

Program and Application Guide

Revised: 10/23/23

Lendistry is administering the Illinois Back to Business New Business Grant Program on behalf of a third-party and does not determine program scope, eligibility criteria, or timelines. Such details are established by the third-party offering the grant program. All information in any reference material provided is current as of the date of publication, but is subject to change as the program evolves. For the most up-to-date information, please confirm you have the most recent version of any specific material and check the program website (and check your inbox if you've already created an account or otherwise signed up for program updates).



ILLINOIS BACK TO BUSINESS

New Business Grant Program

APPLICATION PORTAL POWERED BY LENDISTRY

Important Notes Before You Proceed

- 1. Funding for this B2B New Biz Program is limited, and it is possible that the number of applicants who meet the eligibility requirements will exceed the available funds. Submitting an application, meeting the eligibility requirements, and/or being approved for a grant award does not guarantee that you will receive funding.
- 2. You must submit your application by the application deadline, as announced by Lendistry. If your application is not submitted by the applicable deadline which will be listed on the website, it will be considered "inactive" and will not enter the application review process.

Program Overview

The Illinois Back to Business New Business Grant Program (B2B New Biz Program or the Program) provides financial relief to businesses and nonprofit organizations that started during the pandemic and are in the industries most impacted by the pandemic.

For businesses that previously received awards from the Restaurant Employment and Stabilization Grant Program (B2B Restaurants), Hotel Jobs Recovery Grant Program (B2B Hotels), or Illinois Creative Recovery Grant Program (B2B Arts), that previous award amount will be deducted from that grant awards for the B2B New Biz Program.

Visit <u>www.b2bnewbiz.com</u> for updates on when the application window opens!

Grant awards will range from \$5,000 to \$30,000 based on the following:

- 1. Whether the business is home-based or brick-and-mortar; and
- 2. The amount of time the business was in operation during the pandemic.

Business Start Date	Brick-and-Mortar	Home-Based
January 1, 2020 – June 30, 2020	\$30,000	\$10,000
July 1, 2020 – December 31, 2020	\$20,000	\$5,000
January 1, 2021 – December 31, 2021	\$10,000	N/A

The business start date is based on the date the business was incorporated or date on business license. Sole proprietors that started in 2020 whose professional licenses do not reflect a start date will be eligible for \$5,000.

Eligibility Requirements

To be eligible for a grant award under the B2B New Biz Program, for-profit businesses and nonprofit organizations must meet **all** the criteria listed below:

- 1. Must be an independently owned and operated for-profit corporation or limited liability corporation, partnership, or sole proprietorship authorized to conduct business in the State of Illinois; or a nonprofit operating in Illinois and registered with the Internal Revenue Service as a 501(c) organization;
- 2. Started operations on or between January 1, 2020, and December 31, 2021.
- 3. Had between \$25,000 and \$20 million in gross operating revenue in calendar year 2021, or a pro-rated amount if operations began starting in 2021.

- 4. Must meet one of the following two criteria:
 - i. The business or organization operates primarily in one of the following priority industries (<u>detailed definitions of each priority industry category</u> <u>are provided on page 12</u>):
 - Hotels
 - Restaurants and bars
 - Arts organizations or businesses
 - Clothing and electronics retail establishments (excluding ecommerce)
 - Dry-cleaning and laundry services (excluding coinoperated)
 - Home health care services
 - Child care providers
 - Barbershop and salon services
 - Indoor recreation
 - Gyms and fitness centers
 - Tourism and group transportation (excluding taxis, limos, or rideshare)
 - Spectator and social event services
 - Museums
 - Movie theaters
 - The business is majority owned by an individual or individuals that became eligible for and received unemployment insurance benefits – including from Pandemic Unemployment Assistance (PUA) – between March 13, 2020, and the date the business began operations.

Ineligible Businesses

The following businesses are not eligible for this Program:

- a. Independent contractors or freelance workers that do not operate as a sole proprietorship;
- Recipients of an Illinois Business Interruption Grant (BIG), Back to Business (B2B) Grant issued prior to 2023, Shuttered Venue Operators Grant (SVOG), or Restaurant Revitalization Fund Grant (RRF);
- c. Business that primarily provide child care that have received and/or are registered for <u>Child Care Restoration Grants;</u>
- d. A business primarily engaged in administration of COVID-19 tests or COVID-19 vaccine distribution;
- e. A private club or business that limits membership for reasons other than capacity;
- f. Business primarily engaged in speculative activities that develop profits from fluctuations in price rather than through a normal course of trade;
- g. A business that earns more than a quarter of its annual net revenue from lending activities, unless the business is a non-bank or non-bank holding company certified as a Community Development Financial Institution (CDFI);
- h. A business that derives at least 33% of its gross annual revenue from legal gambling activities;
- i. A business engaged in pyramid sales, where a participant's primary incentive is based on the sales made by an ever-increasing number of participants;

- j. A business engaged in activities that are prohibited by federal law or applicable law in the jurisdiction where the business is located or conducted. (Included in these activities is the production, servicing, or distribution of otherwise legal products that are to be used in connection with an illegal activity, such as selling drug paraphernalia or operating a motel that knowingly permits illegal prostitution);
- k. A business principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting;
- I. A government-owned business entity (except for businesses owned or controlled by a Native American tribe);
- m. A business primarily engaged in political or lobbying activities;
- n. A business that manufactures or sells wholesale, tobacco products, liquor or that manufactures or sells firearms at wholesale or retail;
- o. A nightclub or strip club;
- p. A pawn shop;
- q. A liquor store;
- r. An establishment similar to any enumerated above; or
- s. A business in which a majority owner has a financial or familial connection to a director, principal shareholder or leadership member of the Department or Department's administrative partner under the B2B New Biz Program.

