

SMALL BUSINESS EMERGENCY ASSISTANCE LOAN PROGRAM (PHASE 2)

Sample Application



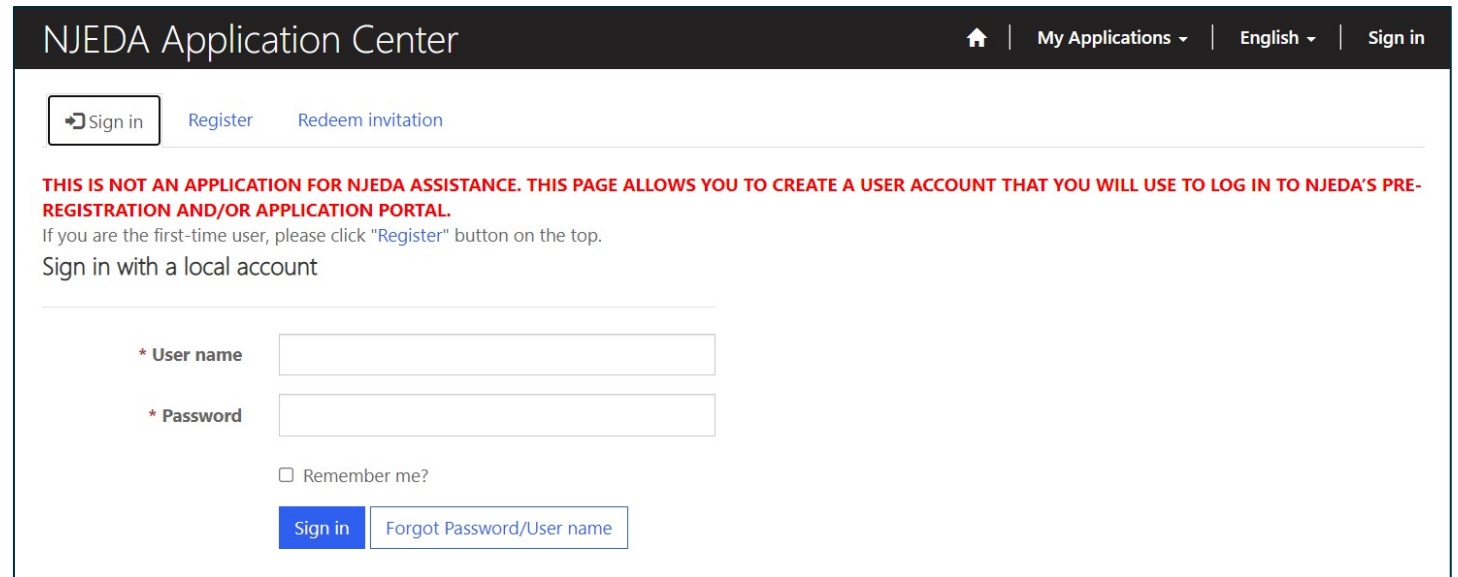
Phase 2 Loan Application

- Only entities that pre-registered between **Tuesday, July 20, 2021 and Friday, July 30, 2021** will be eligible to apply for a Phase 2 Loan.
- After pre-registration, Stage 1 entities will be able to apply beginning **August 3, 2021, 9:00 am EST** by completing the application form on the NJEDA's application portal. For the first 10 days of the application time period, only **"Stage 1"** applicants can apply.
- If the funding is **not oversubscribed** after 10 days, the application will open to **"Stage 2"** applicants that meet all other eligibility criteria.
- Once an applicant has submitted its application form, NJEDA will conduct a preliminary review to see if the applicant is eligible. Because of the anticipated high volume of applicants, the preliminary review may take some time and will not be completed immediately after the application is submitted, so applicants should not expect to be contacted right away.

To Begin, Sign Into Portal Using User Name and Password

- If you do not currently have a user name and password, click the **Register** tab at the top to create a new user name and password.
- If you have a user name and password but have forgotten it, click the **Forgot Password/User name** button to email yourself an invitation code to reset the user name and password. Check junk/spam for this email if you do not receive it.
- Once you have created or located your username and password, make sure you write it down and that it is easy for you to locate as you will need it any time you need to access the portal.

