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FAQs are posted online at www.PATHWAYLENDING.org/metro-cares

QUESTIONS? EMAIL PATHWAY LENDING AT CARES@PATHWAYLENDING.ORG
The office of Mayor John Cooper has made $4 million available to help independent live music venues and small & microbusinesses in Davidson County in need of assistance with current operating expenses due to the COVID-19 pandemic. Pathway Lending will serve as the administrator of those funds; oversight will be provided by the COVID-19 Financial Oversight Committee.

Funds were distributed in accordance with Metro Council resolutions and the needs assessment "Our Fair Share," which was conducted by the Mayor's Office and the Equity Alliance to ensure the needs of historically underserved communities in Nashville, including Black and Brown residents, people experiencing homelessness, and minority-owned small businesses were met.

Grant funds will be distributed on a first-come, first served basis to live music venues and small and microbusinesses in Davidson County, Tennessee that meet eligibility requirements and submit completed applications.
PATHWAY LENDING WILL ADMINISTER:

LIVE MUSIC VENUE GRANTS

Resolution RS2020-515

$2 million in grant funds for live music venues operating in Davidson County, Tennessee. The funds can cover a maximum of 2 months of current operating expenses, excluding payroll.

Live Music Venues with annual gross receipts up to $5,000,000 may receive a maximum grant of $100,000 each.

SMALL & MICRO BUSINESS GRANTS

Resolution RS2020-516

$2 million in grant funds for small and microbusinesses in Davidson County, Tennessee.

Small businesses with annual gross receipts of $250,000 to $1,000,000 may receive a grant not to exceed $10,000.

Microbusinesses with annual gross receipts of $35,000 to $250,000 may receive a grant not to exceed $5,000.

OCT 06, 2020 | Further clarification was provided by Metro Council in Resolution RS2020-547 & RS2020-548.

OTHER BUSINESS SUPPORT PROVIDERS:

- Conexión Américas for technical support and grants for small businesses.
- Nashville Area Chamber of Commerce for small business technical support.
- Nashville Entrepreneur Center for small business technical support.
- Nashville Business Incubation Center for small business technical support.
LIVE MUSIC VENUE GRANTS

RESOLUTION RS2020-515 | $2,000,000

The Metropolitan Council of Nashville & Davidson County adopted Resolution RS2020-515, which advances recommendations by the COVID-19 Financial Oversight Committee for distribution of $2,000,000.00 in CARES Act funds from the COVID-19 Pandemic Fund No. 30099 to provide financial support to live music venues, to be administered by Pathway Lending.

These emergency support grants will provide Nashville live music venues a maximum of two months of current operating expenses, excluding payroll, not to exceed a grant of $100,000. While Pathway Lending will distribute these grants, oversight will be provided by the COVID-19 Financial Oversight Committee, who will determine how the grants should be disbursed and allocated, and establish reporting requirements to ensure that these funds are distributed as required by this Resolution. Any funds that have not been disbursed by November 15, 2020, shall be immediately returned to the Metropolitan Government to be reallocated by the COVID-19 Financial Oversight Committee prior to December 30, 2020.
LIVE MUSIC VENUE GRANTS

RESOLUTION RS2020-515 | $2,000,000

Grant Award Details:
- A maximum of two months current operating expenses, not to exceed a grant of $100,000 per recipient
- Allowable expenses do not include payroll.
- Allowable expenses do include current operating expenses like lease payments, rental expenses, utilities, insurance, COVID-19 related expenses, and general expenses required to operate the business, among others.
- Operating expenses must be incurred within Davidson County, Tennessee.
- Demographic data will be collected on the ownership of each organization that receives funds under the Grant Contract
- Distributions of the Grant Contract funds shall be made in accordance with the financial requirements of the federal CARES Act

Grant Eligibility Criteria:
1. All music venues in Davidson County, Tennessee that are primarily used for live music entertainment
2. Must require concert tickets, admissions, and/or cover charges for entry at least 50% of the time the facility is open to the public
3. Ancillary services, such as alcohol, food, and merchandise, must be subsidiary or dependent on live music performances
4. Annual receipts for the twelve-month period ending February 29, 2020 cannot exceed $5 million dollars
5. Eligible venues that have been convicted of a citation, warrant, or administrative penalty for violation of a Metro emergency COVID-19 public health order may be deemed by the Committee to be ineligible to receive funds.
SMALL BUSINESS GRANTS

