



# COVID-19 Relief Main Street Jump-Start Program Guidelines

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Greensburg Community Development Corporation

## A. ABOUT GCDC

Founded in 1975, the Greensburg Community Development Corporation (GCDC) is a private, non-profit 501(c) 3 organization created to promote the development of downtown Greensburg. Then called “Go Greensburg”, the organization worked to increase the level of citizenship involvement in the redevelopment of the City. For nearly 50 years, we have obtained dilapidated properties for redevelopment, secured land for new structures, and helped to attract new businesses to the City of Greensburg. We’ve created several grant programs for small business owners and property owners and helped to implement a tax abatement program to incentivize development and redevelopment in the City. Our mission to assist the City of Greensburg, businesses, institutions, and organizations in the development and implementation of plans and programs encompassing total community development, beginning in the core area and focused within the geographical boundaries of the City.

## B. OVERVIEW

On Friday, July 3, 2020 the Greensburg Community Development Corporation (GCDC) was awarded a \$150,000 grant from the Richard King Mellon Foundation as part of The Foundation’s COVID-19 Economic Impact and Recovery Funding Initiative. With this funding, the GCDC has created the COVID-19 Relief Main Street Jump-Start Program, which will subsidize costs associated with five (5) essential business services for small business owners who have been negatively impacted by COVID-19. Eligible businesses may apply for technical assistance in one or more of the following five areas:

1. Marketing/Advertising Services
2. Accounting/Financial Services
3. Legal Services
4. Human Resource (HR) Services
5. Information Technology (IT) Services

The cap on assistance is \$10,000 per business. Applicants may request assistance for one or more of the categories listed above in any combination totaling no more than \$10,000. For example, an applicant may request \$5,000 to assist with marketing/advertising services and \$5,000 to assist with legal services, totaling \$10,000. Further details are explained in section **J – Award Process**.

## **C. ELIGIBILITY**

1. Business must be physically located within the City of Greensburg boundaries.
2. Business must demonstrate that it experienced financial losses due to the COVID-19 pandemic. (i.e. financial statements such as profit and loss)
3. Business must provide evidence of viability before crisis. (i.e. Annual Financial Statements)
4. Business must have 50 or fewer employees.

## **D. INELIGIBLE BUSINESSES**

1. Businesses that are not physically located within the City of Greensburg boundaries (i.e. South Greensburg, Southwest Greensburg, Hempfield Township, etc.)
2. Businesses with more than 50 employees
3. Businesses who have NOT experienced financial losses due to COVID-19
4. Non-profits, churches, and other religious institutions
5. Schools, universities, and other educational institutions
6. Real estate developers
7. Businesses providing assistance in the form of lobbying or other political activities

## **E. CAP ON FINANCIAL ASSISTANCE**

The cap on assistance is \$10,000 per business. The total award will be determined by the Main Street Jump-Start Program Review Committee based on business need and number of applicants.

## **F. ELIGIBLE EXPENSES**

The GCDC has identified five essential business services that will be beneficial to struggling business owners and aid in COVID-19 recovery. Eligible expenses are those that fall under one of these essential business service categories. However, eligible expenses are not limited to the examples given below. If you have any questions regarding the eligibility of any expense, please contact the GCDC.

### **1. Marketing/Advertising Services**

- Creating a new marketing plan or update current plan to relay various channels that customers can support the business (in-store, curbside, ecommerce, etc.)
- Print material, signage/display, etc.
- Creating email and direct mail campaigns
- Creating and/or leveraging social media platforms (Facebook, LinkedIn, Instagram, etc.)
- Creating and/or updating website content

## **2. Accounting/Financial Services**

### **Examples:**

- Paycheck Protection Loan forgiveness assistance
- General tax preparation assistance
- Maintain proper bookkeeping and have basic knowledge of business finances
- Assistance with payroll services

## **3. Legal Services**

### **Examples:**

- Assistance with legal needs arising from the COVID-19 pandemic
- Staying legally compliant during and post-COVID-19
- Insurance
- Contracts

## **4. Human Resource Services**

### **Examples:**

- Updating health care/wellness protocol/benefits in the workplace
- Implementing return to work policies and procedures
- Assistance with hiring and maintaining employees
- Providing on-site or web-based HR trainings

