

Main Street Préstamo para microempresa

Sesión informativa

26 de Septiembre de 2022



Acerca de la NJEDA

La Autoridad para el desarrollo económico de New Jersey (NJEDA) es la agencia principal del Estado para impulsar el desarrollo económico.

La NJEDA tiene el compromiso de hacer del Estado de New Jersey un modelo nacional para el **desarrollo económico inclusivo y sostenible** al centrarse en estrategias clave para ayudar a forjar **comunidades fuertes y dinámicas**, **crear buenos trabajos para los residentes de New Jersey** y ofrecer **oportunidades para una economía más sólida y justa**. Mediante asociaciones con diversas partes interesadas, la NJEDA crea e implementa iniciativas para **mejorar la vitalidad económica y la calidad de vida** en el Estado y para **fortalecer la competitividad económica a largo plazo** de New Jersey.

NJEDA

ECONOMIC DEVELOPMENT AUTHORITY

AYUDANDO A CONSTRUIR
UNA ECONOMÍA MÁS SÓLIDA
Y JUSTA EN NEW JERSEY

PROGRAMA DE RECUPERACIÓN DE MAIN STREET

150 MILLONES DE DÓLARES

Apropiado para diversos productos para apoyar a las pequeñas empresas del Estado de New Jersey. Se prevé que los productos consistirán en lo siguiente:

- SUBSIDIOS A PEQUEÑAS EMPRESAS

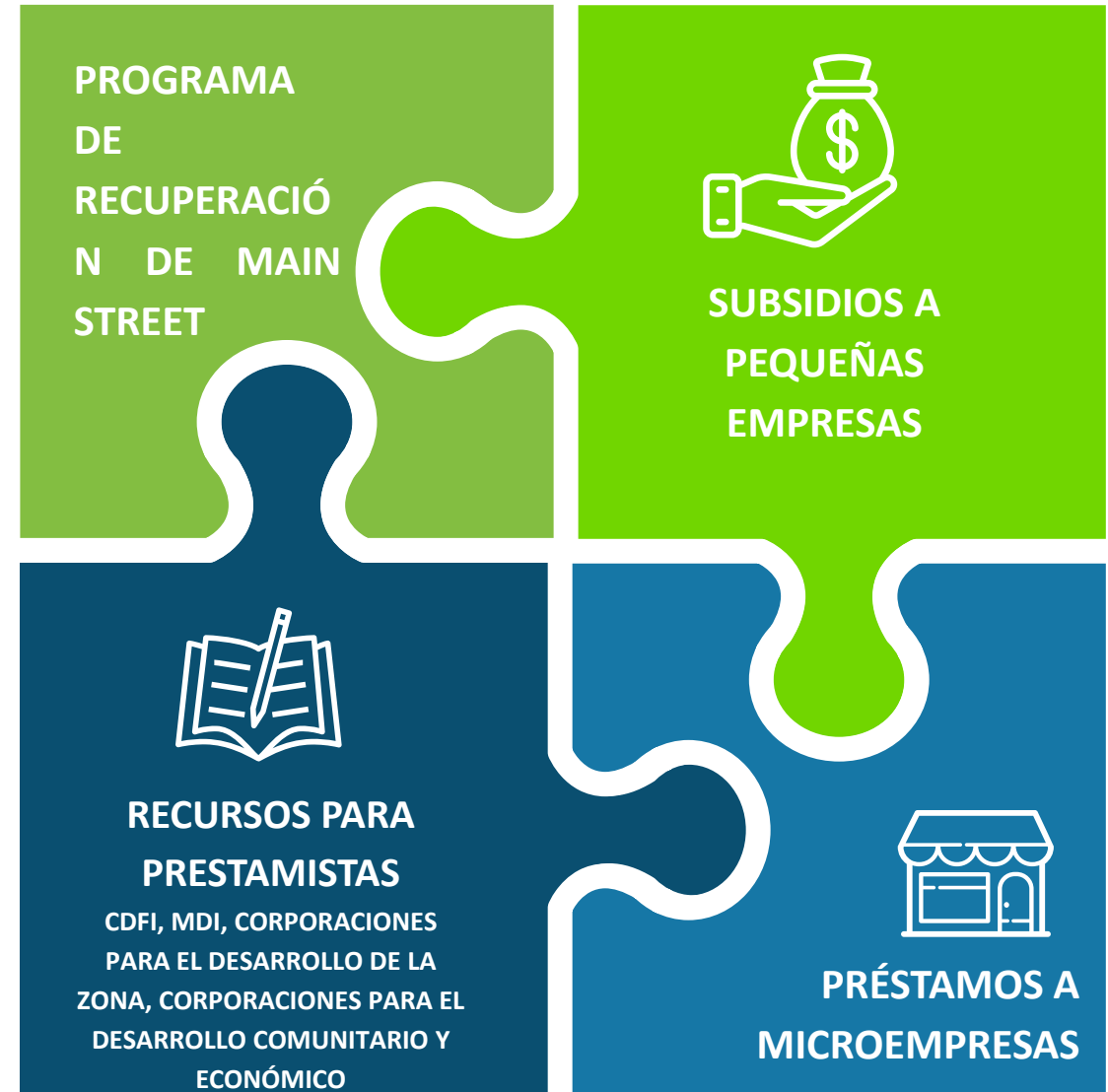
Apoyarán a las pequeñas empresas de NJ (tal como lo define la SBA) con renovaciones, mejoras, pagos de alquiler y compra o instalación de muebles, accesorios y equipos.

- PRÉSTAMOS A MICROEMPRESAS

El financiamiento de bajo costo apoyará a las microempresas de NJ, definidas como empresas con 10 o menos empleados a tiempo completo, y menos de 1,5 millones de dólares de ingresos anuales.

- RECURSOS PARA PRESTAMISTAS

Préstamos y subsidios a prestamistas que tienen por lo menos 10 años de experiencia prestando servicio a microempresas. Estos recursos ayudarán a los prestamistas a apoyar a más microempresas con préstamos y asistencia técnica.



Préstamo de Main Street para microempresas

El préstamo de Main Street para microempresas proporcionará financiamiento de hasta **\$50,000 a las microempresas elegibles** del Estado de New Jersey con **diez o menos** empleados a tiempo completo y no más de 1.5 millones de dólares en ingresos anuales.

EMPRESAS ELEGIBLES

El programa está abierto para las microempresas sin fines de lucro, con fines de lucro y en casa* que:

- ▶ Tienen <1.5 millones de dólares de ingresos anuales (en base a la última declaración de los impuestos federales que se debe presentar)
- ▶ Tienen un propietario con una calificación crediticia de al menos 600
- ▶ Las organizaciones sin fines de lucro deben cumplir con un Índice de cobertura del servicio de la deuda (DSCR, por sus siglas en inglés) mínimo de 1.00x
- ▶ No tienen más de 10 empleados a tiempo completo en el momento de la solicitud y tres meses antes de la misma**
- ▶ Están legalmente registrados para hacer negocios en Nueva Jersey, con una ubicación comercial (incluida una oficina en casa) en el Estado de Nueva Jersey
- ▶ Deben haberse constituido al menos seis meses antes de la fecha de la solicitud
- ▶ Deben estar al día con el Departamento de Trabajo y Desarrollo de la Fuerza Laboral del Estado de New Jersey (LWD, por sus siglas en inglés) y el Departamento de Protección Ambiental del Estado de New Jersey en el momento de la solicitud.

*Las empresas en casa no pueden usar los fondos del préstamo para costos residenciales (es decir, pagos de hipoteca/alquiler de vivienda).

**Según lo evidenciado en el formulario WR-30 o informes de nómina equivalentes. No hay un número mínimo de empleados y los propietarios únicos son elegibles.

