



# PERSEVERE

“A Practical Guide for Grants and Emergency Assistance during the COVID-19 Crisis”

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You will **succeed** if you persevere;  
and you will find **joy** in overcoming obstacles.

—— *Helen Keller* ——

AZ QUOTES

# Special Thanks To the Pittsburgh Penguins Foundation

- This educational presentation was made possible in part by the Pittsburgh Penguins Foundation, with organizational mission to actively promote physical well-being, encourage teamwork, stress the value of education and provide essential life skills to young people in our community through youth hockey and other activities. *Under this mission, the Foundation is proud to provide community resources that can help Western Pennsylvania through the COVID-19 health crisis.*

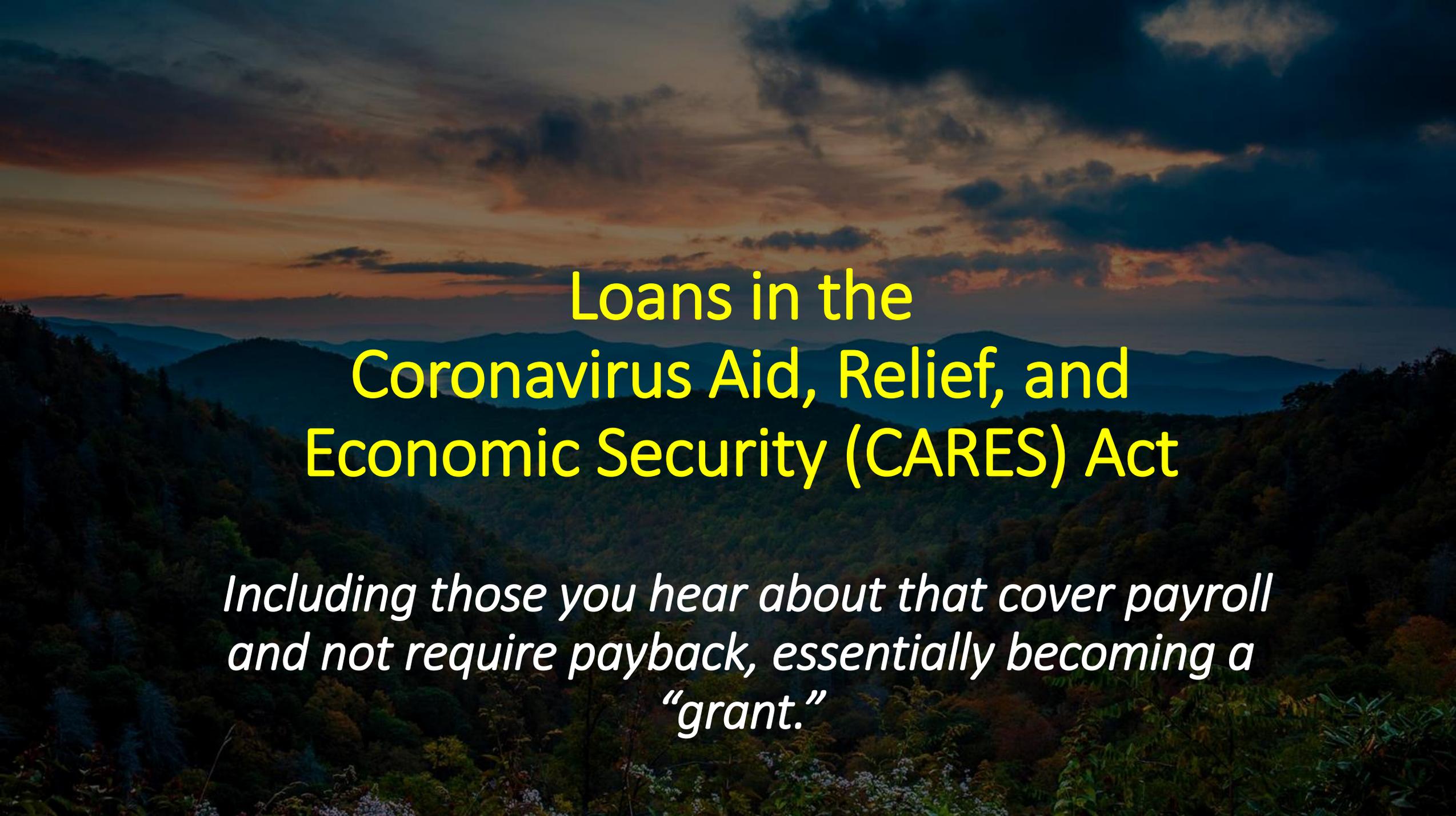


# About the Presenter

Michele R. Beener is the President of Aspire Grant & Development, LLC, a full service Federal, State and private grant research/management company. Aspire, founded in 2015, is nationally certified as a Women Business Enterprise under the Women's Business Enterprise National Council. The firm is very honored to have worked with the Pittsburgh Penguins Foundation for the last three years.

Notably, Michele was the lead writer on an application submitted by the Pittsburgh International Airport to the U.S. Department of Transportation's BUILD Program, funded at \$18.7 million in the fall of 2019. Michele earned a Bachelor of Science in Business Administration from Waynesburg University and a Master of Science in Business Ethics from Duquesne University. She is also happy to serve the United States Health Resources and Services Administration as a registered Federal Grant Reviewer. She attributes success to the Aspire grant writing and management team, her family, and other entrepreneurial, determined women she is blessed to have in her life.





