



# IL Back to Business New Business Grant Program (B2B NewBiz) FAQS

(revised 11.7.23)

## Program FAQs

### What is the Illinois Back to Business New Business (B2B NewBiz) Grant Program?

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

### What are the eligibility requirements for this Program?

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

1. Started operations between January 1, 2020, and December 31, 2021.
2. Had gross receipts of at least \$25,000 and up to \$20 million in 2021 (annualized if started during 2021).
3. Currently active operations in Illinois.
4. Have not received a Business Interruption Grant (BIG), Back to Business (B2B) grant prior to 2023, Restaurant Revitalization Fund grant (RRF), or Shuttered Venue Operators Grant (SVOG).
  - i. Must meet one of the following two criteria: The business or nonprofit is in a priority industry. Priority industries are listed below. See definitions of what is included in each industry at our "Priority Industries" page ([CLICK HERE](#)).
    - Hotels
    - Restaurants and bars
    - Arts Organizations
    - Clothing and Electronics retail establishments (excluding e-commerce)
    - Dry-cleaning and laundry services (excluding coin-operated)
    - 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 support services
    - Museums and movie theater operators
  - ii. The business is majority owned by an individual or individuals that, prior to starting the business, became unemployed and started receiving unemployment insurance during the pandemic (March 13, 2020, or later).

### I'm not sure whether my organization or business qualifies as one of the priority industries.

#### How can I tell?

Please visit the "Priority Industries" page ([CLICK HERE](#)) where you can find more detailed information about the industry categories.

### What can this grant money be used for?

These funds are to compensate eligible businesses or organizations for losses or expenses previously incurred due to the COVID pandemic. They may be used by the recipient business or organization for business or organization operational expenses.



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### What businesses are ineligible for the Illinois B2B NewBiz Grant Program?

The following businesses are not eligible for this Program:

- Independent contractors or freelance workers that do not operate as a sole proprietorship.
- Businesses that received a Business Interruption Grant (BIG), a Back to Business Grant (B2B) prior to 2023, a Restaurant Revitalization Fund Grant (RRF), or a Shuttered Venue Operating Grant (SVOG).
- Child care providers that have received and/or are registered for Child Care Restoration Grants.
- A business primarily engaged in administration of COVID-19 tests or COVID-19 vaccine distribution.
- A private club or business that limits membership for reasons other than capacity.
- A business primarily engaged in speculative activities that develop profits from fluctuations in price rather than through a normal course of trade.
- Gambling Industries
- A business engaged in activities that are prohibited by federal law or applicable law in the jurisdiction where the business is located or conducted.
- A business that derives a majority of its income as an owner of real property that leases that property to a tenant or tenants under a lease agreement.
- A business principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting.
- A government-owned business entity (except for businesses owned or controlled by a Native American tribe).
- A business primarily engaged in political or lobbying activities.
- A business that manufactures or sells wholesale, tobacco products, liquor or that manufactures or sells firearms at wholesale or retail.
- A nightclub or strip club
- A pawn shop.
- A liquor store.
- 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 partner under the program.

### What are the required documents needed to apply for the Illinois B2B NewBiz Grant Program?

- Applicant Forms
- Acceptable Government-Issued Photo ID uploaded via Persona, which will be embedded in the application.
- 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
- Proof of Tax Exemption (required for nonprofit organizations only).
- 2021 completed, unaltered, and filed Federal Tax Returns or IRS Form 990.
- Proof of Location (for brick-and-mortar businesses only).
  - Acceptable forms of proof of location include utility bills, mortgage, lease, and proof of insurance

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- P.O. Boxes and Virtual Addresses will not be accepted
- Professional Licensing (if applicable).

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 are grant amounts determined?

Grant awards will range from \$5,000 to \$30,000 based on the following:<sup>1</sup>

- Whether the business is home-based or is a brick-and-mortar establishment; and
- When the business was established

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.

### Will all eligible applications receive funding?

Funding for this B2B NewBiz 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.

### How do I know whether my business is a “brick-and-mortar” establishment?

If the business primarily operates out of one or more commercial or industrial facilities for which they are either a tenant or owner, that business is a “brick-and-mortar” establishment.

### Is my eligibility or funding amount based on whether I rent or own my brick-and-mortar business establishment?

No. It does not matter whether you rent or own the brick-and-mortar space that your business is run out of. Either is acceptable as long as you can provide proof of location.

### Do I need to be registered with the Secretary of State to apply?

Any business entity required to be registered with the Illinois Secretary of State to do business in Illinois will be required to have an active registration in good standing with the Secretary of State to receive an award. This does not apply to sole proprietorships or general partnerships, which are not required to register with the Secretary of State.

### Does my business need to still be open to be eligible?

Yes. The business or nonprofit must be currently active and operating in the State of Illinois. Businesses that have permanently closed or ceased operations are not eligible.

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### **Am I eligible if my business temporarily closed for remodeling or upgrades prior to 2020, and then re-opened during 2020?**

No. Only businesses that started initial operations during the time period of January 1, 2020, to December 31, 2021, are eligible for this program.

### **Am I disqualified if I received PPP, an EIDL loan or grant, or a grant from my local government?**

No. As long as the business is otherwise eligible, receiving PPP, EIDL, or local grants does not disqualify a business.

### **How are applicants approved or declined for grant funding?**

The application process for this Program contains multiple stages of validation. Eligible applicants must first meet the Program's minimum eligibility requirements in order to be considered for a grant.