Required Documents

The following documents are required to apply for this Program:

- 1. Applicant Certification Complete and upload the Applicant Certifications applicable to your business/organization only.
- 2. 2021 completed, unaltered, and filed Federal Tax Return.
- 3. Acceptable Government-issued Photo ID uploaded via Persona, which will be embedded in the application.
- 4. Official filing with the Illinois Secretary of State (which must be active) or local municipality, as applicable, for your business or organization, such as one of the following:
 - Articles of Incorporation;
 - Certificate of Organization;
 - Fictitious Business Name filing;
 - Professional license;
 - Government-issued business license or permit.
- 5. Proof of Tax Exemption (required for nonprofit organizations only).
- 6. Professional License (if applicable).

- 7. Proof of Location (for brick-and-mortar businesses only):
 - Acceptable forms of proof of location include utility bills, mortgage, lease, and proof of insurance.
 - P.O. Boxes and Virtual Addresses will not be accepted.

This list is not exhaustive. Lendistry may contact you by email, phone, and/or text (if authorized) to request additional documentation to verify the information you submitted in your application.



How to Complete the Applicant Certifications



ILLINOIS BACK TO BUSINESS

New Business Grant Program

APPLICATION PORTAL POWERED BY LENDISTRY

Applicant Certifications

As part of the application process, you will be required to self-certify the truthfulness and accuracy of the information you provide in the web application and supporting documents by signing the Applicant Certifications.

The Applicant Certifications will be available in electronic form for you to download and complete. Signed copies of the Applicant Certifications are required documents in this grant process and will need to be uploaded to the Portal as a PDF file.

Download the Applicant Certifications and save the file to your device. You can complete the Applicant Certifications electronically or print the file and complete it manually.

IMPORTANT NOTE: Please complete the correct Applicant Certifications for the **business/organization type** (for-profit business or nonprofit organization) that you are applying for. Uploading the incorrect Applicant Certification will delay the review process for your application.

Download the Applicant Certifications here: <u>https://b2bnewbiz.com/#applicant-certifications</u>

Step 1

Click the download \bigstar icon to download the Applicant Certifications and save the file on your device.

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Step 2

Locate the Applicant Certifications on your device and open the file. Your Applicant Certifications will open as a PDF file.



Step 3

Complete the Applicant Certifications by entering your initials next to the numbered items, add your signature, and input business information on the last page.

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Step 4

After completing the Applicant Certifications, save the file again by going to File > Save or by pressing CTRL+S on your keyboard.

Step 5

Upload the completed Applicant Certifications as PDF file in Lendistry's Portal.

How to Complete Your Applicant Certifications Manually

Step 1

Print the Applicant Certifications by clicking the printer 💼 icon which is highlighted by the red box below.



Step 2

Fill out the Applicant Certifications using a dark pen and legible handwriting.

Step 3

Scan the completed Applicant Certifications and save the file on your device as a PDF.

Step 4

Upload the completed Applicant Certifications as a PDF file in Lendistry's Portal.





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DCEO has identified a set of "Priority Industries" that have experienced particular and prolonged hardship throughout the COVID-19 pandemic. Those industries are defined as follows. In determining whether an industry definition applies to them, nonprofits should not include revenue from donations in the calculation of revenue share derived from an activity.

- 1. Hotels
 - a. Businesses providing lodging on a short-term basis, including hotels, motels, inns, hostels, and bed and breakfasts.
 - b. This does not include vacation rentals.
- 2. Restaurants and bars that were eligible for but did not receive a <u>Restaurant</u> <u>Revitalization Fund</u> (RRF) grant
- 3. Arts organizations and businesses that include the following categories:
 - a. Live venue operators or promoters, theatrical producers, live performing arts organization operators, and talent representatives that were eligible for but did not receive a <u>Shuttered Venues Operating Grant</u> (SVOG)
 - b. Performing or presenting arts organizations
 - i. A business or organization that has as its primary mission or integral to its primary mission the performance or presentation of the arts to the public, including the artistic disciplines of dance, film, literary arts, media arts, music, theatre, and visual arts.
 - c. Arts education organization
 - i. A business or organization that has as its primary mission or integral to its primary mission the provision of arts learning, or has over 50% of its business activity related to providing arts education

- d. Service providers and organizations for the arts
 - Businesses that primarily provide services for the arts sector, including vendors in design, sound, equipment rental or preparation, casting, hair and makeup, talent management, booking, photography/videography, and printing; and service organizations for the arts sector that provide professional services, training, and technical assistance.
 - ii. Over 50% of earned revenue is derived from performing the activities listed above for the arts sector, including arts events, performances, and exhibits.
- 4. Clothing and electronics retail establishments (excluding e-commerce)
 - a. Business consists of at least one physical establishment that primarily provides goods for sale on-site to end users in the following industries:
 - i. Clothing and/or accessories
 - ii. Consumer electronics
 - b. Over 50% of revenue is derived from on-site (i.e. not via electronic order) retail sales of goods to end users.
- 5. Dry-cleaning and laundry services (excluding coin-operated)
 - a. A business or organization that primarily provide laundering, drycleaning, or specialty cleaning services for clothing and textiles.
 - b. This does not include businesses that primarily provide self-service, coinoperated laundry equipment for self-directed use by clients.
 - c. Over 50% of revenue must be derived from compensation for providing dry-cleaning and laundry services.

- 6. Home health care services
 - a. A business or organization that primarily provides health care services in a patient's home for illness or injury, including wound care, patient and caregiver education, intravenous or nutrition therapy, injections, and/or monitoring of serious illness and unstable health.
 - b. Over 80% of revenue must be derived from compensation for providing health care services in a patient's home.
- 7. Child care providers
 - a. Only includes child care providers that have not received and/or are not registered for <u>Child Care Restoration Grants</u>, as providers that have received and/or are registered for Child Care Restoration Grants are not eligible for B2B grants.
- 8. Barbershop and salon services
 - a. A business or organization that provides hair, nail, and other services related to the certifications below.
 - b. Eligible businesses must hold an active certificate of registration as a barber, cosmetologist, esthetician, nail technician, hair braider, or hold an active certificate of registration to operate a barber shop or cosmetology, hair braiding, esthetics, or nail technology studio business pursuant to Article IIID of the Barber, Cosmetology, Esthetics, Hair Braiding, and Nail Technology Act of 1985.