RESOLUTION RS2020-516 | $2,000,000

The Metropolitan Council of Nashville & Davidson County adopted Resolution RS2020-516, which advances recommendations by the COVID-19 Financial Oversight Committee for distribution of $2,000,000.00 in CARES Act funds from the COVID-19 Pandemic Fund No. 30099 to Pathway Lending to provide financial grants to small businesses in Davidson County, Tennessee.

Funds will be distributed on a first-come, first-served basis and will ensure that $600,000 of the total grant fund is set aside for microbusinesses with annual gross receipts of $35,000 to $250,000, and, in accordance with the Equity Alliance’s Our Fair Share report, ensure that a minimum of 30% of the total grant fund is distributed to minority-owned businesses.

While Pathway Lending will distribute these grants, oversight will be provided by the COVID-19 Financial Oversight Committee, who will determine how the grants should be disbursed and allocated, and establish reporting requirements to ensure that these funds are distributed as required by this Resolution. Any funds that have not been disbursed by November 15, 2020, shall be immediately returned to the Metropolitan Government to be reallocated by the COVID-19 Financial Oversight Committee prior to December 30, 2020.
SMALL BUSINESS GRANTS

RESOLUTION RS2020-516 | $2,000,000

Grant Award Details:
- Small business with annual gross receipts over $250,000 and a maximum of $1,000,000 may receive a grant not to exceed $10,000.
- Microbusinesses with annual gross receipts over $35,000 and a maximum of $250,000 may receive a grant not to exceed $5,000.
- Allowable expenses do include current operating expenses like payroll, lease payments, rental expenses, utilities, insurance, COVID-19 related expenses, and general expenses required to operate the business, among others.
- Operating expenses must occur within Davidson County, TN.
- Demographic data will be collected on the ownership of each organization that receives funds under the Grant Contract.
- Distributions of the Grant Contract funds shall be made in accordance with the financial requirements of the federal CARES Act.

Grant Eligibility Criteria:
(1) All small businesses that receive grant funding must be in existence for 12 months prior to the date of application.

(2) Have minimum annual gross receipts of $35,000 as evidenced by tax returns filed with the state or federal government.

(3) Have maximum annual gross receipts of $1,000,000 as evidence by tax returns filed with the state or federal government.

(4) Eligible grant recipients that have been convicted of a citation, warrant, or administrative penalty for violation of a Metro emergency COVID-19 public health order shall be ineligible to receive funds.

(5) Any eligible grant recipient that receives a grant under the live music venues Metropolitan Council Resolution RS2020-515 is ineligible to receive a grant under this Resolution.
GRANT APPLICATION PROCESS

All funds will be distributed on a first-come, first-served basis.

Grants disbursed under RS2020-516 will ensure that $600,000 of the total grant fund is set aside for microbusinesses with annual gross receipts of $35,000 to $250,000, and, in accordance with the Equity Alliance’s Our Fair Share report, ensure that a minimum of 30% of the total small business grant fund is distributed to minority-owned businesses.

While Pathway Lending will distribute these grants, oversight will be provided by the COVID-19 Financial Oversight Committee, who will determine how the grants should be disbursed and allocated, and establish reporting requirements to ensure that these funds are distributed as required by these Resolutions.

Any funds that have not been disbursed by November 15, 2020, shall be immediately returned to the Metropolitan Government to be reallocated by the COVID-19 Financial Oversight Committee prior to December 30, 2020.
ELIGIBILITY QUESTIONNAIRE:

(1) MY BUSINESS QUALIFIES AS:
- LIVE MUSIC VENUE  
  (REQUIRES TICKETS, ADMISSION, OR COVER AT LEAST 50% OF THE TIME THE VENUE IS OPEN TO THE PUBLIC. MAXIMUM ANNUAL GROSS RECEIPTS OF $5,000,000, AS EVIDENCED BY TAX RETURNS.)
- SMALL BUSINESS  
  (ANNUAL GROSS RECEIPTS OF $250,000 TO $1,000,000 AS EVIDENCED BY TAX RETURNS)
- MICROBUSINESS  
  (ANNUAL GROSS RECEIPTS OF $35,000 TO $250,000 AS EVIDENCED BY TAX RETURNS)