<https://njeda.powerappsportals.us/en-US/SignIn?returnUrl=%2F>



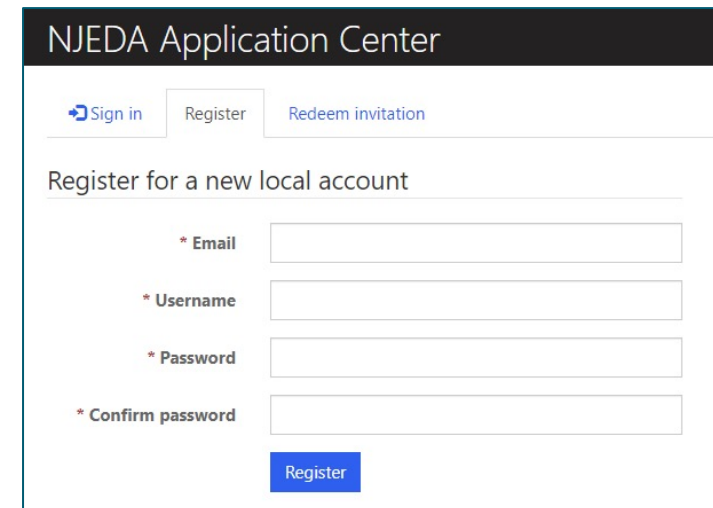
The screenshot shows the NJEDA Application Center sign-in page. At the top, there is a navigation bar with a home icon, 'My Applications' dropdown, 'English' dropdown, and a 'Sign in' link. Below the navigation bar, there are three tabs: 'Sign in' (active), 'Register', and 'Redeem invitation'. A red warning message states: 'THIS IS NOT AN APPLICATION FOR NJEDA ASSISTANCE. THIS PAGE ALLOWS YOU TO CREATE A USER ACCOUNT THAT YOU WILL USE TO LOG IN TO NJEDA'S PRE-REGISTRATION AND/OR APPLICATION PORTAL.' Below this, a note says: 'If you are the first-time user, please click "Register" button on the top.' The main section is titled 'Sign in with a local account' and contains two input fields: '* User name' and '* Password'. There is a 'Remember me?' checkbox below the password field. At the bottom, there are two buttons: 'Sign in' and 'Forgot Password/User name'.

Password Recovery Instructions If You Forgot Your Password

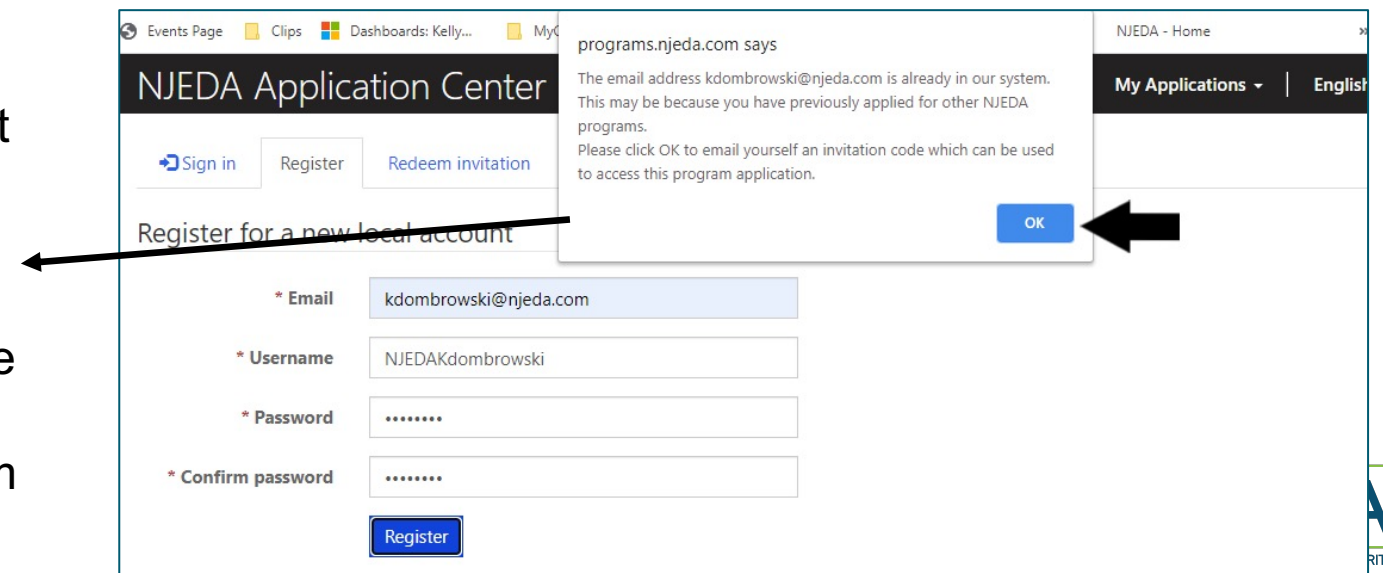
(only if you do not have one)

You will need to provide this information in order to create a profile. **Make sure you write it down and that it is easy for you to locate as you will need it any time you need to access the portal.**

You may receive this message when you attempt to register. This means your contact information is known to NJEDA, **but you still must create a profile in this application portal.** Click ok to send yourself an invitation code to create a profile in this portal. The email will be sent from crmnoreply@njeda.com Check junk/spam for this email if you do not receive it.