# Loans in the Coronavirus Aid, Relief, and Economic Security (CARES) Act

*Including those you hear about that cover payroll  
and not require payback, essentially becoming a  
“grant.”*

- Economic Injury Disaster Loans

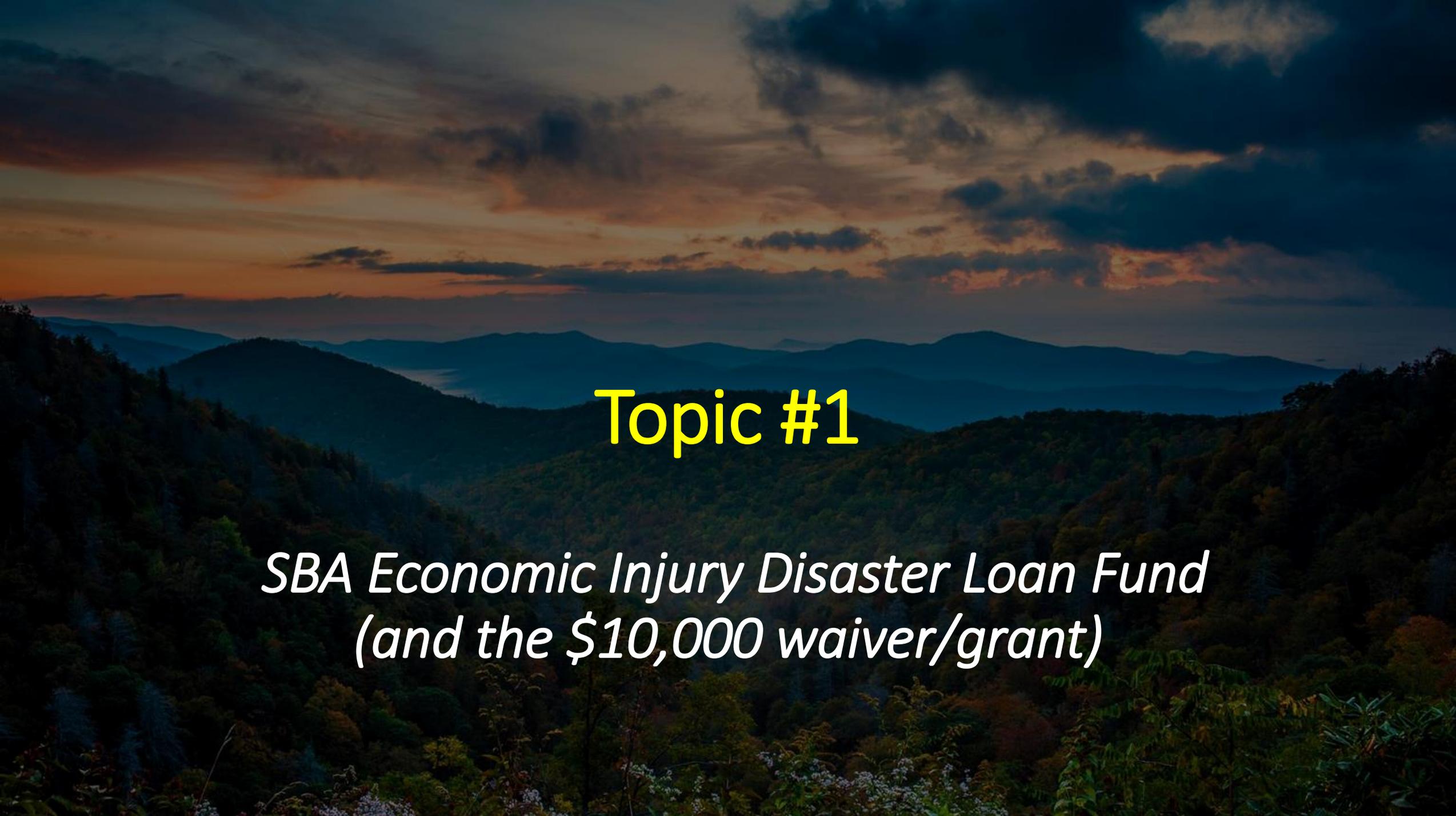
- Low interest, long term loans, with an option for an Advance up to \$10,000. The Advance portion does not need to be repaid by the qualifying organization\*

\*Small business with less than 500 employees(including sole proprietorships, independent contractors and self-employed persons), private non-profit organization, 501(c)(19) veterans' organizations, and faith-based organizations affected by coronavirus/COVID-19

- Paycheck Protection Program

- Provides forgivable loans for qualifying organizations\* to pay their employees for up to eight weeks during the COVID-19 crisis

\*Small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization, 501(c)(19) veteran organizations, and faith-based organizations affected by coronavirus/COVID-19



# Topic #1

*SBA Economic Injury Disaster Loan Fund  
(and the \$10,000 waiver/grant)*

# About EIDL Loan/Grant Program

- Maximum loan amount is \$2 million, with loan amount is based on working capital needs caused by coronavirus
- Loan amount is determined by SBA after reviewing business' payroll and expenses
- Loans under \$25,000 do not require collateral (loans over \$25,000 must pledge available collateral)
- Interest rate for businesses is 3.75% and nonprofits is 2.75%, for up to 30 years
- Funds are dispersed in increments, so borrowers only take what they need
- Loan payments are deferred for first 12 months