Préstamos de Main Street para microempresas

USOS ELEGIBLES

- ▶ Gastos operativos futuros, que puede ser el capital de trabajo para financiar tales gastos operativos futuros
- ▶ Gastos de inventario futuros
- ▶ Compras futuras de equipos, siempre y cuando los costos de instalación y construcción no superan los \$1,999.99

(Ejemplos de gastos elegibles: Nómina, Alquiler/Arrendamiento, Hipoteca, Impuestos, Servicios Públicos, Marketing)

USOS NO ELEGIBLES

- ▶ Refinanciamiento de deuda existente
- ▶ El reembolso para gastos, costos y/o compras ya pagadas por la empresa
- ▶ Obligaciones personales, no comerciales, o costos incurridos por entidades relacionadas
- ▶ Construcción
- ▶ Equipos que requieran costos de instalación o construcción que superen los \$1,999.
- ▶ Material rodante - no se pueden comprar automóviles, camiones, ni camionetas con este préstamo
- ▶ Las empresas en casa no pueden usar los fondos del préstamo para costos residenciales (es decir, pagos de hipoteca/alquiler de vivienda).

Préstamos de Main Street para microempresas

TÉRMINOS

- ▶ Plazo estándar de 10 años
- ▶ Tasa de interés del 2%
- ▶ Sin pagos de capital o intereses durante el primer año
- ▶ No se requiere garantía colateral o personal

CONDONACIÓN DEL PRÉSTAMO

- ▶ El saldo del préstamo se perdona por completo al final del 5º año si el solicitante
- ▶ No está en el valor predeterminado actual
- ▶ No tiene morosidad de pago de 90 días o más
- ▶ Sigue abierto y en funcionamiento
- ▶ Utilizó el préstamo para fines aprobados

TARIFAS

- ▶ \$100 de tasa de solicitud no reembolsable.
- ▶ \$400 de tasa de cierre

Préstamos de Main Street para microempresas – Aplicación

- ▶ La aplicación se lanzará el 6 de octubre de 2022 a las 10:00 a.m. y se encontrará en el sitio web de NJEDA en njeda.com/microbusinessloan/
- ▶ El Centro de Atención al Cliente cuenta con personal de habla hispana. Para cualquier otra asistencia lingüística, los solicitantes pueden enviar un correo electrónico a Languagehelp@njeda.com con su nombre, idioma hablado y número de teléfono.
- ▶ Cree una cuenta en el Centro de Solicitudes en Línea de NJEDA en <https://programs.njeda.com/en-US/>
- ▶ Las solicitudes se revisarán por orden de llegada desde el momento en que se envíen inicialmente
- ▶ Las solicitudes pasarán por varias etapas de revisión donde el personal de NJEDA se comunicará con los solicitantes durante todo el proceso de solicitud.
- ▶ Las solicitudes serán aceptadas hasta que se comprometa toda la financiación, o 3 años después de la fecha de lanzamiento de la solicitud, lo que ocurra antes.

Página de acceso al Centro de Solicitudes de la NJEDA

<https://programs.njeda.com/en-US/>

Si esta es la primera vez que usa este portal para presentar una solicitud para un producto de la Autoridad de Desarrollo Económico de New Jersey (NJEDA, por sus siglas en inglés), haga clic en el botón «Register» (Regístrese) de la parte superior

Si olvidó su contraseña, simplemente haga clic en «Forgot your password» (¿Olvidó su contraseña?) y siga las instrucciones. Se le enviará un correo electrónico para que pueda restablecerla. Tenga en cuenta que su nombre de usuario se incluirá en el correo electrónico que reciba, asegúrese de confirmar que esté usando el nombre de usuario correcto cuando se registre.

Cómo registrar su correo electrónico

- 1. Ingrese su correo electrónico, su nombre de usuario (puede ser el mismo que su correo electrónico) y su contraseña.**
Las contraseñas deben contener caracteres de al menos tres de las siguientes cuatro clases: mayúsculas, minúsculas, dígitos y caracteres alfanuméricos (especiales).
- 2. Una vez que llene la información haga clic en “Register» (Regístrese)**

NJEDA Application Center [Home](#) | [My Applications](#) | [English](#) | [Sign in](#)

[Sign in](#) | **Register** | [Redeem invitation](#)

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.

Register for a new local account

* Email

* Username

* Password

* Confirm password

[Register](#)



ASEGÚRESE DE ESCRIBIR/ ALMACENAR SU NOMBRE DE USUARIO Y CONTRASEÑA

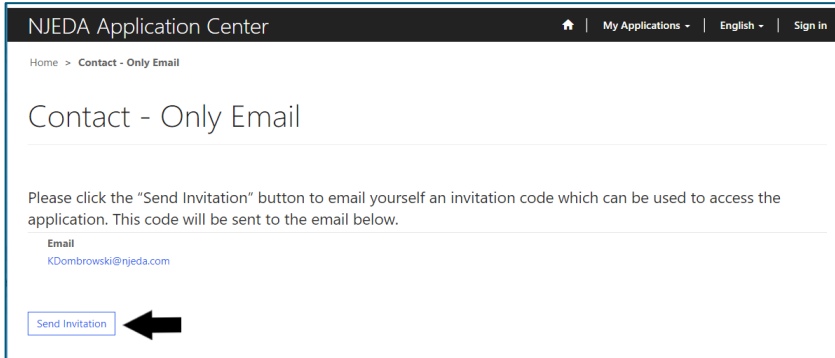
Si su correo electrónico es reconocido por el Portal de solicitudes

Si después de hacer clic en «Register» (Regístrese) recibe el siguiente mensaje emergente, que indica que su dirección de correo electrónico ya es reconocida en nuestro sistema, y que necesita solicitar un código de invitación. Comience por hacer clic en el botón azul «OK».

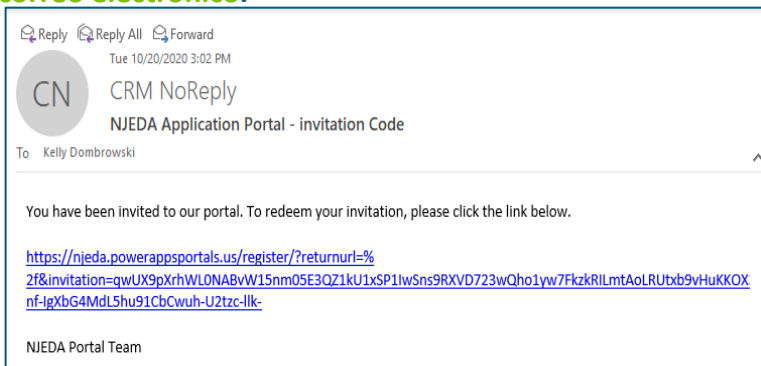
The screenshot shows the NJEDA Application Center registration page. At the top, there are navigation links: "Sign in", "Register", and "Redeem invitation". Below these is the heading "Register for a new local account". The registration form includes fields for "Email" (kdombrowski@njeda.com), "Username" (NJEDAKdombrowski), "Password", and "Confirm password", followed by a "Register" button. A modal message box is overlaid on the page, titled "programs.njeda.com says". The message text reads: "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." A blue "OK" button is located at the bottom right of the modal, with a black arrow pointing to it from the right. The background shows the top navigation bar with "My Applications" and "English" options.

Recuperación de un código de invitación

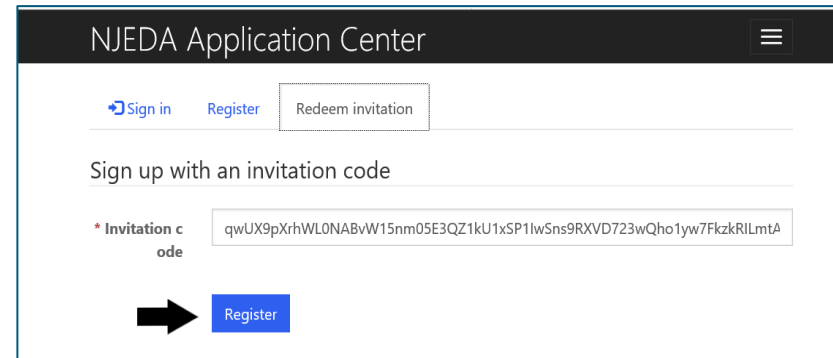
1. Haga clic en **SEND INVITATION (ENVIAR INVITACIÓN)** para enviarse a si mismo un código de invitación al correo electrónico.



