Program and Application Guide

Revised: 08/30/23

Lendistry administers grant programs on behalf of third-parties and doesn't determine program scope, eligibility criteria, communication strategy, or timelines. Such details are put in place by the third-party(ies) offering the grant programs. All information in this document or any reference material provided is subject to change.

CALIFORNIA OFFICE OF THE | SMALL BUSINESS ADVOCATE

CALIFORNIA
Small Agricultural Business
Drought and Flood Relief Grant

APPLICATION PORTAL POWERED BY LENDISTRY

Program Overview

The California Small Agricultural Business Drought and Flood Relief Grant Program will provide relief to small agricultural businesses that experienced a decline in annual gross receipts or gross profits due to drought or flood conditions.

Prior to award determination, "*qualified small businesses*" that are nonprofit organizations are required to be registered with the Department of Justice and will be required to maintain their registration until execution of the award agreement.

The foregoing eligibility requirements will be confirmed through a review of documentation to include but not be limited to revenue declines, other relief funds received, credit history, tax returns, payroll records, and/or bank account validation.

Drought Group 1 Click here to learn more	Will be allocated to small farms and socially disadvantaged farmers who are qualified small agricultural businesses that experienced a decline in annual gross receipts or gross profits of 10 percent or more when comparing the 2022 taxable year to the 2019 taxable year.
Drought Group 2 Click here to learn more	Will be allocated to qualified small agricultural businesses that (a) experienced a decline in annual gross receipts or gross profits of 10 percent or more when comparing the 2022 taxable year to the 2019 taxable year, and (b) were most impacted by severe drought, as determined by a methodology based on the USDA Drought Monitor.
Drought Group 3 Click here to learn more	Will be allocated to qualified small agricultural businesses that (a) experienced a decline in annual gross receipts or gross profits of 10 percent or more when comparing the 2022 taxable year to the 2019 taxable year, and (b), do not file their 2022 tax year returns until 2024.
Flood Group 1 Click here to learn more	Will be allocated to qualified small agricultural businesses impacted by flooding, including, but not limited to, those that are identified as in the 2022 North American Industry Classification System codes listed in this document.

The California Small Agricultural Business Drought & Flood Relief Grant Program is administered by the California Office of the Small Business Advocate (CalOSBA).

Tips for Applying

Tip #1: Use Google Chrome

For the best user experience, please use Google Chrome throughout the entire application process.

Other web browsers may not support our interface and can cause errors in your application.

If you do not have Google Chrome on your device, you can download it for free at https://www.google.com/chrome/.

Before you begin the application, please do the following on Google Chrome:
1. **Clear Your Cache**
2. **Use Incognito Mode**
3. **Disable Pop-Up Blocker**

Clear Your Cache

Cached data is information that has been stored from a website or application and is primarily used to make the browsing process faster by auto-populating your information. However, cached data may also include outdated information such as old passwords or information you have previously entered incorrectly. This can create errors in your application and may result in it being flagged for potential fraud.

Use Incognito Mode

Incognito mode allows you to enter information privately and prevents your data from being remembered or cached.
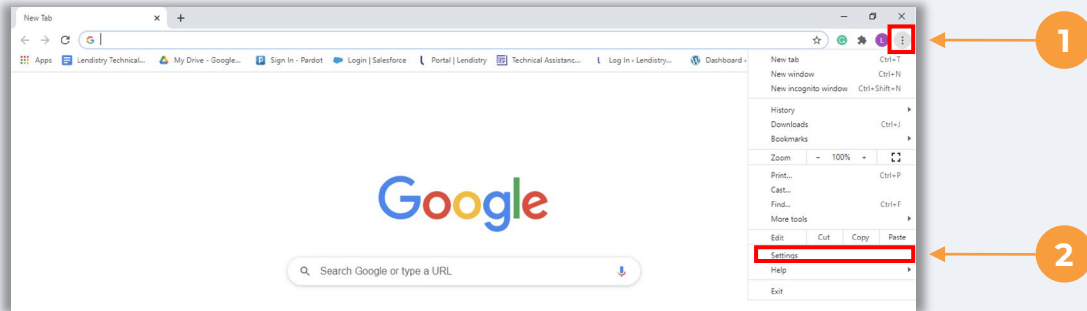
Disable Pop-Up Blocker

Our application includes multiple pop-up messages that are used to confirm the accuracy of the information you provide. You must disable the pop-up blocker on Google Chrome to see these messages.
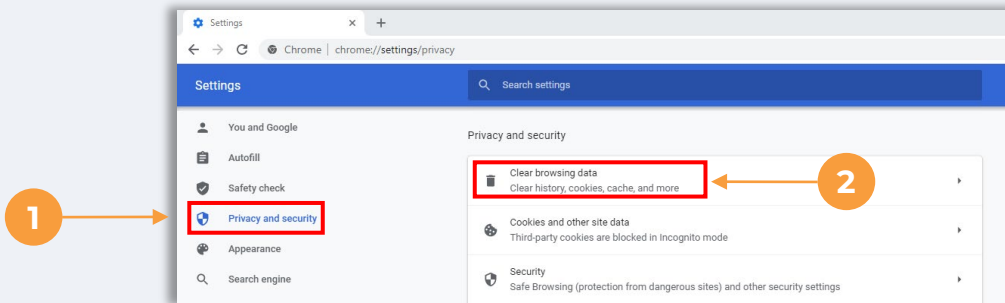
How to Clear Your Cache

Open a new Google Chrome window, click the three dots in the upper right corner, and then go to "**Settings**."