# Easy Steps to Apply for EIDL

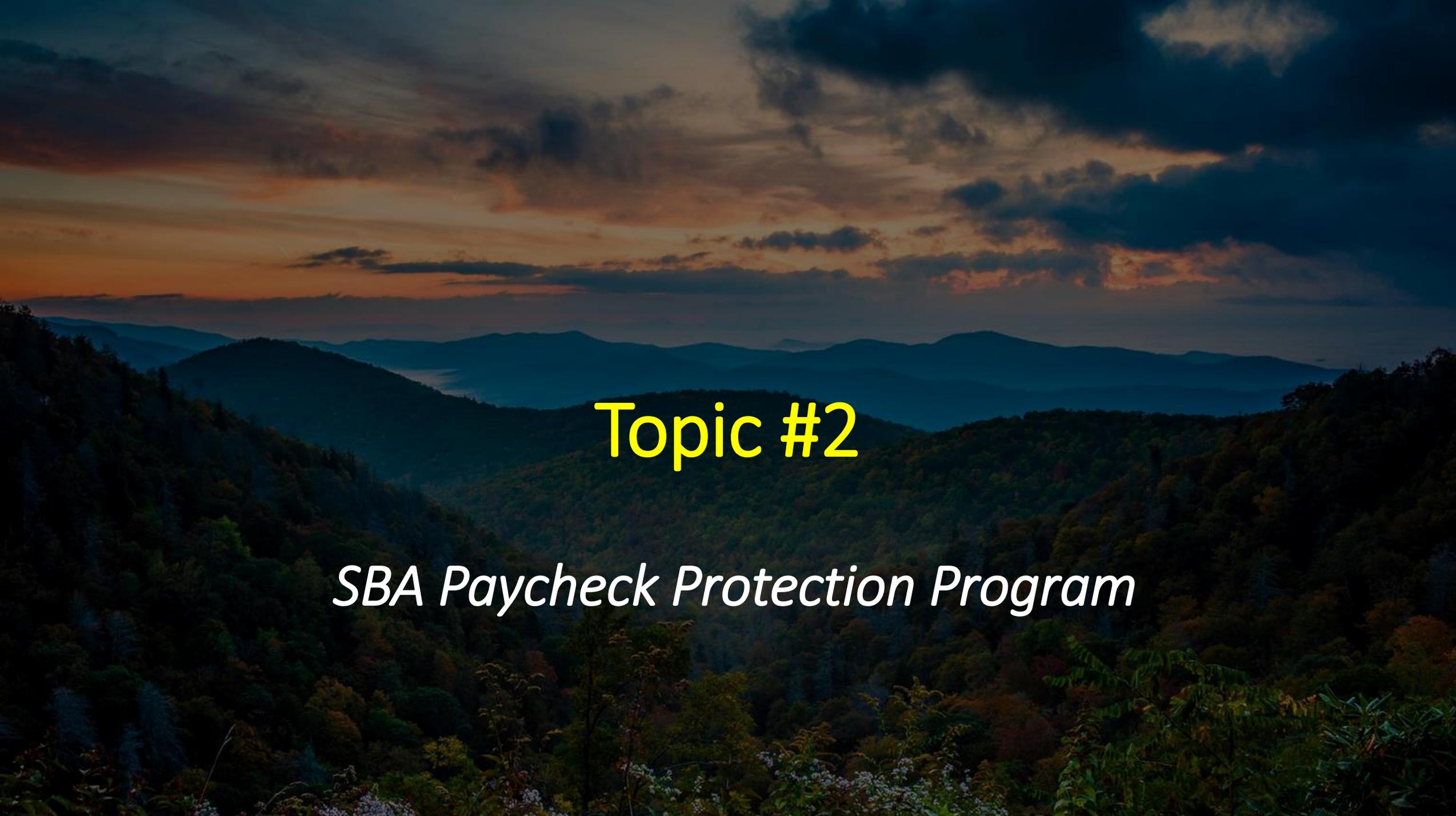
Instructions to complete the SBA Economic Injury Disaster Loan application.

1. Go here: <https://covid19relief.sba.gov/#/>
2. You'll need: Tax ID, business address, operating revenue and cost of operations (12 months) and the Name, DOB, Social Security # and place of birth of the Executive, Owner or Board Chair.
3. Click the box, "I want to apply for \$10k waiver" and enter your bank routing and account number.
4. No documents are needed to complete this application.

*Important: you should discuss the application with your tax accountant, but it is important to submit it early in this process.*

# Permitted Uses of Grant Funds

The funds can be used for any allowable purpose, including but not limited to, (1) providing sick leave to employees unable to work due to the direct effects of COVID-19; (2) maintaining payroll to retain employees during business disruptions or substantial slowdowns; (3) meeting increased costs to obtain materials due to interrupted supply chains; (4) making rent or mortgage payments; (5) and repaying other obligations that cannot be met.



## Topic #2

*SBA Paycheck Protection Program*

# Paycheck Protection Program

1. Call your lender. Do not assume that they are using the SBA application, each bank has an internal process for managing this.
2. Gather documentation as to your average monthly payroll costs and, with that, calculate your maximum loan amount (generally 2.5 times the average monthly payroll cost).
3. Figure out how much of that maximum you will spend on Permitted Uses (including making payroll and paying rent) within eight weeks of receiving the loan (that's the amount that can be forgiven). If you'll use it all, consider requesting the maximum amount. Remember, if you borrow more than you end up spending on Permitted Uses in eight weeks, you can, without prepayment penalties, repay the outstanding/unforgiven balance.

# Eligibility

**The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.**

- *SBA will forgive loans if all employees are kept on the payroll for eight weeks and 75% of funds were used for payroll*
- *Loan payments are deferred for six months*
- *Loan maturity is 2 years with a 1% interest rate*
- *If all loan funds are not forgiven, balloon payment at end of term*
- *The Paycheck Protection Program is expected to be available through June 30, 2020*

# Eligibility Continued

- *Small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization, 501(c)(19) veteran organizations, and faith-based organizations affected by coronavirus/COVID-19*
- *Max loan amount is equal to 2.5 times average monthly payroll cost*
- *Payroll costs are capped at \$100k*
- *No collateral, no personal guaranty, and no fees*
- *Apply through a SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, or Farm Credit System institution that is participating*
- *Very quick turnaround*

# Loan Amount

The available loan size is based on the nonprofit's "payroll costs" and is **capped at \$10,000,000.**

Example: If the organization was in business from February 15, 2019, to June 30, 2019, the maximum loan is equal to 2.5 times the average monthly payroll costs during the 1-year period before the date of the loan.

