



## Illinois Department of Commerce & Economic Opportunity

# Back to Business (B2B) Grants Frequently Asked Questions (FAQ)

*Last Updated: 8/11/2021*

### **How much is being made available, and when does DCEO anticipate exhausting the funds?**

- \$250 million will be made available for grants of \$5,000 to \$150,000.<sup>1</sup>
- Applications will be open from August 18 to October 13.
- DCEO anticipates making awards on a rolling basis, based on priority criteria, and exhausting all funds by shortly after the application period.

### **What is new to this small business relief program compared to the first one run by the state, BIG?**

- Building on the success of the Business Interruption Grants (BIG) program, which provided over 9,000 grants to businesses in 98 counties across Illinois, the Back to Business (B2B) grants program will again prioritize an equitable and swift distribution of economic support funds for small businesses that experienced losses due to COVID.
- B2B continues on Governor Pritzker's commitment to addressing the equity gap – and leverages an increased investment in community navigators who will help ensure that the state is reaching businesses in the hardest hit industries, hardest hit geographies (DIAs) and historically underserved businesses. The community navigators can help businesses who require language assistance, have a small staff, or need assistance on the application process. This support system will increase awareness of the program, help businesses navigate the process, and reduce barriers to accessing B2B grant funds.
- The application will be made available in 5 languages: Spanish, Polish, Arabic, Hindi, and Mandarin Chinese.
- Other changes include:
  - Faster reviews: Recognizing that the impacts of COVID-19 on business operations are ongoing and urgent – this program also seeks to award funds more swiftly, over an 8-week program.
  - Streamlined application: We have made improvements to our application portal that will allow for applicants to save an incomplete application to return to it later, verify that their application is received, check on its status, and receive automated notifications throughout the process.

### **If I applied for BIG, do I need to apply to B2B as well to be considered for a grant, or does my application carry over? Will applicants who did not receive funds through the BIG program be prioritized in any way?**

- Yes, on both counts. B2B is a separate program from BIG, so businesses that previously applied for BIG will need to apply separately for B2B, whether or not they received a BIG grant.
- \$25 million is set aside in the B2B program for eligible small businesses that applied for BIG last year but did not receive a grant due to depletion of funds.

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<sup>1</sup> Grants for hotels may go up to \$250,000.

### **How much will be set aside for target industries/populations?**

- \$100 million for businesses located in Disproportionately Impacted areas (DIAs) [link]
- \$25 million for businesses that applied for BIG but did not receive a grant
- \$80 million for a specific group of hard-hit industries continuing to face ongoing hardship
  - \$25 million for hotels
  - \$25 million for restaurants that did not receive a Restaurant Revitalization Fund (RRF) award
  - \$30 million for arts businesses and organizations
- These categories are not mutually exclusive. For example, a hotel located in a DIA that applied but did not receive a BIG grant can count toward all three categories.

### **How will grant size be determined?**

- Grants will be equal to one-sixth of the decline in gross receipts from 2019 to 2020, according to federal tax return documents, rounded up to the nearest \$5,000.
- Applicants whose tax documents do not reflect a decline in revenue of at least \$5,000 are not eligible for a grant.

### **Who is eligible to apply?**

- Almost all small businesses in Illinois who experienced losses due to COVID-19 in 2020 are eligible to apply. See full eligibility guidelines here [link].
- To be eligible to apply for B2B, a business must:
  - Have 2019 annual revenue of no more than \$20 million per year<sup>2</sup>
  - Experienced a drop in revenue from 2019 to 2020 of at least \$5,000 due to COVID-19
  - Be able to provide the following documents:
    - Copy of 2019 and 2020 federal tax filings
    - Signed W-9
    - Business owner ID
    - One monthly business bank statement from the March to December 2020 period that reflects operational expenses

### **Can I receive funds if I've already received PPP, RRF, SVOG, BIG, or other programs?**

- Yes, however businesses which have not yet received emergency relief dollars from programs like PPP and BIG will be prioritized.

### **How many grants can an individual qualify for?**

- Each eligible business can receive one grant of up to \$150,000.<sup>3</sup>
- Businesses owned by the same individual business owner can receive up to a combined \$300,000 in total grants through B2B.

### **Are sole proprietors eligible to apply?**

- Yes.

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<sup>2</sup> Hotels are eligible if they have 2019 annual revenue of no more than \$35 million per year.

<sup>3</sup> Grants for hotels may go up to \$250,000.

### **Am I eligible to apply if I use an Individual Taxpayer Identification Number (ITIN) for my business?**

- Yes.

### **How will applications be prioritized for review? Is it first-come, first-serve?**

- The most hard-hit businesses and regions, as well as those businesses that have received the least support, are prioritized for funds.
- As we receive applications, they will be assigned to prioritization categories according to a range of characteristics and will be reviewed in order from highest priority to lowest on a rolling basis.
- Throughout the program, businesses will be prioritized based on the number of priority criteria that they meet. The more criteria that a business meets, the higher a prioritization category that business will be in and the sooner that business's application will be reviewed.
- Prioritization will be based on the following criteria and the following criteria only:
  - Annual revenue under \$5 million in 2019
  - Located in a DIA
  - In a hard-hit industry (see full list of priority industries and industry definitions in the Eligibility Guidelines [link] at DCEO website)
  - Has not received relief from government programs