(2) MY BUSINESS IS LOCATED IN DAVIDSON COUNTY, TENNESSEE  
[MUST ANSWER YES]

(3) DATE ESTABLISHED  
[MUST HAVE BEEN IN EXISTENCE 12 MONTHS PRIOR TO APPLYING]

(4) ENTITY STRUCTURE  
[MUST BE A FOR-PROFIT ENTITY]

(5) APPLICANT CERTIFICATIONS:
- MY BUSINESS CAN PROVIDE 2019 STATE OR FEDERAL TAX RETURNS.
- MY BUSINESS CAN PROVIDE INVOICES, RECEIPTS, BILLING NOTIFICATIONS, BANK RECORDS, LEASE AGREEMENTS, OR OTHER DOCUMENTATION TO SUPPORT OPERATING EXPENSES INCURRED (OR TO BE INCURRED) BETWEEN SEPTEMBER 3, 2020 AND NOV 15, 2020 IN THE AMOUNT OF GRANT REQUESTED.
- NO SUBMITTED EXPENSES WILL BE REIMBURSED BY A FEDERAL PROGRAM SUCH AS PPP LOANS THAT ARE ELIGIBLE FOR FORGIVENESS OR EIDL LOAN GRANTS.
- MY BUSINESS HAS NOT RECEIVED OTHER FUNDS FROM A METRO CARES ACT GRANT TO SUPPORT THESE EXPENSES.
- MY BUSINESS IS NOT OWNED BY A FULL-TIME EMPLOYEE OF THE METRO NASHVILLE & DAVIDSON COUNTY GOVERNMENT.
- I CERTIFY I AM AUTHORIZED TO SUBMIT THIS APPLICATION AND SUBMIT THE GRANT APPLICATION ON BEHALF OF MY BUSINESS.
- I CERTIFY MY BUSINESS WAS SUBSTANTIALLY IMPAIRED DURING THE PANDEMIC AND THAT IT REQUIRES AN IMMEDIATE, SHORT-TERM SOURCE OF FUNDING TO CONTINUE OPERATIONS.
- I ACKNOWLEDGE THE USE OF AWARDED GRANT FUNDS MAY BE CONSIDERED GROSS TAXABLE INCOME TO MY BUSINESS.
APPLICATION: business information

(1) LEGAL BUSINESS NAME - REQUIRED
(2) DBA NAME - IF DIFFERENT FROM LEGAL BUSINESS NAME

(3) BUSINESS ADDRESS - PHYSICAL LOCATION IN DAVIDSON COUNTY
(4) MAILING ADDRESS - IF DIFFERENT FROM BUSINESS ADDRESS

(5) BUSINESS WEBSITE

(6) BUSINESS STRUCTURE - REQUIRED
   - CHOOSE FROM: SOLE PROPRIETORSHIP, PARTNERSHIP, LIMITED PARTNERSHIP, LLC, LLP, LLLP, CORPORATION, OTHER

(7) STATE OF FORMATION OR INCORPORATION - REQUIRED
   - STATE OF FORMATION OR INCORPORATION MEANS THE STATE IN WHICH APPLICANT IS FORMED AS A BUSINESS ENTITY UNDER THE APPLICABLE STATUTES OF SUCH STATE.

