dec. 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.

Q. DO I NEED TO PROVIDE ANY DOCUMENTS TO PROVE I RECEIVED OTHER AID? (Date added 10.29.20)

A. No.

Q. DO STIMULUS CHECKS NEED TO BE REPORTED? (Date added 10.29.20)

A. No.

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. ARE APPLICANTS ALLOWED TO MAIL OR EMAIL COMPLETED GRANT APPLICATIONS? (Date added 10.29.20)

A. No, everything must be submitted through the online 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. IF A BUSINESS OWNER OWNS TWO DIFFERENT BUSINESSES THAT OPERATE UNDER THE SAME CORPORATE TAX NUMBER, HOW MANY APPLICATIONS SHOULD THE BUSINESS OWNER COMPLETE? (Date added 10.29.20)

A. The business owner should only complete one application per corporate tax number.

Q. DO YOU HAVE TO HAVE A SEPARATE ACCOUNT IF YOU ARE ALSO APPLYING FOR A NONPROFIT? (Date added 10.29.20)

A. Yes, you have to have separate accounts for each entity.

Q. DO YOU HAVE TO HAVE TO SEPARATE ACCOUNTS FOR TWO BUSINESSES YOU OWN THAT DON'T SHARE A CORPORATE TAX ID NUMBER? (Date added 10.29.20)

A. Yes, you must create separate accounts for each entity with a unique corporate tax id number. Businesses that share common ownership will only be eligible to receive up to the grant award maximum amount of \$25,000 for all businesses with common ownership (i.e., an owner with five businesses may

apply five times, but the total grant amount will be capped at \$25,000 across the five applications, not \$125,000).

Q. ALTHOUGH WE CAN APPLY FOR MULTIPLE BUSINESSES, IS THE MAXIMUM COMBINED GRANT AWARD AMOUNT \$25,000? (Date added 10.29.20)

A. Yes. Businesses that share common ownership will only be eligible to receive up to the grant award maximum amount of \$25,000 for all businesses with common ownership (i.e., an owner with five businesses may apply five times, but the total grant amount will be capped at \$25,000 across the five applications, not \$125,000).

Q. WHAT IS THE ELECTRONIC PAYMENT ENROLLMENT FORM AND WHERE IS IT LOCATED? (Date added 10.29.20)

A. The Electronic Payment Enrollment Form is the document required in order for the state to pay a business its grant award. This form is on the landing page of the application. To receive payment, applicants will have to enroll in direct deposit with the Treasurer's Office. The instructions state that applicants should download and complete the form and re-upload into their 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. CAN I SUBMIT ONLY LOST REVENUE IN SECTION 3, OR ONLY QUALIFYING EXPENSES IN SECTION 4, OR MUST I SUBMIT BOTH? (Date added 10.29.20)

A. An applicant may submit only lost revenue in Section 3 or only qualifying expenses in Section 4. To do this, the applicant should key all zeros (0) in the section that they are not submitting. Of course, an applicant may also apply for both lost revenue in Section 3 and qualifying expenses in Section 4 also.

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. WHAT DOES MONTHLY GROSS REVENUE MEAN IN SECTION 3 OF THE WORKSHEET? (Date added 10.29.20)

Monthly gross revenue in Section 3 of the worksheet identifies the actual gross revenue (cash basis) each month for March 2019-November 2019, each month for March 2020-September 2020 and the projected gross revenue October-November 2020. The cash basis gross revenue each month for March-November 2019 is compared to the cash basis gross revenue for each month for March-November 2020 to calculate revenue loss. The qualifying expenses in Section 4 are not used in calculating revenue loss.

Q. HOW IS THE TOTAL REQUEST AMOUNT CALCULATED IN SECTION 5: “REQUESTED AMOUNT” OF THE WORKSHEET? (Date added 10.29.20)

The total amount requested is calculated by using the total revenue loss calculated in Section 3 of the worksheet, adding the qualifying expenses calculated in Section 4 of the worksheet, and then subtracting the other aid received calculated in Section 2 of the worksheet. If the total of those numbers is above \$25,000, the requested amount defaults to \$25,000.

Again, qualifying expenses in Section 4 are not part of the calculation of revenue loss in Section 3. Therefore, it is not necessary to list every expense of the business. Sections 3 and 4 stand alone and are not dependent upon one another; an applicant may complete one or both of the sections.

Q. IS SHOWING A GREATER LOSS BY LISTING BOTH REVENUE AND EXPENSES AN ADVANTAGE TO RECEIVE A LARGER GRANT? (Date added 10.29.20)

A. No. Revenue loss is calculated by a cash basis comparison of gross revenues over the periods 2019 and 2020 listed on the worksheet. Qualifying expenses are those expenses that are associated with business interruptions resulting from COVID-19 or any expenses deemed necessary and incurred as a result of COVID-19. It is not expected for a business to list all of their expenses in Section 4; it is expected that a business will list just those resulting from COVID-19. Therefore, Sections 3 and 4 will not be looked at together to determine revenue loss.

