+STATE SMALL BUSINESS CREDIT INITIATIVE TECHNICAL ASSITANCE PROGRAM (SSBCI TA)
Request for Applications

Release Date: November 22, 2024

The following is a list of responses to questions submitted by prospective respondents to SSBCI TA, RFA. A copy of the RFP is available at:
https://esd.ny.gov/doing-business-ny/requests-proposals/state-small-business-credit-initiative-ssbci-rfa

SSBCI TA for Entrepreneur Assistance Centers – Q&A Matrix

No.	Question	Answer
	NOTE: will be extending an additional Q&A schedule to 12/13/2024 as participants were not able to access the SSBCITARFA2024 mailbox at the time. Please forward additional follow-up Q&A to: ***SSBCITARFA2024@esd.ny.gov***	Release of Request for Applications: 11/22/2024 Response to Zoom Q&A Session: 12/10/2024 Deadline for Submission of Questions: 12/13/2024 Deadline for Response to Questions: 12/16/2024 Submission of Applications: 12/20/2024 Anticipated Announcement of Selections: 01/20/2025 Anticipated Contract Start Date: 02/01/2025
1	The language is confusing about the disbursement, so I do need one clarification to pass along to our accounting team about this possibility, on page 6 is said that the funding is "for reimbursable expenses" but in page 9 it makes the schedule seem like it is paid on January 31, 2025 and then two more for the following years. Is this a fully reimbursable grant or a grant that pays up front?	This is a 3-year grant that is a fully reimbursable grant with an initial advance payment up front, and follow-up payments with receipt of documented expenses for previous periods. Narrative reports and financial reimbursement documentation are due twice yearly. Expected start of grant 02/01/2025 to 01/31/2028. First report is for period through 8/31/2025 and every 6 mos following through 1/31/2028.
2	**Outreach and Enrollment**: Can we recruit participants from across the NY State ?	The intention is to grant awards equitably across NYS. Depending on the distribution of the SSBCI TA grants, it may be reasonable to assume that you would cover the regions in closer proximity to your Center. See NYS map of economic regions.

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<table>
<tr><th>No.</th><th>Question</th><th>Answer</th></tr>
<tr><td>3</td><td>Eligible participants: Is there a set percentage goal for the number of SEDIs and/VSBs to be served for this grant. Can we also recruit small businesses that are non-SEDIs?</td><td>Goals are explained and set on RFA:
<table><tr><th>GOALS</th><th>Year 1</th><th>Year 2</th><th>Year 3</th><th>TOTAL</th></tr><tr><td>One-on-One Counseling</td><td>333</td><td>334</td><td>333</td><td>1,000</td></tr><tr><td>Workshops / Seminars</td><td>50</td><td>50</td><td>50</td><td>150</td></tr><tr><td>New Businesses Started</td><td>83</td><td>83</td><td>84</td><td>250</td></tr><tr><td>Existing Businesses Expanded</td><td>167</td><td>167</td><td>166</td><td>500</td></tr><tr><td>Loans Developed (applications)</td><td>267</td><td>267</td><td>266</td><td>800</td></tr></table></td></tr>
<tr><td>4</td><td>Can we also recruit small businesses that are non-SEDIs?</td><td>No, this grant specifically targets SEDIs and VSBs (those individuals and businesses may also be ‘self-declared’ SEDIs – there are those who might have official SEDI certifications – for those who think they qualify there is a statement for self-declaring SEDI status.</td></tr>
<tr><td>5</td><td>Also, do SEDIs/VSBs/SBs have to be in business for less than 5 years to be eligible for this TA program. If so, what is the cut off year?</td><td>There is no cut off age of a business – the main criteria is that they are a SEDI. Through our own EAC experience, there are individuals who have been conducting small scale independent services for years as an SP without ever formalizing their businesses.</td></tr>
<tr><td>6</td><td>Re: Project Goals:
Business Startups and Certification Support: How many businesses are we expected to support? Assuming support can be provided online/phone/video.</td><td>1,000 SEDI/VSB/VSOB/MWs for 1:1 counseling
150 Workshops (each workshop must have 10 SEDIs)
250 New SEDI business starts
500 Existing SEDI businesses expanded
800 SEDI loans developed

