

## **City of Port Jervis Microenterprise Grant Program Application Package**

From February 22, 2016 through March 11, 2016, on behalf of the City of Port Jervis, the Port Jervis Community Development Agency (PJCD) is accepting applications for participation in a project designed to assist and support ten Port Jervis microenterprises with education and funding. In this case, a microenterprise is defined as a business with five (5) or fewer employees (by head count) including the owner. Of the ten businesses, five will be new start-ups (either not yet opened or opened within the last six-months) and the other five will have been active businesses for over six-months. All businesses must be located within the Port Jervis city limits.

Supported with \$200,000 in grant funds from the New York State Community Development Block Grant (CDBG) Program, participants will progress through a multi-stage process. All initial applications will be scored and reviewed. The strongest candidates will be interviewed, credit reports will be pulled, and 10 final applicants will be offered the opportunity to participate in a publically offered 10-week, 20-session SCORE Entrepreneurial Success Program (ESP). The ESP course will run from April 5, 2016 through June 9, 2016, Tuesdays and Thursdays from 6 p.m. - 9 p.m. at the Port Jervis Youth/Community Center at 134 Pike St., Port Jervis. At the end of the course, applicants will have a fully vetted, ready to activate business plan which will include financial and marketing plans. The plan's activation will include the scheduled disbursement of funds.

Program participants must either 1) be a resident of Port Jervis and start/have their business in Port Jervis, or 2) in the case of a resident outside the City of Port Jervis, must locate their business in Port Jervis. As this is a NYS CDBG program, in all instances, the principal will either be a Low-to-Moderate (LMI) person or will agree to hire at least one full-time equivalent LMI City of Port Jervis resident (see following income chart). All persons claiming LMI status must provide proof of income by way of tax returns and adjusted gross income. All businesses must adhere to all building and zoning requirements. Home-based businesses are eligible and will be guided by U.S. Internal Revenue Service Small Business Guidelines.

This microenterprise program funding is structured as follows:

Grants of a minimum of \$5,000 to a maximum of \$35,000 per participating business will be accompanied by a required overall project 10% participant cash match. The first cash cost to all final participants will be the \$297.00 SCORE ESP course fee.

Optionally, PJCD loans from \$1,500 to \$10,500 will also be available.

In the instance the project is composed of only a grant and cash match, the breakout will be 90% grant and 10% cash match. In instances where the final financials include a grant and cash match and optional loan, the breakout will follow a 60% grant, 10% participant cash match and 30% optional loan sequence.

Low-to-Moderate income persons, minority, women, veterans and persons with special needs are encouraged to apply. Applicants with damaged credit may supply a letter of explanation that will be taken into consideration. To support ongoing required CDBG documentation, final program participants will be required to submit regular tracking and progress reports to the PJCD. Grants for fully completed projects, will not require repayment. Projects that are not completed per mutually agreed upon conditions will be required to repay utilized grant funds.

To apply for this program, the application and Family Income Form must be submitted to the PJCD no later than Friday, March 11, 2016. You may use additional pages and attach documents to complete answers. Online applications are available on the <http://www.portjervisny.org/city-resources/applicationsforms/> page. Paper applications are available at the Port Jervis City Clerk's office. Please email questions to [PJCDA@frontiernet.net](mailto:PJCDA@frontiernet.net) (preference) or call 845-858-4024.

City of Port Jervis Microenterprise Program - Initial Application

Full package to arrive at the Port Jervis Community Development Agency, 134 Pike St., 2nd Floor, P.O. Box 1002, Port Jervis, NY 12771 via mail, in person or email: [PJCDA@Frontiernet.net](mailto:PJCDA@Frontiernet.net) no later than 11:59 p.m. on **March 11, 2016**. All information provided is considered confidential. For additional information email: [PJCDA@frontiernet.net](mailto:PJCDA@frontiernet.net) (preference) or call 845-858-4024.

Applicant Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

Tel/Cell: \_\_\_\_\_

Email: \_\_\_\_\_

As this is a NYS Community Development Block Grant designed to benefit Low-to-Moderate income (LMI) residents, please complete the enclosed City of Port Jervis Family Income Form.

For those applicants not already in business: Tell us about yourself and your project. Add additional pages and information to answer and expand upon the questions to give a full picture of your project.

Begin with: What is your business idea?

Have you ever had a business of your own, or have you ever worked in a business a family member owned?

What excites you about your idea? Why do you want to have this business?

What experience if any do you have in this area?

Who will be involved with the project? (Attach resumes/information of each person involved. Additionally, please identify any veterans, women, minority or persons with special needs involved with this project.)

When did you start thinking about this idea? Have you done any research already? If so where and how much?

Where would you locate your business, in your home or in an outside location? What type?

Who do you think would buy your product or service and where are they located?

What materials or equipment might you need to start? Do you have any all ready?

How much money do you think you might need to start your business?

Would you work on this business full or part-time?