- 9. Indoor recreation
 - a. A business or organization that provides an indoor facility with usable indoor space designated for indoor play or fitness activities. This may include indoor bowling alleys, skating rinks, trampoline parks, indoor playgrounds, field houses, laser tag, arcades, and indoor sports facilities.
 - b. Facility capacity must be greater than 100 people, except for trampoline parks and indoor playgrounds, which are all eligible regardless of capacity.
 - c. Over 50% of revenue is from ticketing and fees to participate in indoor recreation activities and associated services, such as shoe rental.

- 10. Gyms and fitness centers
 - a. Business consists of at least one physical establishment that is open to members or the general public to participate in activities related to physical fitness on-site.
 - b. Business has a current membership agreement or liability waiver required of all health and fitness centers open to the public.
 - c. This does not include businesses that exclusively provide mobile or remote services and do not operate a physical establishment where members or the public engage in physical fitness activities on-site;
 - d. Over 80% of revenue is derived from fees, including membership fees, to participate in fitness activities.
 - e. Tourism and group transportation (excluding taxis, limos, or rideshare)
 - f. Includes tourism promotion, campgrounds, agritourism, tourist guides, tour operators, travel agents, short-term vehicle rentals, charter buses, interurban and rural buses, and shuttle services.
 - g. This does not include taxis, limos, ridesharing, or businesses that are located in areas that are frequented by tourists that do not participate in the tourism-related activities described above
- 11. Tourism and group transportation (excluding taxis, limos, or rideshare)
 - a. Includes tourism promotion, campgrounds, agritourism, tourist guides, tour operators, travel agents, short-term vehicle rentals, charter buses, interurban and rural buses, and shuttle services.
 - b. This does not include taxis, limos, ridesharing, or businesses that are located in areas that are frequented by tourists that do not participate in the tourism-related activities described above.

- 12. Spectator and social event services
 - m. Businesses that provide services for events, including equipment rental or preparation, venue rental, hair and makeup, caterers, photographers/videographers, promoters, event planners, florists, and printers.
 - n. Over 50% of revenue must be derived from performing the activities listed above for the purposes of an event
- 13. Museums that were eligible for but did not receive a <u>Shuttered Venues</u> <u>Operating Grant</u> (SVOG)
- 14. Movie theater operators that were eligible for but did not receive a <u>Shuttered</u> <u>Venues Operating Grant (SVOG)</u>



Tips for Applying



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APPLICATION PORTAL POWERED BY LENDISTRY

Tip #1: Use Google Chrome

For the best user experience, please use Google Chrome throughout the entire application process.

Other web browsers may not support our interface and can cause errors in your application.

If you do not have Google Chrome on your device, you can download it for free at <u>https://www.google.com/chrome/</u>.

Before you begin the application, please do the following on Google Chrome:

- 1. Clear Your Cache
- 2. Use Incognito Mode
- 3. Disable Pop-Up Blocker

Clear Your Cache

Cached data is information that has been stored from a website or application and is primarily used to make the browsing process faster by auto-populating your information. However, cached data may also include outdated information such as old passwords or information which was previously entered incorrectly. This can create errors in your application and may result in it being flagged for potential fraud.

Use Incognito Mode

Incognito mode allows you to enter information privately and prevents your data from being remembered or cached.

Disable Pop-Up Blocker

Our application includes multiple pop-up messages that are used to confirm the accuracy of the information you provide. You must disable the pop-up blocker on Google Chrome to see these messages.

Continued next page.

How to Clear Your Cache

Step 1

Open a new Google Chrome window, click the three dots in the upper right corner, and then go to "**Settings**."



Step 2

Go to "Privacy and Security", and then select "Clear Browsing Data."



Step 3

Select "Clear Data."



Continued next page.

How to Use Incognito Mode

Step 1

Click the three dots in the upper right corner of your web browser, and then select "**New incognito window**."

Step 2

Your browser will open a new Google Chrome window. Use incognito mode throughout the entire application process.





How to Disable Pop-Up Blockers

Step 1

Open a new Google Chrome window, click the three dots in the upper right corner, and then go to "**Settings**."



Step 2

Go to "Privacy and Security", and then select "Site Settings."



Step 3

Select "**Pop-ups and redirects**." Click the button so that it turns blue and the status changes from "**Blocked (recommend)**" to "**Allowed**."

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Allowed		3

Tip #2: Prepare Your Documents in PDF Format

All required documents must be uploaded to the Portal in <u>PDF format only</u>. The documents must be clear, aligned straight, and contain no disruptive backgrounds when uploaded.

Important Notes for Uploading Documents:

- 1. All documents must be submitted in PDF format (Government-issued ID may be submitted as a PDF or JPEG).
- 2. File size must be under 15MB.
- 3. The file name CANNOT contain any special characters (!@#\$%^&*()_+).
- 4. If your file is password protected, you will need to enter it in.

Don't have a scanner?

Download these free apps to scan documents with your mobile device.

Genius Scan

Apple | <u>Click Here to Download</u> Android | <u>Click Here to Download</u> Adobe Scan Apple | <u>Click Here to Download</u> Android | Click Here to Download



- 1. Document not aligned straight.
- 2. Document is in front of window (busy background) and a hand is seen in the photo.

Pl in	ease make sure you are using a valid email address and that it is spelled correctly the application.	Invalid Email Addresses
•	Updates and additional guidance for your application will be sent to the email address you provide.	The following email addresses will not be accepted or recognized in our system:
•	Certain email addresses will not be recognized by Lendistry's system and may	Emails beginning with info@
	cause delays in communication regarding your application. Refer to the list on the right for examples of invalid email addresses.	Example: info@mycompany.com
		Emails ending with @contact.com or @noreply.com
If	you used an incorrect or invalid email address in your application, please contact	Example: mycompany@contact.com
ou	r Customer Experience Center at (888) 209-3665, Monday through Friday (8:00	Example: mycompany@noreply.com
a.ı	n9:00 p.m. CT) to update your information.	