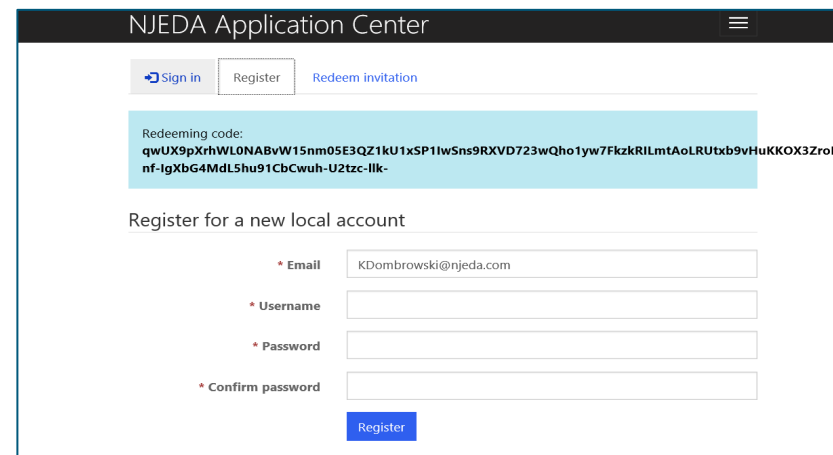
2. Busque en su correo electrónico (incluso en el correo basura/spam) un correo electrónico de CRMNoReply. Haga clic en el enlace del correo electrónico.



3. El enlace del correo electrónico debe enviarlo a esta página del portal. Asegúrese de estar en la **pestaña de Redeem Information (Recuperación de información)** y haga clic en **REGISTER (REGÍSTRESE)**



4. Llene la información solicitada y haga clic en **REGISTER (REGÍSTRESE)** para completar el proceso. Recuerde este nombre de usuario y contraseña, lo necesitará cada vez que acceda al portal de solicitudes



Configuración del perfil de solicitante

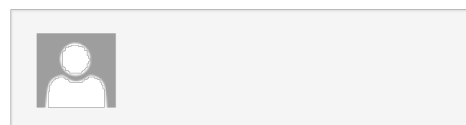
(Si su correo electrónico es nuevo o no es reconocido por el portal)

Home > Profile

Configuración de su perfil

1. Una vez que hace clic en Register (Regístrese), debe ingresar a **«Your informatio» (Su información)**
2. El nombre, apellido y número de teléfono son **Obligatorios**
3. Confirme que su dirección de correo electrónico sea correcta **(esta será la forma principal en la que NJEDA se comuniquen con su empresa)**
4. Una vez completado, **haga clic en «Update» (Actualizar)**

Profile



Profile

Security

Change password

Change email

Manage external authentication

Please provide some information about yourself.
If you need language assistance, please send NJEDA your name, spoken language and telephone number to languagehelp@njeda.com

You must complete your profile before using the features of this website.

Your information

First Name *

Last Name *

E-mail

Phone *

Organization Name

Title

Web Site

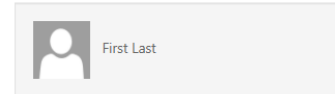
Update

Confirmación del correo electrónico

1. Una vez que **“Your information» (Su información)** esté completa, tendrá que confirmar su correo electrónico.
2. En la casilla azul, **haga clic en «Confirm Email» (Confirma correo electrónico)**
3. Se enviará un mensaje de correo electrónico a la dirección de correo electrónico indicada.
4. Vaya a su correo electrónico y siga las instrucciones del mensaje de correo electrónico.
5. **DEBE** confirmar su dirección de correo electrónico

Home > Profile

Profile



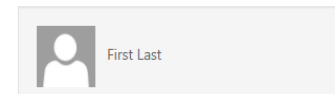
Profile

- Security
 - Change password
 - Change email ⓘ
 - Manage external authentication

You must complete the email confirmation below before using the features of this site!

ⓘ Your email requires confirmation.

Confirm Email



Profile

- Security
 - Change password
 - Change email ⓘ
 - Manage external authentication

Confirm E-mail

ⓘ A Confirmation Email has been sent to your below email account. Please follow the instructions in the email to complete the registration.

E-mail sample@sample.com



Una vez que su correo electrónico esté confirmado, regrese al portal para iniciar su solicitud.

¿Tiene problemas para acceder al portal?



Si tiene algún problema al crear su nombre de usuario o contraseña, al recuperar un código de invitación, o en general para acceder al portal, llame a nuestra **Línea de atención al cliente (844) 965-1125** o visite njeda.com para usar la función del recuadro de chat.

Página de inicio de sesión del Centro de Solicitudes de la NJEDA

<https://programs.njeda.com/en-US/>

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." [Close](#)

Haga clic aquí para iniciar la solicitud



- Small Business Improvement Grant Program
- Small Business Lease Grant Program
- Henri/Ida Business Assistance Grant Program
- Innovation Evergreen Fund – Tax Credit Auction
- Main Street Micro Business Loan**
- NJ ZIP Purchaser Application
- NJ ZIP Vendor Application
- Asset Activation Grant Application
- COVID Phase 4 Grant Application

Inicie la solicitud

Main Street Micro Business Loan Application List

Welcome to the NJEDA's Main Street Micro Business Loan application. We look forward to helping you grow your micro business in New Jersey!

Before you get started with your application, please review the questions below to ensure your business is eligible.

- Does your business meet the below eligibility requirements?
- Are you a nonprofit, for-profit, or home-based micro business?
- Does your entity have annual gross revenues of \$1,500,000 or less according to your most recent federal tax return that the applicant was required to file?
- Does at least one owner of your business have a minimum 600 credit score?
- Does your entity have 10 or less full time employees?
- Is your entity legally registered to do business in New Jersey, and able to provide a current tax clearance certificate from the NJ Division of Taxation?
- Has your entity been legally formed and in operation at least six months prior to the date of this application?

Please note:

The maximum amount of financing available for each eligible business under the Main Street Micro Loan is \$50,000.

There is a limit of one loan per business entity, as determined by the Employer Identification Number (EIN). If you are a business entity with multiple locations operating under a single EIN, you will be limited to one application under the sole EIN.

Loans under the Main Street Micro Business Loan may be used for:

- Future operating expenses, which may be held as working capital to fund such future operating expenses. Examples include payroll, rent, mortgage, utilities, taxes, and inventory
- Future purchases of equipment (installation and construction costs of equipment cannot exceed \$1,999.99)

The following are **not eligible uses**:

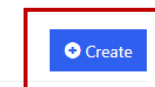
- Home-based businesses cannot use loan proceeds for any residential costs (i.e. home mortgage/lease payments)
- Refinancing of existing debt
- Personal, non-business obligations or costs incurred by related entities
- Construction
- Equipment requiring installation or construction costs in excess of \$1,999.99
- Rolling stock – (i.e. no cars, trucks, or vans can be purchased)

Please review the [Main Street Micro Business Loan Application Checklist](#) before beginning the application process below.

Lea esta información antes de iniciar su solicitud.



Haga clic en el botón **CREATE (CREAR)** para iniciar la solicitud.



