

FAQs for the Back-to-Business Illinois Creative Arts Recovery Grant Program (B2B Arts)

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General Questions

What is the IL Creative Recovery Grant Program?

The Back-to-Business Creative Recovery Grant Program (B2B Arts) makes available \$50 million in recovery grants to businesses in the arts and creative sector that experienced financial hardship due to the COVID-19 pandemic. The program will provide grants ranging from \$5,000 to \$250,000 to concert and theatre venues, performing or presenting arts organizations, arts education organizations, museums, and cultural heritage organizations in Illinois.

Who is eligible for the grant opportunity?

This grant is intended for independent live venue operators, performing or presenting arts organizations, arts education organizations, museums, or cultural heritage organizations that have:

- Experienced business interruption or adverse conditions due to COVID-19
- Been in operation in Illinois since prior to March 12, 2020, and remain in operation

When is the application window?

Applications open on April 5, 2023 and will close on May 10, 2023 at 11:59pm CT. Prior to the application period opening, we encourage prospective grantees to review the available information and seek support through our technical support help desk at ncrcdfgrants@submittable.com.

Where does the funding come from?

The program is funded by the American Rescue Plan Act (ARA) allocated to the State CURE Fund and appropriated by Public Act 102-0699 for the Illinois Creative Recovery Grant Program.

What languages is the application available in?

Program materials, the application, and technical assistance will be available prior to the launch of the application in the following languages: English, Spanish, Polish, Chinese, Korean, Arabic, Hindi, Tagalog, and Vietnamese.

Who is NCRC CDF?

In order to review a high volume of applications, the State of Illinois enlisted the support of NCRC CDF as a program administrator, which hosts the application portal, provides technical support, and helps review applications.

NCRC CDF is a non-profit community development financial institution and a mission-based lender working to help bridge the racial wealth divide in America's underserved communities. NCRC CDF invests in affordable housing development and provides access to capital and business support services to Black, Latino, and low- to moderate-income entrepreneurs nationwide.

Is this a first-come-first-served grant program?

No. All applicants who meet eligibility requirements and apply within the application window will be considered for a grant.

Program Eligibility:**What businesses are eligible?**

Eligible businesses and non-profits are independent live venue operators, performing or presenting arts organizations, arts education organizations, museums, or cultural heritage organizations. A full list of eligible and ineligible businesses can be found [here](#).

Are there limits or parameters on the size of the business?

No. The program is open to establishments of all sizes.

I started my business in 2021. Does my business qualify for this grant?

To be eligible for a grant from this program a business must have started and been in operation prior to March 12, 2020.

My business was temporarily closed in 2020 and 2021, but is open now and was open prior to March 2019. Am I still eligible for this grant?

Yes. As long as the business is currently operational and the business was operational prior to March 12, 2019, a temporary closure does not affect the business' eligibility. Permanently closed businesses, however, are not eligible.

I own multiple businesses. Can I apply for each business?

Yes. Applicants/owners may apply for multiple businesses as long as they meet eligibility criteria.

Do religious organizations qualify?

No. Businesses or organizations principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting, are not eligible for this program.

Do Individual Taxpayer Identification Number-operated businesses qualify?

Yes. Small business owners may apply using their Individual Taxpayer Identification Number (ITIN). Therefore, small business owners with tax IDs of nine digits and beginning with "9" are eligible for this grant program.

Do I still qualify for this grant if I received a PPP and/or EIDL loan, or support from state Back-to-Business or Business Interruption grant programs?

Businesses that received previous support are eligible.

My business is eligible for more than one of the following programs: B2B Arts, B2B Hotels, and B2B Restaurants. Can I apply for each one?

No. Applicants may only apply for one program and are only eligible to receive a grant from one of these programs.

My organization is a nonprofit that files a 990-N e-Postcard instead of a 990-tax return, can it still apply?

Yes, organizations that file a 990-N are eligible to apply. The organization must attest to losses and will only be eligible for the minimum grant size of \$5,000.00.

Grant Awards Information:

How will the grant award amounts be determined?

- Applicants are eligible to receive between \$5,000 and \$250,000, and the funding amount is based on declines in revenues experienced between 2019 and 2020 or between 2019 and 2021, whichever is greater.