DO NOT submit a new application. Submitting multiple applications may be detected as potential fraud and disrupt the review process for your application.

What is Persona?

Persona is a third-party platform utilized by Lendistry in its fraud prevention and mitigation process. The Persona platform enables Lendistry to verify an individual's identity and protect against identity spoofing by automatically comparing the individual's selfie to their ID portrait with a 3-point composite and biometric liveness check.

- Applicants will be required to verify their identity using Persona by uploading a
 picture of a valid government-issued photo ID.
- Applicants will also need to take a selfie using a device with a front-facing camera to complete the Persona verification.

For more help with Persona, visit <u>https://help.withpersona.com/for-end-users/</u>.

Best Practices to Successfully Complete Persona

- Use a front-facing device. If you work on your application on a laptop or computer that does not have a camera, you will be given the option to complete Persona using a mobile device at any time by clicking "Continue on another device" and scanning the QR code provided or requesting a link via SMS or Email.
 - Once you complete Persona on your mobile device, you will be automatically redirected to your application on your laptop or computer.
- 2. Take a picture of the front and back of your government-issued ID *before* starting Persona and save it on the device you will use to take your selfie to be efficient.
 - Place your government-issued ID on a plain white surface and use adequate lighting.
 - Do not use flash as it may cause a glare.
- 3. When taking your selfie, use adequate lighting pointed toward your face while avoiding bright light sources from behind.
 - Stand in front of a blank wall or door and avoid busy backgrounds.
 - Do not use flash as it may cause a glare.

Continued next page.

Tip #4: Review Best Practices to Successfully Complete Persona

Step 1

Click on "**Begin Verifying**," and then select the type of government-issued ID you will use to verify your identity.

Step 2

Take or upload a picture of the <u>front</u> side of your ID. Select "Use this File" to continue. See <u>page 22</u> for best practices on how to complete this step.





Tip #4: Review Best Practices to Successfully Complete Persona

Step 3

Take or upload a picture of the **back** side of your ID. Select "Use this File" to continue. See <u>page 22</u> for best practices on how to complete this step.

Step 4

Using a **front-facing** device with a camera, follow the prompt on the screen to take a selfie by looking forward, left, and then right. See <u>page 22</u> for best practices on how to complete this step. Once complete, select "Done" and you will be redirected to the application.



Tip #5: Set Your Security Questions in Lendistry's Portal

Lendistry's Portal has a feature that allows you to set a series of security questions to protect and allow you to unlock your account when there are too many failed attempts to access it.

The security questions are meant to prevent unauthorized access to your portal account. You can select any question available in the drop-down menu; however, we **strongly** recommend you choose questions with answers that are personal to you or only you will know.

Make note of the answers to your security questions. They are case-sensitive, and you will need to enter them exactly as you set them when unlocking your account.

Review page 44 for instructions on how to troubleshoot or unlock your account.

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How to Start an Application



ILLINOIS BACK TO BUSINESS

New Business Grant Program

APPLICATION PORTAL POWERED BY LENDISTRY

Where to Apply

You can start an application by visiting the Program's website at <u>www.b2bnewbiz.com</u>.

- 1. To start a new application, select "**Apply**" from the menu. You will be redirected to Lendistry's Application Portal.
- 2. You will be able to access and manage your application at any time by clicking "Lendistry's Portal."

The Program's website also contains various resources to help guide you through the entire application process. Resources include:

- Guidelines for the Program
- Program and Application Guide
- Applicant Certifications Download
- Customer Experience Center Number and Hours
- FAQ
- Tips for Applying



Program Overview

Illinois B2B New Biz will provide financial relief to businesses that started during the pandemic in the industries most impacted by the pandemic. Businesses that started during the pandemic have not been eligible for state grants and most federal emergency support provided for emergency relief to small businesses thus far.

Lendistry's Portal

- 1. To start an application, you will need to "Create a New Account."
- 2. Register the primary email address used by the owner of the entity for which you are applying. This is where you will receive important information and updates regarding your application.
- 3. Signing into Lendistry Portal requires a Multi-Factor Authentication. Each time you sign in, a confirmation code will be sent to the mobile number you register. You will need to enter this code to access your Portal account.
- 4. You can access your application at any time by clicking "Sign into Existing Account." Once signed in, you will see the status of your application.

If you need assistance with creating or accessing your portal account, please contact Lendistry's dedicated Customer Experience Center at 1-888-209-3656, Monday through Friday (8:00 a.m.-9:00 p.m. CT).





The Application Process



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APPLICATION PORTAL POWERED BY LENDISTRY

Section 1: Owner/Officer Details

We need information for the owner of your business or the officer/authorized signer of your nonprofit organization.

- Legal Business Name
- Owner/Officer Legal Last Name
- Owner/Officer Date of Birth
- Owner/Officer Email
- Title/Position
- Owner/Officer Residential Address Line 1 (P.O. Box not acceptable)
- Owner/Officer Residential Address Line 2 (P.O. Box not acceptable)
- Is mailing address different than residential address?
- Owner/Officer Residential City
- Owner/Officer Residential State
- Owner/Officer Residential Zip Code
- Owner/Officer Social Security or Individual Taxpayer Number (SSN or ITIN)¹
- Percentage of Ownership (%)
- Title/Position
- Referral Partner
- Owner/Officer Preferred Phone Number
- Preferred Language
- SMS/Text Policy³

¹Required to make sure applicant is not on the OFAC list. ²The referral partner you choose will not affect your application. ³Check the box if you would like to receive updates on your application during the review process via SMS/Text.