Lista de verificación del Préstamo de Main Street para microempresas

Item	
<p>Only one application per Employer Identification Number (EIN)</p> <p>NOTE: Previous Micro Business Loan applicants and/or recipients are eligible to apply</p>	<input type="checkbox"/>
<p>Application must be submitted using your organization's registered legal name:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Please check here to confirm the name of applicant/entity is correct. <input type="checkbox"/> The micro business applying must be in substantial good standing with the NJ Department of Labor and Workforce Development, the NJ Department of Environmental Protection, and Department of Treasury (as determined by each Department) <input type="checkbox"/> Must be in good standing with previous NJEDA approvals. 	<input type="checkbox"/>
<p>If applicant company has a "Doing Business as Name"</p> <ul style="list-style-type: none"> <input type="checkbox"/> Please be prepared to provide a Certificate of Alternate Name issued by Division of Revenue and Enterprise Services. Copies can usually be found on the state business records website Division of Revenue & Enterprise Services: Business Records Service (njportal.com) 	<input type="checkbox"/>
<p>If the applicant is a Sole proprietor or General Partnership:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Sole Proprietors and General Partnerships, in existence for at least 6 months prior to the date of application, must provide their Certificate of Trade Name that is filed with the County Clerk <input type="checkbox"/> The business must also be registered with the State of New Jersey. (State of New Jersey Online Tax/Employer Registration) 	<input type="checkbox"/>
<p>Out of State: If your business is not registered in the State of NJ and based in NJ you are ineligible for this loan. If your entity was formed out of state but operates within the State of NJ, you must file a Certificate of Authority when registering the business in NJ and provide that certificate.</p>	<input type="checkbox"/>
<p>Applicants must know their company's "Date Formed/Established". This date would match their formation document.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Applying entity must be formed at least 6 months prior to the date of application to be eligible. 	<input type="checkbox"/>
<p>Provide the last three years of federal tax returns applicant was required to file (if available) –</p> <ul style="list-style-type: none"> <input type="checkbox"/> Annual gross revenue must be \$1.5 million or less based off last federal tax return the applicant was required to file to be eligible. <input type="checkbox"/> If applicant has received an extension for 2021 federal tax return, they must provide proof of that extension at time of application and then provide their tax returns for 2020, 2019, and 2018 (if available). <input type="checkbox"/> If the business was newly formed in 2021, and did not file a federal business tax return, and 2021 is the only year to verify revenue, the applicant must provide proof of the approved IRS federal business tax return extension. <input type="checkbox"/> If the business was newly formed in 2022, and at least six months prior to the date of application, and has not filed a tax return yet, the applicant should provide 2022 financial statements and P&L reports. At the turn of the new year, NJEDA may request for the applicant to provide their 2022 tax return, and/or proof of the approved IRS federal business tax return extension. 	<input type="checkbox"/>
<p>For every owner please be prepared to provide:</p> <ul style="list-style-type: none"> <input type="checkbox"/> For ALL individuals : Full name as on identification, Personal Address, Social Security Number, email address, and phone number. <input type="checkbox"/> A credit score of at least a 600 is required from at least one owner to be eligible <input type="checkbox"/> For Operating Businesses or Finance or Investment Firms: Three years business tax returns <input type="checkbox"/> For Trust - Trust Agreement 	<input type="checkbox"/>
<p>Current and printed NJ Tax Clearance Certificate for applicant is required (cannot be approved until received)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Directions for securing your tax clearance certificate <input type="checkbox"/> Email BusinessAssistanceTC.Taxation@treas.nj.gov with issues or concerns 	<input type="checkbox"/>

<p>Documentation supporting what the loan will be used for:</p> <ul style="list-style-type: none"> <input type="checkbox"/> EDA will need documentation to validate the costs identified in your loan application. <input type="checkbox"/> The amount will need to add up to the total amount requested <input type="checkbox"/> Documentation Examples: <ul style="list-style-type: none"> <input type="checkbox"/> Payroll: Ex. Payroll Summary/Ledger, Form 940, Form 941 <input type="checkbox"/> Rent: Current lease with rental information <input type="checkbox"/> Mortgage: Most recent statement/bill (not eligible for home-based businesses) <input type="checkbox"/> Utilities: Most recent bill (not eligible for home-based businesses) <input type="checkbox"/> Taxes: Most recent municipal statement/bill <input type="checkbox"/> Inventory: Invoices to support costs <input type="checkbox"/> Insurance <input type="checkbox"/> Any other business-related expense to support business operations: invoices of services needed can be provided <p>If the loan is being used to purchase equipment:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provide estimates/quotes (can't be paid for already) <input type="checkbox"/> If equipment requires a major/professional installation, then you must provide estimates for the installation as well. <input type="checkbox"/> If installation or construction work is over \$1,999.99 then it will be deemed not eligible. <input type="checkbox"/> If the loan is to help support future working capital expenses: Bills, invoices, and proof to validate those costs. <input type="checkbox"/> Please note this loan cannot be used to buy any type of vehicle, food truck, van, refinance existing debt, personal expenses, expenses unrelated to the business operations of the applicant, past due bills, or construction costs. 	<input type="checkbox"/>
<p>Are you a home-based business?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Your business must be formed at least 6 months prior to the date of application in order to be eligible. <input type="checkbox"/> Residential expenses are not eligible as working capital expenses (i.e., rent, mortgage, taxes and utilities). 	<input type="checkbox"/>
<p>Are you a 501c Non-Profit Organization?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Your organization must be formed for at least 6 months prior to the date of application to be eligible. <input type="checkbox"/> You must provide your non-profit determination letter from the IRS <input type="checkbox"/> If you do not file a tax return, then you must provide your last 3 years of CPA prepared financial statements <input type="checkbox"/> No personal guarantees will be required, and no personal tax or financial statements are required <input type="checkbox"/> Must submit an NJEDA schedule of debt form 	<input type="checkbox"/>
<ul style="list-style-type: none"> <input type="checkbox"/> Internally prepared interim income statement and balance sheet if the last annual financial statement provided is more than 90 days old. 	<input type="checkbox"/>
<p>Application fee of \$100 (non-refundable) will be due at time of application. Closing fee of \$400 will be due after approval and to receive funds.</p> <p>NJEDA must verify receipt of check prior to moving forward. Therefore, payment by check may take several days to receive and verify. Applicants seeking an expedited review are recommended to pay by credit card.</p>	<input type="checkbox"/>

Punto de contacto principal

Proporcione la información de contacto del punto de contacto principal para esta solicitud

¿El punto de contacto principal está legalmente autorizado a presentar esta solicitud en nombre de la empresa solicitante?*

¿Es el Director General el punto de contacto principal?*

¿El punto de contacto principal está autorizado a hablar con los medios de comunicación en nombre de la empresa?*

Si la respuesta a cualquiera de las preguntas anteriores es «No» el solicitante tendrá una oportunidad de ingresar esta información más adelante en la solicitud.

Primary Point of Contact

Throughout the life of a project – from application, to approval, to closing, and to certification/servicing – NJEDA will need to engage with various members of your team. This section collects contact information for individuals we may need to speak with as part of this project.

Please provide contact information for the primary point of contact within the applicant company that NJEDA will keep updated on the status of this application.

NOTE: It is highly recommended that the primary point of contact be the individual that is currently filling out this application. If the primary point of contact is different than the individual that is currently filling out the application, the primary point of contact individual should also create a user name and password on this application portal to receive all future correspondence.

Salutation

First Name *

Middle Initial

Last Name *

Suffix

Title *

Email *

Email Confirmed *

Please be sure the email address you enter is a valid email address, as this will be the primary address by which NJEDA contacts you on the status of this application.

Phone Number *

Provide a telephone number

Is the Primary Point of Contact legally authorized to submit this application on behalf of the applicant company? *

Is the Primary Point of Contact the Chief Executive Officer/equivalent officer for North America operations, or equivalent highest-ranking executive for the applicant company? *

Is the Primary Point of Contact authorized to speak to the media on behalf of the company? *

Representante autorizado

Si el punto de contacto principal **NO** es el Representante autorizado, se pedirá al solicitante que llene la información de contacto del Representante autorizado.

La solicitud debe ser presentada por una persona que esté legalmente autorizada a firmar documentos en nombre de la empresa solicitante.

NOTA: Si el punto de contacto principal es el Representante autorizado, no verá esta página.

Authorized Representative

This application includes company representations and certification and must be submitted by an individual who is legally authorized to sign documents on behalf of the applicant company.

