Program and Application Guide

Revised 09.29.22



NY STATE SEED FUNDING APPLICATION PORTAL POWERED BY LENDISTRY



Program Overview

The **New York State Seed Funding Grant Program** (the "Program") was created to provide assistance to early-stage small businesses to succeed in a recovering New York State economy.

Eligible Applicants must provide evidence, acceptable to New York State that the Eligible Applicant is operational and meets the program requirements.

As part of the application each micro-business, small business, or forprofit arts and cultural organization including independent arts contractors shall provide sufficient documentation in a manner prescribed by Empire State Development (ESD) to demonstrate program qualification. Only one grant per business EIN or SSN allowed.

Due to a limited amount of funding and the high volume of requests expected, business type, geography and industry may factor into ability to receive a grant.



Definitions

"Small business" shall mean a business which is resident in New York State, independently owned and operated, not dominant in its field, and employs one hundred or less persons, was started on September 1, 2018 or later and has been operational for a minimum of six months prior to application with gross receipts that do not exceed \$1,000,000 per annum.

"**Micro-business**" shall mean a small business which is resident in New York State, independently owned and operated, not dominant in its field, and employs ten or less persons.

"For-profit independent arts and cultural organization" shall mean a small or medium sized private for-profit, independently operated liveperformance venue, promoter, production company, or other performance related small business, including independent arts contractors, located in New York State negatively impacted by COVID-19 health and safety protocols, and having one hundred or less full-time employees, excluding seasonal employees. "COVID-19 health and safety protocols" means any restrictions imposed on the operation of businesses by executive order 202 of 2020 issued by the governor, or any extension or subsequent executive order issued in response to the COVID-19 pandemic, or any other statute, rule, or regulation imposing restrictions on the operation of businesses in response to COVID-19.



Eligible Business Qualifications

Small businesses, Micro-businesses and For-profit independent arts and cultural organizations, including independent arts contractors submitting an application for a grant award to the Program (collectively, "Eligible Applicants") must:

- Be incorporated in New York State or licensed or registered to do business in New York State and must be resident in the State of New York;
- 2. Be a currently viable Micro-business, Small business, or For-profit arts and cultural organization including independent arts contractors that started business on September 1, 2018 or later and has been operational for at least six months before an application is submitted;
- 3. Have between five thousand dollars (\$5,000) and one million dollars (\$1,000,000) in gross receipts per annum as reflected on their most recent Federal Business Tax Return (line 1a, IRS Form 1120 or 1065; line 1 IRS Form 1040 Schedule C) or be able to demonstrate five thousand dollars (\$5,000) in business expenses for businesses that have not yet filed a Federal Business Tax Return;
- 4. Be in substantial compliance with applicable federal, state and local laws, regulations, codes and requirements;

- 5. Not owe any federal, state or local taxes, or have an approved repayment, deferral plan, or agreement with appropriate federal, state, and local taxing authorities;
- 6. Not qualify for business assistance grant programs under the federal American Rescue Plan Act of 2021 or any other available federal COVID-19 economic recovery or business assistance grant programs, including loans forgiven under the federal Paycheck Protection Program, or are unable to obtain sufficient business assistance from such federal programs.*

* Eligible Applicants may have received or been awarded the following federal assistance:

- Paycheck Protection Program loans totaling \$250,000 or less.
- Economic Injury Disaster Loan (EIDL) for COVID-19 of any size.
- COVID-19 EIDL Advance Grant of any size.
- COVID-19 EIDL Supplemental Targeted Advance Grant of any size.
- SBA Shuttered Venue Operators Grant of any size.
- Restaurant Revitalization Fund Grant of any size.
- 7. Did not qualify for business assistance under the New York State COVID-19 Pandemic Small Business Recovery Grant Program.



Grant Amounts

For firms that have already filed a Federal Tax Return for operations: Grant awards will be calculated based upon the annual amount of gross receipts as shown on their provided 2020 or 2021 business tax return.

- 1. Businesses with \$5,000 and up to \$49,999.99 in gross receipts: Award is \$5,000/business.
- 2. Businesses with \$50,000 \$99,999.99 in gross receipts: Award is \$10,000/business.
- Businesses with \$100,000 \$1,000,000 in gross receipts: Award is 10% of Gross receipts with a maximum grant amount of \$25,000/business.

Gross Receipts in 2020 or 2021	Eligible Grant Award
\$5,000 - \$49,999.99	\$5,000 per business
\$50,000 - \$99,999.99	\$10,000 per business
\$100,000 - \$1,000,000	10% of gross receipts with a maximum grant amount of \$25,000 per business.