Owner/Officer Data of Birth* Owner/Officer Data of Birth* Owner/Officer Data of Birth* Owner/Officer Address Line 1 (P.O. Box not acceptable)* Owner/Officer Social Security Number (SSN) or Individual Taxpayer Nomer/Officer Social Security Number (SSN) or Individual Taxpayer Nomer/Officer Preferred Phone Number* Owner/Officer Preferred Phone Number* Ittle/Position* Referral Partner* Select an option	officer/authorized signer	of your nonprofit organization.	only.
Legal Business Name* Owner/Officer Legal Last Name* Owner/Officer Date of Birth* Owner/Officer Email* Month Day Year Owner/Officer Address Line 1 (PO, Box not acceptable)* Is mailing address different than residential address?* Select an option Owner/Officer Social Security Number (SSN) or Individual Taxpayer Identification Number (TTN)* XOX-XOX-XOXX Title/Position* Covner/Officer Preferred Phone Number* Image: Select an option	Owner Details - Joe Schmoe		
Owner/Officer Date of Birth* Month Day Year Owner/Officer Address Line 1 (P.O. Box not acceptable)* Is mailing address different than residential address?* Select an option Owner/Officer Social Security Number (SN) or Individual Taxpayer Identification Number (TIN)* DOX-SOX Title/Position* Cowner/Officer Preferred Phone Number* Identification Number* Image: Select an option	Legal Business Name *	Owner/Officer Legal Last Name *	
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XXX-XXXXXX Title/Position* Referral Partner* Select an option Owner/Officer Preferred Phone Number* Image: Preferred Language* Select an option	Owner/Officer Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) *	Percentage of Ownership (%) *	0
Title/Position* Referral Partner* Owner/Officer Preferred Phone Number* Select an option Owner/Officer Preferred Language* I accept the SMS/Text Policy.	3000-300-300-300000		
Owner/Officer Preferred Phone Number* I accept the SMS/Text Policy. Preferred Language* Select an option	Title/Position *	Referral Partner*	
Preferred Language * Select an option	Owner/Officer Preferred Phone Number *	Select an option	6
Select an option 🗸	Preferred Language *		
	Select an option	-	
		Save	

Tell us about your business or nonprofit organization.

- Legal Name of Business or Nonprofit Organization
- Assumed Name (Type N/A if applicable.)
- Does your business have an Employer Identification Number (EIN)?
- Business or Nonprofit Organization Address Line 1 (Please enter physical address of business)
- Business or Nonprofit Organization Address Line 2 (Please enter physical address of business)
- Business or Nonprofit Organization City
- Business or Nonprofit Organization State
- Business or Nonprofit Organization Zip Code
- Business or Nonprofit Organization Phone Number
- Is mailing address different than physical address?
- Is your application for a nonprofit organization or a for-profit business?
- Business or Nonprofit Organization Entity Type
- State of Business Formation
- Date Business or Nonprofit Organization Established
- Business or Nonprofit Organization Website URL (Type N/A if your business does not have a website.)

ac an out yo	need some basic informati	on to validate your ap	oplication.			
Legal Business Name *		Assumed Name (N	V/A if inapplic	able) *		
Does your business have an EIN? *		Business or Nonpi virtual address no	rofit Organizs vt acceptable)	tion Physical A	Address Line 1 (PO F	Box and
Select an option	~					
Business or Nonprofit Organization Phone Number*		Is mailing address	different tha	n physical addr	ress? •	
+1		Select an o	ption			~
Is your application for a nonprofit organization or for-	profit business?*	Business Entity Ty	/pe *			
Select an option	~	Select an o	ption			~
State of Business Formation *		Date Business Est	ablished *			
Select an option	~	Month	~	Day	• Year	
Business Website (enter N/A if the business does not I	have a website) *					
					_	
Severand Continue I	ater			Continu	e	

Section 3: Business/Nonprofit Info - 2

We need a few more details about your business or nonprofit organization.

- How did you hear about this Program? (This question will not affect your eligibility.)
- Annual gross revenue reported on your 2021 federal business tax returns.
- Is your primary business activity in a priority industry? (Click here for a list of the Program's priority industries and their definitions.)
- In the preceding fiscal year, did your business or nonprofit organization receive 80% or more of its revenue from federal funds?
- Is your business home-based?

jusiness tax returns.
rofit organization
~

Section 4: Demographics

We want to learn more about your business or nonprofit organization.

The information provided on this page will not affect your eligibility. They are for reporting purposes only.

- Who is your customer base?
- NAICS code
- Women-Owned?
- Veteran-Owned?
- Disabled-Owned?
- Owner/Officer Race or Ethnicity
- Rural
- Franchise

Who is your customer base?* NAICS Code Select an option Search for Your!	
Select an option 👻	(
	r NAICS Code
Women-Owned?* () Veteran-Owned?*	
Select an option 💙 Select an option	~
Disabled-Owned?* Owner Race or Ethnicity*	•
Select an option 💙 Select an option	~
Rural Franchise	
Select an option 🗸 Select an option	~

We have a few more questions to help determine your eligibility.

- Is your business or nonprofit organization in substantial compliance with applicable federal, state, and local laws, regulations, codes, and requirements?
- For for-profit businesses, are you at least ten percent owner of the applicant business or a duly appointed officer of the corporation as registered with the Illinois Secretary of State?
- For nonprofit organizations, are you a duly appointed officer or director of the organization as registered with the Illinois Secretary of State?
- Are you an independent contractor or freelance worker that does not operate as a sole proprietor?
- Have you received previous COVID relief in the form of Shuttered Venues Operating Grant (SVOG)?
- Have you received previous COVID relief in the form of a Restaurant Revitalization Fund (RRF) grant?
- Were you a recipient of the Child Care Restoration Grant?
- Were you a recipient of a Business Interruption (BIG) grant prior to 2023?
- Were you a recipient of a Back to Business (B2B) grant prior to 2023?
- Did your business or nonprofit organization start operating on or between January 1, 2020 and December 31, 2021?
- Does your business or nonprofit organization currently have active operations in Illinois?
- Is the business majority owned by an individual or individuals that became unemployed and started receiving unemployment insurance during the pandemic (March 13, 2020 or later) and prior to starting the business?
- Does your business or nonprofit organization prepare and file your own federal business tax returns or Form 990?

