



Charles C. Kokoros  
Mayor

## TOWN OF BRAintree

One JFK Memorial Drive  
Braintree, Massachusetts 02184  
Tel: 781-794-8100

### **Braintree Small Business COVID-19 Relief Program Pre-Application Guide**

#### **Braintree Small Business COVID-19 Relief Program**

The Mayor's Office is administering a small business relief program for Braintree businesses impacted by the severe economic interruption related to the impact of COVID-19. The program provides short-term working capital assistance to enable the viability of the business during the severe economic interruption related to the impact of the COVID-19 pandemic. Grant funding may be used for rent, mortgage payments, staffing, utilities, personal protective equipment, and costs for adapting to operations during the pandemic. This Program is funded with \$320,000 of Community Development Block Grant (CDBG-CV) funds. This guide will help you complete the pre-application form and understand better the process for receiving assistance. We have included some Frequently Asked Questions (FAQs) at the end.

To be eligible for assistance, you must meet the following criteria:

- Business must be a microenterprise (a commercial enterprise that has 5 or fewer employees, 1 or more of whom owns the enterprise).
- Business owner(s) must qualify under the Low-Moderate Income (LMI) Limited Clientele national objective criteria. All owners of the business must earn an annual income equal to or less than 80% of their Area Median Income (AMI) based on family size (see appendix A).
- A small locally owned enterprise with a brick and mortar location in the Town of Braintree. If a franchise, the parent company must be based in the Commonwealth of Massachusetts.
- A small for profit business (sole proprietorships, partnerships, corporation, or LLC)
- A small locally owned business that provides goods or services to multiple clients or customers.
- A small locally owned business must be currently in operation and have been established prior to October 1, 2019, though priority will be given to businesses established prior to January 1, 2019.
- A small locally owned business that can demonstrate at the time of application it is current on all state and local taxes.
- The business must be able to document a loss of income greater or equal to the amount requested due to COVID-19. Example documentation: Personal or business tax returns, business financial statements, sales, year/year quarter/quarter comparisons.
- Not listed as one of the following excluded business types:
  - real estate rentals/sales businesses;
  - businesses owned by persons under age 18;
  - businesses that are chains;
  - liquor stores;

- weapons/firearms dealers;
- lobbyists; or
- cannabis-related businesses.

Requirements of any grant award:

- Business owners must provide income verification.
- The grant is to be used for payment of rent, mortgage payments, staffing, utilities, personal protective equipment, and costs for adapting to operations during the pandemic. The maximum total grant award to any small business is \$10,000.
- Documented loss equal to or greater than the requested assistance due to COVID-19.
- Only one micro business per owner is eligible for submitting an application. Multiple applications from co-owners or others affiliated with a previously submitted application will not be awarded.
- Grant funds will be advanced to the business to pay for eligible costs, and documentation of what the grant funds paid must be provided to the Town within 30 - 45 days.
- Grant funds cannot be used to reimburse costs paid by another source. The business will be required to submit a signed Duplication of Benefits Certification for CDBG-CV Funds Form (Appendix A of Final Application).

The Town will award and disburse grants based upon eligibility criteria on a first come, first served basis until available funds are exhausted. If you meet the eligibility criteria, a representative from the Town will contact you via e-mail to complete a full application and submit the necessary back up documentation. Failure to provide accurate information in the pre-application may result in your removal from the program at this stage. Also, failure to respond to staff in a timely fashion may result in your removal from the program and reallocation of your assistance to another eligible business. Once you have completed the final application and submitted all necessary documentation, you will be eligible to receive assistance in the amount of up to \$10,000.00.

If you need assistance completing the form, you may contact the Mayor's Office at 781-794-8100 or [smallbusinessrelief@braintreema.gov](mailto:smallbusinessrelief@braintreema.gov) - please include your name, address, and phone number.

## Appendix A

“Low- to moderate-income” is no more than 80% of the Area Median Income, based on current income, as determined by the U.S. Department of Housing and Urban Development. The income limit is based on the number of people living in your household, including any roommates, children, and immediate or extended family living with you. Business owner may live outside of Braintree area. Please see [https://www.huduser.gov/portal/datasets/il/il2020/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/il/il2020/select_Geography.odn) for income limits for your city of residence.

Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area for FY2020:

Household Size	Household Income Limit
1 PERSON	Less than \$67,400
2 PERSONS	Less than \$77,000
3 PERSONS	Less than \$86,650
4 PERSONS	Less than \$96,250
5 PERSONS	Less than \$103,950
6 PERSONS	Less than \$111,650
7 PERSONS	Less than \$119,350
8 PERSONS	Less than \$127,050

### Frequently Asked Questions (FAQs)

**1. *Who is eligible for Braintree Small Business COVID-19 Relief Program? What type of assistance will I receive?***

Businesses that have been impacted by the severe economic interruption related to the impact of the COVID-19 pandemic are eligible. The business must be a microenterprise (a commercial enterprise that has 5 or fewer employees, 1 or more of whom owns the enterprise). The business owner(s) must qualify under the Low-Moderate Income (LMI) Limited Clientele national objective criteria. All owners of the business must earn an annual income equal to or less than 80% of the Area Median Income (AMI) based on family size. Business that meet the eligibility criteria will receive assistance in the amount of up to \$10,000 through the Braintree Small Business COVID-19 Relief Program.

**2. *What do I need to do if I'm eligible? What documents do I need to provide?***

If you are eligible, you will be required to submit documents to the Town to verify your eligibility and to help us provide you with business assistance. Businesses will be asked to provide a copy of their lease/rental agreement, information about their monthly expenses, information about their employees and proof of household income (see question 7), and personal or business tax returns, business financial statements, sales,

year/year quarter/quarter comparisons. Some businesses may be asked to provide additional documentation. We will never ask about your citizenship status or ask for any immigration documentation.

The Town is committed to your privacy. If you are eligible, your application may be subject to a monitoring by the Town and DHCD in order to meet CDBG program requirements. Your information will not be shared outside of the Town or DHCD.

**3. *Is the funding a grant?***

Yes, the assistance through the Braintree Small Business COVID-19 Relief Program is a grant. The grant will require repayment only if the terms of the grant agreement are not met.

The Mayor's Office staff will work with eligible business owners to complete the full application. Staff will help answer any questions you have and will review your application once it is complete. If the staff approves your application, we will issue a grant agreement. Grant funds will be advanced to the business to then pay for eligible costs, and documentation of what the grant funds paid must be provided to the Town within 30 - 45 days. Grant funds cannot be used to reimburse costs paid by another source. The business will be required to submit a signed Duplication of Benefits Certification for CDBG-CV Funds Form (Appendix A of the Final Application).

**4. *Is there a cap on how much assistance I can receive from the Braintree Small Business COVID-19 Relief Program?***

You may receive up to \$10,000 in assistance.

**5. *If I'm not eligible for the Braintree Small Business COVID-19 Relief Program, what should I do?***

If you are not eligible for this program, you may still be eligible for business assistance from other local sources.

**6. *What do I do if I can't fill out the form online because of a disability, lack of internet access, a language barrier, or some other reason?***

If you need assistance completing the form, you may contact 781-794-8100 or [smallbusinessrelief@braintreema.gov](mailto:smallbusinessrelief@braintreema.gov). Please include your name, address, and phone number.

**7. *How do I calculate my current family income?***

Please see [https://www.ecfr.gov/cgi-bin/text-idx?SID=db9966875c02b9b808b58d2494874a6a&mc=true&node=sp24.1.5.f&rqn=div6#se24.1.5\\_1612](https://www.ecfr.gov/cgi-bin/text-idx?SID=db9966875c02b9b808b58d2494874a6a&mc=true&node=sp24.1.5.f&rqn=div6#se24.1.5_1612)

Income information means information relating to a family's income, including:

(1) All employment income information known to current or previous employers or other income sources that HUD or the processing entity determines is necessary for purposes of determining an assistance applicant's or participant's eligibility for, or level of assistance in, a covered program;

(2) All information about wages, as defined in the State's unemployment compensation law, including any Social Security Number; name of the employee; quarterly wages of the employee; and the name, full address, telephone number, and, when known, Employer Identification Number of an employer reporting wages under a State unemployment compensation law;

(3) With respect to unemployment compensation:

(i) Whether an individual is receiving, has received, or has applied for unemployment compensation;

(ii) The amount of unemployment compensation the individual is receiving or is entitled to receive; and

(iii) The period with respect to which the individual actually received such compensation;

(4) Unearned IRS income and self-employment, wages and retirement income as described in the Internal Revenue Code, 26 U.S.C. 6103(l)(7); and

(5) Wage, social security (Title II), and supplemental security income (Title XVI) data obtained from the Social Security Administration.