For firms that have NOT filed a Federal Tax Return for operations thus far:

• Award is \$5,000/business.



Ineligible Businesses

- 1. All Non-Profits, Churches and other religious institutions; and
- 2. Government-owned entities or elected official offices; and
- 3. Businesses primarily engaged in political or lobbying activities; and
- 4. Landlords and passive real estate businesses.



Documentation Requirements

- 1. Applicant Certification (CLICK HERE to download)
- 2. For Proof of Gross Receipts and date of formation:
 - Most recently filed 2020 or 2021 Federal Business tax return (If business has filed a return since beginning operation).
- 3. For Proof of Business Organization (and date of formation if tax document is not available provide one (1) of the following):
 - Current Business License; or
 - Articles of Organization; or
 - Certificate of Assumed Name (DBA); or
 - NYS Certificate of Authority; or
 - Certificate of Incorporation; or
 - Proof of assignment of EIN by Internal Revenue (IRS Form CP-575); or
 - NYS municipality issued document showing authorization to operate in NYS.

- 4. For Independent Arts Contractors only^{*}, proof of business organization and past operations may also be satisfied through the submission of the following:
 - List of performance activities for the six months prior to application; and
 - Proof of those listed performances taking place by providing one of the following:
 - Copy of the executed legal contract that describes the performances with proof of payment; or
 - A 1099 for the payment of the performance/s, and a third-party affidavit describing the engagement, naming the arts contractor, and providing information on the payment of the performance; and
 - Any other documentation ESD and the grant administrator may request to verify that the contractor is operating as an independent arts contractor.

*All other requirements set forth in these Guidelines remain applicable to and for Independent Arts Contractors.



Documentation Requirements

- 5. Proof of business location in NYS any one (1) of the following documents:
 - Current lease; or
 - Current utility bill; or
 - Current business mortgage statement; or
 - Business credit card statement; or
 - Professional insurance declarations page; or
 - Payment processing statement; or
 - NYS ST-809 or ST-100 sales tax collection documentation

- Schedule of ownership: Listing of names, addresses, Social Security numbers or ITIN numbers, phone numbers, e-mails, percentage ownership, and photo ID for any owners with more than 20% ownership of business. (CLICK HERE to download)
- 7. Prior three months of bank statements for business bank account showing current activity (statements should reflect sufficient flows to demonstrate required expenses for businesses that have yet to file a tax return).
- 8. For funds distribution: W-9 and business bank account information. Business bank account required for funds distribution.
- 9. Additional documentation regarding proof of expenses may be requested as determined by the grant processing agent.



Eligible Costs

The following costs incurred between September 1st, 2018 and January 1st, 2022 shall be considered eligible for the program. These include:

- 1. Payroll costs; or
- 2. Commercial Rent or mortgage payments for NYS-based property; or
- 3. Payment of local property or school taxes associated with a small business location in NYS; or
- 4. Insurance costs; or

- 5. Utility costs; or
- 6. Costs of personal protection equipment (PPE) necessary to protect worker and consumer health and safety; or
- 7. Heating, ventilation, and air conditioning (HVAC) costs; or
- 8. Other machinery or equipment costs; or
- 9. Supplies and materials necessary for compliance with COVID-19 health and safety protocols; or
- 10. Other documented COVID-19 costs as approved by ESD.



Ineligible Uses of Funds

Grants awarded under the Program shall not be used to re-pay or pay down any portion of a loan obtained through a federal coronavirus relief package for business assistance or any New York State business assistance programs.





Tips for Applying



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Please make sure you are using a valid email address and that it is spelled correctly in the application.

 Updates and additional guidance for your application will be sent to the email address you provide. Certain email addresses cannot be recognized in Lendistry's system and may cause delays in communication regarding your application.

If you used an incorrect or invalid email address in your application, please contact our call center at (888) 585-0312, Monday through Friday (8:00 a.m.-5:00 p.m. Eastern Time), to update your information.

DO NOT submit a new application. Submitting multiple applications may be detected as potential fraud and disrupt the review process for your application.

Invalid Email Addresses

The following email addresses will not be accepted or recognized in our system:

Emails *beginning* with **info@** Example: info@mycompany.com

Emails *ending* with **@contact.com** or **@noreply.com** Example: mycompany@contact.com Example: mycompany@noreply.com



Tip #2: Prepare Your Documents in PDF Format

All required documents must be uploaded to the Portal in <u>PDF format</u> <u>only</u>. The documents must be clear, aligned straight, and contain no disruptive backgrounds when uploaded.