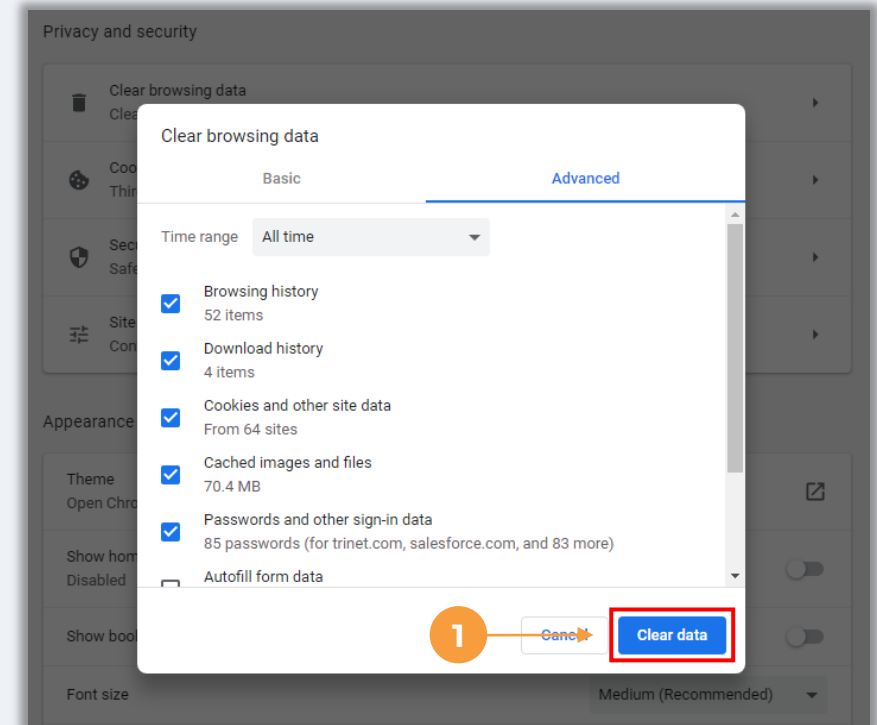**Step 2**

Go to "**Privacy and Security**", and then select "**Clear Browsing Data**."

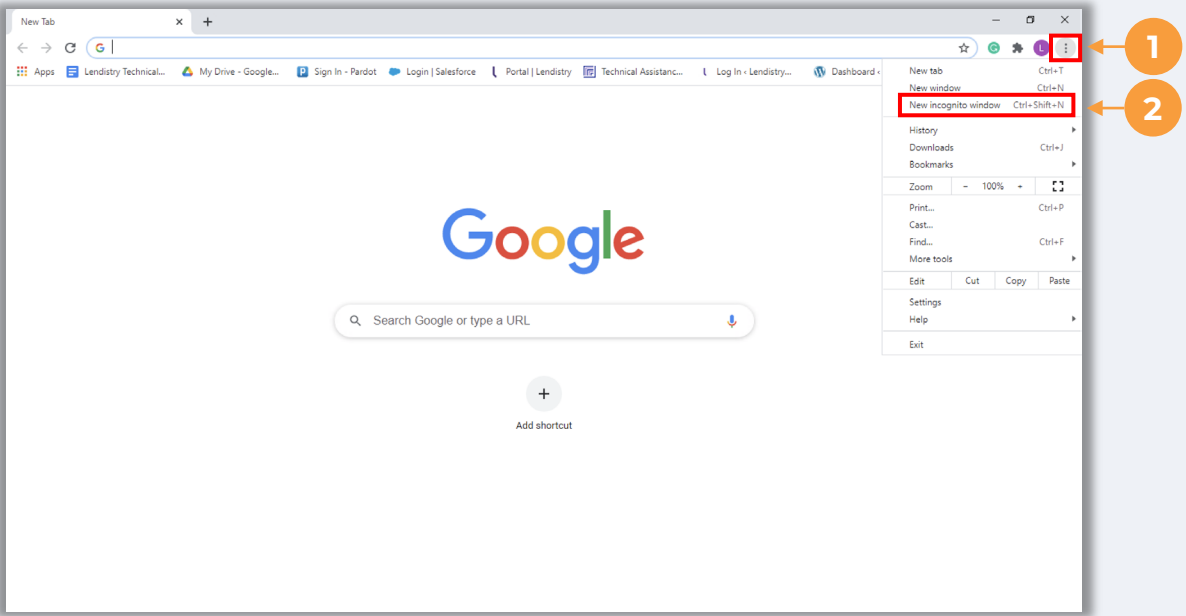**Step 3**

Select "**Clear Data**."

Continued next page.
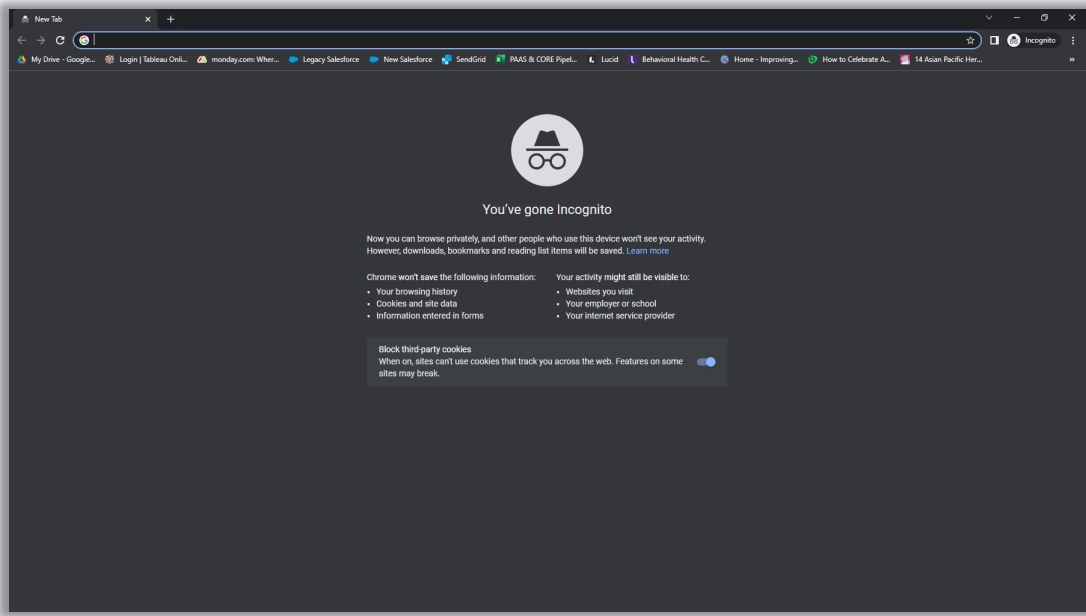
How to Use Incognito Mode

Step 1

Click the three dots in the upper right corner of your web browser, and then select "**New incognito window**."