**8. *How do I calculate my family size?***

Family includes, but is not limited to, the following, regardless of actual or perceived sexual orientation, gender identity, or marital status:

1. A single person, who may be an elderly person, displaced person, disabled person, near-elderly person, or any other single person; or
2. A group of persons residing together, and such group includes, but is not limited to:
  - i. A family with or without children (a child who is temporarily away from the home because of placement in foster care is considered a member of the family);
  - ii. An elderly family;
  - iii. A near-elderly family;
  - iv. A disabled family;
  - v. A displaced family; and
  - vi. The remaining member of a tenant family.

**9. *How do I verify my income?***

If you used 2020 projected total household income to determine LMI, please provide the following income verification:

1. Wages or distributions paid to the owner for most recent 8-week period
2. Wages or other income & pay stubs for most recent 8-week period
3. Wages or other income

4. Pay stubs for most recent 8-week period for every member of your household age 18+ working for an employer
5. Unemployment verification letter & pay stubs for most recent 8-week period of unemployment benefits
6. Benefit statement, verification letter or periodic statement for: Public Assistance, Child Support, VA, Unemployment, Social Security, SSI, disability and each pension/investment income source stating the amount and frequency of benefit (All that apply)
7. 2 months of any/all checking and savings accounts for every member of your household age 18+ working for an employer

***10. What documentation is needed to demonstrate that the COVID-19 pandemic has caused a loss of income equal to or greater than the requested assistance?***

Some examples of documentation would be to show loss of income through bank statements, budgeting or unemployment payments.

***11. How is “currently in operation” defined? If a business was in operation but closed because of COVID, are we eligible for this funding?***

“Currently in operation” means that the business has not permanently closed, gone out of business, filed for bankruptcy.

***12. Am I eligible if I’m an immigrant? Is this assistance included in the public charge rule?***

We do not collect information about immigration status. Immigration status does not affect eligibility for this program. The type of assistance being offered through the Braintree Small Business COVID-19 Relief Program is not included in the public charge determination.

***13. Why are you asking about my race and ethnicity?***

We collect this information for data collection purposes only. Your race and ethnicity do not impact your eligibility for rental assistance or your likelihood of being selected for an award. We use the aggregate data to ensure that our program is accessible to everyone in our community.

***14. Will there be more funding available later? Will I be eligible for future programs?***

There is currently no funding available to fund this program after this first round of assistance. If funding becomes available and the program runs again, the Town reserves the right to change the eligibility criteria, amount of assistance, and other aspects of the program.



**TOWN OF BRAINTREE**  
MAYOR'S OFFICE

1 JFK MEMORIAL DRIVE  
BRAINTREE, MASSACHUSETTS 02184

Received  
Date: \_\_\_\_\_  
Time: \_\_\_\_\_

Charles C. Kokoros  
Mayor

**Community Development Partnership  
CDBG Pre-Application  
Microenterprise Income Certification  
All Information is Confidential**

If you own or operate a business in Braintree and are Low-Moderate Income (LMI), you might qualify for a Microenterprise grant. If your business can document losses due to the pandemic, the program may provide cash payment(s) up to the amount of the documented COVID-19 related losses (maximum \$10,000) to offset those losses. All grant expenditures must be documented and all costs must be reasonable. This program is funded by Community Development Block Grant (CDBG) funds administered by the Massachusetts Dept. of Housing and Community Development. This program is pending approval from DHCD. If you meet the eligibility criteria, a representative from the Town will contact you via e-mail to complete a full application and submit the necessary back up documentation. The Town will award and disburse grants based upon eligibility criteria until available funds are exhausted. Submit your pre-app today via email [smallbusinessrelief@braintreema.gov](mailto:smallbusinessrelief@braintreema.gov) or by mail to Braintree Town Hall, Attn: Small Business Relief, 1 John F. Kennedy Memorial Drive, Braintree, MA 02184. If you have questions regarding this pre-application please contact [smallbusinessrelief@braintreema.gov](mailto:smallbusinessrelief@braintreema.gov) or 781-794-8100.