Hybrid online/in class trainings and counseling allowed.</td></tr>
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7	For the SSBCI TA can you provide a definition of new businesses started and existing businesses expanded?	TA can only be provided in 3 specific areas: accounting, legal, financial – keep in mind that definitions supplied for each on page 7 of RFA with link to US Treasury Grant Program Guidelines for Technical Assistance Page 7 of 19 ("Program Guidelines") See pages 3-5 Business STARTS and REPANDED are tracking the impact results of the TA provided. The IRS definition can apply -- a business is started when they register their business. This mean that a company like an LLC or partnership is responsible for paying taxes on the date they register with a particular state. Note, however, that it may be possible for a business to choose their start date. Versus the more restrictive definition of an EAC's official business start is the date when they are registered AND have generated their first dollar in gross sales.
8	Many of the goals of the SSBCI - TA program intersect with the goals of our existing EAC grant program. Are we able to count the numbers (loans developed, existing businesses expanded, new businesses started, one- on-one counseling) **Metrics for New Businesses Started and Existing Businesses Expanded**: Are the numbers in the RFA for each EAC that ESD expects to achieve?	These SSBCI TA goals will be on top of EAC goals. If an EAC attends an SSBCI workshop or training or loan offerings, they can be entered as a new SSBCI client. The same client cannot be credited in the EAC goals for the same counseling or trainings or loans. And vice versa.
9	**Budget:** Should we provide a budget for Year 1 or the entire 3-year period? Also, there is no line for indirect costs (Admin)	Exhibit B is the budget template for three years. An across the board % for indirect costs is not allowed. Direct costs for administering the program can be added to "Other Expenses" with a detailed explanation for what those would be (e.g. direct share of maintenance, telecommunication, allocation of rent, etc.)
10	How do we treat DBA - or sole proprietorship	DBAs / Sole Proprietor registration fee can be a barrier. They would be considered a business if they are filing a schedule C on their personal income tax returns.

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11	How would clients certify as SEDI? Would ESD be providing a SEDI form or link for clients to complete?	They may self-certify themselves as a SEDI or VSB: https://esd.ny.gov/sites/default/files/SEDI-Definition-Certification.pdf
12	If EAC firms attend an SSBCI workshop and get i.e. legal TA will that count?	Any EAC client attending an SSBCI workshop, must first also be a SEDI or VSB, and their profile must be entered as an SSBCI client. The particular counseling sessions or workshops, trainings, etc. cannot be counted as an EAC goal.
13	Are the workshops limited to accounting, finance and legal too?	Yes, this grant is strictly for TA and only in those three categories.
14	If a workshop has less than 10 people can that be considered TA?	One-to-One Technical Assistance (1:1 TA): One-to-One Technical Assistance typically refers to direct support provided to a small business or entrepreneur by a consultant or advisor. This assistance is tailored to address the specific needs and challenges of the business, focusing on improving operations, management, pre-loan and post-loan assistance, or strategic direction. Such TA is often integral to lender's efforts to strengthen the capacity and competitiveness of small businesses, preparing them for loan readiness**. A minimum of two hours of TA per individual is typically provided.**
15	How about marketing as a workshop topic?	Marketing efforts would be a financial TA as that would be contributing to building the client base or improving image and/or expanding outreach for more clients that would lead to more revenues thus increasing their financial standing.
16	Will you be sharing this (reporting and data collection) spreadsheet with us?	Uploaded the full Exhibit C: Technical Assistance Annual Performance Report Template to the Zoom 'chat' as the NYSCR was not able to accept an excel sheet containing macros.

No.	Question	Answer
17	**Share Link for SSBCI TA Q&A Session** https://zoom.us/rec/share/iwK0W5_QNJfVz-w9A6n3cC-6F1IZ6HElSZmHUzRNg1EnsT1CWaxsc22H6fXtehmg.1Oxqogb7Kb0vvvNk **Passcode: 47?2zKf***	