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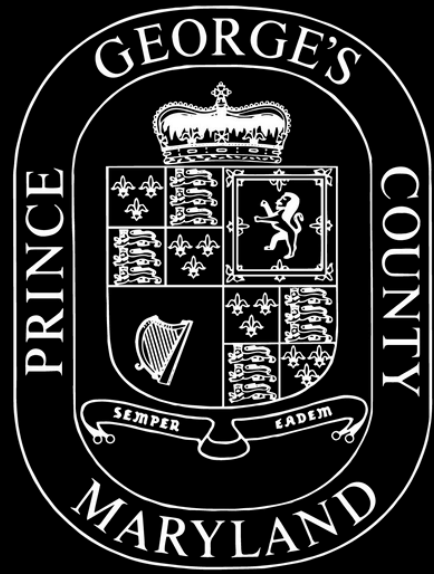


PRINCE GEORGE'S COUNTY

COVID-19 RELIEF BRIEFING

Presented to The Prince George's County Council 3.10.2022



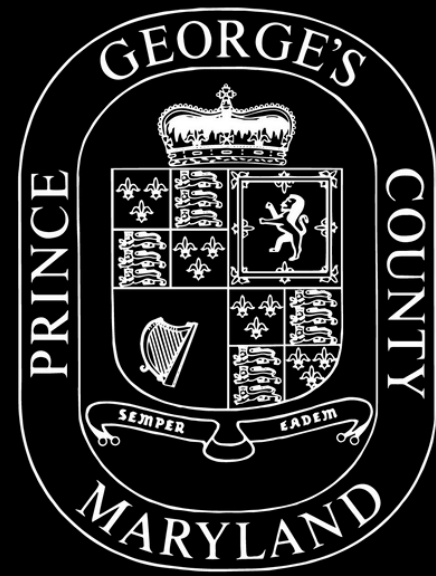


COVID-19 BUSINESS RELIEF INITIATIVE

The **Prince George's County COVID19 Business Recovery Initiative (Formerly Relief Fund)** was a **\$20.1 million program** that offered grants to provide working capital for small County-based businesses whose operations had been interrupted due to COVID -19. Grant assistance provided **up to \$100,000** for businesses.

The program was initially conceived as a loan program funded by **\$10 million** from the **EDI Fund**, but with the addition of **\$17.5 Million** from the Prince George's County **CARES Act Grant** and **\$2.5 Million** from the **Economic Development Incentive (EDI) Fund**, the program was converted to a grant program.

The program ran from April 15th - May 29th 2020



COVID-19 BUSINESS RELIEF INITIATIVE

ELIGIBILITY REQUIREMENTS

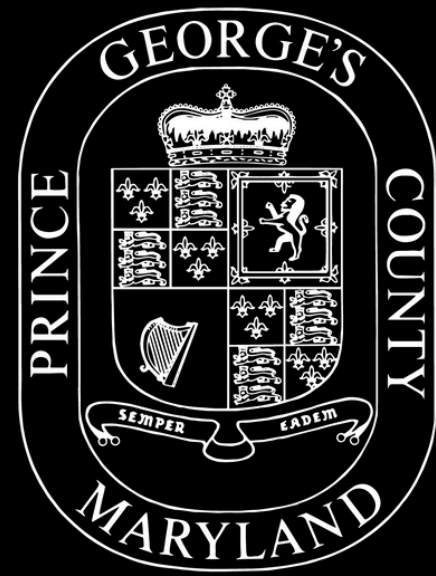
ELIGIBILITY:

- County-based small businesses, with a principal business office or location physically located in Prince George's County
- Businesses meet the U.S. Small Business Administration definition of a small business
- Beginning May 15, 2020, sole proprietor and 1099 applications will also be accepted
- New business ventures are not eligible
- For-profit business entity
- Businesses must retain jobs (certified to County) with a goal of hiring County residents for future vacancies
- The borrower must maintain its operations in the County
- Commit to best efforts to have 35% County-based business participation in any future construction work
- Provide evidence that application has been submitted to the U.S. SBA or State of Maryland (if available)

REQUIRED DOCUMENTS:

*Form Provided in Application Portal

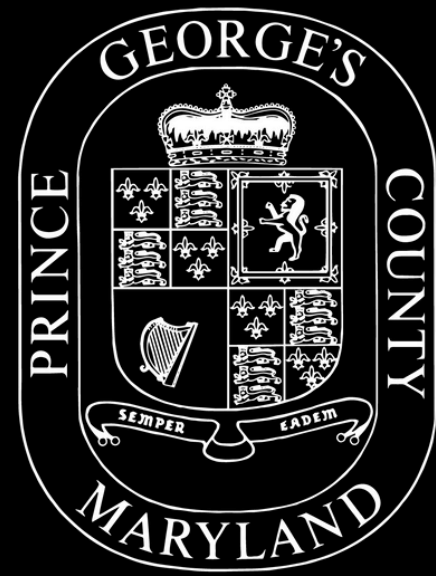
- Completed Online Application*
- Executive Summary
- U.S. Tax Return for 2018
- 4506-T Tax Return Verification Form*
- 2019 Income Statement or Business Tax Return
- Payroll/Employee Roster (for week of March 2, 2020) & Signed Employment Certification *
- 2020 Year to Date Income Statement (January - March)
- Evidence of Business Disruption
- Evidence that application has been submitted to the U.S. SBA or State of Maryland (if available)
- Personal Financial Statement for each owner with 20% or more ownership interest *
- Articles of Incorporation/Organization/Formation
- Electronic Funds Transfer Form*



