

Coalition to Back Black Businesses Terms and Conditions

Eligibility:

To be eligible to receive a grant from the Coalition to Back Black Businesses (the “Grant Program”), an Applicant (or their business) must:

- Be a business that employs between three and 20 individuals, including the owner, full, or part time, or those working for the business under a 1099 agreement. Business exclusively means a:
 - Sole proprietorship
 - General Partnership (GP)
 - Limited Partnership (LP)
 - Limited Liability Company (LLC)
 - C-Corporation
 - S-Corporation
- Have at least one physical or online business location within the United States or its territories (Puerto Rico, Guam, Northern Marianas, US Virgin Islands, America Samoa)
- Self-certify that the business meets the requirement of being a Black-owned Business, with at least 51% of company ownership be held by African-Americans, who have active engagement in the operations of the firm (“MBE Status”). *While third party proof of certification will be asked for, it is not required for eligibility.*
- Each company by EIN can only receive one \$5,000 grant, and each business owner can only submit for a single company.
- Not be part of a franchise brand with more than twenty-five (25) corporate-owned stores, or more than two hundred and fifty (250) stores in total.
- Have its principal physical location in a community in danger of deterioration (“Distressed Community”), defined as any zip code not in the top 20% of zip codes in the current iteration of the Economic Innovation Groups’ Distressed Communities Index;
- Each company must have a valid employee identification number (EIN);
- Not be in an ineligible business category (as defined below);
- Have been financially harmed by the COVID-19 pandemic;
- Agree to all of the Grant Program Rules.

Ineligible Business Categories:

- Any government agency, public administration, political organization, or non-profit of any type
- Businesses engaged in any illegal activity;
- Gas Stations, or located on the same premises as a gas station;
- Shopping Property Management companies;
- Direct Sellers;
- Travel Agencies;
- Any business that is primarily in the business of manufacturing, promoting or selling diet aids, cannabis, gambling, tobacco (including tobacco-related equipment, such as e-cigarettes), firearms or other weapons;
- Private clubs and businesses which limit the number of memberships for reasons other than capacity;
- Businesses principally engaged in teaching, instructing, counseling or indoctrinating religion or religious beliefs, whether in a religious or secular setting;
- Businesses which derive directly or indirectly more than de minimis gross revenue through the sale of products or services, or the presentation of any depictions or displays, of a sexual nature;

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- Businesses that are part of a franchise brand with more than twenty-five (25) corporate-owned stores, or more than two hundred and fifty (250) stores in total;
- Businesses owned by employees, officers and directors of USCCF, American Express, or any current funder of the Coalition. Or of the National Black Chamber of Commerce, National Business League, Walker's Legacy U.S. Black Chambers, collectively "National Partners"), and any affiliated entities, and their respective immediate families (parents, spouse, children, siblings) or individuals residing in their household (whether or not related) are not eligible to receive grants.
- Entities listed on the U.S. Department of the Treasury's Sanctions List.

Application Procedure:

Initial \$5,000 Grant

Streamlined Applications may be made by the owner of any business using the application form on webackblackbusinesses.com, beginning September 15, 2020. Applications will be valid only if the form is fully completed and submitted online. The Streamlined Application period ends at 12PM EDT on September 21.

Once the Streamlined Application period is over, each application ("Applicants") will be assigned a random number using Microsoft Excel's "RAND" feature, and sorted based on that response. Any Applicants whose zip code does not qualify based on its score in the DCI will be removed, along with any that are incomplete.

Based on the random sorting, business owners ("Finalists") will be invited to complete a Finalist Application on a rolling basis until all funds are exhausted. Women-owned businesses will make up at least 25% of the awarded grants. Some Applicants may receive an email to be put on a "waitlist" to replace Finalists that are found to be ineligible or do not complete the application.

Once selected as a Finalist, we will send applicant a link to submit an online Finalist Application. The Finalist Application will ask them to do the following:

- Finalists must affirm, based on their zip code, that their primary physical location is within a Distressed Community.
- Finalists must attest to their MBE Status
- Finalists must attest that they have between three and 20 employees (including Owner, Full-Time, Part-Time, and consultants or contractors under a 1099)
- Finalists must agree to these Terms and Conditions

Finalists must then answer questions about their business within the application form ("Application"), which requests:

- The full name(s) of the business owner(s);
- Name of business (must match exactly the name associated with the Employee Identification Number "EIN," and must match what is submitted in the Streamlined Application);
- EIN;
- Website;
- Email address; (This must match what is submitted in the Streamlined Application)

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- Phone number;
- Physical address (Street/Zip/City/State);
- Mailing address (if different from physical address);
- Gender Identity;
- Industry; and
- Number of employees, including Owner, Full-Time, Part-Time, and consultants or contractors under a 1099 agreement);

