



## Fond du Lac Band of Lake Superior Chippewa Overview & Guidelines

The Fond du Lac Band of Lake Superior Chippewa and Northspan have partnered in developing a **Business Relief Fund** to support businesses affected by the coronavirus pandemic. Funding will be used to provide financial assistance to business owners who are facing significant challenges.

The relief fund will provide direct grants to small businesses with 51% or greater ownership by members of the Fond du Lac Band. It targets the smallest of small businesses needing immediate liquidity to make key changes to operations and weather this storm.

### Efforts will be focused on businesses with the following qualifications

- Be an existing small business, 5 FTEs or less
- Businesses with 51% or more ownership by an FDL Band Member
- Must be able to demonstrate hardships due to COVID-19 (1,000 words or less)
  - ex: Lost Wages, Increased Costs due to Safety Needs, Unable to Pay Rent or Utility due to Loss of Revenue.
- Provide a concept of how relief funds will be spent
- Have taken steps to access available insurance, resources, and applicable local, state, and/or federal programs
- If applicant owns multiple businesses, one application may be submitted per business
- Franchises not locally owned are not eligible
- During the COVID-19 Pandemic, the Federal Government Paycheck Protection Program (PPP) and State Government Small Business Emergency Loan programs do not fit
- Business affected by the disaster (all businesses; not only those included in the State of MN executive order)
  - Priority may be given to those businesses that serve as a core community staple such as rural/community grocery stores, restaurants, downtown/main street retail or hospitality, etc.
- Planning review committee determination that the available grants will make a discernable impact on the sustainability of the business
- Timing is of the essence for disbursement of funds

These grants could be paired with consulting support and other financial resources that include flexible working capital loans and other local, state, and federal resources that become available.

### Grant size

- Up to \$5,000

### Eligible uses

Grants may be used for working capital to support payroll expenses, rent, mortgage payments, utility expenses, or other similar expenses that occur in the ordinary course of business.



## Grant terms

- Businesses will be required to submit a status report by 12/31/2020 on business revenue, jobs retained/created, and other applicable outcomes following COVID-19 response and long-term outlook. Template will be provided.
- Grant award information and business outcomes may be shared with federal, state, or local agencies assisting with disaster recovery and/or funders of the Business Relief Fund.

## Timeline

- Press Release on August 25, 2020
- Online application process is open from August 31, 2020 8:00 AM to September 18, 2020 4:00 PM.
- Awards will be made in late September to early October

## Application Process

### Required Attachments:

- Business Relief Fund: Online Grant Application. The application process will open at 8:00 AM on Monday, August 31 and close at 5:00 PM on Friday, September 18.
- [Application Link](#)