COVID-19 BUSINESS RELIEF INITIATIVE

BRI DECISION PROCESS (APPROVALS/DENIALS)

1. Completed applications were pre-screened for overall eligibility by PGCEDC. If applications did not meet eligibility requirements, or did not provide necessary documents, the application was deemed “ineligible”.
2. Qualified applications were sent to PGCEDC supervisor for final review and forwarded to FSC First for review of submitted documents and preparation of review summary (processing) for the grant review committee.
3. Reviewed files were submitted to the Grant Review Committee
4. Grant Review Committee (6-7 independent decision makers) would then meet each Friday following successful underwriting to discuss pre-qualified applications submitted for review.
5. Grant Review Committee deliberated between 20-30 applications each session for an estimated 8 hours. The grant processing team (FSC) provided a presentation to the Grant Review committee members and addressed and questions during the discussion.
6. Grant Review committee members would cast a majority vote for approvals/denials and amount of funding per grantee.



COVID-19 **BUSINESS** **RELIEF** **INITIATIVE**

TOP REASONS FOR **INELIGIBILITY/DECLINE**

- **123 (58%) Incomplete Application - Missing Documents**
- **63 (20%) Ineligible - Business not in operating since 2018**
- **31 (10%) Ineligible - Business has no full-time employees***
- **22 (10%) Ineligible - Not in Good Standing/Forfeiture**
- **18 (7%) Ineligible - Non Profit organization**
- **11 (4%) Ongoing Business Concerns (Pre-Covid)**

*Prior to May 2020, businesses with no full-time employees were not eligible for funding. After expanding the qualification criteria, sole proprietors with no employees and 1099s were eligible to re-apply for grant funding and were awarded funding if all eligibility was met.

BUSINESS RECOVERY INITIATIVE (BRI)