NAME: \_\_\_\_\_ BUSINESS NAME: \_\_\_\_\_  
HOME PHONE: \_\_\_\_\_ BUSINESS PHONE: \_\_\_\_\_  
HOME ADDRESS: \_\_\_\_\_ BUSINESS ADDRESS: \_\_\_\_\_  
CITY: \_\_\_\_\_ ZIP: \_\_\_\_\_ CITY: \_\_\_\_\_ ZIP: \_\_\_\_\_  
HOME EMAIL: \_\_\_\_\_ WORK EMAIL: \_\_\_\_\_

- 1) Business Certification: the business for which I seek assistance is an existing business with 5 or fewer employees, including owner(s), as counted on the date of this application = \_\_\_\_\_
- 2) Business owner(s) and all other members of the owner(s)' household over the age of eighteen (18) must qualify under the Low-Moderate Income (LMI) Limited Clientele national objective criteria. Do all owners of the business earn an annual income equal to or less than 80% of the Area Median Income (AMI) based on family size?  
Check one: \_\_\_\_\_ Yes \_\_\_\_\_ No

Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area for FY2020:

Household Size	Household Income Limit <sup>1</sup>
1 PERSON	Less than \$67,400
2 PERSONS	Less than \$77,000
3 PERSONS	Less than \$86,650
4 PERSONS	Less than \$96,250
5 PERSONS	Less than \$103,950
6 PERSONS	Less than \$111,650
7 PERSONS	Less than \$119,350
8 PERSONS	Less than \$127,050

<sup>1</sup>“Low- to moderate-income” is no more than 80% of the Area Median Income, based on current income, as determined by the U.S. Department of Housing and Urban Development. The income limit is based on the number of people living in your household, including any roommates, children, and immediate or extended family living with you. Business owner may live outside of Braintree’s area. Please see [https://www.huduser.gov/portal/datasets/il/il2020/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/il/il2020/select_Geography.odn) for income limits for your city of residence.



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Mayor

## TOWN OF BRAintree

Mayor's Office

1 JFK MEMORIAL DRIVE  
BRAintree, MASSACHUSETTS 02184  
781-794-8100

### **Braintree Small Business COVID-19 Relief Program Guidelines**

#### **1.0 Introduction**

Through the Coronavirus Aid, Relief, and Economic Security (CARES) Act, and on behalf of the Town of Braintree, the Mayor's Office is administering an emergency micro business assistance program utilizing Community Development Block Grant Coronavirus (CDBG-CV) funds. This assistance is offered to Braintree commercial enterprises that have 5 or fewer employees, 1 or more of whom owns the enterprise and is low- to moderate-income. The program provides short-term working capital assistance to enable the viability of the business during the severe economic interruption related to the impact of the COVID-19 pandemic. Grant funding awarded under this program may be used for rent, mortgage payments, staffing, utilities, personal protective equipment, and costs for adapting to operations during the pandemic.

Micro business assistance will be provided to eligible Braintree businesses affected by COVID-19 who meet certain criteria on a first come, first served basis.. Eligible businesses will be required to provide additional documentation to confirm eligibility before receiving a grant of up to \$10,000. The grant will require repayment only if the terms of the grant agreement are not met.

#### **2.0 Program Requirements**

##### **2.1 Eligibility, Terms, and Fees**

Eligible businesses may be awarded up to \$10,000 in grant funds through the Braintree Small Business COVID-19 Relief Program.

##### **Eligibility**

The following eligibility requirements shall apply:

- Business must be a microenterprise (a commercial enterprise that has 5 or fewer employees, 1 or more of whom owns the enterprise).
- Business owner(s) must qualify under the Low-Moderate Income (LMI) Limited Clientele national objective criteria. All owners of the business must earn an annual income equal to or less than 80% of the Area Median Income (AMI) based on family size.
- A small locally owned business with a brick and mortar location in the Town of Braintree. If a franchise, the parent company must be based in the Commonwealth of Massachusetts.
- A small for profit business (sole proprietorships, partnerships, corporation, or

## Braintree Small Business COVID-19 Relief Program Guidelines

LLC)