# Permitted Uses of Loan Proceeds

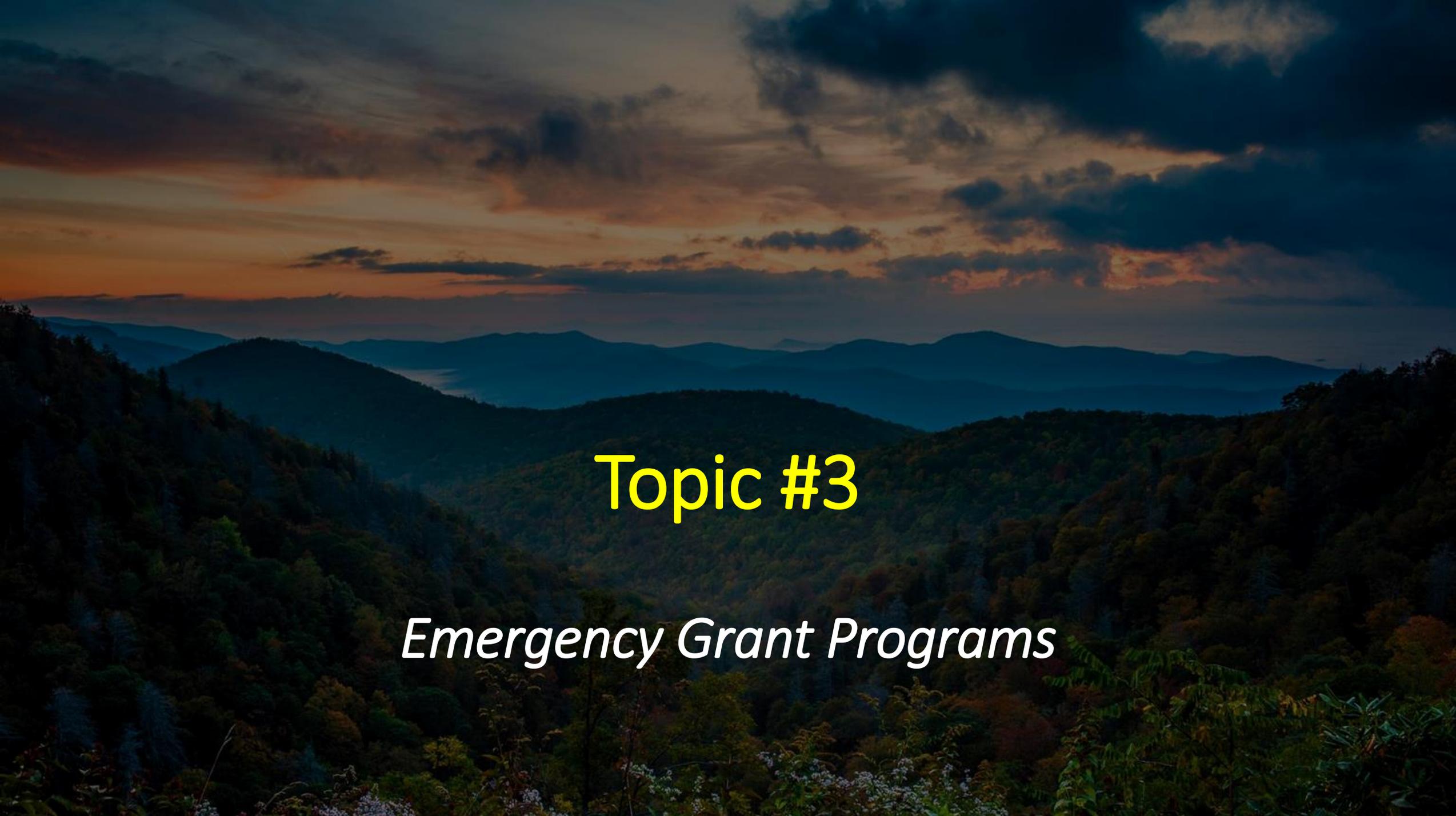
The loan proceeds may only be used for (1) payroll; (2) employer group health care benefits; (3) interest on mortgage obligations; (4) rent; (5) utilities; and (6) interest on other debt incurred before February 15, 2020 (collectively, Permitted Uses). The loan may not be used to prepay mortgage interest or for the payment of principal on a mortgage.

# Do I Apply for Both?

- If your organization took out an Economic Injury Disaster Loan after January 31, 2020, it may be able to refinance that loan into a Paycheck Protection Program loan (effectuated by adding that amount to the foregoing Program loan amount calculation, but the cap remains \$10 million).
- It should be noted that, you may in turn be required to pay back the EIDL \$10,000 waiver (i.e. grant), in turn the Paycheck Protection Program loan may be offered loan forgiveness.

# Loan Forgiveness

- Borrowers are eligible to have loan amounts completely forgiven to the extent that the amounts borrowed are used for Permitted Uses during the 8-week period after receiving the loan. The amount of loan forgiveness may not exceed the principal amount of the loan (you'll still owe the accrued interest even if the loan is completely forgiven), and the loan forgiveness is subject to reduction if there is a reduction in the organization's number of employees or a reduction in wages through June 30, 2020.
- **Note: documentation is required in order to be considered for loan forgiveness (payroll/unemployment reports, etc.)**



