

CIMC Sustaining Native American Economies

Application Eligibility Guidelines

Project Period: July 27, 2022, through June 16, 2025. Application must be received no later than December 31, 2024. Complete applications will be considered on a first come, first served basis until funding is expended.

- Eligible applicants may receive a one-time subgrant of up to \$5,000.00 to start a new business venture, create a new job or retain an old position.
- Must provide a business plan using the provided template demonstrating feasibility and sustainability of business.
- An interview and assessment will be conducted after submission and review of the business plan.
 - Eligibility based on need, feasibility of business plan, likelihood of sustainability, and creation and/or retention of jobs.
- Subgrants provided to the applicant can be used for but are not limited to: supplies needed to start the business (office equipment and supplies); rental payments for office leases; utility payments, inventory, salaries for employees; fees related to providing services online; accounting, advertising and/or marketing costs.
- Applicants must sign a Statement of Assurances with CIMC agreeing to all terms and conditions to receive funding.
- Applicants must sign a Duplication of Benefits agreeing that they are not receiving any other financial assistance for the requested services.
 - o A duplication of benefit occurs when a subrecipient receives financial assistance from multiple sources for the same purpose within the same time period, and the total assistance received for that purpose is more than the total need for assistance (HUD).
- Recipients must provide invoices, receipts, and other necessary documents for payments to be processed.
- Applicants must not be debarred from receiving any federal funding and no tax liens.
- Incomplete applications will not be considered.

Verification for Subgrants

- Proof of Eligibility: Applicant must provide verification that they: live within the California geographical service areas of CIMC, and their programs; are 18 years of age or older; whose businesses were affected by COVID-19; are entrepreneurs who have lost their jobs due to COVID-19; are businesses with 5 or fewer employees and meet HUD's low-to-moderate threshold.
 - o Reside within the California geographical service areas of CIMC and its programs.
 - Utility bill, Rental/Lease agreement, Phone bill, etc.
 - o COVID Nexus (How is your need for assistance related to the COVID-19 pandemic?)
 - o Statement briefly explaining how the business was impacted by COVID-19 pandemic and the business needs that arose from COVID-Nexus. How business was affected because of COVID-19? How does your business activity/venture prepare for, prevent, or respond to coronavirus? Please be detailed in explanation.

- o Business with 5 or fewer employee's
 - o List of current employee's names, titles and start dates.
- o Low to Moderate Income Threshold based on HUD guidelines. To determine income, please use total adjusted gross income amount on 1040 tax form of most recently filed taxes. This can be found on line 11. Or use the following inclusions and exclusions to calculate income for the past twelve months:
 - *Inclusions.* The following are examples of income that must be included in the income determination (list is not exhaustive):
 - Wages, Salaries, and Tips
 - Taxable interest
 - Ordinary Dividends
 - IRA Distributions, Pensions, Annuities
 - 50% of Social Security Benefits
 - Capital gains (or loss)
 - Prizes, awards
 - Gambling, lottery or raffle winnings
 - *Exclusions:*
 - IRA deductions,
 - medical savings account deductions,
 - 50% of self-employment taxes,
 - self-employed health insurance deductions,
 - penalties on early withdrawal of savings,
 - paid alimony.
- Valid Photo Identification: Applicant must submit a photo identification that matches the name on the proof of residency verification form submitted. Valid identifications may include but are not limited to:
 - o Tribal Enrollment Identification
 - o Driver's License
 - o State Identification
 - o Employee Identification/Badge

Submit application to:

Jovelle Schuyler

Email to: SNAE@cimcinc.com

Mail to: 738 North Market Boulevard

Sacramento, CA 95831