The image shows the NJEDA Application Center registration page. At the top, there are three tabs: 'Sign in', 'Register', and 'Redeem invitation'. Below the tabs, the heading 'Register for a new local account' is displayed. The form contains four required fields: '* Email', '* Username', '* Password', and '* Confirm password'. Each field has a corresponding input box. At the bottom of the form is a blue 'Register' button.

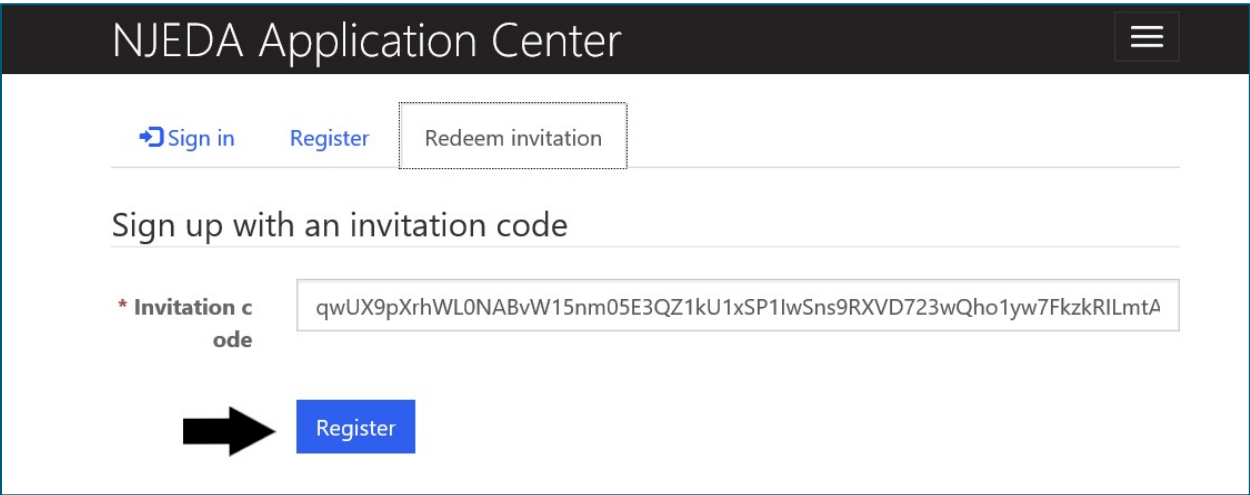
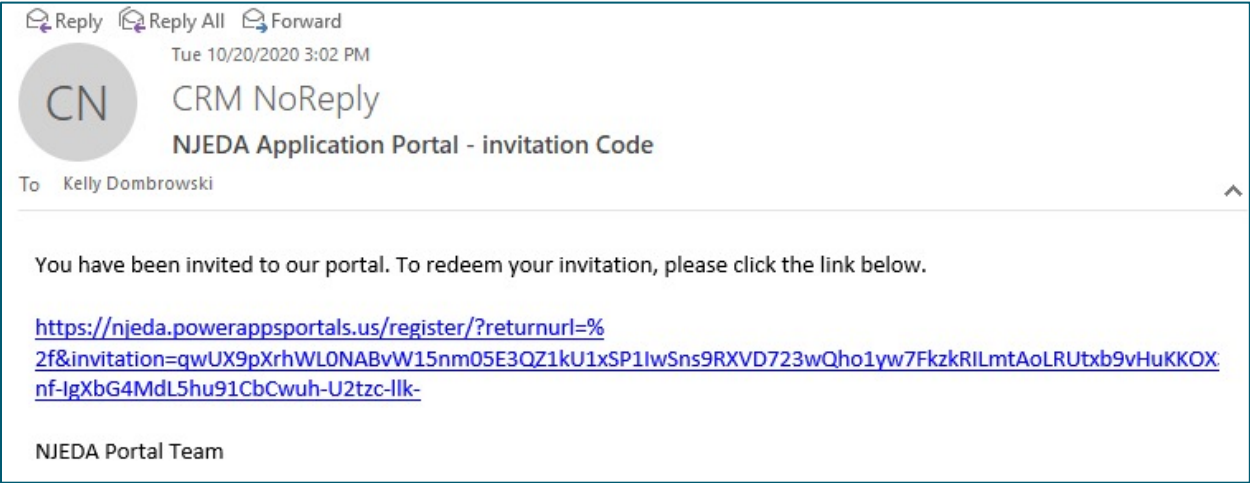