(8) HAS YOUR BUSINESS BEEN CONVICTED OF A CITATION, WARRANT, OR ADMINISTRATIVE PENALTY FOR VIOLATION OF A METRO EMERGENCY COVID-19 PUBLIC HEALTH ORDER? - REQUIRED
   - VIOLATORS OF EMERGENCY COVID-19 PUBLIC HEALTH ORDERS MAY BE DEEMED INELIGIBLE BY THE COMMITTEE TO RECEIVE FUNDS

(9) WHAT PERCENT OF YOUR BUSINESS IS MINORITY OWNED? - REQUIRED

THE FOLLOWING DEFINITIONS APPLY TO THIS PROGRAM:

- MINORITY: A PERSON WHO IS A CITIZEN OR LAWFUL PERMANENT RESIDENT OF THE UNITED STATES AND WHO IS:
  - AFRICAN AMERICAN: A PERSON HAVING ORIGINS IN ANY OF THE BLACK RACIAL GROUPS OF AFRICA.
  - HISPANIC AMERICAN: A PERSON OF MEXICAN, PUERTO RICAN, CUBAN, CENTRAL OR SOUTH AMERICAN, OR OTHER SPANISH CULTURE OR ORIGIN, REGARDLESS OF RACE.
  - NATIVE AMERICAN: A PERSON HAVING ORIGINS IN ANY OF THE ORIGINAL PEOPLES OF NORTH AMERICA.
  - ASIAN AMERICAN: A PERSON HAVING ORIGINS IN ANY OF THE ORIGINAL PEOPLES OF THE FAR EAST, SOUTHEAST ASIA, THE INDIAN SUBCONTINENT, OR THE PACIFIC ISLANDS.
METRO COUNCIL HAS REQUIRED PATHWAY LENDING TO COLLECT DEMOGRAPHICS OF BUSINESS OWNERSHIP FOR ANY FUNDS, INCLUDING BUT NOT LIMITED TO AGE, RACE, SEX AND ZIP CODE

(1) LEGAL NAME - REQUIRED
(2) PERCENT OF OWNERSHIP - REQUIRED
(3) DATE OF BIRTH - REQUIRED
(4) PRIMARY RESIDENCE (ADDRESS) - REQUIRED
(5) PHONE NUMBER - REQUIRED
(6) EMAIL ADDRESS - REQUIRED

(7) GENDER - REQUIRED
(8) RACE - REQUIRED
(9) ETHNICITY - REQUIRED
(10) MILITARY STATUS - REQUIRED

OTHER OWNERSHIP: demographic information

THIS INFORMATION IS REQUIRED FOR ALL OWNERSHIP

<table>
<thead>
<tr>
<th>NAME</th>
<th>% OWNERSHIP</th>
<th>DATE OF BIRTH</th>
<th>GENDER</th>
<th>RACE</th>
<th>ETHNICITY</th>
<th>MILITARY STATUS</th>
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<tbody>
<tr>
<td>OWNER 2</td>
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</tbody>
</table>
APPLICATION: financial & operating information

(1) **TICKETED EVENTS** - LIVE MUSIC VENUES ONLY
   - Pre-pandemic, how many days on average per month was:
     - The venue open to the public and entry fees or tickets were required?
     - The venue open to the public and no entry fees or tickets were required?

(2) **FY 2019 ANNUAL GROSS RECEIPTS ($)** - REQUIRED
   - All applicants must provide FY 2019 annual gross receipts. This amount must fall within the eligibility guidelines set forth in this guidance. Pathway Lending will use tax returns to verify this information.

(3) **EXPENSE WORKBOOK** - REQUIRED
   Complete the following table based on invoices, receipts, billing notifications, bank records, lease agreements, or other documentation provided to support operating expenses incurred (or to be incurred) between September 3, 2020 and November 15, 2020. Only include business expenses, items such as mortgage or rent payments for personal residences will not be allowed.

**PLEASE NOTE:** The amount of your grant will be based on your ability to provide documentation of these expenses. Grants will be funded only to the amount they can be verified using the documentation listed above.