Salutation

First Name *

Middle Initial

Last Name *

Suffix

Title *

Email *

Email Confirmed *

Phone Number

Would you like the Authorized Representative to receive email communications from NJEDA about the status of your application?*

Authorized Representative Address

Street Address 1 *

Street Address 2

Suite, Apt, Floor?

City *

State *

Director ejecutivo/propietario/equivalente

Si el punto de contacto principal no ocupa este cargo, proporcione la información de contacto del director general, el propietario, o un directivo equivalente de rango superior de la empresa solicitante.

NOTA: Si el punto de contacto principal es el Director general, el propietario o un directivo equivalente de rango superior, no verá esta página.



Chief Executive Officer/Owner/Equivalent

If the Primary Point of Contact does not hold this role, please provide the contact information for the owner, CEO, or equivalent highest-ranking executive for the applicant company.

Salutation

First Name *

Middle Initial

Last Name *

Suffix

Title *

Email *

Email Confirmed *

Phone Number *

Would you like the Chief Executive Officer/Owner/Equivalent to receive email communications from NJEDA about the status of your application? *

Chief Executive Officer/Owner/Equivalent Address

Street Address 1 *

Street Address 2

Suite, Apt, #/Box?

City *

State *

Contacto de medios

Indique si a la organización solicitante le gustaría designar un contacto de medios para comunicarse con un representante de la NJEDA.

Si responde que **sí**, se le pedirá que llene información de contacto adicional del contacto de medios.



Media Contact

NJEDA often works with an applicant company's public relations or media relations representatives on press releases and press inquiries regarding approved projects. If you would like, please provide the contact information for the applicant company's Media Contact that will support on this project.

Would you like to designate a Media Contact? *

Yes

Salutation

First Name *

Middle Initial

Last Name *

Suffix

Company *

Title *

Email *

Email Confirmed *

Phone Number

Provide a telephone number

Media Contact Address

Street Address 1 *

Street Address 2

Suite, Apt, Floor?

Organización solicitante

Suministre información sobre la empresa que solicita asistencia.

Si su empresa opera con un nombre diferente, suministre la información aquí.

Proporcione el Certificado de nombre alternativo aquí

Application Organization

In this section, we are collecting information about the company that is applying for assistance. We are focused on the primary applicant only. We will collect information on affiliates, parent companies, holding companies, or other related entities in the following sections of the application.

Applicant Organization Name *

The full name of your registered legal entity. This name should match the name on your formation documents and the NJ Treasury Business Portal. Please visit <https://www.njportal.com/DOR/BusinessNameSearch/Search/BusinessName> to confirm that the name you have provided matches the name returned in the portal search.

Has the applicant confirmed that the Organization Name matches the business name on the Treasury Business Portal? *

Applicant Doing Business As (DBA)

Does your business operate under a different name?

Certificate of Alternate Name

Please provide a *Certificate of Alternate Name* issued by Division of Revenue and Enterprise Services. Copies can usually be found on the state business records website *Division of Revenue & Enterprise Services: Business Records Service* (njportal.com).

Document	Files
Certificate of Alternate Name	<input type="button" value="Add Files"/>

Applicant Entity Type *

What is the ownership structure of the applicant?

Is the applicant, or any person who controls the applicant or owns or controls more than 1% of the stock of the applicant, an officer or employee of any agency, authority or other instrumentality of the State of New Jersey? *

Date Established *

Please make sure this date matches the date on your entity's formation documents. MM/DD/YYYY

Applicant Country of Incorporation/Formation *

Applicant State of Incorporation/Formation *

Formation Document(s)

Please upload business formation documentation to verify the applying entity's name. This can include Articles of Incorporation, Articles of Organization, Certificate of Incorporation, or Certificate of Trade Name.

Sole Proprietors: Provide a Certificate of Trade Name filed with the county clerk (https://www.njeda.com/wp-content/uploads/2021/09/Certificate-of-Trade-Name-Sole-Prop_Redacted.pdf)

Organización solicitante

Seleccione el tipo de entidad solicitante a partir de la lista desplegable



Document	Files
Certificate of Alternate Name	Add Files

Applicant Entity Type *

- Sole Proprietorship
- Partnership
- General Partnership
- Limited Partnership
- Limited Liability Partnership
- C Corporation
- S Corporation
- Limited Liability Corporation
- Limited Liability Company
- Government Body
- Nonprofit Organization
- Single Member LLC
- Other
- Individual

Applicant State of Incorporation/Formation *

Formation Document(s)

Please upload business formation documentation to verify the applying entity's name. This can include Articles of Incorporation, Articles of Organization, Certificate of Incorporation, or Certificate of Trade Name.

Sole Proprietors: Provide a Certificate of Trade Name filed with the county clerk (https://www.njeda.com/wp-content/uploads/2021/09/Certificate-of-Trade-Name-Sole-Prop_Redacted.pdf)

LLC: Provide a Certificate of Formation (https://www.njeda.com/wp-content/uploads/2021/09/Certificate-of-Formation-LLC_Redacted.pdf) and Operating Agreement if applicable (https://www.njeda.com/wp-content/uploads/2021/09/Operating-Agreement-LLC_Redacted.pdf)

Organización solicitante

Los documentos constitutivos son OPCIONALES y no es obligatorio que se incluyan en esta solicitud.

* Los propietarios únicos y las sociedades colectivas deben cargar el certificado de nombre comercial presentado ante el secretario del condado.

¿Participa la organización solicitante en actividades religiosas o está afiliada a alguna religión?

La NJEDA deberá solicitarle información adicional si su entidad participa en actividades religiosas o está afiliada a alguna religión. Haga

[CLIC AQUÍ](#) para obtener una copia del formulario del Cuestionario de actividades religiosas.

Date Established *

08/01/2022

Please make sure this date matches the date on your entity's formation documents. MM/DD/YYYY

Entity must be in operation and in existence at least six months from the submission date of this application to be eligible for the Micro Business Loan Program.

Applicant Country of Incorporation/Formation *

United States

Applicant State of Incorporation/Formation *

NJ

Formation Document(s)

Please upload business formation documentation to verify the applying entity's name. This can include Articles of Incorporation, Articles of Organization, Certificate of Incorporation, or Certificate of Trade Name.

Sole Proprietors: Provide a Certificate of Trade Name filed with the county clerk (https://www.njeda.com/wp-content/uploads/2021/09/Certificate-of-Trade-Name-Sole-Prop_Redacted.pdf)

LLC: Provide a Certificate of Formation (https://www.njeda.com/wp-content/uploads/2021/09/Certificate-of-Formation-LLC_Redacted.pdf) and Operating Agreement if applicable (https://www.njeda.com/wp-content/uploads/2021/09/Operating-Agreement-LLC_Redacted.pdf)

Corporation: Provide a Certificate of Incorporation and Bylaws (https://www.njeda.com/wp-content/uploads/2021/09/Certificate-of-Incorporation-Corporation_Redacted.pdf)

Non-Profit: Provide a Certificate of Incorporation and Bylaws (https://www.njeda.com/wp-content/uploads/2021/09/Certificate-of-Incorporation-Not-for-Profit_Redacted.pdf). Please also provide an Exemption Determination Letter.

Out of State: If your business is not registered in the State of New Jersey you are ineligible for this grant. If your entity was formed out of state but operates within the State of New Jersey, you must file a Certificate of Authority when registering the business in NJ and provide that certificate.

Document	Files
Formation Document(s)	Add Files Securing-Your-Tax-Clearance-Certificate-Directions-Client (5).pdf

Applicant Federal Employer Identification Number (FEIN) *

000050001

Applicant New Jersey Tax ID Number *

123452222222

Applicant Organization's Phone Number *

(123) 456-7898

Applicant Organization's Website

Is the applicant involved in religious activities or is religiously affiliated? *

No

Please note that this requires additional questions to determine eligibility of the requested financial assistance.

Please provide a high-level, 2-3 short paragraph description of the applicant company. This may include the type of business you are involved in, your company's mission statement, the markets or customer base the company serves, and any other information about your business that the NJEDA should

Organización solicitante

Haga clic en la lupa para abrir la ventana de búsqueda de NAICS.