# Topic #3

## *Emergency Grant Programs*

# Federal Grant Agencies (CARES Act)

GRANTS.GOV > Learn Grants > Grant-Making Agencies

## GRANT-MAKING AGENCIES

- » Grants 101
- » Grant Policies
- » Grant Eligibility
- » Grant Terminology
- » Grant-Making Agencies
  - » U.S. Agency for International Development (USAID)
  - » Corporation for National and Community Service (CNCS)
  - » U.S. Department of Agriculture (USDA)
  - » U.S. Department of Commerce (DOC)
  - » U.S. Department of Defense (DOD)
  - » U.S. Department of Education (ED)
  - » U.S. Department of Energy (DOE)
  - » U.S. Department of Health and Human Services (HHS)
  - » U.S. Department of Homeland Security (DHS)
  - » U.S. Department of Housing and Urban Development (HUD)
  - » U.S. Department of the Interior (DOI)
  - » U.S. Department of Justice (DOJ)
  - » U.S. Department of Labor (DOL)
  - » U.S. Department of State (DOS)
  - » U.S. Department of Transportation (DOT)
  - » U.S. Department of the Treasury (TREAS)
  - » U.S. Department of Veterans Affairs (VA)
  - » Environmental Protection Agency (EPA)
  - » Institute of Museum and Library Services (IMLS)



### Grant-Making Agencies

#### What Federal Agencies Award Grants?

The convenient e-Government initiative of Grants.gov provides access to information about federal grant-making agencies. If you would like to learn more about grant programs specific to these agencies, please click on the agency name below:

-  **U.S. Agency for International Development (USAID)**  
The Agency for International Development is an independent federal government agency that provides economic and humanitarian assistance in more than 100 countries to ensure a better future for us all. (<https://www.usaid.gov>)
-  **Corporation for National and Community Service (CNCS)**  
The Corporation for National and Community Service is the nation's largest grant-maker supporting service and volunteering. Through Senior Corps, AmeriCorps and the Learn and Serve America programs, the Corporation is a catalyst for change and offers every American a chance to contribute through service and volunteering. (<https://www.nationalservice.gov>)
-  **U.S. Department of Agriculture (USDA)**  
Established in 1862, the Department of Agriculture serves all Americans through anti-hunger efforts, through stewardship of nearly 200 million acres of national forest and rangelands, and through product safety and conservation efforts. The USDA opens markets for American farmers

- <https://www.grants.gov/web/grants/learn-grants/grant-making-agencies.html>



# Federal Grants



# Grant Funding - CARES Act

- *\$20.5 million for the USDA Rural Business Cooperative Service – the legislation provides \$1 billion in lending authority available for the Business and Industry loan guarantee program, which provides financing to business owners that might not be able to qualify for a loan on their own.*
- *\$1.5 billion for the Economic Development Administration – funding to support economic development grants for states and communities suffering economic injury as a result of the coronavirus.*
- *\$31.1 billion for the Department of Transportation (DOT) – funding included for the Federal Aviation Administration, Airport Improvement Program, Essential Air Service, Federal Highway Administration, Federal Transit Administration Transit Infrastructure Grants, and Amtrak.*
- *\$4.3 billion for the Centers for Disease Control (CDC) – funding for public health preparedness and response which includes direct funding to state and local public health responders as well as State and Local Preparedness Grants.*

# Could We Apply for Federal Grants?

- *The Coronavirus Emergency Supplemental Funding (CESF) Program* will provide funding to assist local units of government in preventing, preparing for, and responding to the coronavirus.  
<https://bja.ojp.gov/funding/opportunities/bja-2020-18553>
- Allowable projects and purchases include, but are not limited to, overtime, equipment (including law enforcement and medical personal protective equipment), hiring, supplies (such as gloves, masks, sanitizer), training, travel expenses, and addressing the medical needs of inmates in state, local, and tribal prisons, jails, and detention centers.

# Could We Apply for Federal Grants?

- *Renewable Energy Systems and Energy Efficiency Improvements Program*
  - *Businesses must be in an area OTHER THAN a city or town with a population of greater than 50,000 inhabitants and the urbanized area of that city or town. Check eligible business addresses.*
  - *Agricultural producers may be in rural or non-rural areas.*
- *This program helps increase American energy independence by increasing the private sector supply of renewable energy and decreasing the demand for energy through energy efficiency improvements. Over time, these investments can also help lower the cost of energy costs for small businesses and agricultural producers.*



# Private Grants



# Pennsylvania Opportunities

- Williams Foundation
  - The Williams Foundation has pledged \$1 million to make grants to community organizations that focus primarily on emergency response, food insecurity, health and human services, and distance-learning solutions for public schools throughout the coronavirus outbreak. Eligible recipients include nonprofit groups, first responders, and public schools in the 24 states where the natural-gas company does business.
- Greater Pittsburgh Arts Council, Emergency Fund for Artists
  - The Emergency Fund for Artists will provide up to \$500 in assistance to artists experiencing loss of income due to the coronavirus outbreak. It is open to artists and creative workers living in selected counties in the Greater Pittsburgh area.  
*Geographic Scope: Allegheny, Beaver, Butler, Washington, Lawrence, Indiana, Greene, Fayette, Washington, and Westmoreland Counties*

# Pennsylvania Opportunities

- One Fair Wage Emergency Fund (4/6/20)
  - The One Fair Wage Emergency Fund is providing cash assistance to restaurant workers, car service drivers, delivery workers, personal service workers, and more who need the money they aren't getting to survive. At the moment, the Fund is prioritizing tipped workers, gig workers and service workers in California, Colorado, the District of Columbia, Florida, Illinois, New Jersey, New York, Maryland, Massachusetts, Michigan, and Pennsylvania. However, they are currently taking applications nationally and are actively raising money to support workers in all states as soon as possible.
- The Restaurant Employee Relief Fund ("Fund") was created to help restaurant industry employees experiencing extraordinary hardship in the wake of the coronavirus disease (COVID-19) outbreak.
  - <https://rerf.us/>

# Pennsylvania Opportunities

- Pittsburgh Foundation: Emergency Action Fund
- Geographic Scope: Allegheny, Westmoreland or Beaver Counties, PA
- The Emergency Action Fund will address the immediate and long-term impacts of COVID-19 by providing funding in four areas: operating support for small and mid-sized nonprofit organizations (annual budgets under \$5 million) serving communities with predominantly low-income households; organizations that manage emergency funds that provide direct financial assistance to individuals impacted by COVID-19; support for Federally Qualified Health Centers and other community health facilities; and small arts organizations (and individual artists) that have had to cancel productions.