916

COMPLETE APPLICATIONS WERE RECEIVED

595

APPLICATIONS WERE APPROVED

\$19,690,500

GRANTS AWARDED

100%

DISBURSED

3,090

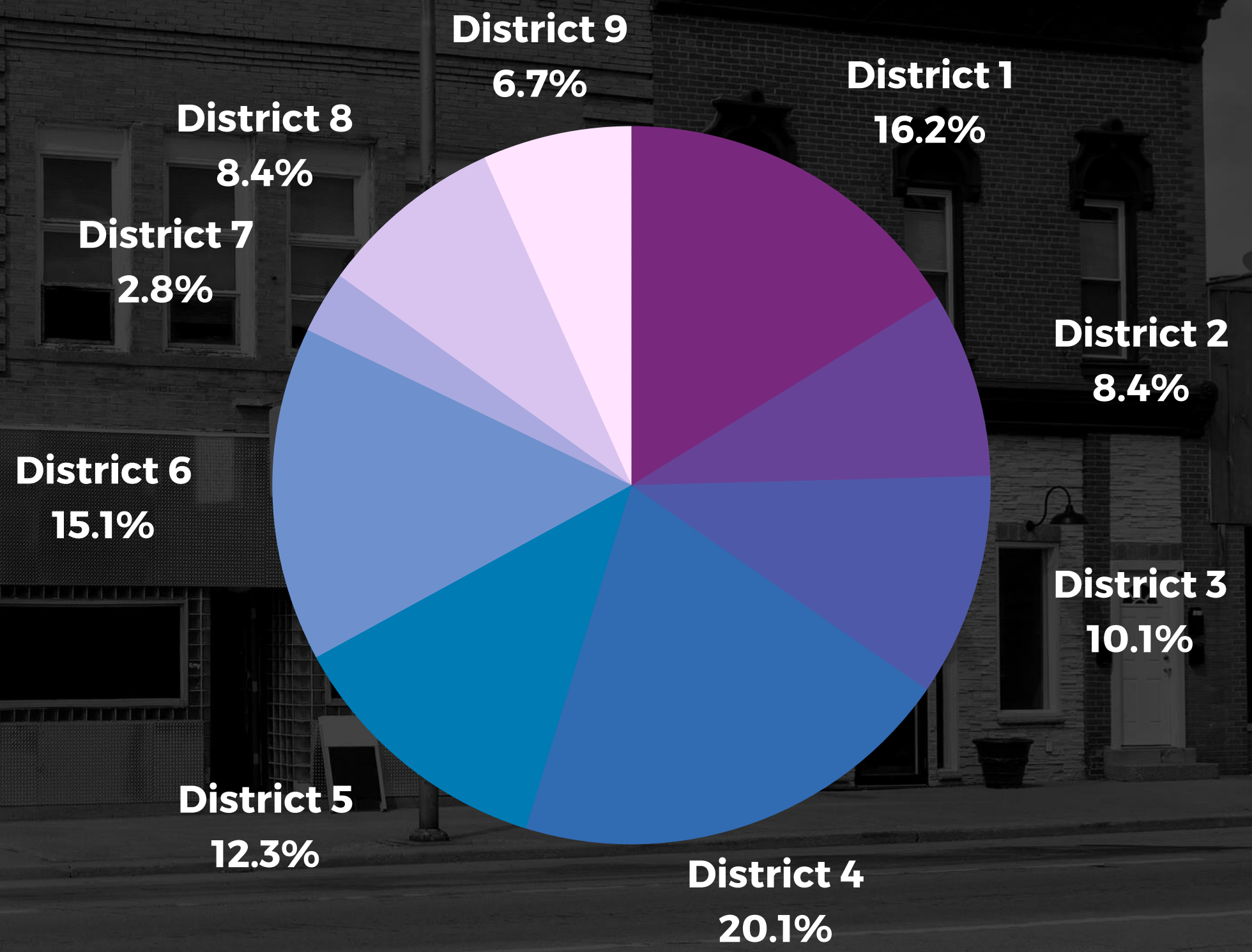
JOBS SAVED

BRI GRANT APPROVAL SUMMARY

- 78%** were Minority Owned
- 43%** were Woman Owned
- 5%** were Veteran Owned
- 6%** were Latino Owned
- 52%** were County Based
- 22%** were MBE Certified

TOP 5 INDUSTRY SECTORS

- **SERVICES** (includes beauty services, legal services, professional services etc.)
- **HEALTHCARE**
- **CONSTRUCTION**
- **RETAIL**
- **RESTAURANT**



TECHNICAL ASSISTANCE AND TRAINING PROGRAMS DEVELOPED AS A RESULT OF BRI



EMERGE STRONGER

PATHWAYS

STEP FORWARD

CAPITAL MATTERS

LEVEL UP

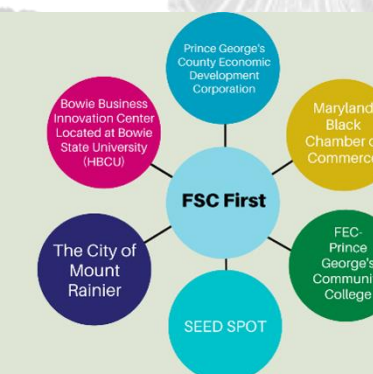
Emerge Stronger Business Recovery (ESBR) was created as a solution to the overwhelming technical assistance needs of Prince George's County Business Recovery Initiative (BRI) applicants. While immediate COVID-19 relief funding is critical to maintain small business operations, technical assistance is vital to improve short-term recovery odds and post-pandemic resilience.

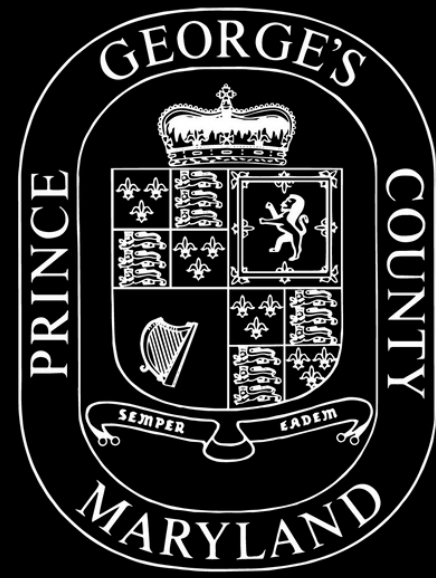
A dynamic series of programs that take a deep dive into important economic development and business topics dedicated to growing our local business eco-system.

Designed to assist women-owned businesses in getting the right connections in order to accelerate business growth. The Step Forward Initiative is limited to ten (10) women-owned businesses that not only need access to capital but are ready to commit to a six-month program designed to serve the need and challenges of their established businesses

Allowed businesses to gain access to tips and strategies to convert financing needs into a successful loan application, and to gain access to complimentary counseling and technical assistance. In collaboration with the Prince George's County Economic Development Program (PGCEDC), through this program, FSC's aim was to level the playing field for companies who are committed to operating a sustainable business in Prince George's County. Participation in the seminar series gave attendees access to subject matter experts who were open and willing to help businesses and their financing needs.