Step 2

Your browser will open a new Google Chrome window. Use incognito mode throughout the entire application process.

The California Small Agricultural Business Drought & Flood Relief Grant Program is administered by the California Office of the Small Business Advocate (CalOSBA).
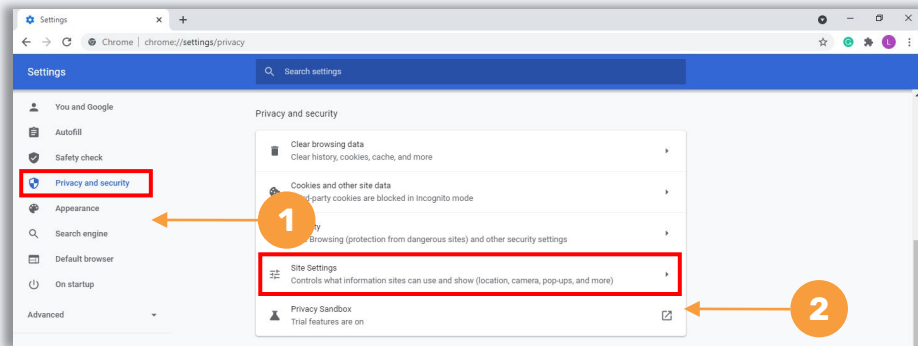
How to Disable Pop-Up Blockers

Step 1

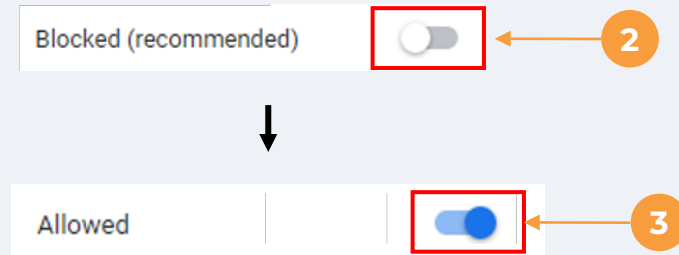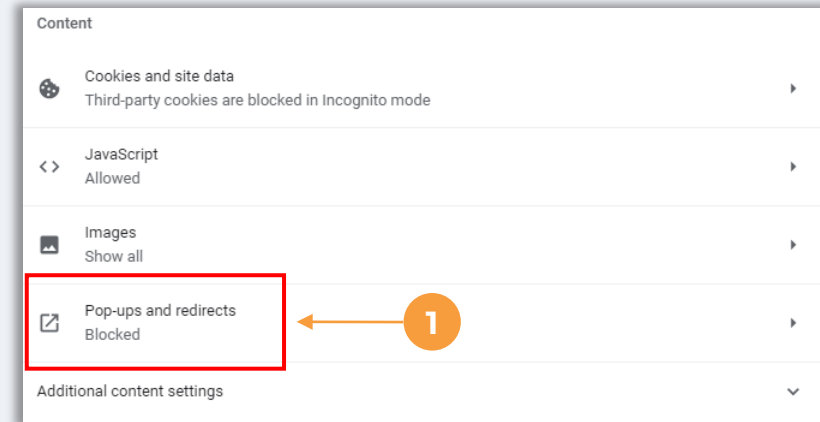Open a new Google Chrome window, click the three dots in the upper right corner, and then go to "**Settings**."
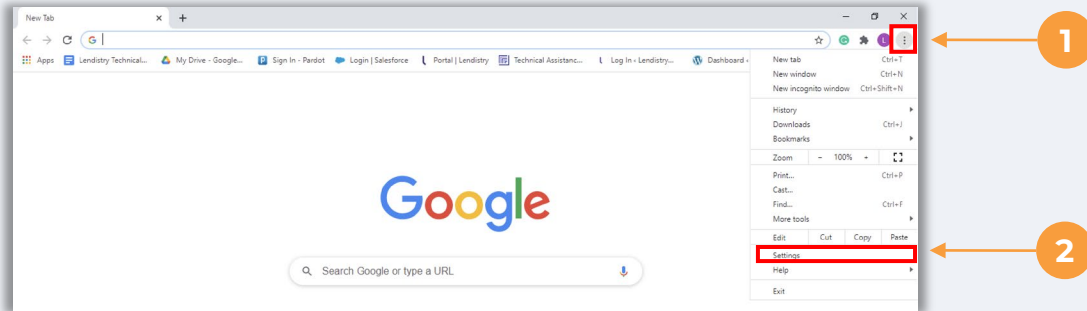
Step 2

Go to "**Privacy and Security**", and then select "**Site Settings**."

Step 3

Select "**Pop-ups and Redirects**." Click the button so that it turns blue and the status changes from "**Blocked**" to "**Allowed**."

Tip #2: Prepare Your Documents in PDF Format

All required documents must be uploaded to the Portal in <u>PDF format only</u>. The documents must be clear, aligned straight, and contain no disruptive backgrounds when uploaded.

Important Notes for Uploading Documents:
1. All documents must be submitted in PDF format (Government-issued ID may be submitted as a PDF or JPEG).
2. File size must be under 15MB.
3. The file name CANNOT contain any special characters (!@#$%^&*()_+).
4. If your file is password protected, you will need to enter it in.

Don't have a scanner?
We recommend downloading and using a free mobile scanning app.

Genius Scan
Apple | Click Here to Download
Android | Click Here to Download

Adobe Scan
Apple | Click Here to Download
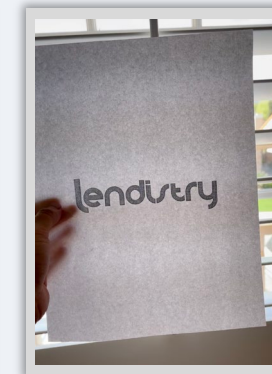Android | Click Here to Download

Sample: Correct Upload

Document is clear and aligned straight.