- For Profits: Decline in gross receipts
- Non-Profits: Decline in earned revenue (program service revenue), contributed revenue (contributions and grants), or total revenue, whichever of the three types had a greater decline
- Funding amounts for businesses or organizations that have already received a BIG or B2B grant will be based on declines in revenues or gross receipts from 2019 to 2021 (as opposed to the year with the greater decline).
- Applicants who launched businesses in early 2020 and do not have a comparison to 2019 are eligible to receive \$5,000.

What can I use this money for?

These funds may be used on any operational or capital expense for the business or organization receiving the funds.

Does the award need to be repaid?

No. Awards are state grants that do not need to be repaid.

How will applications be reviewed, and will all eligible applications receive funding?

DCEO has \$50 million available through the B2B Arts program. All eligible businesses that meet the criteria and submit all of the program documentation will receive funding.

Is this grant taxable income?

Generally, yes, this would be considered taxable income. All awardees will receive a 1099 at the end of the tax year. However, qualifying grants are not subject to state business and occupation (B&O) tax, public utility tax, or retail sales tax.

What kind of reporting will be required as a recipient of these funds?

There will be no reporting requirement. However, each awardee will be required to self-attest and certify to the information provided in their application and complete bank wire instructions to receive the funding if and when awarded.

Required Documentation for Application:

What information/documents are required to apply?

1. **Government Issued ID** | Driver License or Passport for business owner(s) and/or authorized representative(s)
2. **FEIN** | For the firm corporate entity
3. **Business Taxes** | For 2019 (if in business), 2020, and 2021. This may include:
 - a. IRS form 1040 (sole proprietors) and the following: Schedule C, Profit and Loss from Business

- b. IRS form 1065 Partnership Return (no K-1s required)
- c. IRS form 1120 Corporation Return (no schedules required)
- d. IRS form 1120S S Corporation Return (no K-1s required)
- e. IRS form 990, 990EZ, or 990N for non-profits

4. Financial Documentation

- a. For fiscally sponsored non-profits only or for venues, museums, or cultural organizations that are part of larger organizations, such as a university, that are not eligible for this program in their entirety, financial statements that are audited or have been approved by a board or senior leadership of the parent organization and that reflect only the activities of the venue, museum, or cultural organization.

Can my government-issued ID be expired?

No, it must be valid and in current standing.

My business was temporarily closed through nearly all of 2020 and/or 2021, so my tax returns do not show much activity. Do I still need to provide tax returns for all three years?

Yes. We require tax returns for 2019, 2020, and 2021. Providing all three tax returns will maximize the grant amount that your business is eligible for.

Logistics & Portal Questions:

Who do I contact for help?

You can reach our technical support help desk at ncrccdfgrants@submitable.com.

What hours will the Technical Support Center(s) be open?

Technical support will be available seven days a week from 8am to 8pm CT.

Can I view the application in any language besides English?

Downloadable translated PDFs of the application will be available in: Arabic, Chinese, Hindi, Polish, Korean, Spanish, Tagalog, and Vietnamese. However, the application portal will be only available in English.

Can the application be submitted in any language?

We ask that the application be completed in English, where possible, but we will accept applications submitted in Arabic, Chinese, Hindi, Polish, Korean, Spanish, Tagalog, or Vietnamese, as well.

Who is Submittable?

Submittable is a company that offers application services for grant programs. NCRC CDF has partnered with Submittable to manage the application process and distribute awards.

If you do not currently have a Submittable account, you will be prompted to register prior to accessing the form. Submittable recommends using Google Chrome, Mozilla Firefox, or Apple Safari as browsers.

Why is financial documentation required for the B2B Arts program?

NCRC CDF requires this documentation to validate the applicant's business income to determine eligibility and award size.

Are electronic signatures accepted on the financial documents?

Yes.

Can I upload multiple files for each document upload?

Yes. Applicants can attach up to 15 files for each tax return, and up to 2 files for their valid government-issued photo ID, if applicable. All documentation must be provided in an electronic format for online upload, such as PDF/JPEG/DOC or other accepted format. We recommend preparing your file(s) in advance for easy upload during the application.

Can I take photos of the necessary documents with my phone and upload the images?

Yes, although direct file uploads are preferred.

Why do I have to verify my identity?

We are using Submittable's Fraud Prevention Tools to ensure grant funds go to legitimate businesses such as yours. These tools are widely used by service providers and financial institutions to verify a person's identity. The identity verification step is to be completed by the person filling out the application.