# Pennsylvania Opportunities

- Dominion Energy Charitable Foundation: COVID-19 Relief Effort Grants
- Geographic Scope: company communities in Colorado, Connecticut, Georgia, Idaho, Maryland, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Utah, Virginia, West Virginia, Wisconsin, and Wyoming
- Application deadline: April 15, 2020
- The Dominion Charitable Foundation's COVID-19 Relief Effort Grant program supports communities in the Dominion Energy footprint that are addressing direct needs related to the pandemic. Grants will be provided to organizations serving local communities to help immediate human needs as dictated by response plans and may vary based on unique local needs in a dynamic environment.



# State Grant Opportunities

(not all related to COVID-19)



# Pennsylvania State Grants

- Volunteer Fire Assistance Grant Program, administered by the Department of Conservation and Natural Resources (DCNR), may be used for purchasing mobile or portable radios, installing dry hydrants, performing wildfire prevention and mitigation work, training wildfire fighters, or converting and maintaining federal excess vehicles to be used for fire suppression. DCNR is giving priority to requests for projects that include the purchase of wildfire suppression equipment and protective clothing.
  - <https://senatorpittman.com/2020/04/07/volunteer-fire-company-grant-program-now-open/>
- Education Equity Grant - CEEG funds may be used to fund any activity, service, or product that directly enables effective and efficient participation in continuity of education for learners who are currently unable to participate. Special emphasis on technology. **Closes April 10, 2020**
  - <https://www.education.pa.gov/Schools/safeschools/emergencyplanning/COVID-19/ContinuityEducation/Pages/Equity-Grant-Application-Information.aspx>

# Pennsylvania State Grants

- Grants for Reducing Underage and Dangerous Drinking
  - Since inception of the grants program in 1999, the PLCB has awarded nearly \$15 million in alcohol education grants to fund programs that focus on proven strategies to discourage and reduce both underage and dangerous drinking. Grants are awarded to schools, community organizations, municipalities, law enforcement organizations, non-profit organizations, institutions of higher education, and for-profit institutions, and grant-funded initiatives have included increased police patrols, social norms campaigns, "Parents Who Host, Lose the Most" campaigns, college alcohol assessment surveys, online alcohol education programs, peer training, and more.
  - <https://www.lcb.pa.gov/Education/Programs/Pages/Grants.aspx>