Use la barra de búsqueda para ingresar su código del Sistema de Clasificación de la Industria de América del Norte (NAICS, por sus siglas en inglés) o busque qué tipo de empresa es o la industria en la que opera su empresa.

Asegúrese de que el código NAICS identificado sea el mismo código que aparece en su última declaración de impuestos comerciales.

NAICS

In this section, we will collect information about what type of business/organization you are, based on your NAICS Code. To look up your business's NAICS Code, please click the search icon below.

North American Industry Classification System (NAICS) Code *

Please select the magnifying glass to launch the NAICS search window. In the upper right hand of the window there is a search bar. In the search bar, you may enter your NAICS code (if you know it), the type of business you are, or the industry in which your business operates. If your search does not return a result, please try additional terms that describe your business until you return a result.

Please be sure to use the same code that is listed on your most recent business tax filings. For help, please see the [North American Industry Classification System \(NAICS\) U.S. Census Bureau website](#).

Lookup records

Search

Choose one record and click Select to continue

Name ↑	NAICS	NAICS Code	NAICS Sub	NAICS Sector	National	National Code	Second	Industry	Industry Code	Industry Id	In Se
<input type="checkbox"/> 101010 - Not Labeled	Not Labeled	101010	Not Labeled	Not Identified	Not Labeled	101010		101010	Not Labeled	NOT	
<input type="checkbox"/> 111110 - Soybean Farming	Soybean Farming	111110	Crop Production	Agriculture, Forestry, Fishing and Hunting	Soybean Farming	111110		111100	Oilseed and Grain Farming	AGRI	
<input type="checkbox"/> 111120 - Oilseed (except Soybean)	Oilseed (except Soybean)	111120	Crop Production	Agriculture, Forestry, Fishing and Hunting	Oilseed (except Soybean)	111120		111100	Oilseed and Grain	AGRI	

< 1 2 3 4 5 6 7 8 .. 124 >

Select Cancel Remove value

Organización solicitante

Cargue el Certificado de liquidación de impuestos de NJ actual

NOTA: Este documento no se exige al momento de presentar la solicitud, pero se requerirá antes de la aprobación. Los certificados pueden solicitarse a través del portal en línea Premier Business Services (PBS) del Estado de New Jersey. En Tax & Revenue Center (Centro de impuestos e ingresos), seleccione Tax Services (Servicios de impuestos) y luego seleccione Business Incentive Tax Clearance (Liquidación de impuestos para incentivo comercial). Si la cuenta del solicitante está al día con sus obligaciones fiscales y no existen deudas, el certificado de liquidación de impuestos para incentivo comercial se podrá imprimir directamente a través del portal Premier Business Services

[https://www16.state.nj.us/NJ PREMIER EBIZ/jsp/home.jsp](https://www16.state.nj.us/NJ_PREMIER_EBIZ/jsp/home.jsp).

Asistencia previa de la NJEDA

Si la respuesta es AFIRMATIVA, describa la asistencia de la NJEDA y sea lo más específico posible

Tax Clearance Certificate

Please note this is not required at the time of application, but will be required prior to approval. Certificates may be requested through the [State of New Jersey's online Premier Business Services \(PBS\) portal](#). Under the Tax & Revenue Center, select Tax Services, then select Business Incentive Tax Clearance. If the applicant's account is in compliance with its tax obligations and no liabilities exist, the Business Incentive Tax Clearance can be printed directly through PBS. [CLICK HERE](#) for instructions on how to secure your tax clearance certificate.

Tax Clearance Certificate

Document	Files
Tax Clearance Certificate Document(s)	Add Files

Prior NJEDA Assistance

Has the applicant, or any related parties, previously received NJEDA assistance? *

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Detalles de la organización

Proporcione los detalles de la organización, incluso el número de empleados a tiempo completo y a medio tiempo para el momento de la solicitud y tres meses antes de la misma

NOTA: Las empresas en casa no pueden usar los fondos del préstamo para costos residenciales (es decir, pagos de hipoteca/alquiler de vivienda).

Proporcione su ingreso bruto anual; este monto debe coincidir con la información suministrada en la más reciente declaración del impuesto federal sobre la renta de la organización.

Cargue las declaraciones de 3 años consecutivos* del impuesto federal sobre la renta para la empresa solicitante.

Organization Details

Full Time Employees (W2) at the time of application *

Number of Full Time Employees (W2) three months prior to the application *

Number of Part Time Employees at the time of application *

Number of Part Time Employees three months prior to the application *

Is the entity a home-based business? *

"Home-based business" means a business that does not have a separate entrance for commercial customers and that requires customers to enter the residential portion of the property in order to conduct business, provided that bed and breakfast establishments are not considered home-based businesses.

Is the Entity a Real Estate Holding Company? *

What is your annual gross revenue according to the most recent Federal tax return that the applicant was required to file? *

Please be sure the amount matches what is on the most recently filed Federal income tax return.

Federal Tax Return

Please upload 3 consecutive years of Federal income tax returns for the applicant company.

If you have been in business less than 3 years, please upload as many years as you have filed.

Document	Files
Federal Tax Return	<input type="button" value="Add Files"/>

[Previous](#) [Next](#)

*Si lleva menos de 3 años de actividades comerciales, cargue todos los años que haya declarado.

Ubicación de la empresa

Haga clic en el botón **Add a Business Location (Añadir una ubicación comercial)**

para proporcionar información sobre todas las ubicaciones comerciales del solicitante en NJ.

Business Locations

In this section, we would like more specific details on all of the business locations you have in New Jersey under the FEIN you provided earlier in the application, and which of the locations is your primary business location in New Jersey.

Please select the "Add Business Location" button below to report a business location. You must create at least one business location to proceed.

Add Business Location

Address Line 1 ↑	State	City	Zip Code	Is this location the Primary Location?
12324 main st	NJ	West Caldwell	07004	Yes

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Location

Is this location the Primary Location? *

If you are a business with a single location, then this should be your primary location. If you are a business with multiple locations, then the primary location is the location that generates the most revenue. If you have multiple locations that generate equal revenue, then the primary location should be the location with the most employees. If you have multiple locations that generate equal revenue and have an equal number of employees, then the primary location is the location that was established first.

Please describe what business functions are performed at this location. *

Aparecerá una **ventana emergente de ubicación** y se pedirá al solicitante que conteste una serie de preguntas sobre esa ubicación comercial.

Propiedad

En esta sección, necesitamos información sobre todas las personas/entidades que tienen un porcentaje de propiedad de su empresa.

Haga clic en el botón «Add Owner» (Agregar propietario) para iniciar

Aparecerá una ventana emergente de Propiedad, y es responsabilidad del solicitante añadir a todas las personas/entidades que tengan un porcentaje de propiedad de la empresa.

Debe completar esta ventana emergente para cada propietario.

Ownership

In this section, we will need information for all individuals/entities that have an ownership percentage in your business.

Add Owner

Owner Type ↑	Ownership Amount Percentage	Address	City	State	Zip Code
--------------	-----------------------------	---------	------	-------	----------

There are no records to display.

I authorize the EDA 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. *

The screenshot shows a 'Create' modal window with the following fields:

- Ownership**
 - Owner Type * (dropdown menu)
 - Ownership Amount Percentage * (text input)
- Address**
 - Address * (text input)
 - Address2 (text input, labeled 'Suite, Apt. Floor?')
 - Zip Code * (text input with a search icon)
 - City * (text input)
 - State * (text input)

A 'Next' button is located at the bottom left of the modal.

Diversidad, equidad e inclusión

En esta sección, nos gustaría obtener más información sobre la diversidad de su empresa. La NJEDA usará esta información solo para fines de seguimiento.



Diversity, Equity, & Inclusion

In this section, we would like more information about the diversity of your company. The NJEDA will use this information for tracking purposes only.

With which of the following does the majority owner of the applicant organization self-identify (if applicable)?