Does the business owner need to attest to the certifications and sign the application or can the business manager/accountant use their own name?

Any representative who is authorized to enter into legally binding agreements for the applicant may attest and sign the application.

Can I invite people to help/collaborate with me on my application?

Yes. To invite collaborators to your application, click the "Invite Collaborators" link located at the top right of the application once you are logged into Submittable and in the grant application. A Dialog box will appear, asking you to enter the email addresses of your collaborators. Enter those addresses, then click Invite. Invited collaborators will receive an email, letting them know you've invited them to collaborate on a draft application using Submittable. For details and guidance about this feature, please review information for submitters and for collaborations.

Can I apply on my smartphone or tablet?

Yes. The online application is mobile-friendly and available on multiple browsers. NCRC CDF recommends using Google Chrome, Mozilla Firefox, or Apple Safari as browsers, whether on your smartphone, tablet or computer to apply for this grant.

Can I save my application and come back later to complete and submit?

Yes. The application portal will automatically save your work. There is also a “save” button at the bottom of the page. Please make sure to note your account login and password so you are able to access your application later. However, you will not be able to edit or make corrections to your application after it is submitted. You will also not be able to create more than one application per business with the same account login. The grant application portal closes on May 10, 2023 at 11:59pm CT.

Does the application time out due to inactivity?

Submittable times out after 24 hours of inactivity.

What if I have technical questions about the application portal?

You can view technical support guidance regarding the application platform [here](#).

Can I request an edit on my application?

If your application has been submitted, it is no longer editable. Further, Submittable is not permitted to edit the content of your application. However, you can "withdraw" your application and resubmit a new application. Withdrawing your application allows you the ability to start from scratch and resubmit a new application. Withdrawing an application does not affect your eligibility to receive a grant, nor will it be a factor that will count against you.

Please note, should you choose to withdraw an application, you will need to submit a new application before the deadline of May 10, 2023 at 11:59pm CT to be eligible. All applications need to be submitted before this deadline regardless of whether or not you have withdrawn an application. Should you choose to withdraw your application after May 10, 2023 at 11:59pm CT, you are removing your application from consideration for the grant award.

How will I receive updates about my application?

Once all submissions are reviewed, awardees will be notified via email by our partner, Submittable, to take next steps in the granting process. The email will come from notifications@email.submittable.com. We encourage you to add this email to your contact or VIP list in your email inbox.

Successful applicants will be asked to sign a grant agreement and provide their bank information. Once the grant agreement is signed and banking information is verified, grant awardees can expect to receive payment via direct deposit within a few business days.

How will funds be distributed?

NCRC CDF's partner, Submittable, will be using a direct bank transfer of funds referred to as an ACH. Knowing your correct business bank account and routing number for your bank branch is critical to successfully obtaining funds.

Application Questions:

What are annual gross receipts?

Gross receipts include the total amount of all receipts in cash or property without adjustment for expenses or other deductible items. For the following tax forms, it can be found on the indicated line:

- IRS form 1040 – Schedule C, Line 1
- IRS form 1065 - Line 1a
- IRS form 1120 - Line 1a
- IRS form 1120S - Line 1a
- IRS form 990 - Line G
- IRS form 990EZ – Line L

My company is a nonprofit. What kind of revenue will I have to provide?

Nonprofits will provide earned and contributed revenue to calculate losses. Contributed revenue are gifts made freely without receiving goods or services in exchange, including donations and grants. Earned revenue are funds received in exchange of a good or service. Award amounts will be determined based on the decline in earned revenue, contributed revenue, or total revenue, whichever of the three is greater. This information can be found on IRS form 990 on the indicated line:

- Total income - Line G
- Contributed income - Line 8
- Earned income - Line 9

I am a sole proprietor and don't have EIN, am I still eligible for this grant?

Yes. Please select the option on the application form specifying you are a sole proprietor. You are required to provide your social security number or individual taxpayer identification number (ITIN) on the application in place of an EIN.

My business is fiscally sponsored by a non-profit 501c3. Am I eligible to apply?

Organizations may not apply through a fiscal sponsor, however, if your organization has its own active EIN, can provide the required financial documentation, and you meet eligibility criteria, you are encouraged to apply independently of your fiscal sponsor.

My 501c3 fiscally sponsors other programs. May I apply as a fiscal sponsor on their behalf?