Then, applicants will be asked narrative questions about their business, including:

- What sources of funding have you used to support your business in the past 12 months;
- Is your business currently open, and if not, what are the plans for reopening;
- How is your business engaged in the community/what is the proof of positive impact;
- How do you anticipate using the grant;
- What challenges has your business faced;
- What is your business's mission statement and goal?
- Which National Partner are you a member of (if any)

Certifications:

- Certification that your responses to the questions are truthful to the best of your knowledge and that you are prepared to provide supporting documents.
- Certify that it will not use the Grant funds to engage in lobbying or political activities;

Required Documents:

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\$25,000 Enhancement Grant

Each recipient of a \$5000 grant who opts in to consideration will be eligible for one of the \$25,000 enhancement grants in the late spring/early summer following the receipt of their \$5,000 grant. A panel of judges from the National Partners will consider the following:

- The quality of qualitative responses from the application
- Additional information from the post-grant survey conducted in November
- Supporting recommendations from mentors
- Long-term viability of the business

Agreement to additional Terms and Conditions may be required for the Enhancement Grant.

General Rules:

All Streamlined Applications must be submitted online and completed by 12PM EDT on September 21, 2020. Finalist Applications must be submitted online and complete within one week of finalist notification.

Only those applications submitted through the online application processes will be accepted in either period. Applications received by any other means will not be considered. No Streamlined Application can be individually acknowledged, returned or withdrawn after submission. Neither USCCF, American Express, the National Partners nor its parents, affiliated entities or agents, are responsible for any illegible, lost, stolen, late, damaged, incomplete, mutilated or misdirected Applications or other

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documents. Applicants are responsible for ensuring proper contact information has been submitted and is maintained throughout the Grant Program Process to allow communications about the Grant Program.

Erroneous or false information provided in the application will result in immediate disqualification of the Applicant. USCCF otherwise retains the right to disqualify any Applicant in its sole discretion.

If, for any reason, the Grant Program is not capable of running as planned, USCCF reserves the right in its sole discretion to cancel, terminate, modify or suspend the Grant Program at any time.

By submitting an Application, or by being an Applicant, you understand that there is no joint venture, partnership, employment or agency relationship between you and USCCF, American Express, or the National Partners arising from any application or Grant Award.

Once notified about having a finalist application approved and receiving an Award, a Recipient has three weeks to submit payment information for processing to our third-party check disburser. Not meeting that deadline will result in a forfeiture of the Award.

All Streamlined Applicants grant permission to USCCF, American Express, and its National partners to use anonymized data pertaining to their answers regarding location, industry, gender, and external funding pursued to prepare public-facing impact reports.

Award Recipients grant permission to USCCF, American Express, and its National Partners to use the name, logo, statements, including city and state of primary physical location, and the submitted Application information in perpetuity, worldwide, royalty-free in any and all media now known or which may be developed in the future to promote the Grant Program and the objectives the Grant Program seeks to further.

The decisions of the Grant Program are final, and Applicants specifically agree that the decision of the Grant Program and any decision of USCCF is not subject to review or appeal in any forum whatsoever, including courts of law.

NO WARRANTY OF ANY TYPE IS PROVIDED FOR ANY AWARD. NO AWARD MAY BE TRANSFERRED TO ANY PARTY.

Any information provided as part of this Grant Program is provided according to the website Terms of Use and [Privacy Policy](#), as they may be amended from time to time, and as otherwise provided for in these Rules.

By submitting your email address and/or an Application, you consent to our processing of the included personal data in order to take action on the Application and to contact you about other programs you may be interested in.

By completing an Application or being an Applicant, you agree on behalf of yourself and each of your respective heirs, executors, administrators, legal representatives, agents, successors and assigns ("Releasing Party") to the Grant Program Rules and the decisions of the Grant Program, as applicable, and any affiliated entities or persons, and by completing an Application or being an Applicant, you release, defend and hold harmless USCCF, American Express, the National Partners, and their affiliates,

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advisors, agents, licensees, and any social or other media used for the Grant Program, and any of their respective officers, directors and employees as applicable (“Released Parties”), from any and all causes of action, suits, debts, dues, sums of money, accounts, reckonings, bonds, bills, covenants, contracts, controversies, promises, lost profits, indirect or direct damages, consequential damage, incidental damages, punitive or exemplary damages, judgments, claims and demands whosoever, in law, or equity, whether known or unknown, foreseen or unforeseen, which any Releasing Party has or may ever had, now or hereafter, arising from or related to the Grant Program, these Official Rules, any Application materials, including but not limited to any use or non-use of any Application materials, delivery, misdelivery, acceptance, possession, attendance at, travel related to, misuse, and/or use of or inability to use, any Grant, or technical or other failures of any kind.