

# **OFFICIAL RULES OF THE U.S. CHAMBER OF COMMERCE FOUNDATION SAVE SMALL BUSINESS GRANT PROGRAM**

## **Eligibility:**

To be eligible to receive a grant from the U.S. Chamber of Commerce Foundation's ("Foundation" or "USCCF") Save Small Business Grant Program (the "Grant Program"), an Applicant must:

1. Be a business that employs between three and 20 individuals (including the owner, not including individuals who receive 1099s); Business means a:
  - a) Sole proprietorship
  - b) General Partnership (GP)
  - c) Limited Partnership (LP)
  - d) Limited Liability Company (LLC)
  - e) C-Corporation
  - f) S-Corporation
  - g) Local chamber of commerce (501(c)(6) nonprofit)
2. Have its principal physical location in a community in danger of deterioration ("Distressed Community"), defined as the bottom 80% of zip codes in the Economic Innovation Groups' Distressed Communities Index;
3. Have a valid employee identification number (EIN);
4. Be in economic distress because of the COVID-19 pandemic;
5. Not have sufficient resources (i.e., insurance, investments or cash) to support itself for the month following the submission of its application;
6. Not have already been awarded a grant under the Grant Program;
7. Not in an ineligible business category (as defined below);
8. Agree to all of the Grant Program Rules.

## **Ineligible Business Categories:**

1. Businesses of the following type are not eligible to receive grants:
  - a. Employees and family members of USCC and its affiliates;
  - b. Private clubs that limit membership for reasons other than capacity;
  - c. Religious organizations; and
  - d. Businesses of sexual nature.
2. Entities listed on the U.S. Department of the Treasury's Sanctions List.
3. An owner who owns more than one business may submit Applications for each business, to a maximum of two applications per owner.

## **Application Procedure:**

Applications may be made by the owner of any business using the application form on [XXX](#) beginning April 20, 2020 at 3:00pm ET. Applications will be valid only if the form is fully completed and submitted online.

**Initial Selection Criteria:**

Applicants must first confirm, based on their zip code, that their primary physical location is within a Distressed Community.

**Grant Selection Criteria:**

Applicants must then complete an application form (“Application”), which requests:

- Information about your business:
  - Your full name;
  - The full name(s) of the business owner(s);
  - Name of business (must match exactly the name associated with the Employee Identification Number “EIN”);
  - EIN;
  - Website;
  - Email address;
  - Phone number;
  - Physical address;
  - Mailing address (if different from physical address);
  - Industry; and
  - Number of employees, including business owner(s) (full time or part time; do not include contractors who receive a 1099);
  - W-9 Form
- Narrative questions:
  - How you will use the grant; and
  - Any other information about your business or the challenges it has faced.
- Certifications:
  - Certification that your business does not have sufficient assets, insurance, or other resources to recover from losses due to the COVID-19 pandemic;
  - Certification that your responses to the questions are truthful to the best of your knowledge and that you are prepared to provide supporting documents.
  - Certify that it will not use the Grant funds to engage in lobbying or political activities;

**Grant Selection and Notification Process Process:**

Grants will be awarded weekly, on a rolling basis, based on available funds.

Grant Award Recipients will be informed within two business days of the decision to award the Grant. Qualified Applications that are not granted funds on any given week will be kept in consideration for following weeks, with the same criteria applying until funds are exhausted. Grant Award Recipients will be notified on or before June 30, 2020, through the contact information provided in the Application.

## **Payment of Grants:**

Grant Award Recipients will receive one \$5000 grant, if they follow the steps and successfully meet the verifications in the award payment process.

Grants will be paid by the following process:

1. Applicant will be notified by the U.S. Chamber of Commerce Foundation that they have been selected as a grantee. They will receive a link to payment partner, America's Charities.
2. Grantee will be asked to enter EIN and email address for verification.
3. Grantee will select payment method from the following:
  - a. Direct Deposit – grantee will enter bank name, routing number and bank account, and will need to upload a copy of a voided check or a deposit slip for the account, showing the name of the business
  - b. eCheck – grantee will enter email address. Email address must be the same email affiliated with the application. Check will be issued to the business's name.
  - c. Mail – grantee will enter mailing address. Mailing address may be different than business address. Check will be issued to the business's name.
4. Grantee will upload the business's W-9
5. Grantee will sign certification that the information submitted is accurate.

Depending on disbursement method selected, payment will be made within 3-7 business days.

## **General Rules:**

All applications must be submitted online. Only those applications submitted through the online application process will be accepted. Applications received by any other means will not be considered. No application can be individually acknowledged, returned or withdrawn after submission. Neither USCCF nor its parents, affiliated entities or agents, are responsible for any illegible, lost, stolen, late, damaged, incomplete, mutilated or misdirected Applications or other documents. Applicants are responsible for insuring proper contact information has been submitted and is maintained throughout the Grant Program Process to allow communications about the Grant Program.

Erroneous or false information provided in the application will result in immediate disqualification of the Applicant. USCCF otherwise retains the right to disqualify any Applicant in its sole discretion.

If, for any reason, the Grant Program is not capable of running as planned, USCCF reserves the right in its sole discretion to cancel, terminate, modify or suspend the Grant Program at any time.

By submitting an Application, or by being an Applicant, you understand that there is no joint venture, partnership, employment or agency relationship between you and USCCF arising from any application or Grant Award.

**Grant Award Recipients are responsible for payment of all applicable local, state, and federal taxes.**

Award Recipients grant permission to USCCF to use the name, logo, statements, including city and state of primary physical location, and the submitted Application information in perpetuity, worldwide, royalty free in any and all media now known or which may be developed in the future to promote the Grant Program and the objectives the Grant Program seeks to further.

The decisions of the Grant Program are final, and Applicants specifically agree that the decision of the Grant Program and any decision of USCCF is not subject to review or appeal in any forum whatsoever, including courts of law.

NO WARRANTY OF ANY TYPE IS PROVIDED FOR ANY AWARD. NO AWARD MAY BE TRANSFERRED TO ANY PARTY.

Any information provided as part of this Grant Program is provided according to the website Terms of Use and Privacy Policy, as they may be amended from time to time, and as otherwise provided for in these Rules.

By submitting your email address and/or an Application, you consent to our processing of the included personal data in order to take action on the Application and to contact you about other programs you may be interested in.

By completing an Application or being an Applicant, you agree on behalf of yourself and each of your respective heirs, executors, administrators, legal representatives, agents, successors and assigns (“Releasing Party”) to the Grant Program Rules and the decisions of the Grant Program, as applicable, and any affiliated entities or persons, and by completing an Application or being an Applicant, you release, defend and hold harmless USCCF and their affiliates, advisors, agents, licensees, and any social or other media used for the Grant Program, and any of their respective officers, directors and employees as applicable (“Released Parties”), from any and all causes of action, suits, debts, dues, sums of money, accounts, reckonings, bonds, bills, covenants, contracts, controversies, promises, lost profits, indirect or direct damages, consequential damage, incidental damages, punitive or exemplary damages, judgments, claims and demands whosoever, in law, or equity, whether known or unknown, foreseen or unforeseen, which any Releasing Party has or may ever had, now or hereafter, arising from or related to the Grant Program, these Official Rules, any Application materials, including but not limited to any use or non-use of any Application materials, delivery, misdelivery, acceptance, possession, attendance at, travel related to, misuse, and/or use of or inability to use, any Grant, or technical or other failures of any kind.