# Small Business Recovery Grants

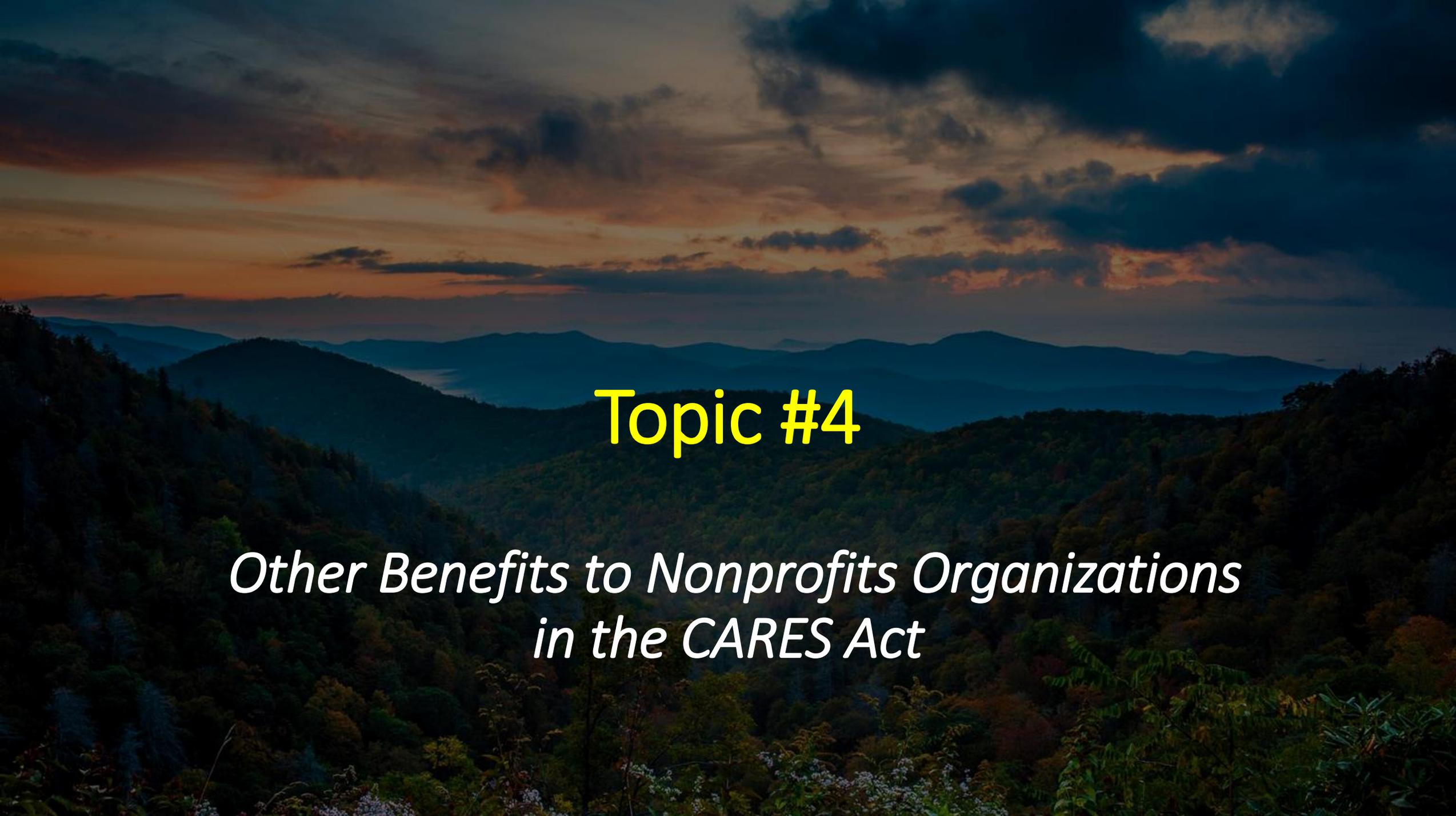


# Small Business Recovery Grants

- Facebook Business Boost - \$100M in cash grants and credits to help during this challenging time. Allegheny County, Pennsylvania will have a funding opportunity announced (not all areas will).
  - <https://www.facebook.com/business/boost/grant>
- Verizon Small Business Recovery Fund - Small businesses across the country are confronting extreme economic challenges as a result of the COVID-19 pandemic. Financial support at this critical time can make the difference between staying in business or closing permanently, leading to lost income, jobs and economic stability.
  - <https://www.lisc.org/covid-19/verizon-small-business-recovery-fund/>

# Small Business Recovery Grants (WBE)

- The Spanx by Sara Blakely Foundation donated \$5 million to support female entrepreneurs in the wake of COVID-19 and teamed up with GlobalGiving to establish the Red Backpack Fund. GlobalGiving will be overseeing the fund, making 1,000 grants of \$5,000 each to female entrepreneurs in the U.S. to help alleviate the immediate needs and support the long-term recovery of those impacted by this crisis.
  - Applications are OPEN
  - <https://www.globalgiving.org/redbackpackfund/>



## Topic #4

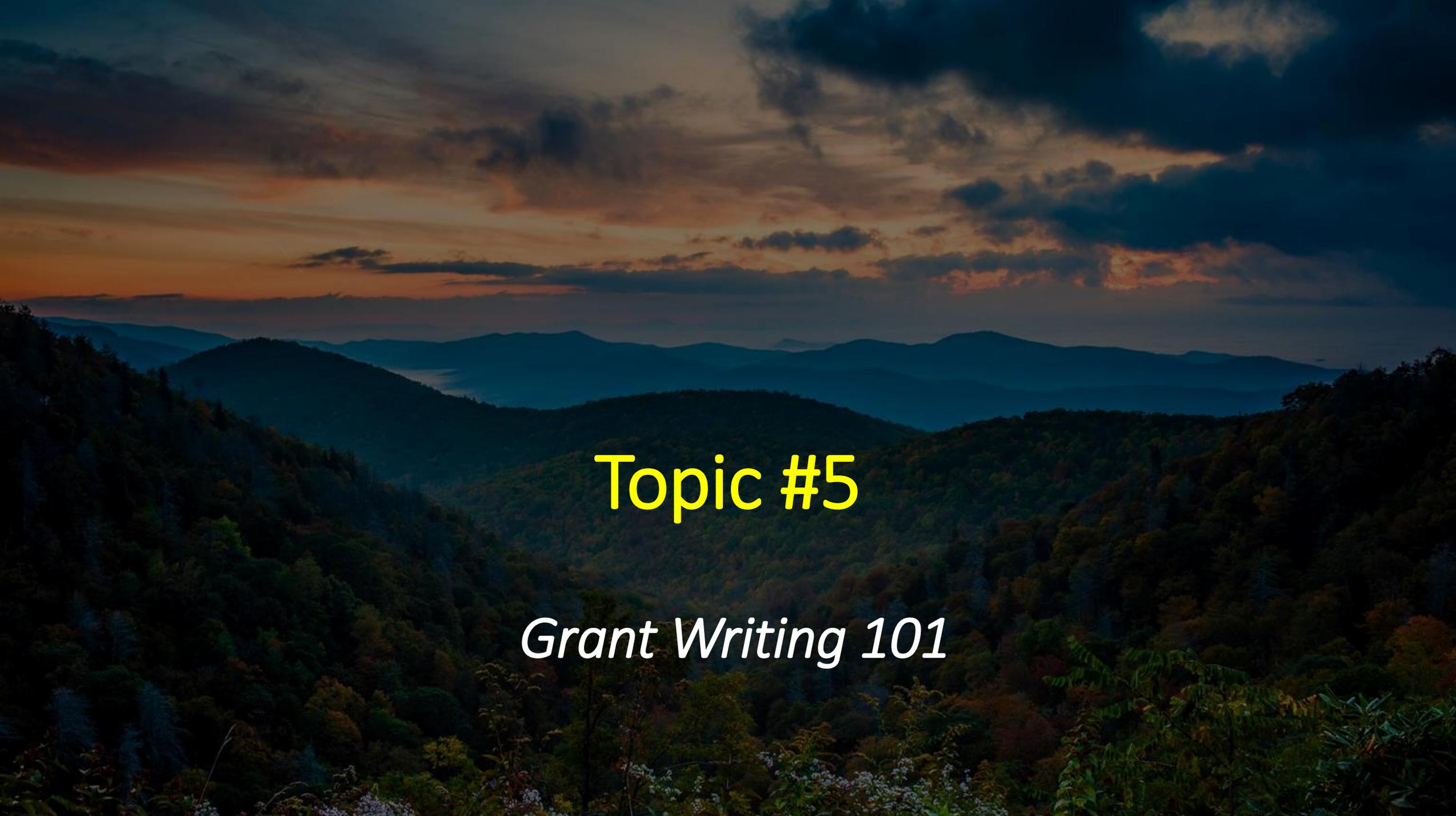
*Other Benefits to Nonprofits Organizations  
in the CARES Act*