- Minority
- Women
- Veteran
- LGBTQ
- Disabled
- None of the above
- Prefer not to answer

Please select which of the following State of New Jersey certifications the applicant organization currently holds:

- Small Business Enterprise (SBE)
- Disadvantaged Business Enterprise (DBE)
- Minority-Owned Business Enterprise (MBE)
- Woman-Owned Business Enterprise (WBE)
- Veteran-Owned Business Enterprise (VOB)
- Disabled Veteran-Owned Business Enterprise (DVOB)
- None of the above
- Prefer not to answer

Additional DE&I Information

In this section, we would like more information about any actions your company has taken or is taking with respect to Diversity, Equity & Inclusion. If these questions are not applicable, you may skip them.

Please describe whether your company's leadership team is made up of a diverse group of individuals. Please provide as much detail as possible about the composition of your leadership team as it relates to groups that have been historically underrepresented (minority, woman, veteran, LGBTQ, disabled).

- Question is not applicable
- Prefer not to answer

Uso de la tabla

En esta sección, identifique para cuál de las siguientes opciones se usará el financiamiento.

- ▶ Inventarios futuros
- ▶ Compras futuras de equipos
- ▶ Nóminas futuras
- ▶ Renta/alquiler futuro
- ▶ Hipoteca futura
- ▶ Impuestos futuros
- ▶ Servicios públicos futuros

Para cada uso proporcione copias del presupuesto, las cotizaciones o las facturas que evidencien el costo del inventario futuro.

Identifique la cantidad de financiamiento necesario para cada uno de los usos seleccionados



EL FINANCIAMIENTO TOTAL SOLICITADO NO PUEDE SER SUPERIOR A \$50,000

Use of Funds

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

Future Inventory

Please provide copies of estimates, quotes or invoices evidencing the cost of the future inventory.

Document	Files
Future Inventory Support Document	<input type="button" value="Add Files"/>

Future Purchase of Equipment (Certain equipment may be subject to state prevailing wage requirements)

Future Payroll

Future Rent/Lease Payments (Home-based businesses cannot use funding for this)

Future Mortgage (Home-based businesses cannot use funding for this)

Future Taxes (Home-based businesses cannot use funding for this)

Future Utilities (Home-based businesses cannot use funding for this)

Other

For the following uses that you have selected, please enter in the amount of funding needed:

Amount of Funding Needed: Future Inventory

\$

Total Funding Requested (Cannot be more than \$50,000)

0.00

NOTA: Las empresas en casa **no pueden** usar los fondos del préstamo para costos residenciales (es decir, pagos de hipoteca/alquiler de vivienda).

Información adicional

Additional Information

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

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

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

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

Does the entity conduct business for any illegal purposes? *

[Previous](#)

[Next](#)

Cuestionario legal

El Cuestionario legal debe ser llenado y firmado por un representante autorizado para poder proceder.

[Haga clic aquí](#) para descargar una copia completa del cuestionario legal

Legal Questionnaire

Persons (entities or individuals) applying for NJEDA programs are subject to the Authority's Disqualification/Debarment Regulations (the "Regulations"), which are set forth in [N.J.A.C. 19:30-2.1](#), et seq. Applicants are required to answer the following background questions ("Legal Questionnaire") pertaining to causes that may lead to debarment, disqualification, or suspension from eligibility under the Regulations and Executive Orders 34 (Byrne 1976) and 189 (Kean 1988) after consideration of all relevant mitigating factors. Governmental entities are not required to submit this Legal Questionnaire and may leave it empty.

DEFINITIONS

Notwithstanding any terms defined elsewhere or otherwise herein, the following definitions shall govern in responding to this Legal Questionnaire:

"Affiliates" means any entities or persons having an overt or covert relationship such that any one of them directly or indirectly controls or has the power to control another. For the purposes of application for, or ongoing compliance with, Authority-administered programs, this includes:

- any entities or persons having an ownership interest in Applicant of 10% or greater;
- any entities in which Applicant holds an ownership interest of 10% or greater; and
- any entities that are named in the application and/or agreement, or that will receive a direct benefit from the financing, incentive, or other agreement with the Authority.

Note that any entities or persons fitting these definitions will need to be listed in Part C below.

"Legal Proceedings" means any civil, criminal, or administrative proceedings in a State or Federal court or administrative tribunal in the United States or any territories thereof.

RELEVANT TIMEFRAMES

Responses should be given based on the following "look-back" periods:

- For civil matters, those that were either pending or concluded within 5 years of the reporting date;
- For criminal matters, those that were either pending or concluded within 10 years of the reporting date;
- For environmental regulatory matters, those that were either pending or concluded within 10 years of the reporting date; and
- For all other regulatory matters, those that were either pending or concluded within 5 years of the reporting date.

Note that in cases where Applicant has previously submitted and certified a legal questionnaire to the Authority, the Applicant may refer to its prior legal questionnaire and report only those matters that are new or have changed in status since the date of last reporting.

Part A. Past Proceedings

Has Applicant, or any officers or directors of Applicant, or any Affiliates of Applicant, been found or conceded or admitted to being guilty, liable or responsible in any Legal Proceeding, or conceded or admitted to facts in any Legal Proceedings that demonstrate responsibility for any of the following violations or conduct? (Any civil or criminal decisions or verdicts that have been vacated or expunged need not be reported.)

1. Commission of a criminal offense as an incident to obtaining or attempting to obtain a public or private contract, or subcontract there under, or in the performance of such contract or subcontract. *

No

2. Violation of the Federal Organized Crime Control Act of 1970, or commission of embezzlement, theft, fraud, forgery, bribery, falsification or destruction of records, perjury, false swearing, receiving stolen property, obstruction of justice, or any other offense indicating a lack of business integrity or honesty. *

No

3. Violation of the Federal or State antitrust statutes, or of the Federal Anti-Kickback Act (18 U.S.C. 874). *

No

Part B. Pending Proceedings

11. To the best of your knowledge, after reasonable inquiry, are Applicant, or any officers or directors of Applicant, or any Affiliates, a party to pending Legal Proceedings wherein any of the offenses or violations described in questions 1-10 above are alleged or asserted against such entity or person? With respect to laws banning or prohibiting discrimination or harassment in the workplace, please provide only information pertaining to any class action lawsuits. *

No

Please Note: Eligibility is determined based on the information presented in the completed Application. If, at any time while engaged with the Authority the Applicant should become aware of any facts that materially alter or change its answers, or that render any of them incomplete or inaccurate, the Applicant has a duty to promptly report such facts to the Authority in writing. The Authority reserves the right to require additional clarifying or explanatory information from the Applicant regarding the answers given, to ask additional questions not contained in this Legal Questionnaire, and to perform its own due diligence investigations and searches.

Part C. Applicable Affiliates

"Affiliates" means any entities or persons having an overt or covert relationship such that any one of them directly or indirectly controls or has the power to control another. For the purposes of application for, or ongoing compliance with, Authority-administered programs, this includes:

- any entities or persons having an ownership interest in Applicant of 10% or greater;
- any entities in which Applicant holds an ownership interest of 10% or greater; and
- any entities that are named in the application and/or agreement, or that will receive a direct benefit from the financing, incentive, or other agreement with the Authority.

Do you have affiliates to report? *

No

CERTIFICATION OF LEGAL QUESTIONNAIRE AND AUTHORIZATION TO RELEASE INFORMATION

This certification shall be signed as follows:

- for a corporation, by a principal executive officer at least the level of vice president;
- for a partnership, by a general partner;
- for a sole proprietorship, by the proprietor;
- for a governmental entity, by the contact person (business administrator, manager, mayor, etc.);
- for other than above, by the person with legal responsibility for the application.

I hereby represent and certify that I have reviewed the information contained in this Legal Questionnaire, and that the foregoing information is true and complete under penalty of perjury. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment. I further agree to inform the New Jersey Economic Development Authority of any changes in the foregoing information which may occur prior to execution of any agreement with the Authority, and as long as any such agreement is in effect. Failure to disclose relevant matters may render the Applicant ineligible for the financial benefits sought and may subject the Applicant to disqualification, debarment, suspension, or referral to the office of the state's Attorney General.