Important Notes for Uploading Documents:

- 1. All documents must be submitted in PDF format (Government-issued ID may be submitted as a PDF or JPEG).
- 2. File size must be under 15MB.
- The file name CANNOT contain any special characters (!@#\$%^&*()_+).
- 4. If your file is password protected, you will need to enter it in.

Don't have a scanner?

We recommend downloading and using a free mobile scanning app.

Genius Scan

Apple | <u>Click Here to Download</u> Android | <u>Click Here to Download</u>

Adobe Scan

Apple | <u>Click Here to Download</u> Android | <u>Click Here to Download</u>





Tip #3: Use Google Chrome

For the best user experience, please use Google Chrome throughout the entire application process.

Other web browsers may not support our interface and can cause errors in your application.

If you do not have Google Chrome on your device, you can download it for free at <u>https://www.google.com/chrome/</u>.

Before you begin the application, please do the following on Google Chrome:

- 1. Clear Your Cache
- 2. Use Incognito Mode
- 3. Disable Pop-Up Blocker

Clear Your Cache

Cached data is information that has been stored from a previously used website or application and is primarily used to make the browsing process faster by auto-populating your information. However, cached data may also include outdated information such as old passwords or information you have previously entered incorrectly. This can create errors in your application and may result in it being flagged for potential fraud.

Use Incognito Mode

Incognito mode allows you to enter information privately and prevents your data from being remembered or cached.

Disable Pop-Up Blocker

Our application includes multiple pop-up messages that are used to confirm the accuracy of the information you provide. You must disable the pop-up blocker on Google Chrome to see these messages.



How to Clear Your Cache

Step 1

Open a new Google Chrome window, click the three dots in the upper right corner, and then go to "**Settings**."



Step 2

Go to "Privacy and Security", and then select "Clear Browsing Data."



Step 3

Select "Clear Data."





How to Use Incognito Mode

Step 1

Click the three dots in the upper right corner of your web browser, and then select "New incognito window."

Step 2

Your browser will open a new Google Chrome window. Use incognito mode throughout the entire application process.







How to Disable Pop-Up Blocker

Step 1

Open a new Google Chrome window, click the three dots in the upper right corner, and then go to "Settings."



Step 2

Go to "Privacy and Security", and then select "Site Settings."

Settings	Q_ Search settings	
You and Google	Privacy and security	
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Privacy and security Appearance	and other site data ,	
Q Search engine	Security Safe Browsing (protection from dangerous sites) and other security settings	
Default browser On startup	호 Site Settings Controls what information altes can use and show (location, camera, pop-ups, and more)	2
Advanced 👻	Privacy Sandbox	

Step 3

Select "**Pop-up and Redirects**." Click the button so that it turns blue and the status changes from "**Blocked**" to "**Allowed**."

٩	Cookies and site data Third-party cookies are blo	sked in Incognito mode	
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The Application Process



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NY STATE SEED FUNDING

APPLICATION PORTAL POWERED BY LENDISTRY

Where to Apply

To apply for a grant, please visit the Program's website at https://www.nyseedgrant.com/.

- To start a new application, select "**Apply**" from the menu. You will be redirected to Lendistry's Application Portal (see page 20 for reference).
- You will be able to access and manage your application at any time by clicking "Lendistry's Portal."

The NYS Seed Grant Program website also contains various resources to help guide you through the entire application process. Resources include:

- Guidelines for the Program
- Program and Application Guide
- Application Certification Download
- Call Center Number and Hours
- Videos-on-Demand
- FAQ





Create a Portal Account

Before you can start a new application, you will need to create an account for Lendistry's Portal.

How to Create a Lendistry Portal Account

Step 1

Click "Apply Now" to create an account.

Step 2

Register your email address and phone number. **The email and password you register here will be your login credentials for the Portal**, so it is very important that you make note of them. **You will also need to enter a real and working mobile number in this section**.

Step 3

A **confirmation code** will be sent to you via SMS/Text, which you need in order to complete your account registration. To protect your privacy and the information you provide, you will also need a confirmation code every time you log into the Portal. Data and messaging rates may apply.