Businesses and nonprofits must only submit one application. If you are a fiscal sponsor and you are eligible for this program, you may only submit one application and cannot submit applications on behalf of multiple businesses/nonprofits.

Do I need to provide a NAICS code when selecting which sector/industry my business falls under?

Yes. You will be asked to select your industry sector and NAICS code category. If you don't know your NAICS code, you can look up your code here <https://www.naics.com/search/>.

Do religious organizations qualify?

No. Businesses or organizations principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting, are not eligible for this program.

If a volunteer-run organization applies, who has the signing authority on the application (i.e. President of the Club, Treasurer etc.)?

The signee should be an officer or other agent authorized to enter into legally binding agreements for the applicant.

The primary purpose or function of my organization or business is not arts and culture, but we do some arts and cultural programming. Are we eligible?

For detailed definitions of the eligible industries, please see the Eligibility Guidelines or Appendix B of this FAQ. For performing or presenting arts organizations or for arts education organizations, the arts must be the primary mission or integral to the primary mission of the organization.

Why do I need to submit my tax documents?

We ask for a copy of your financial documents to verify your business or non-profit identity and income.

What if I haven't completed my 2021 federal tax return yet?

If you choose, you may provide only your 2020 federal tax return, and we will base your eligibility and award size on that. This option is not available for applicants that have already received a BIG or B2B grant, as their award will be based exclusively on the decline in revenues between their 2019 and 2021 tax return.

Do I have to provide a social security number to apply?

NCRC CDF does not require a social security number to apply for this grant, unless the business is a sole proprietorship without an EIN. However, we require that you submit financial documentation with your application to verify revenues. You are encouraged to black out your social security number if it is on any of your financial forms before you upload these documents.

Appendix

Appendix A: Ineligible Businesses

The following businesses are not eligible from this program:

- 1) independent contractors or freelance workers that do not operate a sole proprietorship;
- 2) businesses that primarily provide child care that have received and/or are registered for [Child Care Restoration Grants](#);
- 3) a private club or business that limits membership for reasons other than capacity;
- 4) a business that derives at least 33% of its gross annual revenue from legal gambling activities;
- 5) 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;
- 6) 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);
- 7) a business principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting;
- 8) a government-owned business entity (except for businesses owned or controlled by a Native American tribe);
- 9) a business primarily engaged in political or lobbying activities;
- 10) a night club or strip club;
- 11) a pawn shop;
- 12) a liquor store;
- 13) an establishment similar to any enumerated above; or
- 14) 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.

Appendix B: Detailed Eligible Industry Definitions

1) Independent Live Venue Operators

- a. Not a publicly traded corporation listed on a stock exchange
- b. Venue clearly enables performers to receive payment for work by percentage of sales (bar or door cover), a guarantee (in writing or standard contract), or another mutually beneficial formal agreement
- c. Venue has at least 4 of the following characteristics:
 - i. Defined performance and audience space
 - ii. Mixing equipment or a public address system
 - iii. Back line
 - iv. Engages one or more individuals to carry out at least 2 of the following roles:

1. Sound engineer
 2. Booker
 3. Promoter
 4. Stage manager
 5. Security personnel
 6. Box office manager
- v. There is a paid ticket or cover charge to attend some performances through ticketing or door entrance fee
 - vi. Performances are marked through listings in printed or electronic publications, on websites, visible calendar of events, or on social media

2) Performing or Presenting Arts

- a. Primary mission or integral to its primary mission is the performance or presentation of the arts to the public, including the artistic disciplines of at least one of the following:
 - i. Dance
 - ii. Film
 - iii. Literary arts
 - iv. Media arts
 - v. Music
 - vi. Theater
 - vii. Movie theaters
 - viii. Visual arts

3) Arts Education Organization

- a. Primary mission or integral to its primary mission is the provision of arts learning, or a dedicated portion of its business focused on providing arts education.

4) Museum

- a. In service to the public
- b. Dedicated to the procurement, care, study, and display of objects, archival materials, ephemera, or live specimens, of lasting interest or value

5) Cultural Heritage Organization

- 6) A business or organization that meets at least one of the following:
- 7) A community cultural and arts center
- 8) An ethnic and cultural awareness organization
- 9) A festival focused on promoting and preserving ethnic, cultural, racial, regional, linguistic, or religious traditions