What was your most difficult life experience and how have things turned out?

Add any additional information you feel will highlight your application.

For businesses already begun:

In addition to the items above, please provide your business contact information and service/product sector.

Including yourself, how many people work in your business and are they full or part-time?

Describe your market area. Add any additional information you feel will highlight your application.

In addition to the information requested above, please sign the Certification below and include the following documents:

Proof of residency – Example: copy of mortgage bill with address, lease, utility bills, driver's license

All applicants must supply your most recent tax return with adjusted gross income.

For Businesses already established provide a copy of your DBA or corporate paperwork with date of establishment and legal business address.

Certification: The signer(s) also authorizes the Port Jervis community Development Agency (PJCDA) to obtain consumer and/or business credit reports including inquiries to the Internal Revenue Service (IRS) of the Franchise Tax Board, in their names as individuals at any time. The signer(s) further agrees to notify PJCDA promptly of any material change in any such information. If the business is a corporation or partnership, all owners/principals listed as such in this application must sign below and include their title. All Owner and/or Applicants must be identified. Use additional copies of this page if necessary and number each person's entry.

Business Name (if established) \_\_\_\_\_

Business Address (if established) \_\_\_\_\_

DUNS number (if applicable) \_\_\_\_\_ Total number of owners/applicants \_\_\_\_\_

# 1 - Print Name of Owner/Applicant \_\_\_\_\_

Address of Owner/Applicant \_\_\_\_\_

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Signature \_\_\_\_\_ Date of Birth \_\_\_\_\_ Social Security # \_\_\_\_\_

Name of Co-Owner/Co-Applicant \_\_\_\_\_

# 2 - Print Name of Owner/Applicant \_\_\_\_\_

Address of Owner/Applicant \_\_\_\_\_

Signature \_\_\_\_\_ Date of Birth \_\_\_\_\_ Social Security # \_\_\_\_\_

Note: All information contained in this application is treated as proprietary and held in the strictest confidence in accordance with the U.S. Federal Privacy Act.

**FAMILY INCOME FORM**

The employment position for which you are applying has been made available with financial assistance from City of Port Jervis \_\_\_\_\_ (Name of Community) using Federal Community Development Block Grant Funding.

As a result, the employer is required to obtain the following information:

Name: \_\_\_\_\_ Job Title: \_\_\_\_\_

Address: \_\_\_\_\_

**INSTRUCTIONS**

Determine your family size by counting yourself and each family member who currently resides with you within the same housing unit. A family member is a person who is related to you by birth, marriage, or adoption. Circle the appropriate family size below. Next, total the income from all sources received during the last calendar year (January-December) by yourself and each member of your family who currently resides with you. Income includes wages, salaries, tips, business income, interest, dividends, the taxable portion of pensions and annuities, IRA distributions, rents, royalties, partnerships, unemployment compensation, and social security; less alimony paid and unreimbursed employee business expenses calculated consistent with IRS Form 2106. Compare this total to the figure listed for the circled family size and indicate whether it is above or below the listed figure by checking the appropriate box.

**My Family Income is (check one)**

Family Size (Circle)	<30% Median	30-50% Median		50-80% Median		>80% Median
1	\$17,500	\$17,500	\$29,100	\$29,100	\$44,750	\$44,750
2	\$20,000	\$20,000	\$33,250	\$33,250	\$51,150	\$51,150
3	\$22,500	\$22,500	\$37,400	\$37,400	\$57,550	\$57,550
4	\$24,950	\$24,950	\$41,550	\$41,550	\$63,900	\$63,900
5	\$27,910	\$27,190	\$44,900	\$44,900	\$69,050	\$69,050
6	\$31,970	\$31,970	\$48,200	\$48,200	\$74,150	\$74,150
7	\$36,030	\$36,030	\$51,550	\$51,550	\$79,250	\$79,250
8	\$40,090	\$40,090	\$54,850	\$54,850	\$84,350	\$84,350

9 or more \_\_\_\_\_ Actual Income \$ \_\_\_\_\_

- Race:  White  Black/African American  Asian  American Indian/Alaskan Native  
 Native Hawaiian/Other Pacific Islander  American Indian/Alaskan Native and White  Asian and White  
 Black/African American and White  American Indian/Alaskan Native and Black/African American  
 Other Multi-Racial  Hispanic\*

**Ethnicity**

\* Hispanic - HUD has designated Hispanic as an ethnic group. A person should be identified as both a member of a racial group and an ethnic group when this ethnic group is selected

- Female Head of Household  Elderly Persons  Disabled Persons

Currently Employed? Yes or No (circle)

The information provided herein will be confidential and will only be used to provide statistical data required under the Community Development Block Grant program. It is subject to verification pursuant to the rules and regulations of the Office of Community Renewal and the U.S. Department of Housing and Urban Development.

I certify that the information provided herein is true to the best of my knowledge.

Signature \_\_\_\_\_

Date \_\_\_\_\_