



Community Business Beautification Program
Coös ECONOMIC DEVELOPMENT CORPORATION
P.O. BOX 205 LANCASTER, NH 03584

General Information

Periodically, Coös County may make funds available through Coös Economic Development Corporation (CEDC), a N.H. Regional Development Corporation. CEDC is then obligated to prudently disburse these funds to eligible applicants in support of economic development throughout the county.

The **Community Business Beautification Program (CBBP)** is one of the several impactful programs CEDC has created to disburse these funds.

The following application is intended to give structure and process to the disbursement of these funds.

Program Goal

To assist Coös County businesses by making available grant and / or loan funds targeting exterior improvements for the business so that communities across Coös County will attract more customers and improve perceptions if the businesses within them improve their image.

CEDC will grant up to **\$2,500**, to be matched 1:1 from the business, for items such as: exterior renovations, landscaping, and signage. (If the grant is \$1000, the match is \$1000, etc.)

If necessary, CEDC may also make available 24-month microloans designed to satisfy the minimum grant match requirement for each applicant that may not have the resources to do so on their own.

Note: If adjacent businesses each apply for this grant, all applicants will qualify for a **50% reduced grant match requirement** as determined by the CEDC Grant Committee. If the applicants are in very close proximity to each other, but not adjacent, consideration will still be given for a match reduction.

Eligibility

The CEDC Community Business Beautification Program will accept proposals from for-profit businesses in Coos County operating within a high traffic area, as determined by the CEDC Board of Directors.

Organizations are restricted to one awarded grant per year.

Evaluation Criteria

Applications will be evaluated based on a points system described below in the Grant Application Narrative Requirements section.

Key Dates

This program has a rolling application process and applications will be evaluated on a first come, first served basis. This grant is capitalized by CEDC in the amount of \$15,000, so applicants are encouraged to apply early in the Organization's fiscal year (January 1 – December 31) to access the largest pool of available funds. Organizations are restricted to one awarded grant per year.

Community Business Beautification Program Grant Application Coös Economic Development Corporation (CEDC)

If you require assistance completing this application, please email Lise Howson at execdirector@coosedc.org

Part A: BUSINESS INFORMATION

REGISTERED Name of Business _____ Primary Business Activity _____

Legal Structure (check one): _____ Sole Proprietor _____ Corporation (S or C) _____ Limited Liability Company (LLC)
_____ Limited Partnership (LP) _____ Limited Liability Partnership (LLP)

State Incorporated or Registered _____ Month/Year Established _____ Employer Identification Number (EIN) _____

(Physical) Street Address _____ City _____ State _____ Zip _____

(Mailing) Address (if different) _____ City _____ State _____ Zip _____

Owner _____ Phone _____ Email _____

Grant Amount Requested (\$2500 Max) \$ _____ Match (Required 1:1) \$ _____

Will you be requesting a loan to meet the match requirements? Yes _____ No _____

Note: CEDC will charge a 5% (max \$125) origination fee, that can be deducted from the loan, for any microloan match applications

Note: Loans require the personal guarantee of at least one of the business owners

Note: If you are applying for loan funds toward the match requirement of this program please use the application provided at the end of this document.

Grant Application Narrative Requirements

Please address the following (up to four pages)

1. **Need:** Describe the exterior improvement needs of your business you intend to address if this grant is awarded. Include any data or images you deem appropriate.
2. **Impact:** Describe the impact of renovating your storefront. How will this project impact your community and business?
3. **Work Plan:** Describe the work plan you will implement to address the need(s) identified above, as well as a timeline for your proposed work. Please provide an estimate of the Begin and End dates of your project, and detail if it will be a phased renovation. Include any diagrams, designs, or renditions of proposed project
4. **Project Budget:** Show itemized material and labor costs for the proposed work
5. **Collaborating Organizations:** If applicable, list other businesses adjacent or in close proximity to your community business that is currently utilizing this program, or is also submitting an application for this grant. Please include the business name, the person you discussed this with and a phone number for that person.
6. **Important Note:** When the grant application package is complete, send a single PDF file to Lise Howson at execdirector@coosedc.org. Please include "CBBP" in the subject line.

Requirements: If awarded this CEDC Grant, a report must be submitted at the completion of the project – CEDC reserves the right to monitor project progress as determined by its Board of Directors

CEDC also reserves the right to use the name, logo, or image of grantees in future promotional material

Community Business Beautification Program Match Pledge Agreement

WHEREAS, the Awardee pledges to match one hundred percent (100%) of funding granted through the Coös Economic Development Corporation (CEDC) as part of its Community Business Beautification Program (CBBP);

AND in so pledging this match, the Awardee agrees to utilize granted funds for the purpose(s) as outlined in the original CBBP grant application;

NOW, THEREFORE, in consideration of the covenants and benefits set forth herein, the Awardee agrees as follows for any such grant:

1. Awardee pledges to match, and CEDC will accept match, if submitted estimates and invoices are shown to include project related costs for materials, project labor, professional services, or any combination thereof, and have totals that meet the minimally required 100% match threshold. Estimates of work to be completed on proposed project may be utilized as match; not to exceed \$2,500 or 50% of total project expenditure.
2. CEDC shall award CBBP grant funding to Board Approved Applicants prior to the start of project with the understanding that all grant funds will be utilized as outlined in the Work Plan and Budget sections of the Awardee's CBBP application. Any requests for change in use will be submitted in writing to the CEDC Executive Director for review and approval.
3. Awardees will satisfy project work plan through submission of supporting documentation prior to, or within ten (10) business days of, project completion.
4. Documents will be mailed or emailed to the following addresses:

CEDC
PO Box 205
Lancaster, NH 03584

-or-

execdirector@coosedc.org
5. CEDC will reimburse the grant awardee upon receipt of project completion invoices within 30 business days.