Eligible applicants will then go through the final stages of validation to determine if they are approved or declined for funding. Lendistry will notify all applicants of their determination.

### **Do B2B NewBiz grant awards have to be repaid?**

No. The award is a grant and is not a loan that is required to be repaid.

### **Do B2B NewBiz grants awards need to be reported on tax returns?**

Yes. Applicants will receive tax information related to the grant proceeds, which will need to be reported on their tax returns. Please consult with a tax professional for additional information.

Important Note: Lendistry and its affiliates do not provide tax, legal or accounting advice. This material has been prepared for informational purposes only and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. Readers should consult their own tax, legal and accounting advisors before completing their tax filings.

### **Who is Lendistry?**

Lendistry is a technology partner that hosts and manages the portal for the Program's grant application and will make grant payments to approved applicants. Applicants will receive notifications from Lendistry on the status of their application and requests for business information and supporting documents, including their business bank account information. Visit [www.lendistry.com](http://www.lendistry.com) to learn more about Lendistry.

### **I am an applicant, who should I call for support?**

If you need help with your application, please contact Lendistry's Customer Experience Center.

### **1-888-209-3665**

Monday – Friday

8:00A.M. – 9:00P.M. CT

Closed on all Federal holidays.

Lendistry is also closed the day after Thanksgiving.



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### Application Guidance FAQs

#### **How can Lendistry's Portal be accessed if an applicant's login credentials are not working?**

To log into Lendistry's Portal, applicants will need to use the email address, password, and mobile number they registered at the beginning of the application process. Please review the Program and Application Guide for reference.

Applicants who are unable to sign in to Lendistry's Portal with their registered credentials should review the following steps to troubleshoot their account.

Applicants who do not know the email address or mobile number they registered may contact Lendistry's Customer Experience Center at 1-888-209-3665 (Monday through Friday (8:00 a.m. – 9:00 p.m. CT)).

Applicants who do not know their password will need to reset it themselves. Our Call Center does not have access to their password. Applicants can click [HERE](#) to reset their password.

#### **How will applicants be notified to confirm Lendistry has received all of their required information and documentation to be considered for a grant?**

Applicants will receive a confirmation email from [noreply@lendistry.com](mailto:noreply@lendistry.com) to confirm their application has been received. If more information or documents are needed, Lendistry may contact applicants by email, phone, and/or text (if authorized) to verify the information they submitted. Lendistry is available to assist applicants in understanding what business information is needed and how to upload documents.

Confirmation emails come from Lendistry at [noreply@lendistry.com](mailto:noreply@lendistry.com). If an applicant does not receive a confirmation email after submitting their application, we advise the applicant to check their spam folder for emails from [noreply@lendistry.com](mailto:noreply@lendistry.com) and add the email address to their email account's safe sender list.

#### **How can applicants check the status of their application during the review process?**

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

#### **The application requests personal information from individuals involved in the small business or nonprofit. How is this information being used?**

The security of applicants' personal information is of the highest priority for Lendistry. Many of the categories of personal information that are collected are requested to assist us in determining and verifying applicants' eligibility for a grant. Lendistry also requests certain personal information for the purposes of compliance with Office of Foreign Assets Control requirements and other requirements related to the enforcement of economic and trade sanctions. As this is a grant program funded by the State of Illinois and administered by its designated agencies, certain elements of applicants' personal information and application materials may/will also be shared with the State of Illinois and/or its designated authorized representatives, including without limitation the Illinois Governor's Office. Any information and records in the possession or control of an Illinois government agency or department are subject to disclosure as per the Illinois Public Records Act.

Lendistry does not sell personal information to advertisers or other third parties for financial gain. Any sharing of personal information with third parties is done in accordance with Lendistry's privacy policy ([available here](#)) and is primarily for the purposes of making available and/or providing Lendistry's products and services, including this grant.



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### **What kind of bank account does an applicant need to accept funds?**

Sole proprietors that do not have a separate bank account for their business can be funded through a personal bank account. All other types of businesses must have a business bank account to receive funding. Bank accounts must always match the application name.

### **Does an applicant have to submit documentation to verify ownership? Do multi-owner companies have to submit for one owner or all?**

An application must be submitted by the majority owner of the business. Applicants will need to certify that the application is being submitted by the majority owner of the applicant as a condition to receiving the grant. Only one business owner can apply.

### **Who is a permissible “authorized representative” for executing a nonprofit’s certification and grantee agreement?**

A nonprofit’s business certification and grantee agreement must be executed by the organization’s executive director or equivalent senior managing officer of the organization. This individual must be the same individual listed on the organization’s Statement of Information filed with the state.

### **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 checks.

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

### **If my ID verification through Persona doesn’t seem to be working, will I be unable to submit my application?**

Issues with Personal will not prohibit an applicant from submitting their application. Lendistry will work with that applicant to get that step in the process completed. Applicants can also call in to our Customer Experience Center at 1-888-209-3665 if they are having issues with their application due to Persona.

### **Can an applicant appeal they were deemed ineligible/declined for this grant program?**

Yes. Applicants will be notified via email if they are ineligible for this grant program. If there was an error in an applicant’s web application form or in the documentation provided as part of their application, they should contact our dedicated Call Center at 1-888-209-3665 Monday through Friday (8:00 a.m. – 9:00 p.m. CT) within five (5) business days of receiving this email. Please note that this will not guarantee a reversal of an applicant’s ineligibility. Additional documents and information may be requested to further validate their application.

If Lendistry does not hear from an applicant within this timeframe, their determination will remain permanent and their file will be closed.

Disclaimer: 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).