<table>
<thead>
<tr>
<th>REIMBURSEABLE EXPENSE</th>
<th>AMOUNT ($)</th>
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<tbody>
<tr>
<td>Insurance premiums</td>
<td></td>
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<tr>
<td>Commercial mortgage payments</td>
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<tr>
<td>Rent</td>
<td></td>
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<tr>
<td>Utilities</td>
<td></td>
</tr>
<tr>
<td>Landline &amp; wireless telephone bills</td>
<td></td>
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<tr>
<td>Other expenses required for the operation of the business</td>
<td></td>
</tr>
<tr>
<td>PPE or other health related improvements required to respond to COVID-19</td>
<td></td>
</tr>
<tr>
<td>Payroll or owner's compensation (small &amp; microbusiness only. Live music venues not eligible)</td>
<td></td>
</tr>
</tbody>
</table>
(1) **PROOF OF EXISTENCE** - REQUIRED
Applicants can choose one from the following documents to show proof of existence:

- Business entity detail from the TN Secretary of State website
- Current utility bill including landline telephone, electric, water, gas, cable, etc. (Wireless telephone bills cannot be accepted)
- Business banking statement (Checks and checkbook information are not acceptable)
- Rental/mortgage contract or receipt including deed of sale for property.
- Property insurance policy
- Receipt for real estate or sales taxes paid

(2) **FY 2019 STATE OR FEDERAL INCOME TAX RETURN** - REQUIRED

(3) **EXPENSE DOCUMENTATION** - REQUIRED
Reimbursed operating expenses must occur within the period of this grant, September 3, 2020 to November 15, 2020. Applicants must upload receipts or other supporting documentation for all expenses to be reimbursed under this grant.

**MAXIMUM GRANT AWARDS ($)**:
- Live music venues: 2 months of current operating expenses, may not exceed $100,000.
- Small business: Businesses with annual gross receipts of $250,000 to $1,000,000 are eligible for a grant up to $10,000.
- Microbusinesses: Businesses with annual gross receipts between $35,000 and $250,000 are eligible for a grant up to $5,000.

(4) **W-9 (COMPLETED & SIGNED)** - REQUIRED

**ACH INFORMATION**: electronic bank transfer form

Grants will only be distributed by ACH, Automated Clearing House, a U.S. financial network used for electronic payments and money transfers. ACH payment allows your business to receive funding in your bank account shortly after the grant is approved.

- Bank name & branch address
- Account name & bank account type
- Account number
- 9-digit routing number
LIVE MUSIC VENUES ONLY

- I attest that the applicant is a Live Music “Venue” that is physically located in Nashville, Davidson County and primarily used for live music entertainment.
- I attest that the applicant requires concert tickets, admissions and / or cover charges for entry at least 50% of the time the facility is open to the public.
- I attest that the applicant did not have gross receipts greater than $5,000,000 for the period March 1, 2019 to Feb 29, 2020.
- I attest that if the applicant has gross receipts derived from alcohol, food, or merchandise, such gross receipts are primarily dependent on live music performances.
- I attest that the applicant has not been convicted of a citation, warrant, or administrative penalty for violation of a significant Metro emergency COVID-19 Public Health Order.

SMALL & MICROBUSINESS ONLY

- I attest that I have not received and am no concurrently applying for a live music venue grant pursuant to resolution RS2020-515 of the Metro Government of Nashville.
- I attest that the business applying for this grant has been in existence for 12 months from the date of application.
- I attest that the business applying for this grant has no less than annual gross receipts of $35,000 and no more than $1,000,000 annual gross receipts as evidenced by tax returns filed with the state or local government.

SMALL & MICROBUSINESSES IDENTIFYING AS MINORITY-OWNED ONLY

- I attest that I understand and acknowledge that the applicant business is 51% minority owned and that “minority” means a person who is a citizen or lawful permanent resident of the United States and who is: African American, Hispanic American, Native American or Asian American.
ALL APPLICANTS