The image shows the NJEDA Application Center registration page with an error message overlay. The error message is a white box with a black border that reads: 'programs.njeda.com says The email address kdombrowski@njeda.com is already in our system. This may be because you have previously applied for other NJEDA programs. Please click OK to email yourself an invitation code which can be used to access this program application.' There is a blue 'OK' button at the bottom right of the message box. A black arrow points from the 'OK' button to the registration form. The registration form itself is partially visible behind the message box, showing the same fields as the previous image, but with the email field filled with 'kdombrowski@njeda.com' and the username field filled with 'NJEDAKdombrowski'. The password and confirm password fields are masked with dots. The 'Register' button is at the bottom of the form.

If You Were Emailed an Invitation Code

If you forgot your username and password, or if you attempted to register and your information was already known to NJEDA, then you should have received an invitation code via email. Please allow appx. 10-20 mins for that email to arrive, and check your junk or spam folders if you do not receive it. If you still haven't received it after 20 mins, contact the NJEDA call center at 844-965-1125 for assistance.

Once you receive the invitation code, please click the link to be returned to the portal. Clicking register should allow you to complete your registration.



Select Small Business Emergency Assistance (Phase 2) Loan Application

NJEDA Online Application Center

Welcome to the NJEDA's online application for the NJEDA Online Application Center. We look forward to helping you as you grow your business in New Jersey!

Please DO NOT use Internet Explorer as your browser to complete this application as it is unsupported and may cause delays to your application processing. Alternative browsers include "Microsoft Edge," "Chrome," or "Safari."

Small Business Emergency Assistance Phase 2

NJ ZIP Purchaser Application

NJ ZIP Vendor Application

COVID Phase 4 Grant Application

Select “Start My Application”

Home > Small Business Emergency Assistance Loan (Phase 2)

Small Business Emergency Assistance Loan (Phase 2)


Please be advised that pre-registration for the Small Business Emergency Assistance Loan Program (Phase 2) has closed, as of 5:00 PM EDT, on July 30, 2021.

The application will launch on 8/3 at 9:00 AM EDT for Stage 1 applicants ONLY, and will be available on a first-come, first-served basis. If the funding is not oversubscribed during the Stage 1 application window, it will open for Stage 2 applicants on 8/13 at 3:00 PM EDT and will be available on a first-come, first-served basis.

Application ID	Organization Name	Status Reason	Employer Identification Number (EIN)	Created On ↓	Modified On	Submit On Full Application
MOLA-000889		In Process - Full Application	000000000	7/16/2021	7/21/2021	

Start my entity's registration

Once you are signed into the Portal you will see your entity's name, the date the application was submitted and any pdf's that were downloaded.



Home > Small Business Emergency Assistance (Phase 2) Loan Edit

Small Business Emergency Assistance (Phase 2) Loan

Summary

Organization Name

Jim's Locks

Status

In Process - Full Application

Created On

7/19/2021

Modified On

7/27/2021

Submit On

—

pdf download

Owner Section

Once 100% ownership of the applicant company will need to be identified in order to proceed.

The entity will need to select “**Create**” to identify type ownership, and percentage of ownership. of the entity.

The entity will need to certify to this check box, and then click the “**Next**” button..

Home > Small Business Emergency Assistance (Phase 2) Loan Edit

Small Business Emergency Assistance (Phase 2) Loan Edit

Owner

In this section, we would like information about any individual or firm with ownership of the applicant company. Select “Create” to add an owner. Please ensure you identify 100% ownership of the **Applicant Company** before selecting Next.

Create

Owner Name ↑	Owner Type	Ownership Amount Percentage	Personal Address	City	State	Zip Code
ABC	Operating Business	95.00				
CBA	Operating Business	5.00				

☐ Please be advised that unlimited personal guarantees for all adult individuals or entities with ownership in the applying entity or related entities will be required. *

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Owner Section Cont'd

View details

Ownership

Owner Type

Individual with ownership percentage

First Name *

Jane

Last Name *

Hancock

Ownership Amount Percentage *

5.00

Personal Address

Personal Address *

123 Small Business Way

Personal Address 2

City

To Be Determined

State

The picture above and below are of the Ownership screen that requests: the entity Ownership Type, Owner's Name, Address, Date of Birth, personal address, City, State and Zip Code is required.