- A small locally owned business that provides goods or services to multiple clients or customers.
- A small locally owned business must be currently in operation and have been established prior to October 1, 2019, though priority will be given to businesses established prior to January 1, 2019.
- A small locally owned business that can demonstrate at the time of application it is current on all state and local taxes.
- The business must be able to document a loss greater or equal to the amount requested due to COVID-19. Example documentation: Personal or business tax returns, business financial statements, sales, year/year quarter/quarter comparisons
- Not listed as one of the following excluded business types:
  - real estate rentals/sales businesses;
  - businesses owned by persons under age 18;
  - businesses that are chains;
  - liquor stores;
  - weapons/firearms dealers;
  - lobbyists; or
  - cannabis-related businesses.

### **Terms**

The following terms shall apply:

- Applicants must comply with all applicable local, state, and federal laws.
- The maximum request is \$10,000.
- There is no minimum request.
- Failure to comply with the grant agreement will require immediate repayment of the grant amount in full.
- Grant funds will be advanced to the business to then pay for eligible costs, and documentation of what the grant funds paid must be provided to the Town within 30 - 45 days.

### **Fees**

There are no application fees.

### **2.2 Program Service Area**

Grant awards are available to eligible for-profit businesses registered and located within the Town of Braintree. If a franchise, the parent company must be based in the Commonwealth of Massachusetts. The location of the business will be considered the place of business administration and registration address.

### **2.3 Funding Source and Reimbursement**

The Braintree Small Business COVID-19 Relief Program is funded through Community Development Block Grant (CDBG-CV) funds provided by the Massachusetts Department of Housing and Community Development and the U.S. Department of Housing and

Urban Development (HUD) to the Town of Braintree. As such, these funds have Federal requirements, as described below.

Funds will be disbursed to the applicant for documented eligible expenses.

#### **2.4 Eligible Applicants**

The following eligibility requirements are set forth by the CDBG-CV Program for microenterprises:

- For-profit businesses with up to five employees including owner(s) at the time of application;
- The owner(s) must not earn more than 80 percent of the area median income for their household.

#### **2.5 Ineligible Applicants**

The following will be considered ineligible applicants:

- A business that has a physical business location or registration outside of the Town of Braintree.
- Non-profit organizations are not eligible businesses and will not be considered for funding.
- Examples of ineligible businesses include, but are not limited to, the following: cannabis industry, real estate, social clubs, liquor stores, weapons/firearms dealers, internet-only businesses, businesses owned by persons under age 18 and franchisees of national or regional chain businesses.

#### **2.6 Eligible Use of Funds**

The Town of Braintree will review the potential uses of funds submitted in the application. Grant funding awarded under this program may be used for rent, mortgage, payments, staffing, utilities, personal protective equipment, and costs for adapting to operations during the pandemic.

#### **2.7 Ineligible Use of Funds**

Funds under this Program may not be used to:

- Reimburse expenses paid prior to execution of grant.
- Pay off non-business debt, such as personal credit cards for purchases not associated with the business.
- Purchase personal expenses such as buying a new family car or making repairs to a participant's home.
- Direct financing to political activities or paying off taxes and fines.
- Purchase personal items, or support other businesses in which the borrower may have an interest.
- Construction expenses major equipment purchases, purchase of real property, business expansion or lobbying.
- Grant funds cannot be used to reimburse costs paid by another source. The business will be required to submit a signed Duplication of Benefits Certification for CDBG-CV Funds Form (Appendix A of Final Application)

#### **2.8 Applicant Capacity**

The Town must confirm that the business and the applicant(s) possess the capacity to execute the project proposal to be successful with the use CDBG-CV funds. As such, grant applicants for the Braintree Small Business COVID-19 Relief Program are required to demonstrate management capacity and ability to successfully operate a business through their applications. This might include an interview with the business owner.

### **3.0 Program Details**

#### **3.1 General Requirements**

The business must not have tax liens, unpaid town fines, or unresolved town or state compliance citations. Grant funds cannot be used to reimburse costs paid by another source. The business will be required to submit a signed Duplication of Benefits Certification for CDBG-CV Funds Form (Appendix A of Final Application).

#### **3.2 Other Requirements of HUD Sourced Grants**

Grant applicants must:

- Provide a valid DUNS number.
- Be free of pending litigation or a subject of ongoing monitoring and/or audit findings.