- I attest that none of the expenses submitted have been reimbursed or are likely to be reimbursed by a federal program such as PPP loans that are eligible for forgiveness or EIDL loan grants.
- I attest that other CARES Act grant funding distributed by Metro Nashville has not been received by the applicant to support these expenses.
- I attest that none of the expenses submitted have been covered or are likely to be covered by insurance.
- I attest that ownership of the applicant does not include a full-time employee of the Metro Government of Nashville or Davidson County, Tennessee.
- I attest that the person submitting this application is authorized to submit this application and sign the grant agreement on behalf of the applicant.
- I attest that the applicant was substantially impaired during the pandemic and that it requires an immediate short-term source of funding to continue operations.
- I attest that the applicant is located in Davidson County, Tennessee.
- I attest that the applicant has suffered an economic loss associated with the COVID-19 global pandemic.
- I attest that the applicant is not debarred from doing business with the Federal, State or Metropolitan Government.
- I attest that the Recipient warrants that no part of the total Grant Amount will be paid directly or indirectly to an employee or official of Metro as wages, compensation, or gifts in exchange for acting as an officer, agent, employee, subcontractor, or consultant to the Recipient in connection with any work contemplated or performed relative to this Grant Contract.
- I attest that these grant funds will be used to cover business related expenses from the period of September 3, 2020 through November 15, 2020.
- I attest that no proceeds from this grant have been paid or will be paid, by or on behalf of the Recipient, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress in connection with the awarding of any federal contract, the making of any federal grant, the making of any federal loan, and entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any federal contract, grant, loan, or cooperative agreement.
- I attest that by signing this application, I certify to the best of my knowledge and belief that the information is true, complete, and accurate, and the expenditures, disbursements and cash receipts are for the purposes and objectives set forth in the terms and conditions of the award of Federal funds by the Metropolitan Council of the City Council.
- I attest that I am aware that any false, fictitious, or fraudulent information, or the omission of any material fact in this grant application, may subject me to criminal, civil or administrative penalties for fraud, false statements, false claims or otherwise. (U.S. Code Title 18, Section 1001 and Title 31, Sections 3729–3730 and 3801–3812).

PLEASE NOTE: AN ELECTRONIC SIGNATURE & TAX IDENTIFICATION NUMBER ARE ALSO REQUIRED TO COMPLETE THESE ATTESTATIONS AND SUBMIT THE APPLICATION.
METRO CARES ACT
COVID-19 RECOVERY GRANTS

FREQUENTLY ASKED QUESTIONS

Questions submitted to Pathway Lending can be found online at pathwaylending.org/metro-cares.

This page is regularly updated with new information as program details become available.

Pathway only accepts questions by email: cares@pathwaylending.org

Responses will be posted nightly.

Questions? Email Pathway Lending at cares@pathwaylending.org.
ALLOWABLE EXPENSES: The fund can only be used for goods or services for which receipt is needed, such as rent, lease payments, utility expenses, office supplies, or bulk purchases consistent with the recipient’s usual procurement policies & practices.

UNALLOWABLE EXPENSES: The following only applies to live music venues. The fund cannot be used to cover payroll expenses incurred during the covered period.

COVERED PERIOD: The CARES Act provides that payments from the fund may only be used to cover costs that were incurred during the period that begins on September 3, 2020, and ends on November 15, 2020 (the “covered period”). Performance of the services or delivery of the goods must occur during the covered period.

CURRENT OPERATING EXPENSES: Current expenses are the necessary purchases that keep a business going from day-to-day, such as rent, utility bills, and office supplies. These expenses should be reflective of the current level of operations during the COVID-19 pandemic.

ELIGIBLE PAYROLL / OWNER’S COMPENSATION: Allowable for small & micro business grants only. Payroll for employees (or owner’s compensation) not otherwise covered by the Paycheck Protection Program.

RECIPIENT:

RECIPIENT: Refers to the business entity, not the individual requesting the grant. An individual, who owns more than one business (unique entities as determined by tax identification numbers) may apply for one grant for each unique entity that meets the eligibility criteria set forth in this grant.

OWNERSHIP: Business ownership refers to an individual or group with control over an enterprise, providing the power to dictate the operations and functions.
GLOSSARY OF TERMS

DEFINITIONS FOR TERMS USED WITHIN THE APPLICATION

- **MINORITY**: A person who is a citizen or lawful permanent resident of the United States and who is recognized as follows:
  - **AFRICAN AMERICAN**: A person having origins in any of the black racial groups of Africa.
  - **HISPANIC AMERICAN**: A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.
  - **NATIVE AMERICAN**: A person having origins in any of the original peoples of North America.
  - **ASIAN AMERICAN**: A person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian Subcontinent, or the Pacific Islands.

- **MINORITY-OWNED**: A continuing, independent, for profit business which performs a commercially useful function, and is at least fifty-one percent (51%) owned and controlled by one (1) or more minority individuals who are impeded from normal entry into the economic mainstream because of past practices of discrimination based on race or ethnic background.