REMEMBER: 100% ownership of must be submitted in order to proceed.

View details

City

To Be Determined

State

NJ

Zip Code *

00001

SSN

000000000

Under the provisions of the Federal Privacy Act, 5 U.S.C. 552a, you are not legally required to provide a Social Security number to the Authority in order to submit your application for this Program. The failure to provide a Social Security number to the Authority may not affect any right, benefit, or privilege to which you are entitled by law. The Authority uses the numbers to distinguish between people with a similar or the same name and to perform the required credit check; voluntarily providing this number to the Authority makes it easier for us to more quickly and accurately identify individuals and to keep accurate documentation.

Date Of Birth *

1/1/1968

Save this Owner

NOTE: Under the provisions of the Federal Privacy Act, 5 U.S.C. 552a, you are not legally required to provide a Social Security number to the Authority in order to submit your application for this Program. The failure to provide a Social Security number to the Authority may not affect any right, benefit, or privilege to which you are entitled by law.

Each owner's information will need to be submitted and saved in order to proceed to the next section.


Owner Section Cont'd

NOTE: The entity will receive an error message stating the form could not be submitted if any of the information is missing.

After all the information is submitted, the check box will need to be filled in, and then the "Next" button will need to be clicked in order to proceed.

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Small Business Emergency Assistance (Phase 2) Loan Edit

 The form could not be submitted for the following reasons:
To continue, select the check box labeled \"Please be advised that unlimited personal guarantees for all adult individuals or entities with ownership in the applying entity or related entities will be required. \"

Owner

In this section, we would like information about any individual or firm with ownership of the applicant company. Select "Create" to add an owner. Please ensure you identify 100% ownership of the **Applicant Company** before selecting Next.

Create

Owner Name ↑	Owner Type	Ownership Amount Percentage	Personal Address	City	State	Zip Code
ABC	Operating Business	95.00				▼
CBA	Operating Business	5.00				▼


☒ Please be advised that unlimited personal guarantees for all adult individuals or entities with ownership in the applying entity or related entities will be required. *

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Company Owners

This section displays all the Owner information typed in on the previous screens. Each owner will need to be listed and their percentage of ownership in order to proceed. The entity will be able to progress through the application once 100% ownership is indicated.

The entity should review all information listed for accuracy, and then click the “Next” button to continue.

 View details

General Info

Owner Type

Operating Business

Entity Name

ABC

Ownership Amount Percentage

95.00

Please identify all of the owners of this organization using the following steps:

1. Select "Create," this will open the new Owner form.
2. On the new Owner form, populate the applicable fields and select "Add this Owner" at the bottom. This will return you to the previous page.
3. Repeat steps 1 and 2 until all Owners of this Organization are identified.
4. Once you have identified all of the owners of this Organization, select Save at the bottom, this will return you to the Company Owner page.

Create

Use of Funds

NOTE: Phase 2 Loan can only be used to support expenses incurred between 8/3/2021 and 2/3/2023.

NJEDA App

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Small Business Emergency Assistance (Phase 2) Loan Edit

Use of Funds

Please identify which of the following the financing will be used for (please choose all that apply)

The Small Business Emergency Assistance Loan Program can only be used to support expenses incurred between 8/3/2021 and 2/3/2023. Any expenses outside this time period, or expenses for which the applicant has already received other state or federal resources, will not be eligible to be financed through this program.

- ☐ Inventory
- ☒ Furniture/Fixtures/Equipment
- ☐ Personal Protective Equipment
- ☐ Payroll
- ☐ Rent/Lease Payments
- ☒ Mortgage
- ☐ Utilities

Amount of Funding Needed:

Amount of Funded Needed: Furniture/Fixtures/Equipment *

\$ 50,000.00

Amount of Funding Needed: Mortgage *

\$ 20,000.00

Total Funding Requested

\$ 70000

Additional Funds Use Information

Does the Furniture/Fixtures/Equipment being purchased require professional installation? *

Yes

Is the cost to professionally install this equipment greater than \$1,999? *

No

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njedatestsite.powerappsportals.us says

Based on the information you have provided, your equipment that requires professional installation with an installation cost of greater than \$1,999 may be an ineligible use of funding. You may revise the amounts reported above before advancing through this section.