Section 1: Owner Details

Let's Discuss Owner Details for Your Business

- Legal First Name
- Legal Last Name
- Date of Birth
- Email
- Residential Address Line 1
- Residential Address Line 2
- Residential City
- Residential State
- Residential Zip Code
- Social Security (SSN) or Individual Taxpayer Identification Number (ITIN)¹
- Percentage of Ownership
- Preferred Phone Number
- Consent to Receive Auto-Dialed Calls or Text Messages²

Owner Details Bus					
	Let's discuss ow	ner de	etails for vour l	ousiness	
	We want to get to kno	w vou. Ple	ase fill out the information	below:	
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	Month V Day Year				
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	Residential City •		Residential State *		
	Residential Zip Code *		Social Security (SSN) or Individ	ual Taxpayer Identification Number	
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Terms and Conditions Platform/Website Terms of Use Privacy Policy	About Lendistry About Us		Contact Us Lendistry Call Center (888) 585-0312 Monday-Friday	Instructions Application Guide	

¹Required to make sure applicant is not on the OFAC list. ²Check the box if you would like to receive updates on your application du

²Check the box if you would like to receive updates on your application during the review process via SMS/Text.



Section 2: Business Info 1

Tell Us About Your Company

- Legal Business Name
- Doing Business As (DBA), if applicable
- Business EIN
 - If yes, enter your EIN.
- Business Address Line 1
- Business Address Line 2
- Business City
- Business State
- Business Zip Code
- Business Phone Number
- Are you a non-profit organization or for-profit business?
- Business Entity Type
- State of Formation
- Date Business Established
- Business Website URL (if applicable)

Owner Details Business Info - 1 Business Info - 2 Demographics Di	sclosure Q&A Verify Identity Bank Info Upload Docs Apply
Tell us about	your company
We want to g	ét to know you.
Legal Business Name *	Doing Business As (DBA) - (Please type N/A if not applicable) *
Does your business have an EIN? *	Business Address Line 1 (Please enter physical address of business) *
Select an option 🗸	
Business Address Line 2 (Please enter physical address of business)	Business City *
Business State *	Business Zip Code *
Business Phone Number *	Are you a non-profit organization or for-profit business? *
+1	Select an option 🗸
Business Entity Type •	State of Formation •
Select an option 🗸	Select an option
Date Business Established • Month • Day Year	Business Website URL - (Please type N/A if not applicable) *
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Save and Continue I	
Terms and Conditions About Lenderby Platform Website Terms of Use About Us Privacy Policy	Contact Us Instructions Unditity Call Center Application Guide (088) 155-012 Models-Fridar

Section 3: Business Info 2

How Can We Help You?

- Primary Use of Grant
- Amount Requested
- Have you filed a Business Tax Return since beginning operation?

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Section 4: Business Demographics

Tell Us About Your Company

- Preferred Language
- Who is your customer base?
- NAICS Code
- Women-Owned
- Veteran-Owned
- Disabled-Owned
- Applicant Race¹
- Applicant Ethnicity¹
- Franchise
- Rural
- Applicant Preferred Name

er Details Business Info - 1 Business Info - 2	Demographics Disclosure Q&A Verify Identity		
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¹Your response will not affect the review process for your application.

Section 5: Disclosure Q&A

A Few More Questions to Help Determine Your Eligibility

- As of the date of application, is your business open and operating?
- Are you in substantial compliance with applicable federal, state, and local laws, regulations, codes, and requirements?
- Do you identify as an Independent Arts contractor?
- Were you a recipient of the New York State COVID-19 Pandemic Small Business Recovery Grant?
- Were you a recipient of a Paycheck Protection Program loan of MORE than \$250,000?
- Has your business incurred at least \$5,000 in business related expenses between 9/1/2018 and 1/1/2022?

A few n	nore question	is to he	lp determine your el	ligibility
	W	/e want to ge	t to know you.	
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Select an optio	n	~	Select an option	~
Do you identify as an In	idependent Arts contractor? *		Were you a recipient of the New York State C Small Business Recovery Grant? •	OVID-19 Pandemic
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Were you a recipient of MORE than \$250,000?	f a Paycheck Protection Program	loan of	Has your business incurred at least \$5,000 in expenses between 9/1/2018 and 1/1/2022*	COVID-19 related
Select an optio	л	×	Select an option	*
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Section 6: Verify Identity

In this section, you will need to verify your identity using Persona by uploading a picture of your valid government-issued ID. You will also need to take a selfie using a device with a front-facing camera.

What is Persona?