- **NASHVILLE-OWNED/LOCALLY-OWNED**: An independent business that is free from outside control, privately owned, and whose home office is located in Davidson County, Tennessee.

- **DEMOGRAPHICS COLLECTED**: For purposes of this grant, Pathway Lending will collect demographics from the applying business owners, to include: age, gender, race, ethnicity, and veteran status. Options for each category have been taken from the U.S. Small Business Administration Form 641.

(3) **GRANT PERIOD**:

- **GRANT CONTRACT**: By submitting an online application for grant funds, the applicant agrees to be bound by the terms of the grant. The applicant further certifies their business was substantially impacted by the COVID-19 pandemic and they are authorized to submit the grant request on behalf of the business.

- **GRANT PERIOD**: The CARES Act provides that payments from the fund may only be used to cover costs that were incurred during the period that begins on September 3, 2020, and ends on November 15, 2020 (the “Covered Period”).

- **FEDERAL CARES ACT**: The programs and initiatives in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that was just passed by Congress are intended to assist business owners with whatever needs they have right now. More information can be found online here and here.
(4) BUSINESS STANDING:

**PROOF OF EXISTENCE:** Proof of existence is required to verify your business’ eligibility to receive funding through the Metro Cares Act grants administered by Pathway Lending. In reviewing a business’ proof of existence, Pathway Lending will verify:
- The business is located in Davidson County, TN
- The business has been in existence for 12 months prior to the date of application

**PROOF OF EXISTENCE - ALLOWABLE DOCUMENTATION:** Documents must show your business name and address. Documents that do not contain this information will not be accepted.
- Business entity detail from the TN Secretary of State website
- Current utility bill including landline telephone, electric, water, gas, cable, etc. (Wireless telephone bills cannot be accepted)
- Business banking statement (checks and checkbook information are not acceptable)
- Rental/mortgage contract or receipt including deed of sale for property.
- Property insurance policy
- Receipt for real estate or sales taxes paid

(5) RECIPIENT TYPE:

**GRANT MAXIMUMS:**
- **LIVE MUSIC VENUES:** 2 months of current operating expenses, cannot include payroll. May not exceed $100,000.
- **SMALL BUSINESS:** Businesses with annual gross receipts of $250,000 to $1,000,000 are eligible for a grant up to $10,000.
- **MICROBUSINESSES:** Businesses with annual gross receipts between $35,000 and $250,000 are eligible for a grant up to $5,000.

**PROGRAM SET ASIDES:**
- **MICROBUSINESS:** In accordance with the resolution (RS2020-516, SEC 12, 5), $600,000.00 of the total $2,000,000 small business grant fund is set aside for microbusinesses. For the purposes of this grant, microbusinesses are defined by annual gross receipts as evidenced by FY 2019 tax returns.
- **MINORITY-OWNED BUSINESSES:** In accordance with the Equity Alliance’s Our Fair Share report, a minimum of 30% of the total $2,000,000 small & microbusiness grant fund is distributed to minority-owned businesses (resolution RS2020-516, SEC 12, 5).
GLOSSARY OF TERMS

DEFINITIONS FOR TERMS USED WITHIN THE APPLICATION

- **SMALL BUSINESS**: Small businesses must have annual gross receipts of $250,000.00 to $1,000,000.00 as evidenced by FY 2019 state or federal tax returns.

- **MICROBUSINESS**: Microbusinesses must have annual gross receipts of $35,000.00 to $250,000.00 as evidenced by FY2019 state or federal tax returns.

- **LIVE MUSIC VENUE**: Eligible grant recipients shall be limited to live music venues operating in Davidson County, Tennessee that meet the following criteria:
  - Must require concert tickets, admissions, and/or cover charges for entry at least 50% of the time the facility is open to the public.
  - Venues with other ancillary services, such as alcohol, food, or merchandise, must be subsidiary or dependent upon live music performances.
  - Venues annual receipts for the twelve-month period ended February 29, 2020 cannot exceed five million dollars as evidenced by state or federal tax returns.