Sample: Incorrect Upload

1. Document not aligned straight.
2. Document is in front of window (busy background) and a hand is seen in the photo.

Tip #3: Use a Valid Email Address

Please make sure you are using a valid email address and that it is spelled correctly in the application.
- Updates and additional guidance for your application will be sent to the email address you provide.
- Certain email addresses cannot be recognized in Lendistry's system and may cause delays in communication regarding your application. Refer to the list on the right for examples of invalid email addresses.

If you used an incorrect or invalid email address in your application, please contact our Customer Experience Center at 1-888- 209-3656, Monday through Friday (7:00 a.m.-7:00 p.m. PDT) to update your information.

DO NOT submit a new application. Submitting multiple applications may be detected as potential fraud and disrupt the review process for your application.

Invalid Email Addresses

The following email addresses will not be accepted or recognized in our system:

Emails *beginning* with **info@**
Example: info@mycompany.com

Emails *ending* with **@contact.com** or **@noreply.com**
Example: mycompany@contact.com
Example: mycompany@noreply.com

Tip #4: Review Best Practices to Successfully Complete Persona

What is Persona?
Persona is a third-party platform utilized by Lendistry in its fraud prevention and mitigation process. The Persona platform enables Lendistry to verify an individual's identity and protect against identity spoofing by automatically comparing the individual's selfie to their ID portrait with a 3-point composite and biometric liveness check.

- Applicants will be required to verify their identity using Persona by uploading a picture of a valid government-issued photo ID. Acceptable forms of government-issued photo ID include:
  - Driver's License
  - State ID
  - U.S. Passport or Foreign Passport

- Applicants will also need to take a selfie using a device with a front-facing camera to complete the Persona verification.

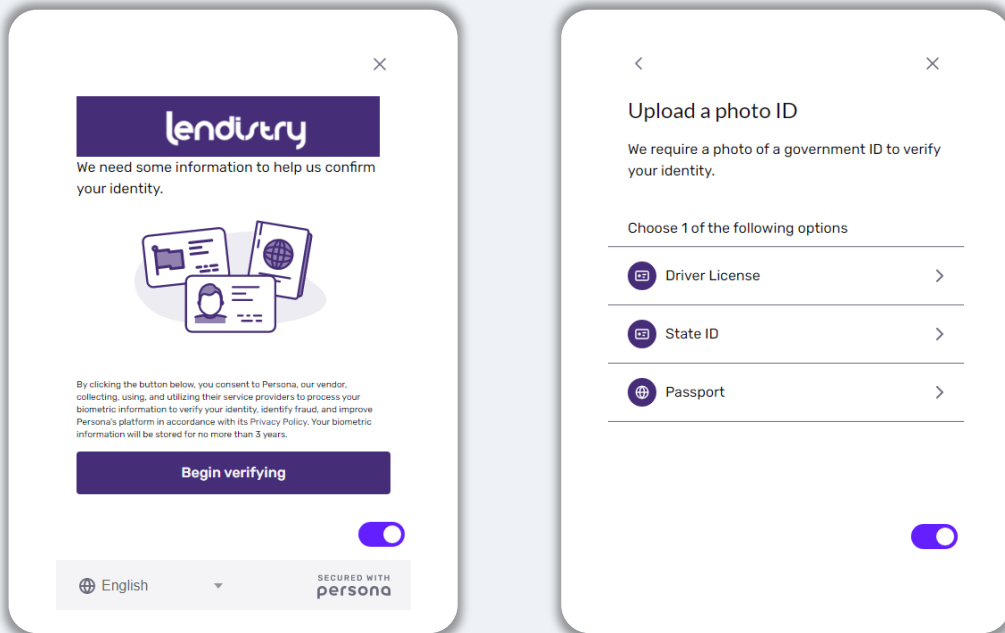## Best Practices to Successfully Complete Persona

1. Use a front-facing device. If you work on your application on a computer that does not have a camera, you can also complete Persona using a mobile device by clicking "Continue on another device" and following the instructions to scan the QR code or request a link via SMS or Email.
   - Once you complete Persona on your mobile device, you will be automatically redirected to your application on your laptop or computer.

2. Take a picture of the front and back of your government-issued ID *before* starting Persona and save it on the device you will use to take your selfie to be efficient.
   - Place your government-issued ID on a plain white surface and use adequate lighting.
   - Do not use flash as it may cause a glare.

3. When taking your selfie, use adequate lighting pointed toward your face while avoiding bright light sources from behind.
   - Stand in front of a blank wall or door and avoid busy backgrounds.
   - Do not use flash as it may cause a glare.

The California Small Agricultural Business Drought & Flood Relief Grant Program is administered by the California Office of the Small Business Advocate (CalOSBA).