FSC First has assembled an Ecosystem of partners to create a program that provides small and minority businesses with access to capital, training and mentorship to elevate opportunity and accelerate post-pandemic recovery. By accessing practical, affordable tools and recovery assistance, entrepreneurs can level up and achieve without limits.





COVID-19 CHILD CARE PROVIDER RECOVERY PROGRAM

The **Prince George's County Child Care Provider Recovery Program** was a **\$2 million grant** that provided funding to child care centers that had to close their doors due to the COVID-19 pandemic, lack of revenue and newly established state and local health and safety guidelines. **\$1.4 million** was targeted to licensed child care centers. **\$600,000** was targeted to registered family child care homes to help these centers to reopen.

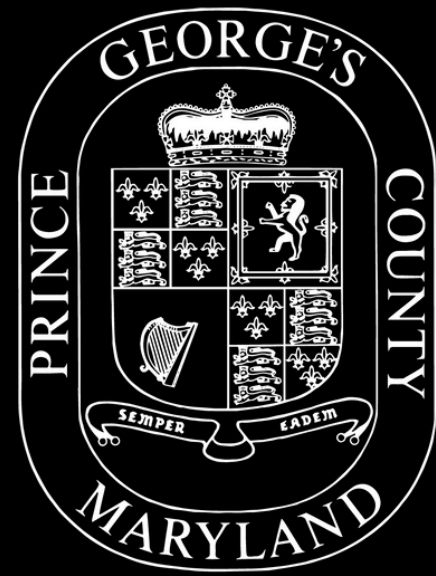
Eligible child care providers received a grant up to **\$20,000 for licensed child care centers** and up to **\$3,000 for registered family child care homes**.

The program ran from:

September 4, 2020 - September 18, 2020

November 22, 2020 - December 11, 2020 *

*The Prince George's County Childcare Recovery Program Eligibility was extended to include centers that remained open or re-opened before the previously mentioned June 1st date.



COVID-19 CHILD CARE PROVIDER RECOVERY PROGRAM

ELIGIBILITY REQUIREMENTS

ELIGIBILITY:

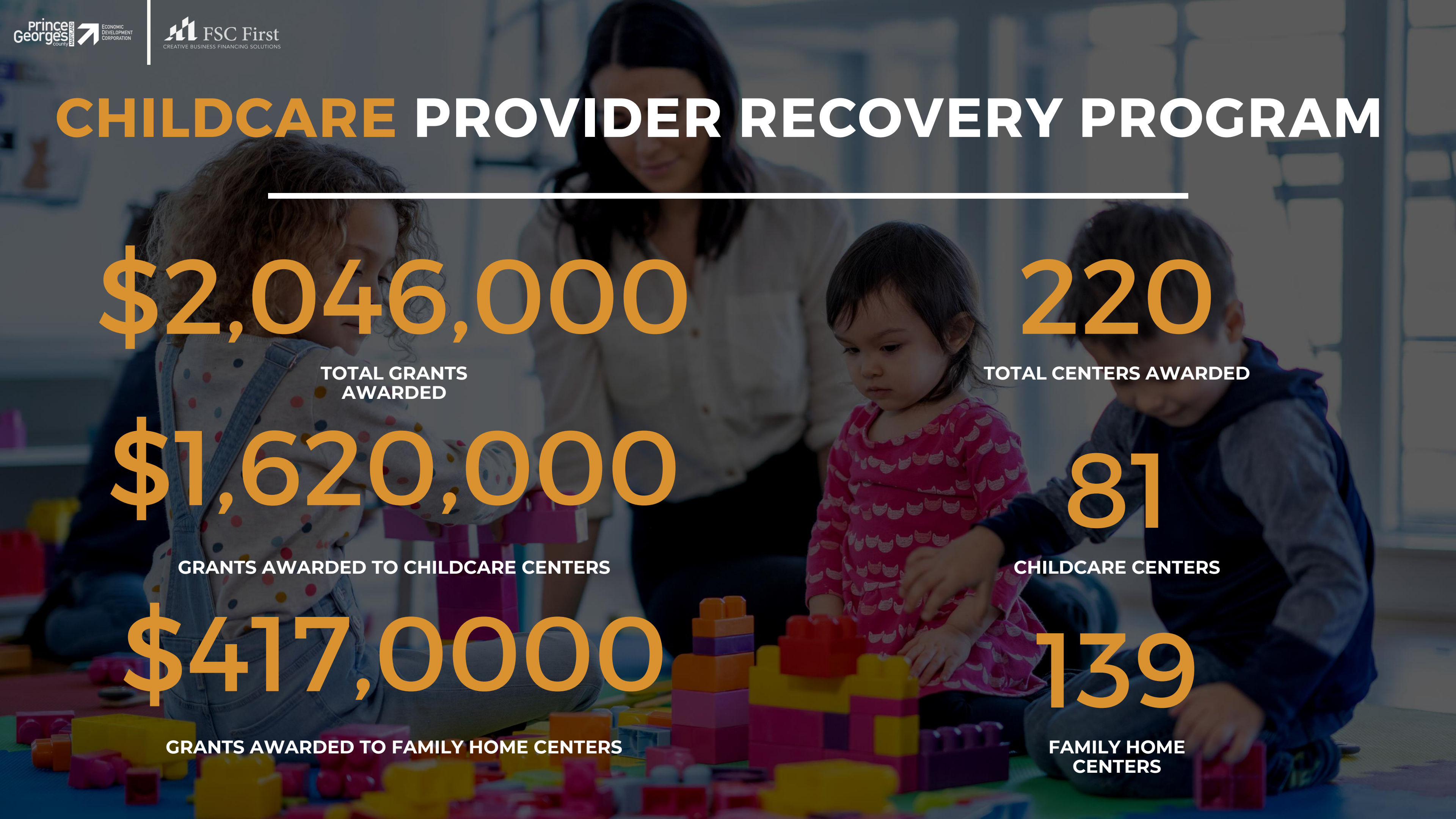
- Have a center that is currently closed or have recently reopened after June 1, 2020; Centers that remained open are now eligible to apply. (Criteria Modified 11.23.2020)
- Have a licensed child care center or registered family child care or large family child care home located in the County;
- Must be in “good standing” with the State of Maryland;
- Provide child care to children from birth to the age of five;
- Have incurred financial losses caused directly or indirectly by the COVID-19 public health emergency;
- Not be in bankruptcy or litigation
- Have not received funds/support from other county COVID-19 recovery business relief programs;

