

**CITY OF CHESTER MICRO BUSINESS GRANT PROGRAM**  
**FREQUENTLY ASKED QUESTIONS**

**Q. WHAT IS THE AMOUNT OF GRANT FUNDS THAT CAN BE RECEIVED?**

- *Grant amounts will be awarded based on need. The maximum grant amount is \$5,000*

**Q. ARE THERE REPAYMENT REQUIREMENTS ATTACHED TO THIS GRANT?**

- *No, the grant is completely forgivable*

**Q. HOW CAN I USE THE GRANT FUNDS FOR MY BUSINESS?**

- *The funds can only be used for expenses incurred by the business that were related to the shutdown caused by COVID-19. For example: rent, salaries, business supplies, cleaning/sanitizing of business as a result of COVID-19.*

**Q. WHO IS ELIGIBLE TO APPLY?**

- *A small business located in the City of Chester with an owner who is certified as a low-to-moderate income individual or that provides a low-to-moderate income job(s)*
- *The business must have 5 or fewer employees on payroll as of March 1, 2020*
- *Must be a for-profit business*
- *Must be registered or incorporated to conduct business within the Commonwealth of PA*
- *The business must be current will all City of Chester taxes, licenses and related ordinances. Businesses that are not current on taxes but under an agreement are also eligible to apply*

**Q. ARE HOME-BASED BUSINESSES ELIGIBLE?**

- *Yes, the business can either be home-based or in a commercial space in the City of Chester.*

**Q. IF I OWN MORE THAN ONE BUSINESS, CAN I APPLY FOR A GRANT FOR EACH BUSINESS?**

- *Owners of multiple businesses can only apply for funding for one of their businesses.*

**Q. WHAT BUSINESSES ARE INELIGIBLE FOR GRANT FUNDING UNDER THIS PROGRAM?**

- *Businesses that are not physically located in the City of Chester*
- *Businesses that have defaulted on loan funds previously received from the City of Chester*
- *Non-Profits, Churches and other religious institutions*
- *Financial businesses primarily engaged in the business of lending, such as banks, finance companies and investors*
- *Real Estate development or rental property businesses*
- *Life insurance companies*
- *Private clubs and businesses which limit the number of memberships for reasons other than capacity*
- *Government-owned entities or elected official offices*
- *Businesses primarily engaged in political or lobbying activities*
- *Businesses engaged in any illegal activity, socially undesirable activity or those that may be considered predatory in nature, such as pawn shops, rent-to-own and check cashing businesses*
- *Businesses that are involved in any sort of adult entertainment*

**Q. ARE BUSINESSES WHO HAVE APPLIED FOR OR RECEIVED FUNDS FROM OTHER COVID-19 RELIEF PROGRAMS ELIGIBLE TO APPLY FOR THIS PROGRAM?**

- Yes. However, funding that is received from this grant program cannot be used for expenses that have been or will be paid through other funding sources. For example, if your business has received Payroll Protection Program funds to cover the payroll for the month of March cannot use funds from this program to cover payroll for the month of March.

**Q. HOW DO I APPLY FOR THE GRANT?**

- Go to the City of Chester website to obtain an application on the following websites:  
City of Chester [www.chestercity.com](http://www.chestercity.com).  
Chester Economic Development Authority (CEDA) [www.ceda.cc](http://www.ceda.cc)

**Q. WILL THERE BE ASSISTANCE OFFERED FOR THE APPLICATION PROCESS?**

Yes. For questions regarding obtaining and completing the application, please contact:

Jo Ann Ruark  
(610) 447-7854  
[jar@ceda.cc](mailto:jar@ceda.cc)

For questions regarding technical support after your application has been received and processed by CEDA, please contact:

Antoinette Truehart, Managing Director of Entrepreneur Works Fund  
during the program period at the following times:  
Monday / Wednesday / Friday: 12PM – 3PM  
Phone: 267-792-3770  
Email: [atruehart@entre-works.org](mailto:atruehart@entre-works.org)