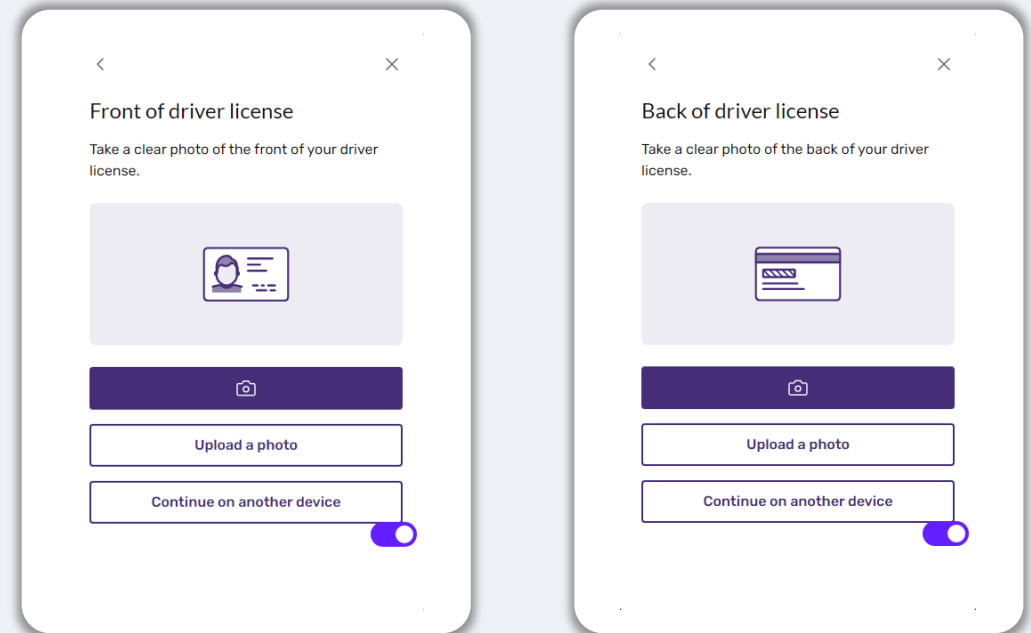# Tip #4: Review Best Practices to Successfully Complete Persona

Step 1

Click on "**Begin Verifying**," and then select the type of government-issued ID you will use to verify your identity.

Step 2

Take or upload a picture of the **front** side of your ID. Select "Use this File" to continue. See page 10 for best practices on how to complete this step.

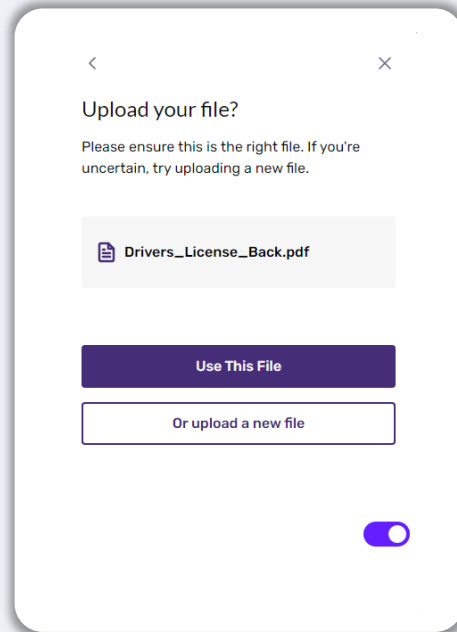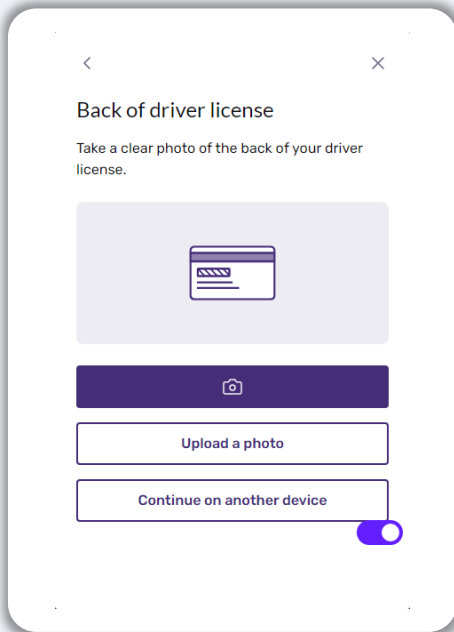# Tip #4: Review Best Practices to Successfully Complete Persona

Step 3

Take or upload a picture of the **back** side of your ID. Select "Use this File" to continue. See page 10 for best practices on how to complete this step.