REQUIRED DOCUMENTS:

- Complete Online Application
- A copy of your Maryland State Department of Education (MSDE) License
- Evidence of Good Standing (Screenshot/Photo will be accepted)
- Copy of Voided Check

TOP REASONS FOR INELIGIBILITY/DECLINE

- **Application Submitted Past Deadline- 44%**
- **Did not Accept Agreement - 36%**
- **Not In Good Standing - 8%**
- **Missing Documents - 8%**
- **Duplicate Application - 4%**



CHILDCARE PROVIDER RECOVERY PROGRAM

\$2,046,000

TOTAL GRANTS
AWARDED

220

TOTAL CENTERS AWARDED

\$1,620,000

GRANTS AWARDED TO CHILDCARE CENTERS

81

CHILDCARE CENTERS

\$417,000

GRANTS AWARDED TO FAMILY HOME CENTERS

139

FAMILY HOME
CENTERS

CHILDCARE PROVIDER RECOVERY PROGRAM

220

TOTAL CENTERS AWARDED

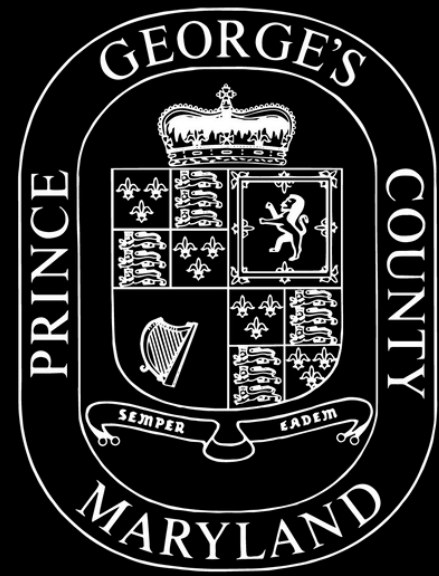
81

CHILDCARE CENTERS

139

FAMILY HOME CENTERS

- 60%** (185) were Minority Owned
- 76%** (168) were Woman Owned
- 2%** (5) were Veteran Owned
- 3%** (7) were Latino Owned
- 26%** (58) were County Based
- 57%** (127) were Black Owned