# Nonprofit Employee Retention Payroll Tax Credit

- Provides a refundable payroll tax credit for 50 percent of wages paid during the crisis.
- Nonprofits of any size whose operations were fully or partially suspended by the coronavirus, or that saw gross receipts decline by more than 50 percent compared with the same quarter in the previous year, are eligible.
- The total wages attributed to any employee are capped at \$10,000, including health benefits, so the maximum credit would be \$5,000 per employee.
- The credit applies to wages paid after March 12 and before January 1, 2021, or until the organization's revenues reach 80 percent of what they were in the same quarter of the previous year.
- Employers claim the credit when they file IRS Form 941. They can request an advance payment or refund of their payroll tax credit by submitting the new IRS Form 7200 — Advance Payment of Employer Credits Due to Covid-19.

# Nonprofit Payroll Tax Deferment

- Nonprofits of any size may defer payment of the 6.2 percent share of the employer's Social Security taxes.
- The deferred taxes must be repaid over the following two years.
- Payroll taxes cannot be deferred if a nonprofit has a loan forgiven under the Paycheck Protection Program.



# Topic #5

*Grant Writing 101*

# Could I qualify for a grant?

- Eligibility

- When considering eligibility, you must ensure that your organizational structure (501 ©3, LLC, WBE, for example) and geographic location fit the parameters described in the notice of funding opportunity (commonly referred to as the NOFO in the Federal grants world).

- Match

- While match funding is generally a requirement for most grant programs, we have found it to be waived in most COVID-19 application requirements.

# What Do You Need?

- Wait. I didn't ask for a Christmas list.
- Develop a need statement, generally no more than a few sentences in length. Write your outcomes goals around this statement.
- Example: *My organization, a nationally certified WBE, respectfully requests consideration of a working capital grant in the amount of \$15,000 to purchase laptops, which will allow my 6-person grant review staff to work from home during the COVID-19 crisis. This will ensure that grant management continues, in turn, allowing funding to be dispersed during the crisis, minimizing economic harm that may be created through delays in reimbursement.*

# Be Grant Ready

- Funders want to invest in secure, impactful projects. Therefore, we recommend that you have the following ready, when you sit down to start your grant writing project:
  - *Financial Statements (QuickBooks or Professional Prepared if Possible) or your most recent IRS form 990*
  - *A cover letter that includes a summary of your organization, your need, objectives and appreciation for the opportunity to apply.*
  - *Your IRS Letter of Nonprofit Eligibility (if applicable)*
  - *Your Federal Employer Identification Number (FEIN)*
  - *A listing of your Board of Directors (if applicable)*
  - *Most important – **MEASURABLE OUTCOME GOALS***

# Develop Measurable Outcome Goals

- A measurable goal is a broad statement of what you wish to accomplish. Goals are broad, general, intangible, and abstract. A goal is really about the final impact or outcome that you wish to bring about. In the case of goals for a grant proposal, make sure they are linked back to your need statement. Use words such as decrease, deliver, develop, establish, improve, increase, produce, and provide.
- Use the S.M.A.R.T. method of writing your objectives.
  - Specific, Measurable, Attainable, Realistic, and Time-bound

# S.M.A.R.T. Goals

- *State your objectives in quantifiable terms*
- *State your objectives in terms of outcomes, not process*
- *Objectives should specify the result of an activity*
- *Objectives should identify the target audience or community being served*
- *Objectives need to be realistic and capable of being accomplished within the grant period*

# S.M.A.R.T. Goals

- *Include all relevant groups and individuals in your target population.*
- *Always allow plenty of time to accomplish goals (and overlap grant period of performance).*
- *Do not confuse outcome objectives for methods.*
- *Know how you will measure the change projected in each objective. If there is no way to measure success, then the goals should be rewritten.*
- *Don't forget to build a budget and budget narrative that fits the parameters of the program.*
- *Tie your goals and objectives directly to your need statement.*

# Now is the Time

- From The Chronicles of Philanthropy, regarding COVID-19, *“If appropriate, make your case for support, emphasize your long-term vision, and explain why your work needs support now. For instance, if you work with a vulnerable population that needs immediate help — such as the homeless or people with developmental disabilities — explain how your organization is helping.”*
- Examples:
  - *Need for technology to work or educate from home*
  - *Need to communicate with (video) with core population groups at risk during stay at home order (Domestic Violence, Substance Abuse)*

# Partnerships

- Most funders enjoy the evaluation of partnership grants, evidenced by letters of intent.
- The application would be submitted under one organization, as the fiscal agent, responsible for grant management. This can increase the service population, size of the project, and ultimately, the award size.
- We always ask for support letters, perhaps from elected officials, but more often, from community partners who will benefit from the grant investment.

# Where to Find Grant Opportunities?

- *Subscribe to the Chronicles of Philanthropy and Get Grant Station Access*
  - <https://www.philanthropy.com/grants?cid=UCOPNAVTOP>
- *Guide Star (free memberships still exist)*
  - <https://www.guidestar.org/>
- *Foundation Center*
  - <https://fconline.foundationcenter.org/?gclid=EAlaIQobChMIIOG37ajX6AIVBY3ICh1pqASpEAAAYASAAEgLkivD BwE>
- *Grants.gov*

## Still In Need of Assistance?

You may qualify for Aspire's philanthropic grant writing assistance program for small nonprofits, complete the form below for a consultation:

<https://www.aspiregrants.com/charitable-grant-writing/>



**GOT FUNDING?**



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