6. CEDC reserves the right to rescind grant awards that do not adhere to the requirements as stated in Sections 1,2, or 3.

By my signature below, I hereby agree to be bound by the terms of the Pledge Agreement. Awardee agrees to these terms as of the date of receipt of any pledge of match to CEDC.

Date: _____

Business Name: _____ Match Amount \$ _____
(Recipient)

Owner: _____

Owner: _____

Owner: _____
(Print)

Owner: _____
(Print)

OFFICE USE:

Received: _____

Staff: _____

Community Business Beautification Program Loan Application

Only complete this application (pages 6,7 and 8) if you are applying for a loan in conjunction with the grant. If you require assistance completing this application, please email Lise Howson at execdirector@coosedc.org

Part A: BUSINESS INFORMATION

REGISTERED Name of Business Primary Business Activity

Legal Structure (check one): _____ Sole Proprietor _____ Corporation (S or C) _____ Limited Liability Company (LLC)
_____ Limited Partnership (LP) _____ Limited Liability Partnership (LLP)

\$ _____
Loan Amount Requested Year Established Employer Identification Number (EIN)

(Physical) Street Address City State Zip County

(Mailing) Address (if different) City State Zip

Phone E-mail Website

How many employees, including the owners, does the business have now? _____ full time _____ part time

Do you own the building where the business is located? Yes _____ No _____

Part B: PERSONAL INFORMATION

Business Owner Name (last, first, middle) Social Security # Date of Birth

Street Address City State Zip Phone

Co-applicant Name (last, first, middle) Social Security # Date of Birth

Street Address City State Zip Phone

Part D: DEMOGRAPHIC INFORMATION (Optional)

The following information is requested by the Federal Government in order to monitor the Lender’s compliance with the Equal Credit Opportunity Act. You are **not** required to furnish this information, but are encouraged to do so.

The law requires that the Lender may neither discriminate based on this information, or on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations the Lender is required to note race and sex based on visual observation or surname.

Business Owner: _____ I do not wish to furnish this information

_____ Female _____ Male _____ Age _____ % Ownership

Ethnicity: _____ Hispanic or Latino _____ Not Hispanic or Latino

Race: _____ American Indian/Alaskan Native _____ Asian _____ Black or African American
_____ Native Hawaiian or Other Pacific Islander _____ White _____ Other

Veteran Status: _____ Non-Vet _____ Vietnam Era _____ Vet (other)

Co-applicant: _____ I do not wish to furnish this information

_____ Female _____ Male _____ Age _____ % Ownership

Ethnicity: _____ Hispanic or Latino _____ Not Hispanic or Latino

Race: _____ American Indian/Alaskan Native _____ Asian _____ Black or African American
_____ Native Hawaiian or Other Pacific Islander _____ White _____ Other

Veteran Status: _____ Non-Vet _____ Vietnam Era _____ Vet (other)

Please check correct answer (Required)

- 1. Have you or any officers of the company ever been involved in bankruptcy proceedings? **Yes** _____ **No** _____
- 2. Are you or your business involved in any pending lawsuits, liens or judgments? **Yes** _____ **No** _____

Undersigned hereby certifies that the enclosed application information including all attachments, exhibits, schedules, and supporting documents are valid, accurate and complete as of the stated date(s). These statements are made for the purpose of obtaining a grant and/or loan. False statements may result in the forfeiture of benefits. I/We consent to have CEDC obtain any and all information regarding my/our employment, checking, and/or savings accounts, credit obligations and all other credit matters which it may require in connection with this application. I/We understand that the CEDC lending decision may be a matter of public record, since some of CEDC loan funds are derived from state or federal sources.

If applicant is a **Corporation, LLC, LP, or LLP**, sign below:

Name of Company _____

Name and Title of Company Officer _____

By: _____

Signature of Company Officer

Date _____

Individual applicant and co-applicants, sign below:

PRIMARY APPLICANT:

CO-APPLICANT:

Name _____

Name _____

Signature _____

Signature _____

Date _____

Date _____

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, handicap, or age (provided that the applicant has the capacity to enter into a binding contract), and because all or parts of the applicant's income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this credit is the Federal Trade Commission. If a person believes he or she was denied assistance in violation of this law, they should contact the Federal Trade Commission, Washington, DC 20580.

Financial Privacy Policy

As an organization entrusted with sensitive information, we respect the privacy of our customers and are committed to treating customer information responsibly. The following is our Financial Privacy Policy.

What Information We Collect

We may collect “nonpublic personal information” about you from the following sources:

- Information you provide us, such as on applications or other loan account forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from third parties such as credit bureaus

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your loan balance and payment history.

What Information We Disclose

Under Federal law, we may share information about our experiences or transactions with you or your company (such as your loan balance and payment history with us) with companies related to us by common control or ownership (“affiliates”). However, where state law may be more restrictive, we will abide by the more restrictive requirements.

In order to expedite the processing and servicing of financial products on your behalf, we may need to disclose nonpublic personal information about you to “nonaffiliated third parties: (i.e., third parties that are not members of our corporate family) in certain circumstances. However when we do, we will require them to protect the confidentiality of your information. For example, we may disclose nonpublic personal information about you to third parties such as attorneys or appraisers, if applicable; or to government entities as required by law or in response to subpoenas; and to reputable credit reporting agencies (“credit bureaus”).

If you decide to close your loan account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

Our Security Procedures

We will always maintain control over the confidentiality of our customer information, which includes having physical, electronic and procedural safeguards that comply with all applicable standards. We will permit only authorized employees, who are trained in the proper handling of customer information, to have access to that information in order to provide you with quality products and superior service. All of our operational and data processing systems are in a secure environment that protects your account information from being accessed by third parties.