COVID-19 RESTAURANT RESILIENCY FUND



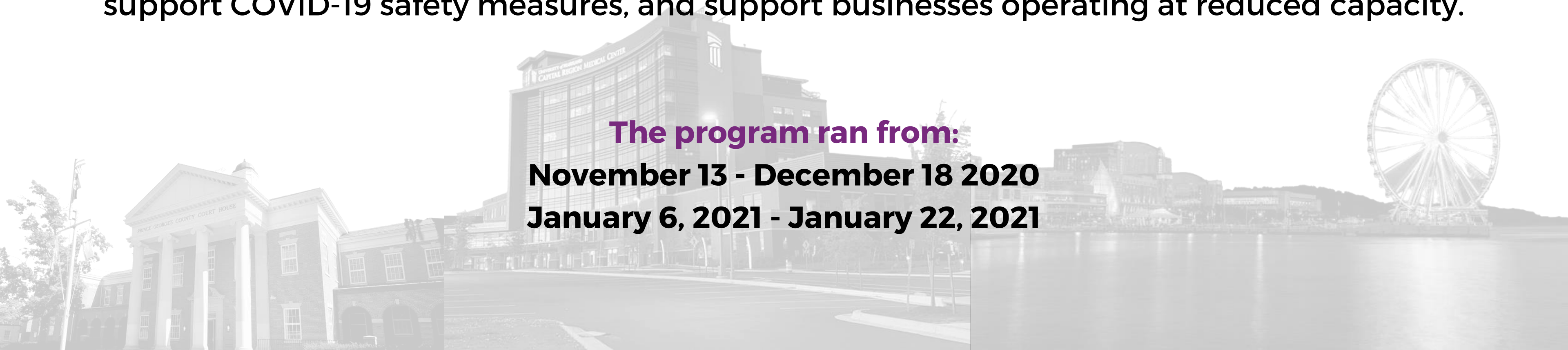
The **Prince George's County Restaurant Resiliency Program** was a **\$11 million grant** that assisted restaurants and food service establishments that were adversely affected by the COVID-19 crisis.

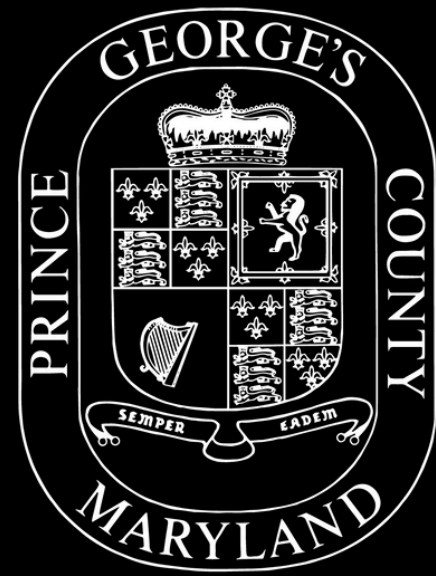
The **p**rogram provided grants up to **\$25,000** to Prince George's County-based restaurants and food establishments to promote long-term sustainability and resiliency of businesses operations, support COVID-19 safety measures, and support businesses operating at reduced capacity.

The program ran from:

November 13 - December 18 2020

January 6, 2021 - January 22, 2021





COVID-19 RESTAURANT RESILIENCY FUND

ELIGIBILITY REQUIREMENTS

ELIGIBILITY:

- Physical location must be in Prince George's County
- Open to Food Trucks, catering establishments, farm stands licensed in Prince George's County (convenience stores not eligible)
- Must be in "good standing" with the State of Maryland
- Not be in bankruptcy or litigation
- Have incurred financial losses caused directly or indirectly by the COVID-19 public health emergency
- Must be a for-profit entity. All business formations including corporations, partnerships, cooperatives (co-ops), and sole proprietors eligible.
- Recipients of the County's COVID-19 Business Relief Fund, Legacy Fund, and municipal grant programs are eligible to apply
- Restaurants currently closed must commit to reopening within 30 days of receipt of funds
- Franchises independently owned and operated
- The primary function of the business must be food service

REQUIRED DOCUMENTS:

- Complete online application
- Evidence of Good Standing (Screenshot/Photo will be accepted)
- Food Service License/Permit
- Copy of Voided Check
- Articles of Incorporation/Organization/Formation

TOP REASONS FOR INELIGIBILITY/DECLINE

*Encompasses both (Restaurant Resiliency and Restaurant Assistance)

- **Missing Document - 50%**
- **Requested Additional Information not Received - 17%**
- **Application Incomplete - 5%**
- **Incorrect Industry type - 3%**
- **Business Not Located in County - 1%**
- **Food Permit Has Not Been Issued - 1%**

RESTAURANT RESILIENCY FUND

\$11,424,000

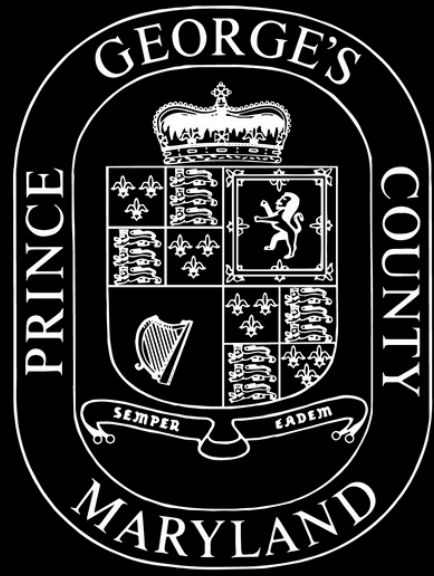
TOTAL GRANTS APPROVED

511

FOOD SERVICES PROVIDERS

- 76%** were Minority Owned | \$8.62 Million
- 29%** were Woman Owned | \$3.34 Million
- 10%** were Latino Owned | \$1.13 Million
- 30%** were Black Owned | \$3.35 Million
- 28%** were Asian Owned | \$3.12 Million