2					
er/Officer)etails		Business/Nonprofit Info - 2	Demographics	Disclosure Q&A Verify Identity	
	We have a	few more	questio	ns to help us detern	nine your
			eligik	oility.	
Meeti	ng the Program's minimum	eligibility requirements deter	does not guarantee rmine if you are app	funding. Your application will go through addit roved for a grant award.	ional validation before we can
ls your bu applicable requirem	isiness or nonprofit organi: e federal, state, and local la ents? *	zation in substantial comp ws, regulations, codes, ar	pliance with nd	Are you 18 years or older?*	
Sele	ct an option		~	Select an option	~
For profit business Illinois Se	: businesses, are you at leas or a duly appointed officer cretary of state. *	at ten percent owner of the of the corporation as reg	ne applicant istered with the	Nonprofit organizations, are you a duly appo organization as registered with the Illinois S	ointed officer or director of the ecretary of State? *
Sele	ct an option		~	Select an option	~
Are you a operate a	n independent contractor is a sole proprietor? *	or freelance worker that	does not	Have you received previous COVID relief in Operating Grant (SVOG)? *	the form of Shuttered Venues
Sele	ct an option		~	Select an option	~
Have you Revitaliza	received previous COVID ation Fund (RRF) grant? *	relief in the form of a Res	staurant	Were you a recipient of the Child Care Rest	oration Grant? *
Sele	ct an option		~	Select an option	~
Were you	a recipient of a Business l	nterruption (BIG) grant p	rior to 2023? *	Were you a recipient of the Back to Busines:	s (B2B) grant prior to 2023?*
Sele	ct an option		~	Select an option	~
Did your January 1	business or nonprofit organ I, 2020 and December 31, ?	nization start operating o 2021?*	on or between	Does your business or nonprofit organizatio operations in Illinois? *	n currently have active
Sele	ct an option		~	Select an option	~
is the bus unemploy	iness majority owned by ar yed and started receiving u : (March 13, 2020 or later)	n individual or individuals nemployment insurance and prior to starting the/	that became during the business? "	Does your business or nonprofit organizatio federal business tax returns or Form 990? *	n prepare and file your own
pandemic				Select an option	~

Section 6: Verify Identity

ID Verification

In this section, you will need to verify your identity using Persona by uploading a picture of your valid government-issued ID. Acceptable forms of government-issued ID include:

- Driver's License
- State ID or Foreign Matricula Card
- U.S. Passport or Foreign Passport

You will also need to take a selfie using a device with a front-facing camera. Review slides 22-24 for best practices to successfully complete Persona.

What is Persona?

Persona is a third-party platform utilized by Lendistry in its fraud prevention and mitigation process. The Persona platform enables Lendistry to verify an individual's identity and protect against identity spoofing by automatically comparing the individual's selfie to their ID portrait with a 3-point composite and biometric liveness check.

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	Owner/Officer Demographics Disclosure Q&A Verify Identity Upload Docs Bank Info		
	ID Verification		
	We need to verify		
	You will need to verify your identity by uploading a picture of your valid government-issued ID and taking a selfie using a device with a front-facing camera using Persona		
	Learn more about Persona		
	Begin Verification with Persona		
	Save and Continue Later		

Section 7: Upload Docs

Step 1

Select the upload icon to locate the document file on your device or drag and drop the file onto the icon.

Step 2

If your file requires a password to be viewed, click on the three dots a next to "**Options**" and select "**Set Password**" to enter the password. You can also click on the three dots to view, replace, or delete the file.

Step 3

Once your file has been uploaded, its status will change from **(Requested**" to **() "Submitted**."

Step 4

Repeat the steps above until all required documents have been uploaded.

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	Owner/Officer Details	Business/Nonprofit Business/Nonprofit Info - 1 Info - 2 Demographics Disclosure Q&A Verify Identity Upload Docs Bank Info	
		Documents required to submit an application.	
		Documentation is required to help us validate the information you provide in your application. Please upload all files in PDP formation).	
		All Requested Submitted	
		Applicant Certifications* Value 10 March 10 Marc	
		Applant-CettTestone Options i	
		Proof of Business Organization * Values Update stop of your buffets on approximation of the first interpretation of the first interpretation of the stop of the	
		Proof of Revenue: 2021 Filed Federal Business Tax Return (Complete and Unaltered) roomson'r Sciwitzsta 2021 HS fem File, HSL, or HSC Post-Of-Revenue Prot-Of-Revenue	
		Proof of IRS Tax-Exempt Status (Required for Nonprofit Organizations only) Max 10* IS2-Tax-Exempt-NPO Options 1	
		Proof of Location * Proof of Location * AD. forward Vrbut addresses are not allowed. Proof-Or-Location Options 1 Description	
		Professional Business License Maputation Marifile Prof/OrFuchess-License Options 1	
		Upload Documents Later Continue	

Section 8: Bank Info

Why is your banking information needed?

Lendistry uses a third-party technology (Plaid) to verify your bank account and set up ACH transfers by connecting accounts from any bank or credit union in the U.S. to an app like Lendistry's Portal. The third-party does not share your personal information without your permission and does not sell or rent it to outside companies.

This method of bank verification is preferred but will not always work if your banking institution is not available through the provider. If an applicant does not have an online banking setup, or their bank account cannot be verified through Plaid, the applicant is required to submit the two (2) most recent months of bank statements with transaction history.

Important Note: The registered name on the bank account must match the Legal Name of the Business or Nonprofit Organization provided in the application.



Section 9: Review Your Application Before Submission

Before submitting your application, review all your responses and documentation for accuracy. **Once you submit your application, you will <u>NOT</u> be able to make edits.**

For your application to be reviewed by Lendistry, you must submit a complete application that includes:

- 1. All fields in the application form completed;
- 2. All required documents uploaded;
- 3. Your bank account connected via Plaid; and
- 4. Your identity verified via Persona.

Reviewing Your Application

- 1. If you need to edit your application, click on "I have some edits!" and fix all errors.
- 2. Read Lendistry's Terms and Conditions and check the box to agree.
- 3. If you would like to review and submit your application later, click on **"Save and Continue Later**." You can sign into the Portal at any time to complete your application and check for status updates.
- 4. After you have reviewed your application and confirmed that all information you have provided is accurate, click on **"Submit Application for Review**" to submit your application.