OK

Home > Small Business Emergency Assistance (Phase 2) Loan Edit

Small Business Emergency Assistance (Phase 2) Loan Edit

Use of Funds

Please identify which of the following the financing will be used for (please choose all that apply)

The Small Business Emergency Assistance Loan Program can only be used to support expenses incurred between 8/3/2021 and 2/3/2023. Any expenses outside this time period, or expenses for which the applicant has already received other state or federal resources, will not be eligible to be financed through this program.

- ☐ Inventory
- ☒ Furniture/Fixtures/Equipment
- ☐ Personal Protective Equipment
- ☐ Payroll
- ☐ Rent/Lease Payments
- ☒ Mortgage
- ☐ Utilities

Amount of Funding Needed:

Amount of Funded Needed: Furniture/Fixtures/Equipment *

\$ 50,000.00

Amount of Funding Needed: Mortgage *

\$ 20,000.00

Total Funding Requested

\$ 70000

Additional Funds Use Information

Does the Furniture/Fixtures/Equipment being purchased require professional installation? *

Yes

Is the cost to professionally install this equipment greater than \$1,999? *

No

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This error message may appear if the submitted installation cost exceeds \$1,999.

Source of Additional Funds

The application must be completed by the entity's authorized representative, who will need to review and certify the processing of the application required by the Stafford Act Section 312 on Duplication of Benefits (DOB).

In this section, the entity must indicate if it has applied for any other COVID assistance. Once this is completed, the "Next" button will need to be clicked in order to proceed.

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Small Business Emergency Assistance (Phase 2) Loan Edit

Source of Additional Funds

This affidavit must be completed by all businesses that are applying for, have been awarded and/or receiving any assistance funded by the Small Business Emergency Assistance Loan Program Phase 2 being offered by the New Jersey Economic Development Authority (NJEDA). The information within this affidavit will provide the NJEDA with vital information for processing the application required by the Stafford Act Section 312 on Duplication of Benefits (DOB).

☒ I am an authorized signer for the Entity and I hereby state to the United States Federal Government and to the NJEDA as follows: *

Have you applied for any other COVID-19 financial assistance?

No

During the preregistration process, you indicated that your organization has not received other COVID-19 financial assistance. Please confirm this is accurate.

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Source of Additional Funds Cont'd

If you applied for COVID 19 funding you will be asked these additional questions.

This section asks all applicants to indicate: all NJEDA funding the entity applied for, the status of funding source, the date the application was submitted, and the amounts requested.

After this section is completed, the applicant will need to click the “Next” button.

Source of Additional Funds

This affidavit must be completed by all businesses that are applying for, have been awarded and/or receiving any assistance funded by the Small Business Emergency Assistance Loan Program Phase 2 being offered by the New Jersey Economic Development Authority (NJEDA). The information within this affidavit will provide the NJEDA with vital information for processing the application required by the Stafford Act Section 312 on Duplication of Benefits (DOB).

☒ I am an authorized signer for the Entity and I hereby state to the United States Federal Government and to the NJEDA as follows: *

Have you applied for any other COVID-19 financial assistance?

Yes

During the preregistration process, you indicated that your organization has not received other COVID-19 financial assistance. Please confirm this is accurate.

What programs have you applied for?

- ☐ Small Business Association Paycheck Protection Program (PPP)
- ☒ Small Business Association Economic Injury Disaster Grant (EIDG)
- ☐ Small Business Association Economic Injury Disaster Loan (EIDL)
- ☐ NJEDA Small Business Emergency Loan Assistance
- ☐ NJEDA Small Business Emergency Grant Assistance (1-4)
- ☐ COVID-19 Assistance through my local municipality or county
- ☐ Sustain and Serve NJ
- ☐ Other Program/Funding Source

Small Business Association Economic Injury Disaster Grant (EIDG)

Small Business Association Economic Injury Disaster Grant (EIDG) Status *

In Process

Small Business Association Economic Injury Disaster Grant (EIDG) Amount Applied For *

20,000

Amount Applied For

Small Business Association Economic Injury Disaster Grant (EIDG) Date Applied For *

4/13/2021

Date Applied For

Small Business Association Economic Injury Disaster Grant (EIDG) What is/was the intended use of the funding? *

Other

What is/was the intended use of the funding?

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Collateral

NOTE: In order to secure the Phase 2 loan, the Authority will place a lien on the entity's assets prior to closing.

The entity's authorized representative will have to check off the statement to continue with the application, and then click the "Next" to further application processing.

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Small Business Emergency Assistance (Phase 2) Loan Edit

Collateral

Please be advised that to secure the Small Business Emergency Assistance Phase 2 loan, NJEDA will place lien on the applying entity's business assets prior to closing.