### **How will prioritization be affected by the set-asides for the program?**

- To meet program goals, highest priority for review and award will initially go to businesses that fall into one or more of the established set-asides. Once each set-aside is met, that higher prioritization will go away. These set-asides include:
  - \$100 million for businesses located in DIAs
  - \$25 million for businesses that applied for BIG but did not receive a grant
  - \$80 million for a specific group of hard-hit industries continuing to face ongoing hardship
    - \$25 million for hotels
    - \$25 million for restaurants that did not receive a Restaurant Revitalization Fund (RRF) award
    - \$30 million for arts businesses and organizations

### **Do I need to get my application in right away to receive a grant?**

- No. Whether your business meets certain priority criteria is a much more significant determinant of when your business will be reviewed for a grant than when you apply.
- Any misinformation or missing documentation from an application can result in significant delays and potentially diminished chances of receiving a grant, so we encourage grantees to take their time to ensure that they have as complete and accurate an application as possible.
- That said, applications will be reviewed in priority order but will be reviewed on a rolling basis *within priority groups*, so applicants are encouraged to submit a complete application in a timely manner.

### **Can I apply if I have not yet completed my federal 2020 taxes for my business?**

- No. All applicants must provide federal tax returns for their business for 2019 and 2020 in order to be determined eligible.
- If you need support in completing your 2020 taxes in a timely manner, you may reach out to a [Small Business Development Center \(SBDC\)](#) or [community navigator](#) for support, advice, or referrals.

### **What is a DIA and how were they determined?**

- A map of DIAs can be found at the Back to Business grant website [link].

- Disproportionately impacted areas (DIAs) are zip codes that have relatively high rates of poverty and have also experienced relatively high rates of COVID.
- They were determined separately for two regions - (1) the five most populous counties in northeast Illinois (Cook, Kane, DuPage, Lake, and Will), and (2) the rest of the state - to ensure that there was sufficient representation of downstate businesses in DIAs.

**If I'm not in a DIA, or not in a priority industry, or if I've already received government support, am I still eligible to apply?**

- Yes. These priority categories merely determine the order in which applications will be reviewed. With few exceptions (described in the Eligibility Guidelines [link] at the DCEO website), any small business that experienced losses due to COVID-19 can apply.

**What are eligible and ineligible uses for B2B grant funds?**

- Grant funds can be used for a wide range of operational expenses, including rent/mortgage payments, payroll, inventory, insurance, and more.
- Expenses that have been or will be reimbursed under any other federal program – including programs directly administered by state and local governments that are federally funded – are not eligible.

**If awarded a B2B grant, will there be any follow-up documentation or reporting required after receipt of the funds?**

- B2B grantees are expected to remain in compliance with the certification that they sign upon receiving a grant.
- While no formal reporting is required of all B2B grantees, it is possible that a grantee will be asked to participate in an audit of the program at a future date. This audit would not require maintaining anything beyond the typical financial records that are required for tax and regulatory compliance.

**Are B2B grant funds considered taxable income by the State of Illinois and the federal government?**

- Yes.

**Can I apply for and receive a B2B grant if I was open last year but my business is now permanently closed?**

- No. Businesses that have taken any material steps to dissolve, permanently cease operations, or sell substantially all of their assets prior to receiving an award are not eligible.

**Is there a deadline to apply for funds?**

- The last day to apply for this program is October 11, 2021.
- Applicants should keep in mind that applications will be reviewed on a rolling basis starting shortly after the application opens and – within priority groups – will be reviewed in the order that they are received.

**Where can I go if I need help with applying?**

- DCEO and its community navigator partners, along with the statewide network of Small Business Development Centers (SBDCs) located around the state, stand ready to help. Visit our website at [dceo.illinois.gov](http://dceo.illinois.gov) or contact the First Stop hotline for assistance at 800.252.2923.

**The application requires a “business owner ID.” Who should provide the ID for a nonprofit, which has no “owner”?**

- For nonprofits, the “business owner ID” should be an ID from the executive director, president, or similar executive leadership position.

### **Am I eligible to apply for a B2B grant if I opened for business in 2019? What if I opened in 2020?**

- Businesses that opened for business in 2019 are eligible to apply. For purposes of determining their eligibility and the size of their grant, their revenue will be annualized based on their open date.
- Businesses that started in 2020 are not eligible for B2B grants.

### **What if I do not have a business bank account and therefore cannot provide bank statements?**

- Businesses will be required to have a bank account in order to receive a B2B grant, as they will all be issued via electronic transfer. If a business does not currently have a way to receive a transfer, they will need to establish an account so they can do so.
- Sole proprietors that do not maintain a separate business bank account may provide information for their individual bank account.
- If a business was unbanked last year and therefore they cannot provide a bank statement from April to December 2020, they must provide some other document that reflects business activity during that period, such as an invoice or receipt related to their business.
- Any deviation from the requested documents must be accompanied by an explanation in the text box accompanying the Documents section in the B2B application.

### **What is a DUNS number, and do I need to have one to apply?**

- B2B recipients awarded a grant of \$50,000 or more must provide a DUNS number. For all other recipients, it is optional to provide a DUNS number.
- A DUNS number is a unique nine-character number that can be applied to businesses or organizations so the federal government can track how federal money is allocated. (The B2B grant program is backed by federal funds from the American Rescue Plan Act.)
- See more information about determining whether your organization has a DUNS number and how to apply for one [here](#). These numbers are available free of charge and generally provided within a few days of application.