Please see the “What are qualifying expenses?” question on page 13 for further clarification.

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.

Q. HOW SHOULD A BUSINESS OWNER COMPLETE THE WORKSHEET, IF HE OR SHE DOES NOT HAVE MICROSOFT EXCEL? (Date added 10.29.20)

A. Please email the SC CARES inbox for assistance. The email address is SCCares@admin.sc.gov. A PDF version of the worksheet is also available on accelerate.sc.gov. To access the PDF version, [click here](#). A PDF version of the worksheet can also be found within the application that can be filled in and submitted.

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.
 - Independent contractors can use an 1099 instead of a W-9.
 - 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, 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 the 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. IF BOTH OWNERS SUBMIT GOVERNMENT ISSUED IDS, SUCH AS A SOUTH CAROLINA DRIVER'S LICENSE, DOES THE PRIMARY OWNER STILL NEED TO SUBMIT A BIRTH CERTIFICATE? (Date added 10.29.20)

A. Owners with 20 percent or more ownership of the business need to submit a form of government issued identification as part of the documentation required to establish the entity as a registered business. Birth certificates are only required as documentation of an entity seeking priority as a minority

business enterprise. If a business is seeking a priority as a small business enterprise, the business must show proof of U.S. citizenship for each owner that will in total represent at least 51 percent ownership of the entity. Therefore, a business seeking priority as a small business enterprise, will need to provide a birth certificate, U.S. passport, certificate of citizenship, or naturalization certificate for each owner until a total of at least 51 percent ownership of the entity is reached. In addition to proof of U.S. citizenship, owners representing at least 51 percent of ownership in the business must be socially disadvantaged (verified by owner's self-reported race/ethnicity) and economically disadvantaged (verified by owner's self-certification that his/her personal income is \$350,000 or less).

Q. HOW DOES A BUSINESS SHOW EVIDENCE OF ITS TOTAL COUNT OF W-2 EMPLOYEES? (Date added 10.29.20)

A. A business self-certifies its reporting of the number of W-2 employees.

Q. DO I NEED TO PROVIDE MY ENTIRE TAX RETURN? IF NOT, 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 the above list to prove this information.

Q. DOES THE 2020 PROFIT AND LOSS HAVE TO BE CERTIFIED BY A CPA, OR WOULD A QUICKBOOKS PRINTOUT OF MARCH–SEPTEMBER 2020 FROM SUFFICE? (Date added 10.29.20)

A. A business may provide available 2020 tax filings to document 2020 gross receipts. If no 2020 tax documents are available, the business must provide a self-certification statement. A signed QuickBooks printout would suffice if no other documents are available.

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 application. 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 “i” MEAN THROUGH OUT THE APPLICATION?

A. If you see the symbol “i,” use your cursor 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 in to 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. WHAT SHOULD I DO IF I HAVE TROUBLE LOGGING BACK IN TO MY ACCOUNT? (Date added 10.29.20)

A. First, attempt to reset your password. If that does not work, contact the SC CARES Call Center (803-670-5170 or SCCares@admin.sc.gov). Please note, the call center is open between 8:30 a.m.-5 p.m., Monday-Friday. It will also be open from 8 a.m.-4:30 p.m., Saturday and Sunday, Oct. 31 and Nov. 1, 2020.

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. ARE YOU ABLE TO DELETE FILES ONCE YOU'VE UPLOADED THEM? (Date added 10.29.20)

A. Yes. From the submit document view, you need to click on the uploaded document you want to delete. Then click on the drop-down arrow at the top right. Once the menu displays, select delete.

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. Prior to the application deadline of 11:59 p.m., Nov. 1, 2020, if you need to make any changes to your application you may contact the SC CARES Call Center by phone (803-670-5170) or by email (SCCares@admin.sc.gov) and request that your application be returned to you for editing.

If you are only needing to upload additional documents to your application, you do not need to call or email to have your application returned to you, you may simply upload the additional documentation to your submitted application. All required documentation must be uploaded and submitted with the application in order to be complete. Applications missing required documentation after 11:59 p.m., Nov, 1, 2020, may be determined incomplete, and ineligible for funding. Once reviewed by the panel, if your application is needing additional documentation/information you may be notified for corrections.

Q. WHAT IF I HAVE SUBMITTED MY APPLICATION, BUT I THEN 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.
- The applicant will then be able to adjust fields of the application and include updated attachments.
- The 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? (Date added 10.29.20)

A. Applicants must revise the worksheet. This can be done without reopening their application by uploading the correct worksheet to the application.

Q. HOW TO DO I KNOW IF I COMPLETED THE MOST CURRENT CALUCATION WORKSHEET?

A. Scroll down to the bottom of the spreadsheet. "Version Current as (10-19-20)" will be visible in the bottom left corner.

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. This question is 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.

Q. FOR REVENUE LOSS, CAN A BUSINESS USE ITS MONTHLY SCDOR REPORT IT SUBMITS FOR SALES TAX? (Date added 10.29.20)

A. Yes. The SCDOR report can be used if that is the only documentation the business has that indicates revenue generated from sales tax.