•••							+ 0
Owner/Officer Details	Business/Nonprofit Info - 1 Info - 2	Demographics	Disclosure Q&A	Verify Identity	Upload Docs	Bank Info	
Uploaded Doc	S						
Applicant Certificati SUBMITTED	ons		Proof of Business Or SUBMITTED	ganization			
Proof of Revenue: 20 Tax Return (Complet SUBMITTED	021 Filed Federal Business te and Unaltered)		Proof of IRS Tax-Exe SUBMITTED	mpt Status (Required fo	or Nonprofit Organizati	ons only)	
Proof of Location SUBMITTED			Professional Busines SUBMITTED	s License			
	3 Save and Continue Later	2-4	By dh	ecking this box, you a print Application fo	gree to these <u>terms a</u>	• N I have some e	edits!

You must click 'Submit Application for Review' to be considered for a grant. Once you submit your application, you will not be able to change responses

Application Submission

You will receive a confirmation email from Lendistry at noreply@lendistry.com to confirm your application has been received. If you did not receive a confirmation email after submitting your application, please check your spam folder for emails from noreply@lendistry.com and add the email address to your email account's safe sender list.

If more information or documents are needed, Lendistry may contact you by email, phone, and/or text (if authorized) to verify the information you submitted. **You must respond to all requests to keep your application in the review process.**

To avoid disruptions in the review process, please be sure to look out for communication from Lendistry and make sure you have all required documents readily available.

TIP: Place "Lendistry" in the search bar of your email.

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Thank you for applying for the B2B New Biz Grant Program.

Your application has been submitted.

This email serves as confirmation from Lendistry that you have filled out all fields in the application, uploaded all required documents, and verified your bank account in Lendistry's Portal. Your application will now be put in a queue for eligibility review.

Meeting the Program's minimum eligibility requirements does not guarantee funding. Your application will still need to go through additional validation stages.

Someone from our team will reach out to you only if we have any additional questions or need any additional information.

If you have any questions, please contact Lendistry's dedicated Customer Experience Center at (888) 209-3665, Monday through Friday (8:00 a.m.-9:00 p.m. CT).

Thank you, The Lendistry Team

Important Note: Funding for this Program is limited, and it is possible that the number of applicants that meet the eligibility requirements will exceed the available funds. Submitting an application and/or being fully validated does not guarantee you will receive a grant award.



The Review Process



ILLINOIS BACK TO BUSINESS

New Business Grant Program

APPLICATION PORTAL POWERED BY LENDISTRY

Review Process

How will I know if I was awarded a grant?

The application process for this Program contains multiple stages of validation. You must first meet the Program's minimum eligibility requirements in order to be considered for a grant. **Important Note: Meeting the minimum eligibility** requirements does not guarantee a grant award.

Once you are determined to be eligible for this program, your application will then go through final validation to determine if you are approved or declined for funding. As part of this validation process, **you may be required to confirm certain information live over the telephone**. A member of Lendistry's team will reach out to you directly to complete this process.

Once your application is fully validated, you will receive an email from Lendistry to notify you if you have been approved or declined for grant funding.

How do I check the status of my application?

You can check the status of your application at any time by signing into Lendistry's Portal using the username, password, and mobile number that you registered. Once signed in, the status will appear on the dashboard.

Sign in to Lendistry's Portal here:

https://b2bnewbiz.mylendistry.com

My documents and bank information have been fully validated and I have been approved for funding. When will I receive funding?

Once your application has been fully validated and approved for grant funding, your grantee agreement and W-9 form will become available to you as a **DocuSign document** in Lendistry's Portal. Please sign in and follow the instructions from DocuSign to initial, sign, and date both documents.

Sign in to Lendistry's Portal here:

https://b2bnewbiz.mylendistry.com

Important Note: Your funds will not be released until this is complete.

Application Status

Status	What it Means	Action Required by Applicant		
Incomplete	You have started an application but have not submitted it.	Complete all sections of the application within 30 days of starting it. Incomplete applications will not be reviewed or considered for a grant.		
Inactive If your application is not submitted by the applicable deadline announced by Lendistry, it will be considered "inactive" and who not enter the application review process.		If you would like to reinstate your inactive application, please contact our dedicated Customer Experience Center at (888) 209-3665, Monday through Friday (8:00 a.m 9:00 p.m. CT).		
Application Submitted	You have completed all sections and submitted an application.	No further action is required by you. Lendistry will reach out to you only if additional information or documents are needed.		
Application submitted, but additional docs required.	You have submitted an application, but additional documentation or information is needed for Lendistry to process it.	Sign into Lendistry's portal and upload all new documents or information that were requested. Your application cannot be processed until this is complete.		
Application under review for minimum eligibility requirements.	Your application and documentation have been processed. Your application is now under review for eligibility.	No further action is required by you. Lendistry will reach out to you once we determine if you are eligible or ineligible for a grant.		
Your application is INELIGIBLE because it does not meet the Program's minimum eligibility requirements.	Your application did not meet the Program's minimum eligibility requirements and will not be considered for a grant award.	You will be notified via email if you are ineligible for this grant program. If there was an error in your web application form or in the documentation provided as part of your application, please contact our dedicated Customer Experience Center within five (5) days of receiving this email. Please note that this will not guarantee a reversal of your ineligibility. Additional documents and information may be requested to further validate your application. If Lendistry does not hear from you within this timeframe, your ineligibility will stand, and your file will be closed.		
Your application meets the Program's minimum eligibility requirements and will move to the next validation stage.	Your application meets the Program's minimum eligibility requirements and will go through validation to determine if you are approved or declined for a grant award.	No further action is required by you. Lendistry will reach out to you only if additional information or documents are needed.		