Step 4

Using a **front-facing** device with a camera, follow the prompt on the screen to take a selfie by looking forward, left, and then right. See page 10 for best practices on how to complete this step. Once complete, select "Done" and you will be redirected to the application.
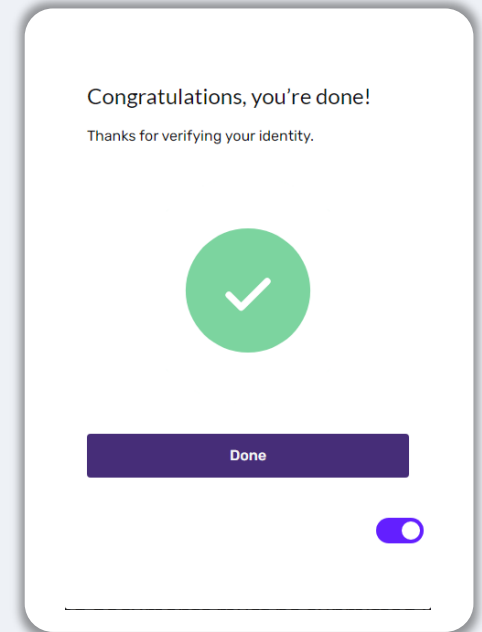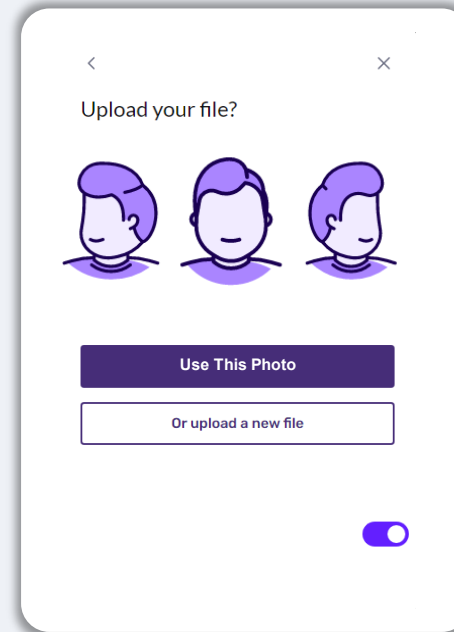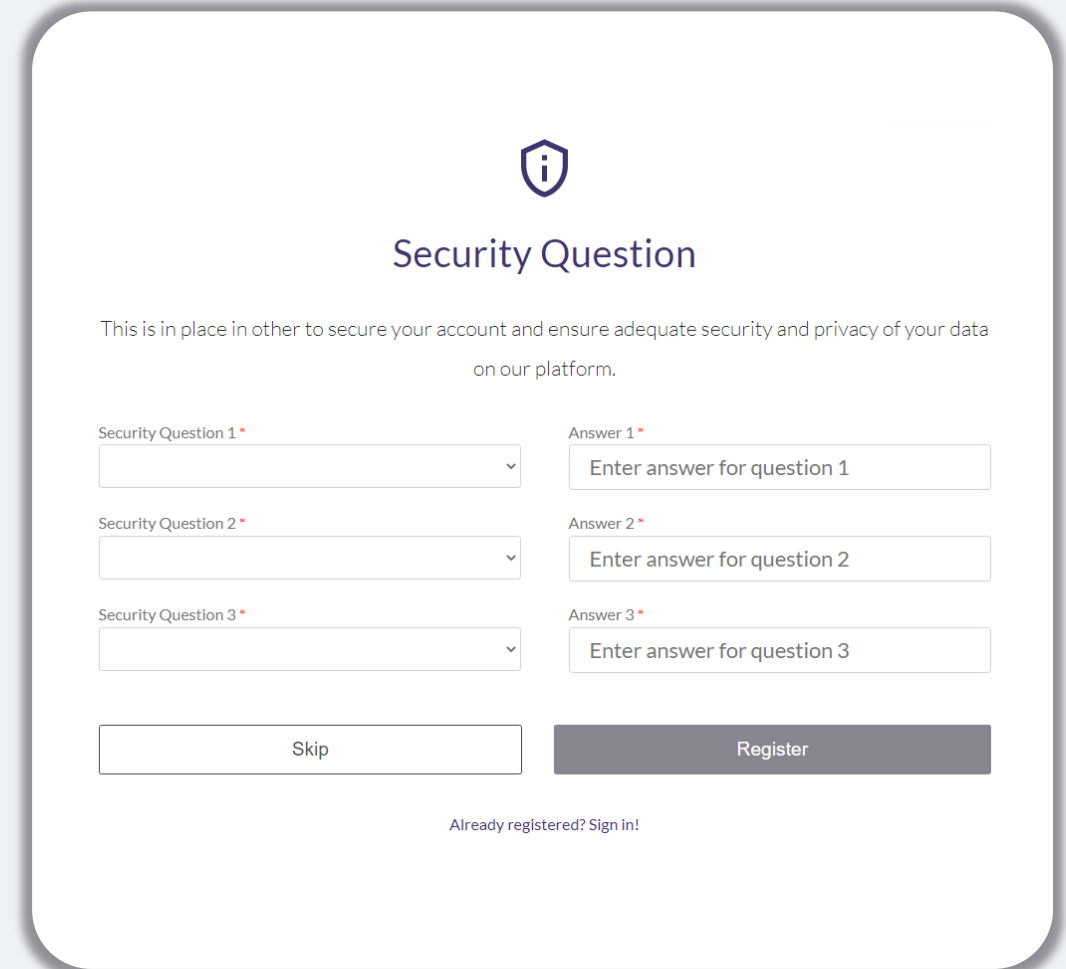
Tip #5: Set Your Security Questions in Lendistry's Portal

Lendistry's Portal for the Program has a feature that allows you to set a series of security questions to protect and allow you to unlock your account when there are too many failed attempts to access it.

The security questions are meant to prevent unauthorized access to your portal account. You can select any question available in the drop-down menu; however, we **strongly** recommend you choose questions with answers that are personal to you or only you will know.

Make note of the answers to your security questions. They are case-sensitive, and you will need to enter them exactly as you set them when unlocking your account.

Review pages 21-25 for instructions on how to troubleshoot or unlock your account.

Security Question

This is in place in other to secure your account and ensure adequate security and privacy of your data on our platform.

Security Question 1 *

Answer 1 *

Enter answer for question 1

Security Question 2 *

Answer 2 *

Enter answer for question 2

Security Question 3 *

Answer 3 *

Enter answer for question 3

Skip

Register

Already registered? Sign in!

How to Start an Application

Where to Apply

You can start an application by visiting the Program's website at www.cadroughtfloodrelief.com.

1. To start a new application, select "**Apply**" from the menu. You will be redirected to Lendistry's Application Portal.
2. You will be able to access and manage your application at any time by clicking "**Lendistry's Portal**."

The Program's website also contains various resources to help guide you through the entire application process. Resources include:

