



Maryland Small Business COVID-19 Emergency Relief Grant Fund

The State of Maryland is offering a relief grant for the benefit of small businesses affected by the COVID-19 pandemic. The COVID-19 Emergency Relief \$50M Grant Fund offers working capital to assist Maryland small businesses and nonprofits with disrupted operations due to COVID-19. Grant assistance is intended to provide interim relief complementing actions with its bank, business interruption insurance, and financial partners.

Overview of Terms and Conditions

- Grants are available, up to \$10,000 (but not to exceed 3 months of cash operating expenses) for Maryland businesses and nonprofits impacted by the COVID-19 with 50 or fewer employees.
- The applicant business must have been established prior to March 9, 2020.
- The applicant business must be in good standing.
- Annual revenues of the applicant business or nonprofit cannot exceed \$5 million as evidenced by financial statements or other financial documentation (this includes the revenue of affiliates/subsidiaries/parent companies).
- The applicant business or nonprofit is expected to seek longer term funding through its bank, Small Business Administration loans, or other sources.
- Eligible uses include: working capital to support payroll expenses, rent, mortgage payments, utility expenses, or other similar expenses that occur in the ordinary course of operations.

The applicant business or nonprofit must demonstrate financial stress or disrupted operations, which may include but are not limited to:

- Notices from tenants closing operations and not paying rent caused by loss of income.
- Notice of inability to make loan payments due to reduced sales, suspended operations.
- Increased cost related to COVID-19 prevention measures.
- Notice of disrupted supply network leading to shortage of critical inventory or materials.
- Other circumstances subject to review on a case by case basis.

To apply, visit <https://marylandcommerce.wufoo.com/forms/small-business-covid19-emergency-grant-relief-fund/>.

Follow the checklist which can be found [HERE](#).

If you have any questions about the process, the qualifications, or need assistance in filing, please contact Morgan Dilks, Esq., at 410-659-1317 or at mdilks@wcsllaw.com.