Q. DOES A WOMAN-OWNED BUSINESS QUALIFY AS A MINORITY BUSINESS? (Date added 10.29.20)

A. No. A business with 25 or fewer employees that has been operating in South Carolina since Sept. 13, 2019 to the present and is owned by an individual(s) who is a United States citizen and who is economically disadvantaged (personal income \$350,000 or less) and who is socially disadvantaged (determined by race/ethnicity) is considered a minority business enterprise for purposes of this grant.

Questions about Qualifying Expenditures

Q. WHAT ARE "QUALIFYING EXPENSES?" (Date added 10.29.20)

A. The legislation that established the grant program defines qualifying expenses as "costs associated with business interruptions resulting from COVID-19 and any expenses deemed necessary and incurred as a result of COVID-19."

It is not the intent of the program that every expense a business has incurred should be listed in Section 4: "Qualifying Expenses." Instead businesses should report expenses associated with business interruption or expenses incurred as a direct result of COVID-19. The expenses listed in Section 4 are not used to calculate revenue loss for the grant award.

Some examples of qualifying expenses associated with business interruption may include the following expenses incurred even while the business is closed, partially closed, or experiencing other impacts due to COVID-19: payroll expenses, rent/mortgage expenses (not for a private residence), insurance expenses, utility expenses (not for a private residence), etc.

Some examples of qualifying expenses incurred as a direct result of COVID-19: technology expenses associated with working remotely, costs to clean facilities, costs of PPE provided to employees/customers, costs of modifying business operations to comply with COVID-19 orders (such as ordering additional items needed for outdoor dining), etc.

Scenario: 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. COULD A BANK STATEMENT BE USED INSTEAD OF RECEIPTS FOR QUALIFYING EXPENSES? (Date added 10.29.20)

A. Yes, a bank statement may be used to show proof of payment, but the business will still need to include an invoice or receipt for any qualifying expense.

Q. ARE ALL FUNDS TO BE REPORTED ON A CASH OR ACCRUAL BASIS?

A. All funds should be reported on a cash basis.

Q. WHAT IS CERTIFIED PAYROLL? WHAT YEAR SHOULD BE SUBMITTED?

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. WHAT KIND OF DOCUMENTATION OF PAYROLL IS ACCEPTABLE? (Date added 10.29.20)

A. Any documentation the organization provides their accountant/bookkeeper that shows what each employee is to be paid per pay period is acceptable as documentation of payroll. This could also be a summary document from the bookkeeper that shows the amount each employee was paid and the work dates for that payroll period.

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 its trucks, can use the cost of insurance as eligible operating costs.

Q. CAN SOLE PROPRIETORS 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 the gross revenue calculation of the application.

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 a 2019 tax filing; 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.

Q. HOW SHOULD A BUSINESS REPORT A HIGHER REVENUE IN 2020 THAN IN 2019, IF THERE IS NO DEMONSTRATED LOSS? (Date added 10.29.20)

A. The business owners should document that by completing Section 4 (Qualifying Expenditures) on the Calculation worksheet, instead of Section 3 (Lost Revenue). In that section, the business owner would only enter zeroes (0).

Q. CAN SOLE PROPRIETORS PROVIDE CANCELLED CONTRACTS DUE TO COVID AS PROOF OF LOSS REVENUE? (Date added 10.29.20)

A. Providing cancelled contracts will assist with demonstrating revenue loss.

Q. DO SOLE PROPRIETORS USE THEIR PERSONAL TAX FILING TO SHOW REVENUE LOSS? (Date added 10.29.20)

A. Yes, sole proprietors will use their 1040 and another document such as a Schedule C to show their 2019 gross receipts. Sole proprietors can use available 2020 tax filings to show their 2020 gross receipts. If no 2020 tax filings are available, they can provide a self-certification statement of gross receipts for 2020.

Miscellaneous Questions

Q. IN THE DOCUMENT SECTION THAT ASKS 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. WHAT IS A DUNS NUMBER? (Date added 10.29.20)

A. DUNS Numbers are used for federal reporting and tracking of businesses and organizations. If your organization has one, please report it. If you don't know it or if your organization does not have a DUNS number, leave this field empty.

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 THE BUSINESS BEING CLOSED, WHAT IF THE BUSINESS WAS INITIALLY “FULLY CLOSED” BUT IS NOW “PARTIALLY CLOSED”? HOW SHOULD THE BUSINESS 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 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 the list.](#)

Q. WILL THE SC CARES CALL CENTER BE OPEN ON SATURDAY, OCT. 31 AND SUNDAY, NOV. 1? (Date added 10.29.20)

A. Yes. The SC CARES Call Center will be open with limited staff from 8 a.m.-4:30 p.m., Saturday, Oct. 31, and Sunday, Nov. 1. Throughout the weekend, applicants can also email questions to SCCares@admin.sc.gov.

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