- Guidelines for the Program
- Program and Application Guide
- Applicant Certifications Download
- Customer Experience Center Number and Hours
- FAQ
- Tips for Applying
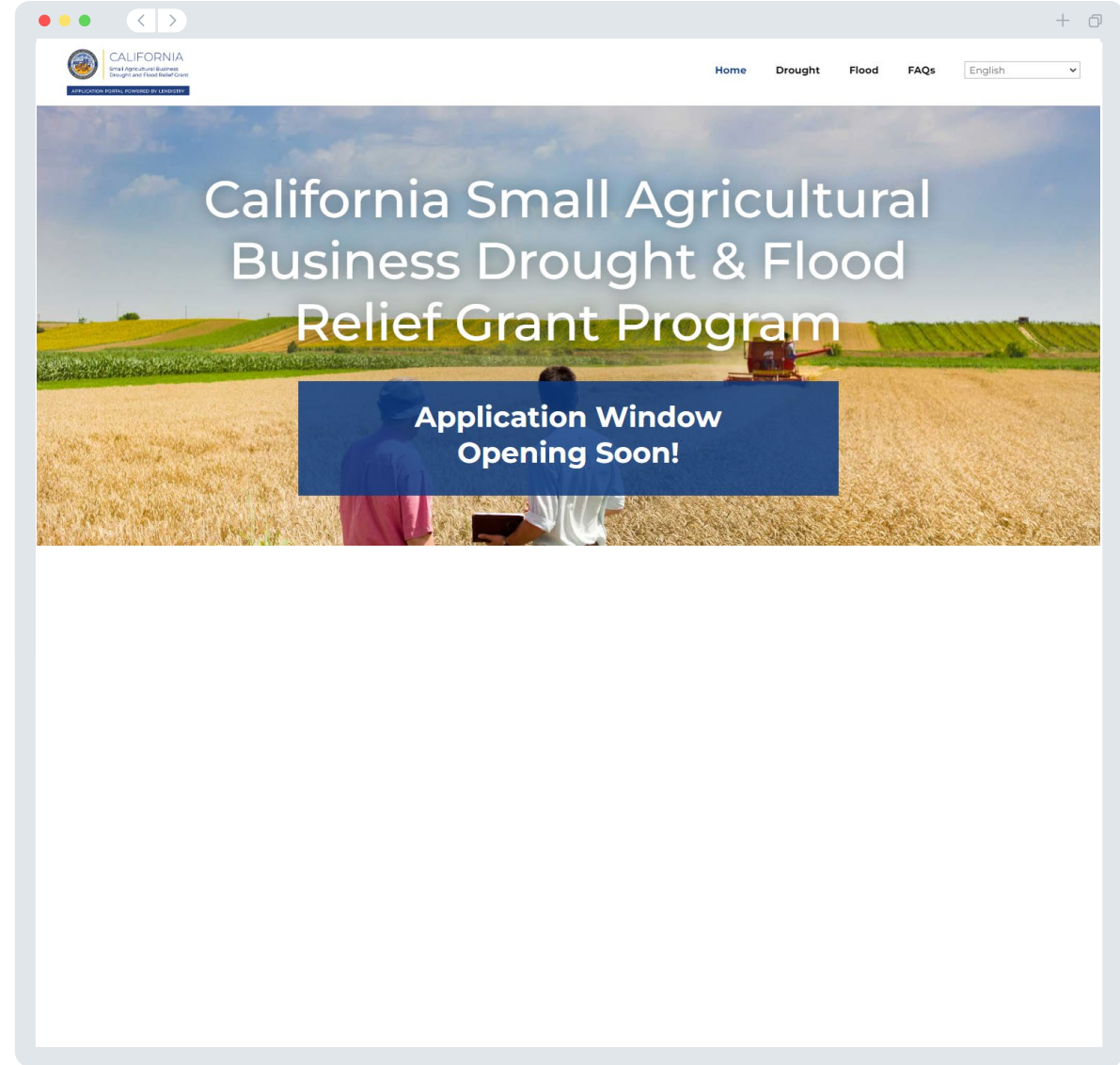
Lendistry's Portal

1. To start an application, you will need to "**Create a New Account**."

2. Register the primary email address used by the owner of the entity for which you are applying. This is where you will receive important information and updates regarding your application.
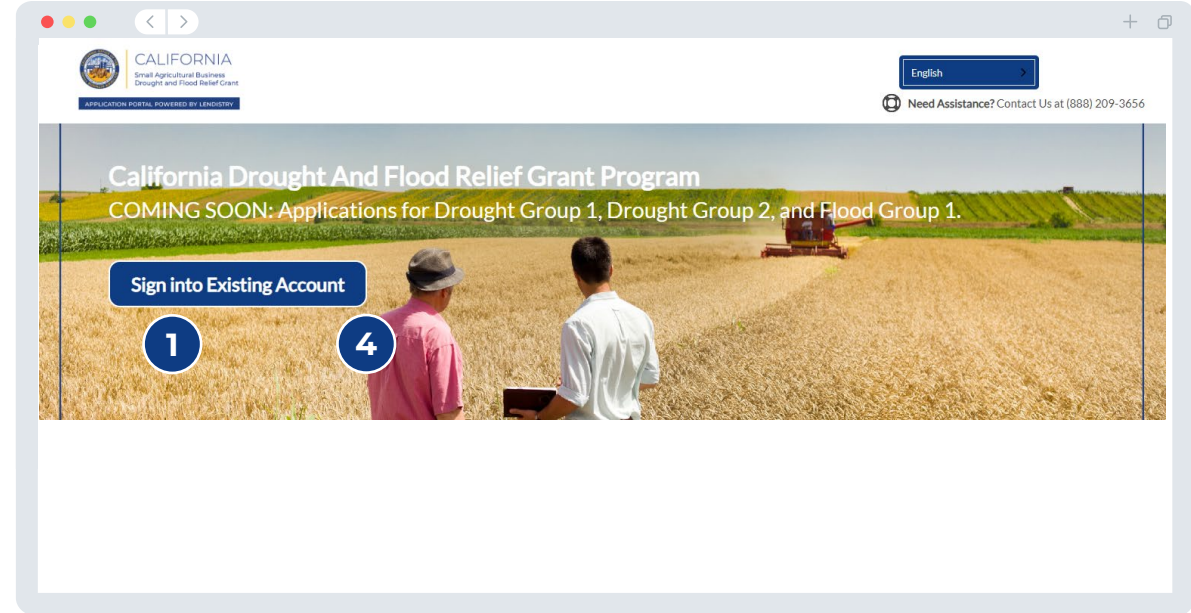
3. Signing into Lendistry Portal requires a Multi-Factor Authentication. Each time you sign in, a confirmation code will be sent to the mobile number you register. You will need to enter this code to access your Portal account.

4. You can access your application at any time by clicking "**Sign into Existing Account**." Once signed in, you will see the status of your application.

If you need assistance with creating or accessing your portal account, please contact Lendistry's dedicated Customer Experience Center at 1-888-209-3656, Monday through Friday (7:00 a.m.-7:00 p.m. PDT).

Register your email and phone number.

Enter the confirmation code.

The Review Process

Review Process

How will I know if I was awarded a grant?
Applications will be processed in the order we receive them. Selection decisions will begin at the end of September. Please continuously check your email for updates from Lendistry.

