

Small Business And Family-Owned Farm Grant Program FAQ's July 16, 2020

Q Program Cap: \$30 Million

\$7.5M of the \$30M for family-owned farms and family farm corporations

Q Is my business eligible? Can I apply right now?

Only Missouri's hardest hit industries (identified below) can apply right now (July 14 – August 31, 2020):

- Retail trade
- Accommodation
- Food service
- Health care
- Family-owned farms

All other types of businesses cannot apply until September 1, if funds are still available.

Q Does my business have to be incorporated?

Must be located and incorporated in Missouri, except for family-owned farms

Q How much can my business get?

Maximum amount that can be requested: \$50,000 (through 10/15/2020, if funds are still available, businesses can receive up to \$100,000)

Q If I got a Paycheck Protection Program grant/loan, can I apply?

The business can apply, but cannot receive funding for the same expenses AND must list what expenses were funded by other state and federal funds.

Q How do I find my Charter number?

Go to www.sos.mo.gov/BusinessEntity and enter the business's legal name

Q How do I find my NAICS?

Go to <https://uinteract.labor.mo.gov/tax/> and log in. Go to the Inquiry tab, then select Employer Account. Then select the "Details" button and the NAICS code is displayed on the screen as well as a short description. .

Q What kind of costs can be funded? Is payroll eligible?

Review the Program Guidelines for eligible and ineligible costs, and examples.

<https://ded.mo.gov/sites/default/files/Small%20Business%20and%20Family%20Farm%20Guidelines.pdf>)

Costs not reimbursable by any insurance or any other federal or state funding, and:

- Costs associated with business interruption caused by required closures in connection with the COVID-19 public health emergency;
- Unemployment insurance costs related to the COVID-19 public health emergency if such costs will not be reimbursed by the federal government pursuant to the CARES Act or otherwise; and
- Costs to facilitate livestock depopulation incurred by producers due to supply chain disruptions to the extent these efforts are deemed necessary for public health reasons or as a form of economic support as a result of the COVID-19 health emergency.

A few examples: Additional salaries paid in excess of normal hours for COVID specific sanitation, Facility redesign for social distancing, PPE, One time PERISHABLE inventory replacement if business had to close or sales decreased, Increase to solid waste disposal as it relates to disposal of used PPE

Ineligible Expenses

- Cannot be used for franchise or chain business entities
- Businesses engaged in illegal activity under federal or state law

Ineligible Expense Examples

- Expenses that have been or will be reimbursed by insurance
- Expenses that have been or will be reimbursed under any federal, state, or local government funding
- Expenses that were not necessary to address the current COVID-19 public health emergency
- Funds cannot be used for revenue replacement

Webpage: <https://ded.mo.gov/content/small-business-grant-program>

Guidelines:

<https://ded.mo.gov/sites/default/files/Small%20Business%20and%20Family%20Farm%20Guidelines.pdf>