Persona is a third-party platform utilized by Lendistry in its fraud prevention and mitigation process. The Persona platform enables Lendistry to verify an individual's identity and protect against identity spoofing by automatically comparing the individual's selfie to their ID portrait with a 3-point composite and biometric liveness checks.

Section 7: Bank Info

Why is your banking information needed?

Lendistry uses a third-party technology (Plaid) to set up ACH transfers by connecting accounts from any bank or credit union in the U.S. to an app like Lendistry's Portal. The third-party does not share your personal information without your permission and does not sell or rent it to outside companies. Lendistry uses this technology only to verify your bank statements.

This method of bank verification is preferred but will not always work if your banking institution is not available through the provider. In this case, you can verify your bank account by reaching out to Lendistry at 866-759-5320.

Section 8: Upload Docs

Step 1

Select the upload \square icon to locate the document file on your device.

Step 2

If the file is password protected, select YES from the dropdown menu titled "**Password Protected?**" and enter the file's password. If the file is not password protected, select NO.

Section 9: Pre-Submission Application Review

Before submitting your application, you will be able to review your responses. You must complete **all sections** of the application in order to submit it. This includes:

- Filling in all fields in the application form;
- Uploading all required documents;
- Verifying your bank account; and
- Verifying your identity.

Reviewing Your Application

- 1. If you need to edit your application, click on "**I have some edits**" and fix any errors.
- 2. Read the Terms and Conditions and check the box to agree.
- 3. If you would like to review and submit your application at a later time, click on "**Save and Come Back Later**." You can sign into the Portal at any time to manage your application. In the Portal, you will be able to finish and complete your application, upload documents, link your bank information, and check for status updates.
- After you have reviewed your application and confirmed that all information you have provided is accurate, click on "Submit" to submit your application. <u>Once you submit your application, you will</u> <u>NOT be able to edit your responses</u>.

Application Submission

You will receive a confirmation email from Lendistry at <u>noreply@lendistry.com</u> to confirm your application has been received. If you did not receive a confirmation email after submitting your application, please check your spam folder for emails from <u>noreply@lendistry.com</u> and add the email address to your email account's safe sender list.

If more information or documents are needed, Lendistry may contact you by email, phone, and/or text (if authorized) to verify the information you submitted. You must respond to all requests to keep your application in the review process.

TIP: Place "Lendistry" in your search bar.

••• <>

Thank You For Your application!

A representative will be in touch with you shortly.

terms and Conditions	About Lendistry	Contact Us	Instructions
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The Review Process

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APPLICATION PORTAL POWERED BY LENDISTRY

Review Process

What is required for Lendistry to review my application?

For your application to be reviewed by Lendistry, the following items must be completed in Lendistry's portal:

- 1. Fill in all fields in the application form;
- 2. Upload all required documents;
- 3. Verify your bank account via Plaid; and
- 4. Verify your identity via Persona.

How will you know if you were awarded a grant?

The application process for this program contains multiple stages of validation. You must first meet the program's minimum eligibility requirements in order to be considered for a grant. Important Note: meeting the minimum eligibility requirements does not guarantee a grant award.

Once you are determined to have met the minimum eligibility criteria for this program, your application will then go through final validation to determine if you are approved or declined for funding. As part of this validation process, you will be required to confirm certain information live over the telephone. A member of Lendistry's team will reach out to you directly to complete this process.

Once your application is fully validated, you will receive an email from Lendistry to notify you if you have been approved or declined for grant funding.

How do I check the status of my application?

You can check the status of your application at any time by signing into Lendistry's Portal using the username, password, and mobile number that you registered. Once signed in, the status will appear on the dashboard.

Sign in to Lendistry's Portal here:

https://nyseedgrant.mylendistry.com/landing

My documents and bank information has been fully validated and I have been approved for funding. When will I receive funding?

Once your application has been fully validated and approved for grant funding, your grantee agreement and W-9 form will become available to you as a **DocuSign document** in Lendistry's Portal. Please sign in and follow the instructions from DocuSign to initial, sign, and date both documents.

Sign in to Lendistry's Portal here:

https://nyseedgrant.mylendistry.com/landing

Important Note: Your funds will not be released until your Grantee Agreement is fully executed.

Call Center (888) 585-0312

Monday – Friday 8:00 a.m.-5:00 p.m. Eastern Time

Quick Links: <u>Program Overview</u> <u>Definitions</u> <u>Eligibility Requirements</u> <u>Grant Awards</u> <u>Required Documentation</u> <u>Tips for Applying</u> <u>The Application Process</u> <u>The Review Process</u>

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