Food Service providers includes Fine Dining, Fast Food, Fast Casual, Casual Dining, Café, Buffet, Catering, and Food Trucks



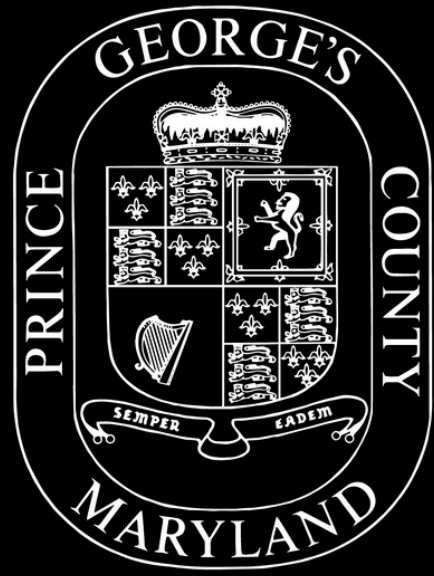
COVID-19 RESTAURANT ASSISTANCE GRANT

Through the Maryland Relief Act of 2021, an appropriation of funds were made available to assist restaurants and food service establishments that have been adversely affected by the COVID-19 crisis.

The **Prince George's County Restaurant Assistance Grant** was a **\$3.2 million program** that provided **grants of \$12,000** to Prince George's County-based restaurants and food establishments to promote and support long-term sustainability, resiliency of businesses operations, COVID-19 safety measures, and businesses operating at reduced capacity.

Priority was given to applicants who had not **previously received relief funding** through the Maryland Department of Commerce (MEDAAF and COVID-19 Small Business Emergency Loan or Grant Program).

The program ran from May 3, 2021 - May 21, 2021



COVID-19 RESTAURANT ASSISTANCE GRANT

ELIGIBILITY REQUIREMENTS

ELIGIBILITY:

- Be primarily engaged in activities that, in accordance with the North American Industrial Classification System, would be included in Code 722320 (Caterers), Code 7224 (Drinking Places (Alcoholic Beverages)), or Code 7225 (Restaurants and Other Eating Places)
- Physical location must be in Prince George's County
- Must be in "good standing" with the State of Maryland
- Not be in bankruptcy or litigation
- Demonstrate need for assistance
- Must be a for-profit entity. All business formations including corporations, partnerships, cooperatives (co-ops), and sole proprietors eligible
- Franchises independently owned and operated
- Recipients of the County's COVID-19 Business Relief Fund, Legacy Fund, municipal grant programs, and Restaurant Resiliency Fund are eligible to apply
- Restaurants currently closed must commit to reopening within 30 days of receipt of funds

REQUIRED DOCUMENTS:

- Complete online application
- Evidence of Good Standing (Screenshot/Photo will be accepted)
- Food Service License/Permit
- Copy of Voided Check
- Articles of Incorporation/Organization/Formation

TOP REASONS FOR INELIGIBILITY/DECLINE

*Encompasses both (Restaurant Resiliency and Restaurant Assistance)

- **Missing Document - 50%**
- **Requested Additional Information not Received - 17%**
- **Application Incomplete - 5%**
- **Incorrect Industry type - 3%**
- **Business Not Located in County - 1%**
- **Food Permit Has Not Been Issued - 1%**

RESTAURANT ASSISTANCE GRANT

\$3,204,000

TOTAL GRANTS APPROVED

267

FOOD SERVICES PROVIDERS

76% (202) were Minority Owned | \$2.42 Million

29% (83) were Woman Owned | \$996,000

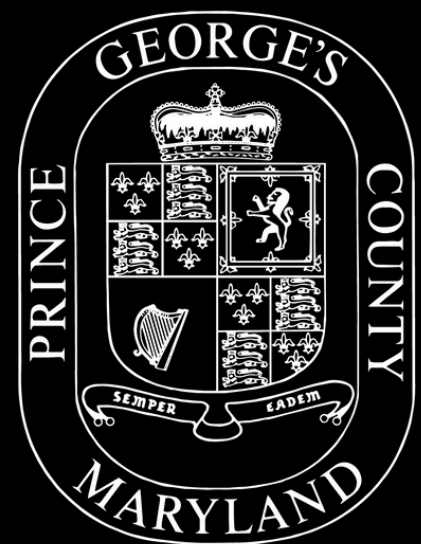
10% (27) were Latino Owned | \$324,000

30% (77) were Black Owned | \$924,000

28% (84) were Asian Owned | \$1.01 Million

3% (7) were Veteran Owned | \$84,000

Food Service providers includes Fine Dining, Fast Food, Fast Casual, Casual Dining, Café, Buffet, Catering, and Food Trucks



