



Business Interruption Grant (BIG) Program Round 2

First and foremost:

We strongly encourage every Morton business that meets the [eligibility requirements](#) to apply. The state of Illinois has dedicated funding for downstate Illinois businesses.

Who is eligible?

[Click here](#) for the detailed list of eligibility guidelines and additional info on the Highly Impacted Industries (that will get priority), and Priority Industries (also gets priority).

- *Highly Impacted Industries:* Event Venue, Music Venue, Performing Arts Venue, Indoor Recreation, Amusement Park, Movie Theater, Museum, Charter/Shuttle Bus Service
- *Priority Industries:* Independently-owned retail, Restaurant, bar, tavern, Fitness center, Tourism-related and travel-related activities including lodging and accommodations, Support services for arts and events

At a minimum, to be eligible, the business:

- Must be an independently owned and operated for-profit corporation or limited liability corporation, partnership, or sole proprietorship authorized to conduct business in the State of Illinois; OR a 501c3, 501c6, or 501c19 nonprofit.
- Must have been operating since July of 2019.
- Must have had less than \$20 million in gross operating revenue in calendar year 2019, or a prorated amount if in operation for less than a year prior to March 2020.
- Must have experienced net operating losses since March 21, 2020.
- Must have been closed or had reduced operations due to government orders, public health guidelines, or depressed consumer demand during the COVID 19 pandemic.
- Must have complied with all relevant laws, regulations, and executive orders from the State and federal government, including the social distancing guidelines as promulgated by the Executive Orders of the Illinois Governor.

Who is ineligible?

The following businesses are not eligible (this is a selected list, click [here](#) for all eligibility):

- independent contractors or freelance workers that do not operate a sole proprietorship;
- child care providers that are eligible for Child Care Restoration Grants a private club or business that limits membership for reasons other than capacity;
- a business that derives at least 33% of its gross annual revenue from legal gambling activities;
- a business engaged in activities that are prohibited by federal law or applicable law in the jurisdiction where the business is located or conducted. (Included in these activities is the production, servicing, or distribution of otherwise legal products that are to be used in connection with an illegal activity, such as selling drug paraphernalia or operating a motel that knowingly permits illegal prostitution);
- a business that derives a majority of its income as an owner of real property that leases that property to a tenant or tenants under a lease agreement;

- a business that manufactures or sells at wholesale, tobacco products, liquor or that manufactures or sells firearms at wholesale or retail;
- a night club or strip club;
- an employment agency;
- a pawn shop;
- a liquor store;
- a storage facility or trailer-storage yard or junkyard.

Grant Size:

Grants will be \$5,000-\$150,000 max. Award amount is scaled according to proof of a business's loss during the designated time frame. Grants will be awarded and funded on a rolling basis. **There is no deadline.** DCEO will continue to award until money is exhausted.

What businesses get priority?

Priority will be given to entities that did NOT receive a Payment Protection Program (PPP) loan or Economic Injury Disaster Loan (EIDL). This doesn't mean that you can't be funded, but you will not be given priority. Businesses in a "Disproportionately Impacted Areas" (DIA) are also prioritized. In our region, those are businesses in the following zip codes: 61603, 61604, 61605, 61606 and 61610. Businesses that have less than \$5 Million in annual revenue will get priority.

PPP & Other Funding Impacts on BIG Eligibility

Funds provided through the CARES Act (PPP loans, BIG grants, and some other loan/grant programs) may not be used to cover the same costs twice. In other words, combined, those grants and loans cannot exceed the total eligible costs that your company has experienced since March 2020 under each respective program.

If a business has exhausted PPP funds for the specified time period in which they applied to use the PPP, then they can use BIG to cover payroll for a different time period since March 2020. A business cannot "double dip" and use BIG to cover expenses previously covered by any other state or federal funds. If you have received any previous grant funding, it doesn't matter the amount, the fact that you received SOME help will deprioritize you. DCEO knows there are small businesses that haven't received anything, so they want to make sure those businesses receive priority.

What about Non-Profits?

501(c)3 and 501(c)6 can apply. Note to 501(c)6: they cannot give funds to an organization that lobbies (which may include Chambers of Commerce). DCEO is checking on the eligibility of 501(c)4 organizations.

What can the money be used for?

Funding may be used to help businesses with working capital expenses, including payroll costs; rent; utilities; and other operational costs as defined in the eligible cost list found here. See page 3 or read a breakdown below. For purposes of the Business Interruption Grant (BIG) Program, costs incurred during a business interruption may be classified as a cost related to COVID-19. Eligible use of funds from the BIG Program is limited to costs and losses incurred due to the COVID-19 pandemic. Grant proceeds may be used for:

- to reimburse costs and losses such as inventory, equipment (including Personal Protective Equipment and other supplies to promote health and safety),
- compensation (including salaries, wages, tips, paid leave, and group healthcare benefits),
 - Over and above what was covered by your PPP loan, if the grant proceeds are spent during your PPP covered period for forgiveness
 - After the covered period ends, there is no restriction
- Rent, mortgage, insurance premiums, and utilities
- Lease payments
- Payment of principal and interest on business loans (excluding EIDL and PPP loans)
- Technology to facilitate e-commerce
- Professional services procured (including the design and construction of environments necessary to promote physical and social distancing and cleaning and disinfecting services)
- and other costs of operation in accordance with the applicable administrative rules or the policy directives of the grantor that was incurred during the period that begins on March 1, 2020, and ends on December 30, 2020.
- All spending related to this program must be reimbursable by the Federal Coronavirus Relief Fund, as prescribed by 601(a) of the Social Security Act and added by section 5001 of the Coronavirus Aid, Relief, and Economic Security (CARES) Act including all subsequent federal guidance.
- Expenses that have been or will be reimbursed under any other federal program are not eligible for reimbursement through the proceeds of this subaward.

Tips for Completing the Application:

Do not rush to fill out this application. Fill it out right the first time. If there are any inaccuracies, your application will be set aside and DCEO may or may not circle back around to it depending on the amount of applications they receive. Everything should align – owner’s name, business name, technical names, etc. For that reason, do not use Google Autofill on the application form. Any inaccuracies will stall your application. The worst thing you can do is apply incorrectly.

If you cannot demonstrate losses, they cannot scale the grant. The main thing to underscore is that you need to prove your losses. They want to understand the full scope of your losses.

If you’re a sole proprietor and don’t have a W-9, you need to demonstrate how much money you made in 2019 (tax returns, financial statements). DCEO may be providing additional information on this in the near future.

Proof of rent, insurance, etc. documentation: cancelled checks and invoices are good documentation to provide. The more information you can provide the better.

ROUND 2 APPLICATION DETAILS:

APPLY NOW: [Business Interruption Grant Application \(English\)](#)

VIEW: [Round 2 Application Questions](#)

VIEW: [Round 2 Application Checklist](#)

VIEW: [Business Certification Form and Eligible Cost List](#)

VIEW: [Guidance for BIG Awards and Other Federal Support Such as PPP and EIDL \(Non-Duplication of Benefits\)](#)

VIEW: [Round 2 Detailed Eligibility Criteria](#)

Who can help?

If you have questions or need help in understanding this program, reach out to one of the following organizations:

Morton Economic Development Council

Telephone: 309-263-2491

Leigh Ann Brown labrown@mortonillinois.org

Courtney Eeten ceeten@mortonillinois.org

Illinois Small Business Development Center at Bradley University

illinoissbdc@bradley.edu

Greater Peoria Economic Development Council

bizinfo@greaterpeoriaedc.org