☒ I acknowledge that I have read this statement and wish to continue with my application. *

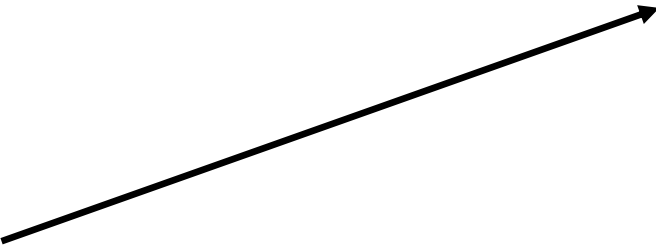
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Additional Information

NOTE: certain types of businesses are **not** eligible, including (but not limited to): home-based businesses; mobile businesses that don't use a physical commercial location for storage or prepping, real estate holding companies; businesses that engage gambling or gaming activities; the conduct or purveyance of "adult" (i.e., pornographic, lewd, prurient, obscene or otherwise similarly disreputable) activities, services, products or materials (including nude or semi-nude performances or the sale of sexual aids or devices); any auction or bankruptcy or fire or "lost-our-lease" or "going-out-of-business" or similar sale; sales by transient merchants, Christmas tree sales or other outdoor storage; any activity constituting a nuisance; or any illegal purposes.

Click "Next" after the entity has completed and reviewed this section.



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Small Business Emergency Assistance (Phase 2) Loan Edit

Additional Information

Does the entity host gambling or gaming activities? *

No

Does the entity conduct or purvey "adult" activities, services, products, or materials? *

No

Does entity conduct auctions, bankruptcy sales, fire sales, "lost-our-lease," or similar sales? *

No

Is the entity a transient merchant ("peddler," "popup store," or "itinerant vendor")? *

No

Is the entity an outdoor storage company? *

No

Does the entity conduct any activities that may constitute a nuisance? *

No

Does the entity conduct business for any illegal purposes? *

No

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Legal Questionnaire

Please NOTE: the answers to the Legal Questionnaire in NJEDA's application provide information that NJEDA will review to decide whether or not to disqualify an applicant [as provided by Executive Order 34 (Bryne 1976) and NJEDA's regulations].

In order to proceed, the entity's authorized representative must fill out this section and then hit the certification button in order to proceed through the application.

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Small Business Emergency Assistance (Phase 2) Loan Edit

Legal Questionnaire

Applicants are required to answer the following background questions pertaining to the commission of certain actions that can lead to debarment or disqualification from program eligibility. For purposes of answering these questions, the term "applicant" refers to the entity seeking financial assistance. NOTE: The answers to the Legal Questionnaire in NJEDA's application provide information that NJEDA must assess to decide whether or not to disqualify an applicant. As provided by Executive Order 34 (Byrne 1976) and NJEDA's regulations, an affirmative answer does not automatically disqualify an applicant. Additionally, NJEDA must consider all relevant mitigating factors in determining the seriousness of any matter listed in response to the questionnaire.

In the past 10 years, has applicant or its owner(s):

Been convicted and/or found guilty and/or pled guilty and/or found liable and/or paid a fine or otherwise paid to settle any allegations made by the government in any court to any violation of law, other than minor traffic offenses? *

No

Been denied a license or permit required to engage in its business or profession or has any such license or permit or been suspended or revoked by any government? *

No

Been suspended, debarred, disqualified, denied a classification rating or prequalification or otherwise been declared not responsible to bid or submit a form of prequalification on or to perform work on any public contractor subcontract? *

No

Violated the terms of a public agreement or transaction so seriously as to affect the integrity of an agency program? *

No

Had an injunction, order or lien entered against it in favor of any governmental agency including but not limited to judgments or liens based on taxes assessed or fines and penalties imposed by any government agency? *

No

Is the applicant presently indicted for or otherwise criminally or civilly charged by a government business with the commission of a violation of law? *

No

Additional Information

☒ I hereby represent and certify that I have reviewed the information contained in this Legal Questionnaire, and that the foregoing information is true and

Certification of Application

This section requests the entity's veracity of current information. Any changes to the status of the proposed project from the fact presented herein could disqualify the project.

Once the entity certifies each statement is true (by clicking the box in front of each number), then the next button will need to be clicked to proceed to the application Confirmation page.

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Small Business Emergency Assistance (Phase 2) Loan Edit

Certification of Application

Eligibility of financial assistance by the New Jersey Economic Development Authority (NJEDA) is determined by the information presented in this application. Any changes in the status of the proposed project from the facts presented herein could disqualify the project. Only Board Members of the governing board of the particular program for which you are applying, by resolution, may take action to determine project eligibility and to authorize the issuance of funds.