## **5. Information Technology (IT) Services**

### **Examples:**

- Upgrades to hardware and infrastructure
- Running business remotely: document sharing, virtual meetings, etc.
- E-commerce Support: Selling, ordering, payments, fulfillment, logistics
- Execute on aforementioned Marketing/Communications Services
- Learning how to be better protected from threats of cybersecurity

## **G. INELIGIBLE EXPENSES**

1. Rent/Mortgage;
2. Utilities (i.e. oil, gas, electric, water/sewer, internet, phone); and
3. Supplies (Needed for day-to-day operations, including COVID-19 prevention supplies, i.e. masks, gloves, etc.)

## **H. REQUIRED DOCUMENTATION**

1. A narrative including:
  - a. A brief description of how the business experienced disruption due to the COVID-19 health and economic crisis;
  - b. Amount of financial assistance requested (Must correspond with **FORM A**); and
  - c. A brief description for how the funds will be used to finance the business operations.

2. Business's most recently filed tax return
  - a. If a 2019 federal tax return has not yet been completed, you must submit a copy of the business's 2018 federal tax return OR an internally prepared profit and loss statement for 2019.
3. Profit and loss statement for January – June 2019;
4. Profit and loss statement for January – June 2020;
5. 2020 Year-to-Date Balance Sheet/Income Statement
6. List of number of people employed prior to March 13, 2020;
7. List of number of people currently employed;
8. Monthly budget or financial projections for the period July 1 – December 30, 2020;
9. Completed **FORM A** – Financial Assistance Requested
10. Completed **FORM B** – Other Forms of Assistance Already Received
11. Any additional documentation which demonstrates financial loss due to COVID-19.

*\*\*\* If you have questions or need assistance with any of the above mentioned documents, please contact us at 724-689-0040 or [GCDC@thinkgreensburg.com](mailto:GCDC@thinkgreensburg.com). We are here to help and will work with you! Even if you do not have some of the information listed above, we encourage you to still apply, as we will contact you should we need any further information.*

## **I. REVIEW AND SELECTION PROCESS**

All applications will be reviewed and ranked by the Main Street Jump-Start Program Review Committee. Preference will be given to smaller enterprises as well as those who were unable to secure funding from state and federal sources, including CARES Act funding

## **J. AWARD PROCESS**

Once approved for funding, the GCDC will provide business owners with a list of Certified Local Partners that pertain to each essential business service category. Business owners may then choose a consultant from that list, with or without guidance from the GCDC. For example, if business is in need of marketing/advertising assistance, they may choose to utilize a marketing agency from our

list of Certified Local Partners. If a business is in need of accounting/financial assistance, they may choose to utilize an accounting firm from that same list.

Please understand that no formal check will be awarded to those who are approved for funding. Our Certified Local Partners will bill GCDC for all services provided. GCDC will simply be subsidizing the cost of essential business services up to \$10,000 per business.

If a small business prefers to use a consultant that is not on the list of Certified Local Partners, the GCDC will evaluate each consultant choice on a case-by-case basis. Our Certified Local Partners are simply those we have worked with over the years and with whom we have already established professional relationships. This will allow the GCDC to quickly and efficiently implement the Main Street Jump Start Program.

## **K. IMPORTANT DETAILS**

- Submission of an application does not guarantee you will receive funds, or the full amount requested. Funding will be distributed based on business need and number of applicants.
- Applications should be submitted through the Main Street Jump-Start Program portal at [www.thinkgreensburg.com/main-street-jump-start-program/](http://www.thinkgreensburg.com/main-street-jump-start-program/). The application portal will open Monday, August 10 and close Friday, August 21 at 11:59 pm.
- Any questions regarding the Main Street Jump Start Program can be directed to Ashley Kertes, Executive Director at (724) 689-0040 or [GCDC@thinkgreensburg.com](mailto:GCDC@thinkgreensburg.com)
- To receive the latest updates regarding the Main Street Jump-Start Program, you may sign up for our email notification list at [www.thinkgreensburg.com/main-street-jump-start-program/](http://www.thinkgreensburg.com/main-street-jump-start-program/).