Application Status

Status	What it Means	Action Required by Applicant
Additional documents are needed in order for your application to continue through the validation stage.	Additional documents or information are needed to fully validate your application.	Sign into Lendistry's portal and upload all new documents or information that were requested. Your application cannot be validated until this is complete.
Application Declined	Your application has been declined for a grant award.	You will be notified via email if you are declined for a grant award. If you believe you were declined in error, please contact our dedicated Customer Experience Center within five (5) days of receiving this email. Please note that this will not guarantee a reversal of your ineligibility. Additional documents and information may be requested to further validate your application. If Lendistry does not hear from you within this timeframe, your decline determination will remain permanent, and your file will be closed
Application Approved	Your application has been approved for a grant award.	Your Award Disbursement Agreement and W-9 will be made available as a DocuSign document in Lendistry's portal. You will need to sign in and follow the instructions from DocuSign to initial, sign, and date both documents.
Application Approved, Grants Docs Pending	Your Award Disbursement Agreement and W-9 are available as a DocuSign document in Lendistry's portal.	Sign into Lendistry's portal and follow the instructions from DocuSign to initial, sign, and date both documents. Important Note: Your funds will not be released until this is complete.
Grant Docs Received	Lendistry has received your fully executed Award Disbursement Agreement and W-9. Your banking information will go through one last validation before funding. You will receive funds via ACH.	No further action is required by you. Lendistry will only reach out to you if there are issues setting up an ACH transfer to your bank account.
Grant Funded	You have been fully funded for your eligible grant award.	No further action is required by you. Your file is now closed.



How to Troubleshoot or Unlock Your Account



ILLINOIS BACK TO BUSINESS

New Business Grant Program

APPLICATION PORTAL POWERED BY LENDISTRY

Email Cannot Be Found

What should you do if your email address cannot be found in Lendistry's Portal? If your email address cannot be found in Lendistry's Portal, you may not have an account, or you may be using the incorrect email address to sign in.

- To start an application, you are required to create an account in Lendistry's Portal as well as register an email address and mobile phone number. See page 24 for reference. If you have not created an account, please do so by clicking "Don't have an account? Sign up!".
- If you already have an account but your email address cannot be found, you may have used the incorrect email to sign in. Please make sure you are spelling your email address correctly or try a different one. If this problem persists, please contact our dedicated Customer Experience Center at (888) 209-3665, Monday through Friday (8:00 a.m.-9:00 p.m. CT).

To retrieve your email address from Lendistry's Customer Experience Center, you will be required to verify information, which may include but is not limited to your full name, date of birth, business name, and the last four digits of your Social Security Number.

Continued next page.



Incorrect Password

What should you do if your password is incorrect?

If the password you entered is incorrect, please check its spelling and try again. You have five attempts to use the correct password before your account is locked.

We strongly recommend that you reset your password immediately after your second failed attempt.

How to Reset Your Password:

- 1. Click on "Forgot your password?"
- 2. Enter the email address registered to your account.
- 3. A six-digit confirmation code will be sent to the phone number you registered. Enter the code to confirm your account.
- 4. Enter and confirm your new password.

Welcome! Sign In!	Reset password
Email* mvemail@test.com	Email *
, ,	myemail@test.com
Password *	
	Reset password
Incorrect password.	
Warning It looks like you are having problems signing In. You have 5 attempts remaining before your account is locked. Would you like to change your	Return to form
password? Forgot your password?	Don't have an account yet? Please sign up!
We just sent you a text	C4 Enter New Password
We just sent you a text	Center New Password
We just sent you a text Please confirm your phone number. We just sent a confirmation code to the phone number registered to your account, ending in 90	Conter New Password Password Enter your password
We just sent you a text Please confirm your phone number. We just sent a confirmation code to the phone number registered to your account, ending in 90 Type your 6-digit security code here	Confirm Password •
We just sent you a text Please confirm your phone number. We just sent a confirmation code to the phone number registered to your account, ending in 90 Type your 6-digit security code here	Confirm Password Enter your password Enter your password
We just sent you a text Please confirm your phone number. We just sent a confirmation code to the phone number registered to your account, ending in 90 Type your 6-digit security code here Descrittion	Confurn Password* Confurn Password* Enter your password Save password

Your Account is Locked

What should you do if your account is locked?

Your account will be locked after five failed attempts to sign in. You can unlock your account by answering your security questions.

How to Unlock Your Account

- 1. Select "Click here to unlock your account."
- 2. Enter the first name, last name, email address, and phone number registered to your account. This information must be provided correctly for you to proceed. If you need assistance verifying your account information, please contact our dedicated Customer Experience Center.
- 3. A six-digit confirmation code will be sent to the phone number you registered. Enter the code to confirm your account.
- 4. Answer the security questions correctly to unlock your account. If you are unable to provide the correct answers, please contact our dedicated Customer Experience Center to reset your security questions. To reset them, you will be required to verify information, which may include but is not limited to your full name, date of birth, business name, and the last four digits of your Social Security Number.

Welcome! Sign In!	A A
	Unlock Your Account
Email* unlockaccount@noreply.com	Please provide your account information so we can verify your identity
Descound	First name *
Password *	Enter your first name
	Last name *
▲ Your account is locked. Click here to unlock your account in call support for assistance	Enter your last fame
Forgot your password?	Email Address * Enter your email address
Sian In	
	Phone Number* +1
Don't nave an account? sign up:	
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We just sent you a text Please confirm your phone number. We just sent a confirmation code to the phone number registered to your account, ending in 90 Type your 6-digit security code here	Unlock Your Account Please answer your security questions to unlock your account. What was your High School maccot?* Enter answer for question 1
We just sent you a text Please confirm your phone number. We just sent a confirmation code to the phone number registered to your account, ending in 90 Type your 6-digit security code here	Control of the second state of the second stat
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We just sent you a text Please confirm your phone number. We just sent a confirmation code to the phone number registered to your account, ending in 90 Type your 6-digit security code here Image: Im	Control of the second s

Your Account is Locked

How to Unlock Your Account

- 5. Once the security questions have been answered correctly, a link to unlock your account will be sent to your email.
- 6. Click on the link to unlock your account.
- 7. After you unlock your account, you will have the option to sign into Lendistry's Portal using your existing password or to reset it. We strongly recommend you reset your password to prevent your account from getting locked again.

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