The undersigned, on behalf of the Applicant, understands and acknowledges that information and documents provided to the New Jersey Economic Development Authority (I) are subject to public disclosure during deliberations of the Authority at public meetings regarding the application and as set forth in the minutes of the Authority's public meetings; and (2) are subject to public disclosure under certain laws, including, but not limited to, the Open Public Records Act, N.J.S.A. 47:14-1 et seq., and the common law right to know.

Legal Questionnaire Electronic Signature *

I

Title *

Legal Questionnaire Date Signed *

02/14/2023

Certificación de no participación en actividades prohibidas en Rusia o Bielorrusia conforme a P.L. 2022, C. 3

Esta información se llenará automáticamente a partir de componentes previos de la solicitud

Certification of non-involvement in prohibited activities in Russia or Belarus pursuant to P.L. 2022, C. 3

I, Nombre, Cargo am authorized to certify that Nombre de la organización is not "engaged in prohibited activities in Russia or Belarus" (as such term is defined in P.L.2022, c. 3, sec. (1)(e)) except as permitted by federal law. I understand that if this statement is willfully false, I may be subject to penalty, as set forth in P.L. 2022, c. 3, section (1)(d).

IN WITNESS WHEREOF, I have hereunto set my hand this day of Sep 14th 2022.

I am Authorized Signer and I accept the terms and conditions. *

Electronic Signature for Russia / Belarus Certification

I agree to be bound by electronic signatures *

Full Name *

Si no puede completar este certificado de no participación porque usted, su entidad o una de sus casas matrices, subsidiarias, o filiales puede haber participado en actividades prohibidas en Rusia o Bielorrusia, deberá presentar a la NJEDA una descripción detallada, exacta y precisa de dichas actividades. Sírvase enviar un correo electrónico al punto de contacto de la NJEDA sobre el asunto o a certifications@njeda.com inmediatamente para comenzar este proceso.

Si proporciona una descripción detallada, exacta y precisa de las actividades, tendrá 90 días para dejar de participar en cualquier actividad prohibida y deberá presentar una certificación de no participación completa el día 90 o antes. Si no presenta una certificación de no participación completa el día 90 o antes, la NJEDA no aprobará su solicitud de subsidio de la NJEDA para desarrollo económico.

Se recomienda especialmente que no envíe esta solicitud de asistencia financiera hasta que pueda completar esta certificación.

Certificación de la solicitud

Toda la información presentada en la solicitud debe certificarse como fiel y exacta.

Los solicitantes que presenten intencionalmente información falsa pueden ser objeto de enjuiciamiento penal

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:

I affirm, represent, and warrant that the information contained in this application and in all associated attachments submitted herewith is to the best of my knowledge true and complete and that the funding applied for herein is not for personal, family, or household purposes. *

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. *

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. *

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. *

I certify my understanding that an electronic signature of this Application and any Approval Letter or Agreement shall be a binding on the parties. *

I certify that the firm is not in default with any other program administered by the State of New Jersey. *

Aceptación de cuota

CUOTAS PARA LOS PRÉSTAMOS DE MAIN STREET PARA MICROEMPRESAS

Cuota de tramitación de solicitud: \$100 (no reembolsables) en el momento de la solicitud

Cuota de tramitación de cierre: \$400

* Todas las cuotas son no reembolsables.

I acknowledge that there is a \$100 non-refundable application fee payable to NJEDA prior to submitting this application. *

Método(s) de pago(s)

Selecciones su forma de pago
(Cheque o tarjeta de crédito)



Payment Method

Select form of payment:

Previous Next

SI ES CON CHEQUE

Payment Method

Select form of payment: *

Mail Check

Please be advised that NJEDA must confirm receipt of check before any review of the application may begin. Payment by credit card, if possible, is recommended as it will help expedite NJEDA's review process.

Payment Details:

Amount Due: \$100
Make check payable to: New Jersey Economic Development Authority
Reference the Application ID number below in the note field.

Mailing Address:
New Jersey Economic Development Authority
36 West State St
PO Box 990
Trenton, NJ 08625-0990

Common Application ID
CAPP-00013100

SI ES CON TARJETA DE CRÉDITO

Payment Details

There is a \$100.00 non-refundable application fee.

Application Fee Request ID
FREQ-0006793

Previous Go To Payment Page



Esto lo sacaré de la página de la solicitud a la página de procesamiento de pago. Una vez que envíe la cuota será enviado de vuelta para terminar la solicitud.

Firma electrónica

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 this organization and I accept the above terms and conditions *

Full Name *

Previous

Enviar

Página de confirmación de envío

La página de confirmación de envío indicará el número de confirmación de solicitud del solicitante. Toda la información futura sobre la solicitud se enviará al correo electrónico suministrado en dicha solicitud.

Haga clic en “Return to Homepage” (Regresar a la página de inicio) para ir a la página de inicio del portal.



Full Application Submitted Page

Thank you for submitting your full application for the NJEDA Main Street Micro Business Loan. We appreciate your patience while NJEDA reviews this application.

Your confirmation number is: **CAPP-00013100**

Any communications on the status of your application will be sent to: **Carcan011@gmail.com**

For questions regarding your Main Street Micro Loan application, please call or email NJEDA at 1-844-965-1125 or smallbusinessservices@njeda.com

To learn about other NJEDA programs, visit njeda.com

Thank You,
NJEDA

Return to homepage

Página de inicio del portal - Se presentó la solicitud

Esto demostrará que se ha presentado la solicitud.

El personal de la NJEDA se comunicará en relación al estado de su solicitud.

Main Street Micro Business Loan Application List

Welcome to the NJEDA's Main Street Micro Business Loan application. We look forward to helping you grow your micro business in New Jersey! Before you get started with your application, please review the questions below to ensure your business is eligible.

- Does your business meet the below eligibility requirements?
- Are you a nonprofit, for-profit, or home-based micro business?
- Does your entity have annual gross revenues of \$1,500,000 or less according to the most recent federal tax return that the applicant was required to file?
- Does at least one owner of your business have a minimum 600 credit score?
- Does your entity have 10 or less full time employees?
- Is your entity legally registered to do business in New Jersey, and able to provide a current tax clearance certificate from the NJ Division of Taxation?
- Has your entity been legally formed and in operation at least six months prior to the date of this application?

Please note:

The maximum amount of financing available for each eligible business under the Main Street Micro Loan is \$50,000. There is a limit of one loan per business entity, as determined by the Employer Identification Number (EIN). If you are a business entity with multiple locations operating under a single EIN, you will be limited to one application under the sole EIN.

Loans under the Main Street Micro Business Loan may be used for:

- Future operating expenses, which may be held as working capital to fund such future operating expenses. Examples include payroll, rent, mortgage, utilities, taxes, and inventory
- Future purchases of equipment (installation and construction costs of equipment cannot exceed \$1,999.99)

The following are not eligible uses:

- Home-based businesses cannot use loan proceeds for any residential costs (i.e. home mortgage/lease payments)
- Refinancing of existing debt
- Personal, non-business obligations or costs incurred by related entities
- Construction
- Equipment requiring installation or construction costs in excess of \$1,999.99
- Rolling stock – (i.e. no cars, trucks, or vans can be purchased)

Please review the [Main Street Micro Business Loan Application Checklist](#) before beginning the application process below.

[+ Create](#)

Common Application ID ↓	Applicant Organization Name	Applicant Entity Type	Federal Employer Identification Number (FEIN)	Application Status	Created On	Full Application Submitted
CAPP-00013100	Test Business Name	General Partnership	000050001	Submitted	08/29/2022 2:59 PM	09/14/2022 9:16 AM



Visit:

[https://www.njeda.com/microbusinessloan/
smallbusinessservices@njeda.com](https://www.njeda.com/microbusinessloan/smallbusinessservices@njeda.com)



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844-965-1125

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