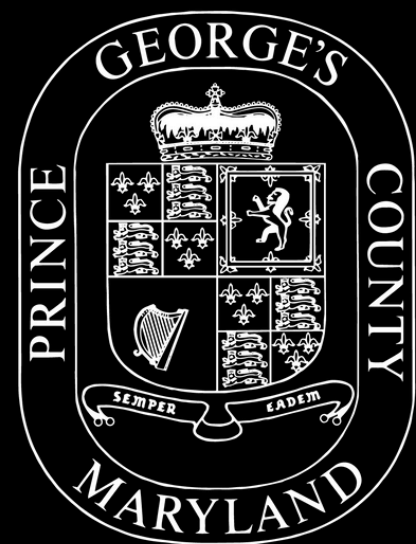
COVID-19 PERSONAL SERVICES E-BUSINESS GRANT



As a result of the **Relief Act of 2021**, an appropriation of funds was made available to the **Maryland Economic Development Assistance Authority and Fund (“MEDAAF”)** to be used to provide grants to businesses and assist in setting up an online sales framework.

The **Department of Commerce** awarded these funds to Prince George’s County for distribution via the **Prince George's County Personal Services E-Business Grant(PSEBG)**. PSEBG was a \$735,000 program that provided grants of \$5,000 to Prince George’s County-based personal services businesses to support increased foot traffic to brick-and-mortar establishments, improvements to point of sale technology and cross channel functionality.

The program ran from
June 1, 2021 - June 18, 2021
October 25, 2021 - November 8, 2021



COVID-19 PERSONAL SERVICES E-BUSINESS GRANT

ELIGIBILITY REQUIREMENTS

ELIGIBILITY:

- BUSINESS must be in eligible business sector (personal services)
- Have been established prior to March 9, 2020
- Be registered and in good standing with Maryland SDAT
- Applicants that did not receive a COVID-19 Business Relief Grant or Loan will be prioritized over applicants that received a COVID-19 Business Relief Grant or Loan from the Maryland Department of Commerce
- Currently be in operation
- Physical location must be in Prince George's County
- Not have more than 20 total employees excluding the owner. Number of employees will include contracted employees (i.e- 1099)

TOP REASONS FOR INELIGIBILITY/DECLINE

- **Ineligible Industry Sector - 63%**
- **Low to no revenue reported - 16%**
- **Start-up Business - 14%**

ELIGIBLE PERSONAL CARE BUSINESSES:

Personal Care Services and Personal Services.

This industry comprises establishments primarily engaged in providing personal services and personal care services with an NAICS prefixes code of 8121, 8122, 8123, 81210, 541940, and 812930.

Examples:

- Consumer buying services, Beauty Salons, Barber Shops, Nail Salons, Make-Up Artist/Services, Online Travel Agency, Wedding planning services, Personal fitness training services.

Ineligible Services Include:

- Bail bonding or bondsperson services, Shoeshine services, Coin-operated personal services machine (e.g., blood pressure, locker, photographic, scale, shoeshine) concession operators, Social escort services

PERSONAL SERVICES **E-BUSINESS** GRANT

\$735,000

TOTAL GRANTS APPROVED

148

BUSINESSES AWARDED

93% (136) were Minority Owned | \$680,000

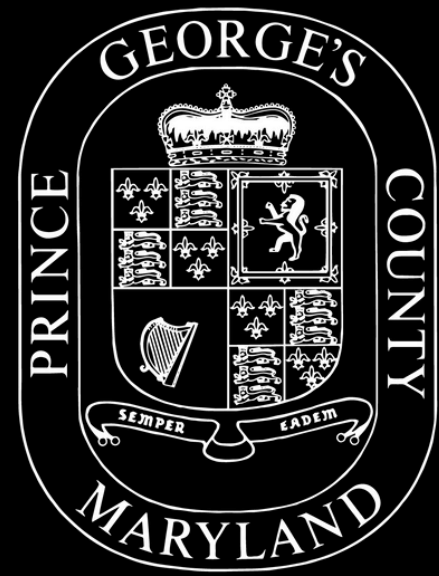
76% (112) were Woman Owned | \$560,000

7% (7) were Latino Owned | \$53,000

78% (115) were Black Owned | \$575,000

3% (5) were Asian Owned | \$25,000

Stats include Part I and Part II of Program Funding



COVID-19 BUSINESS RELIEF

PAID MARKETING EFFORTS

Business Recovery Initiative *"Emerge Stronger"*

Radio/Streaming	\$10,150
Radio/ Streaming (En Espanol)	\$8,500
Television	\$7000
Website Support	\$826
TOTAL	\$26,476

Restaurant Assistance Grant

Social Media	\$1750
Radio/Streaming	\$7500
Radio/ Streaming (En Espanol)	\$6,000
Television	\$23,371
TOTAL	\$38,621

E-Business Grant

Social Media	\$10,150
Radio/Streaming	\$8,500
TOTAL	\$16,054



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