I, THE UNDERSIGNED, BEING DULY SWORN UPON MY OATH SAY:

- ☒ 1. I understand that if such information is willfully false, I am subject to criminal prosecution under N.J.S.A. 2C:28-2 and civil action by the NJEDA which may at its option terminate its financial assistance. *
- ☒ 2. I authorize the New Jersey Department of Law and Public Safety to verify any answer(s) contained herein through a search of its records, or records to which it has access, and to release the results of said research to the NJEDA. *
- ☒ 3. I affirm, represent, and warrant that the applicant has no outstanding obligations to any bank, loan company, corporation, or individual not mentioned in the above application and attachments; that the information contained in this application and in all attachments submitted herewith is to the best of my knowledge true and complete and that the bond/loan applied for herein is not for personal, family, or household purposes. *
- ☒ 4. I authorize the NJEDA to obtain such information including, but not limited to, a credit bureau check as it may require, covering the applicant and/or its principals, stockholders and/or investors. *
- ☒ 5. I authorize the NJEDA to provide information submitted to it by or on behalf of the applicant to any bank or State agency which might participate in the requested financing with the NJEDA. *
- ☒ 6. I certify that the firm is in good standing with the State of New Jersey's Department of Treasury and Division of Taxation (e.g. the firm has filed all mandatory Annual Reports and is current on obligations), and I authorize the NJEDA to request data from these organizations to verify such standing. *
- ☒ 7. I certify my understanding that an electronic signature of this Application and any Approval Letter or Loan Agreement shall be a binding on the parties. *
- ☒ 8. I certify that the firm is not in default with any other program administered by the State of New Jersey. *

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Confirmation

This section is asking for the entity to certify that all information provided in the application is accurate and truthful to the best of the authorized representative’s knowledge.

The next two requires for an authorized representative to state the entity agrees to the terms and conditions of the application, and that the electronic signature will stand of an agreement to be bounded.

In order to proceed with the confirmation process, the application code that will be provided to the entity will have to be typed in exactly as listed. After the code is typed in, the entity will click the “Submit” button.

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Small Business Emergency Assistance (Phase 2) Loan Edit

Confirmation

☒ The information I have provided herein is accurate and truthful to the best of my knowledge. *

Electronic Signature

Pursuant to written policy, the New Jersey Economic Development Authority allows documents to be signed electronically and hereby agrees to be bound by such electronic signatures. Please confirm that you, as a signatory to this document, also agree to be bound by electronic signatures.


☒ I agree to be bound by electronic signatures. *

☒ I am an Authorized Signer for the organization and I accept the above terms and conditions. *

Full Name *

John Hancock

After Submit, you will not be able to update the application and EDA will send you an email regarding to the follow up steps to complete the application.


Generate a new image
Play the audio code

Enter the code from the image

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Submit

Confirmation Cont'd

This page notifies the entity that application has been submitted, and to check the email listed in the application confirming the application was received, and to receive next step instructions.

Please check the email listed in the Phase 2 loan application regularly (inbox and junk mail) for NJEDA communication.

Once the entity has reviewed the confirmation page, the authorized signer can close the application by clicking the “Close” button.



Home > Small Business Emergency Assistance (Phase 2) Loan Edit

Small Business Emergency Assistance (Phase 2) Loan Edit

Confirmation

Registered Business Name

Your application for the Small Business Emergency Assistance Loan Program (Phase 2) has been submitted. Please check the email address you provided on this application for an email from crmnoreply@njeda.com confirming that your application was received. This email will also include important information regarding next steps.
Please continue to check your email regularly for any communication from the NJEDA, including your Junk mail or Spam folders. It is recommended that you identify this email address as a safe sender through your email provider to ensure you continue to receive email communications from the NJEDA.

Employer Identification Number (EIN)

124378901

Application ID

MOLA-0008

Email (Confirm)

Close

Next Steps After the Completion of the Application

Upload Financial Information

Once the NJEDA receives your completed application form, staff will conduct a preliminary review to determine if your entity is eligible. All applicants will receive a communication from the NJEDA, even if the Authority does not move forward with your application.

If your entity is determined to be eligible, you will receive an email from the NJEDA with instructions to provide additional financial information about your entity. Once you receive this notification from the NJEDA, you will need to log back into [the application portal](#) to upload the required financial information. **You will have 5 days from the date/time the NJEDA sends the request to upload the required information.**

In order to be as prepared as possible to provide the documentation the NJEDA needs, please see the [Document Upload Checklist](#).