

# Miramar Microenterprise Assistance Program Guidelines & Application Guidance Document

## **Program Objective and Purpose**

The City will establish a Microenterprise Assistance Program in support of eligible microenterprise businesses impacted by the COVID-19 pandemic. The primary objective is to make funds available to microenterprise businesses that have been adversely impacted by pandemic. The purpose is to support the economic sustainability and recovery of those businesses who serve the City of Miramar.

## **Eligibility Criteria**

Business must be able to document a loss of income due to COVID-19 as of March 2020, which is equal to the amount of financial assistance being requested. Business must be a microenterprise business adversely impacted by the COVID-19 pandemic. The term “microenterprise” is defined by CDBG guidelines as a commercial enterprise that has 5 or fewer employees (including the owner or owners), 1 or more of whom owns the business.

- Business must serve the City of Miramar.
- Business owner household income cannot be more than 80% of the Area Medium Income.
- Business must be a For-Profit entity (sole proprietorships, partnerships, corporations, or LLC).
- Business must be physically located in the City of Miramar and must provide goods or services to multiple customers.
- Business must be currently operating and have been established prior to January 1, 2019.
- Business must be able to document a loss of income due to COVID-19 which is equal to the requested amount of assistance. Must provide last three years Profit & Loss Statements (2019,2020,2021).
- Business must be in good standing with the State and the City of Miramar at the time of application with the following:
  - Current on all City Business taxes through March 1, 2021
  - Active state license
  - Not a party to litigation involving the State or City of Miramar
- Business will need five additional forms of documentation required to complete the grant application. These forms must be printed, completed in [blue](#) ink with original signatures and emailed with the application to [cmorris@crasouthfl.com](mailto:cmorris@crasouthfl.com) & [alucas-mumford@miramarfl.gov](mailto:alucas-mumford@miramarfl.gov). Below is a list of the additional documentation:

- Microenterprise & LMI Certification & Household Income Form
  - Eligible Business Expenses Cost Calculation Form
  - 6-Month Profit & Loss Statement (2019, February to July)
  - 6-Month Profit & Loss Statement (2020, February to July)
  - 6-Month Profit & Loss Statement (2021, February to July)
- Business expenditures of all funds must be compliant with the allowable uses and intended purposes of the grant as described here:
    - All awardees will be required to provide quarterly documentation of all expenditures.
    - The City of Miramar may request additional information and documentation related to the expenditure of funds as part of the grant program for a time period up to 2- years from the date of executed agreement or 6-months beyond the final expenditure of awarded funds, whichever is greater.
    - Funds awarded under the grant program are based on a 6-month time-period and are expected to be fully expended within that timeframe. The initial timeframe of this grant is from January 1, 2022, to June 30, 2022.
    - The grant program will be evaluated at the end of the first 6-month period to assess remaining funds through the end of the grant program contract ending December 31, 2023.
  - A business is ineligible if it has already received funding for this program.

### **Checklist for acceptable proof of business losses**

- Bank Statements
- 2019,2020,2021 Tax Returns
- General ledgers (if you do not have a ledger, include at least 6 months of receipts)
- Spreadsheets
- Income and expense journals (include a statement explaining why the claimed expenses relate to the business income)
- Travel log or mileage statement, if applicable

### **The following business types are excluded**

- Real estate rentals/sales businesses
- Businesses owned by persons under age 18
- Businesses that are chains
- Liquor stores
- Weapons/firearms dealers
- Lobbyists
- Cannabis-related businesses

**Maximum Grant Amount: \$ 25,000, 00**

**Eligible Expenses Includes**

- Rent, lease, or mortgage (principal only, not including interest, insurance, or taxes)
- Personal Protection Equipment (PPE)
- Staff/employment and retention
- Utility expense includes:
  - Electricity
  - Business phone
  - Internet services
  - Natural gas, propane, fuel oil, wood or coal, water and sewage and garbage collection

The applicants must provide documentation of the expenses as part of the application process. (**See: Eligible Business Cost Calculation Form and description below under the Application Submission section of this document**). Priority processing will be given to business owners whose household income is less than 80% of the HUD (AMI). Applications will be accepted until funds have been fully expended. Time of submission will be based on a fully completed application including all supporting documents.

**Grant Agreement, Monitoring, Documenting, & Expending Funds**

Awardees will be required to sign a grant agreement to attest that all information and documents provided are true. If it is determined that information provided on the application was deceptive or fraudulent and or the business relocates outside the City of Miramar within a two-year period beginning on the date of the execution of the grant agreement, at the discretion of the City of Miramar, a partial repayment of funds may be required on a pro-rated basis. The City reserves the rights to request additional documentation, including but not limited to taxes and income verification may be needed in processing the grant application. Program guidelines are subject to change based on State and Federal CDBG requirements, availability of funds, and community needs.

Expenditures of all funds must be compliant with the allowable uses and intended purposes of the grant as described here:

- All awardees are required to provide quarterly documentation of all expenditures.
- The City of Miramar may request additional information and documentation related to the expenditure of funds as part of the grant program for a time period up to 2-years from the date of executed agreement or 6-months beyond the final expenditure of awarded funds, whichever is greater.
- Funds awarded under the grant program are based on a 6-month time-period and are expected to be fully expended within that timeframe. The initial timeframe of this grant is from March 1, 2022, to September 30, 2022.
- The grant program will be evaluated at the end of the first 6-month period to assess remaining funds through the end of the grant program contract ending December 31, 2023.

## **How to Apply**

### Complete Pre-Screening Survey

An online COVID-19 Business Impact Survey will be required by all applicants prior to completing the (MAP) grant application. To complete the online **Miramar COVID-19 Business Impact Survey** please visit [www.miramarfl.gov](http://www.miramarfl.gov) or [crasouthfl.com](http://crasouthfl.com) COVID-19 Business-Survey. Survey will automatically submit once completed.

All applicants who qualify through the survey and provide contact information will receive an email notification once the Microenterprise Assistance Program Grant application becomes available. Applicants can also check the websites at: [www.miramarfl.gov](http://www.miramarfl.gov) or [crasouthfl.com](http://crasouthfl.com).

## **Grant Application**

As part of the application process, applicants must provide all necessary documentation to verify eligible allowable expenses under this grant program, attest, sign and date application submission.

Applicants needing more information or assistance with the online application please contact the City of Miramar Economic and Business Development Department at 954-602-3043/3162/ [ALucas-Mumford@miramarfl.gov](mailto:ALucas-Mumford@miramarfl.gov) or Community Revitalization Affiliates, Incorporated at 954-939-3271/ [Cmorris@crasouthfl.com](mailto:Cmorris@crasouthfl.com).

## **Additional Resources for Miramar Microenterprise Businesses**

Microenterprise technical assistance services are funded as a Public Social Service Program through the City of Miramar's Economic & Business Development Department and the Community Revitalization Affiliates. Under this program we provide one-on-one technical assistance and consultations to eligible Miramar Microenterprise businesses in need assistance. Technical assistance provided as part of this program includes, but are not limited to:

- Guidance focused assistance with a specific area for startup business or newly established businesses.
- Assistance in preparing a loan package or business plan.
- Assistance in preparing and interpreting financial documents, better manage business operations.
- Assistance in resolving credit and tax issues, as part of loan packaging.
- Assistance with accounting system set up and training.
  
- Assistance developing cost effective promotional strategies.
- Assistance in identifying, qualifying; and applying for eligible funding

For more information or to schedule an appointment contact us at 954-939-3271 or [Cmorris@crasouthfl.com](mailto:Cmorris@crasouthfl.com).