#### **3.3 Program Administration**

The Town will:

- Originate grant funds;
- Market the Braintree Small Business COVID-19 Relief Program and promote the application period;
- Accept and process applications;
- Collect income information and document the number of employees to determine eligibility;
- Collect third party documentation from applicant for income loss to determine eligibility;
- Ensure timely disbursement of funds;
- Maintain agreement documents and fiscal records;
- Administer grants; and
- Ensure compliance with CDBG-CV program guidelines.

#### **3.4 Grant Terms and Conditions**

Financial assistance from the program is designed to keep businesses operational and retain jobs. Terms and conditions are determined by material submitted in the application

- Grant – the funding is in the form of a grant.
- Allow Town to collect certain income and demographic data from applicants to determine eligibility.
- Allow the Town to collect 3rd party documentation such as financial information that demonstrates income loss to determine eligibility.

### **4.0 Program Operations and Grant Processing**

#### **4.1 Program Marketing and Outreach**

Program marketing will be conducted by the Town and will affirmatively target microenterprises owned by underrepresented groups. Examples of marketing include social media coverage, town website, press release, notifications to local chamber of commerce, and business networking organizations.

#### **4.2 Application Period**

The Town of Braintree will accept applications on a rolling basis. The Town will award and disburse grants based upon eligibility criteria on a first come, first served basis until available funds are exhausted.

#### **4.3 Eligibility**

Upon receipt of a business's pre-application, the Mayor's Office will review to determine initial eligibility. Those applications that are found eligible will be notified that they will proceed to the full application. The applications that are found ineligible will be notified as such.

#### **4.4 Formal Request for Information**

For each business that eligible for an award, the Mayor's Office staff will request additional information from the applicant. This information may include, but is not limited to:

- Documentation of income of owner(s)'s household;
- Owner(s)'s household 2019 tax return(s);
- Certification of non-duplication of benefits;
- DUNS number;
- Valid business certificate;
- W-9 Form;
- Documentation of business's gross reported income in 2019 and for the first quarter of 2020;
- Documentation of business's lost monthly income since March 10, 2020;
- Projected income for next 30 days;
- Documentation of number of employees;
- Monthly business expenses;
- Credit report; and
- Lease or mortgage obligations.
- Documentation of business loss due to COVID

Due to the limited amount of funding available for this program, the Town reserves the right to award grantees funding in a lesser amount than requested in order to provide grants to a larger number of our local businesses.

#### **4.5 Future Application Rounds**

In the future, if additional funds become available, the same steps to operate this program will be followed.

#### **4.6 Equal Opportunity Compliance**

## Braintree Small Business COVID-19 Relief Program Guidelines

The Braintree Small Business COVID-19 Relief Program will be implemented in ways consistent with the Town's commitment to State and Federal equal opportunity laws. No person or business shall be excluded from participation in, denied the benefit of, or be subjected to discrimination under any program or activity funded in whole or in part with CDBG-CV program funds on the basis of their race, creed, color, religion, national origin, sex, sexual orientation, gender identity, age, or physical/mental disability, or other arbitrary cause.

### **4.7 Applicant Confidentiality**

All personal and business financial information will be kept confidential to the extent permitted by law.

### **4.8 Dispute Resolution/ Appeals Procedure**

Applicants whose applications are not selected or not deemed eligible have the right to appeal the decision of the Town, limited to procedural errors in the selection process. In the event that no such procedural errors are found to have occurred, the decision of the Town shall be final. An aggrieved applicant may, within seven (7) business days after the selection of prospective eligible projects, appeal in writing to the Mayor's Office or their designee. The appeal must state all facts and arguments upon which the appeal is based. The Mayor, or the appointed Designee, will review the content of the Braintree Small Business COVID-19 Relief Program Guidelines, the applicant's application, and the facts which form the basis for the appeal. The Mayor, or the appointed Designee, will render a written decision within thirty (30) business days of the receipt of the appeal.

### **4.9 Grant Closing Process**

Upon successful completion of application process, Town staff will prepare for the grant execution by preparing the grant document. Funds can be advanced to business, who must provide documentation of what the funds were used for with 30 - 45 days.

Braintree Small Business COVID-19 Relief Program Guidelines