The application process for this program contains multiple stages of validation. You must first meet the program's minimum eligibility requirements in order to be considered for a grant. **Important Note: Meeting the minimum eligibility requirements does not guarantee a grant award.**

Once you are determined to be eligible for this program, your application will then go through final validation to determine if you are approved or declined for funding. As part of this validation process, **you will be required to confirm certain information live over the telephone**. A member of Lendistry's team will reach out to you directly to complete this process.

Once your application is fully validated, you will receive an email from Lendistry to notify you if you have been approved or declined for grant funding.

How do I check the status of my application?
You can check the status of your application at any time by signing into Lendistry's Portal using the username, password, and mobile number that you registered. Once signed in, the status will appear on the dashboard.

Sign into Lendistry's Portal here:
https://cadroughtfloodrelief.mylendistry.com/landing

My documents and bank information has been fully validated and I have been approved for funding. When will I receive funding?
Once your application has been fully validated and approved for grant funding, your grantee agreement and W-9 form will become available to you as a **DocuSign document** in Lendistry's Portal. Please sign in and follow the instructions from DocuSign to initial, sign, and date both documents.

Sign into Lendistry's Portal here:
https://cadroughtfloodrelief.mylendistry.com/landing

Important Note: Your funds will not be released until this is complete.

Application Status

Status	What it Means	Action Required by Applicant
Incomplete	You have started an application but have not submitted it.	Complete all sections of the application within 30 days of starting it. Incomplete applications will not be reviewed or considered for a grant.
Inactive	Your application has been incomplete for more than 30 days and has been withdrawn from the review process.	If you would like to reinstate your inactive application, please contact our dedicated Customer Experience Center at 1-888-209-3656, Monday through Friday 7:00A.M.-7:00P.M. PDT.
Application Submitted	You have completed all sections and submitted an application.	No further action is required by you. Lendistry will reach out to you only if additional information or documents are needed.
Application submitted, but additional docs required.	You have submitted an application, but additional documentation or information is needed for Lendistry to process it.	Sign into Lendistry's portal and upload all new documents or information that were requested. Your application cannot be processed until this is complete.
Application under review for minimum eligibility requirements.	Your application and documentation have been processed. Your application is now under review for eligibility.	No further action is required by you. Lendistry will reach out to you once we determine if you are eligible or ineligible for a grant.
Your application is INELIGIBLE because it does not meet the program's minimum eligibility requirements.	Your application did not meet the Program's minimum eligibility requirements and will not be considered for a grant award.	You will be notified via email if you are ineligible for this grant program. If there was an error in your web application form or in the documentation provided as part of your application, please contact our dedicated Customer Experience Center within five (5) days of receiving this email. Please note that this will not guarantee a reversal of your ineligibility. Additional documents and information may be requested to further validate your application. If Lendistry does not hear from you within this timeframe, your ineligibility will stand, and your file will be closed.
Your application meets the Program's minimum eligibility requirements and will move to the next validation stage.	Your application meets the Program's minimum eligibility requirements and will go through validation to determine if you are approved or declined for a grant award.	No further action is required by you. Lendistry will reach out to you only if additional information or documents are needed.

Continued next page.

The California Small Agricultural Business Drought & Flood Relief Grant Program is administered by the California Office of the Small Business Advocate (CalOSBA).

Application Status

Status	What it Means	Action Required by Applicant
Additional documents are needed in order for your application to continue through the validation stage.	Additional documents or information are needed to fully validate your application.	Sign into Lendistry's portal and upload all new documents or information that were requested. Your application cannot be validated until this is complete.
Application Declined	Your application has been declined for a grant award.	You will be notified via email if you are declined for a grant award. If you believe you were declined in error, please contact our dedicated Customer Experience Center within five (5) days of receiving this email. Please note that this will not guarantee a reversal of your ineligibility. Additional documents and information may be requested to further validate your application. If Lendistry does not hear from you within this timeframe, your decline determination will remain permanent, and your file will be closed
Application Approved	Your application has been approved for a grant award**.**	Your Award Disbursement Agreement and W-9 will be made available as a DocuSign document in Lendistry's portal. You will need to sign in and follow the instructions from DocuSign to initial, sign, and date both documents.
Application Approved, Grants Docs Pending	Your Award Disbursement Agreement and W-9 are available as a DocuSign document in Lendistry's portal.	Sign into Lendistry's portal and follow the instructions from DocuSign to initial, sign, and date both documents. Important Note: Your funds will not be released until this is complete.
Grant Docs Received	Lendistry has received your fully executed Award Disbursement Agreement and W-9. Your banking information will go through one last validation before funding. You will receive funds via ACH.	No further action is required by you. Lendistry will only reach out to you if there are issues setting up an ACH transfer to your bank account.
Grant Funded	You have been fully funded for your eligible grant award.	No further action is required by you. Your file is now closed.

How to Troubleshoot or Unlock Your Account

CALIFORNIA
Small Agricultural Business
Drought and Flood Relief Grant

APPLICATION PORTAL POWERED BY LENDISTRY

Email Cannot Be Found

What should you do if your email address cannot be found in Lendistry's Portal?
If your email address cannot be found in Lendistry's Portal, you may not have an account, or you may be using the incorrect email address to sign in.

1. To start an application, you are required to create an account in Lendistry's Portal as well as register an email address and mobile phone number. If you have not created an account, please do so by clicking "**Don't have an account? Sign up!**".

2. If you already have an account but your email address cannot be found, you may have used the incorrect email to sign in. Please make sure you are spelling your email address correctly or try a different one. **If this problem persists, please contact our dedicated Customer Experience Center at 1-888- 209-3656, Monday through Friday (7:00 a.m.-7:00 p.m. PDT)**.

    To retrieve your email address from Lendistry's Customer Experience Center, you will be required to verify information, which may include but is not limited to your full name, date of birth, business name, and the last four digits of your Social Security Number.

Welcome! Sign In!

Email *
myemail@test.com
Email not found!

Password *
••••••••••

⚠ Warning

Email not found! Please check this is the email you used to register.
If the error persists please call support for assistance.

Forgot your password?

Sign In

Don't have an account? Sign up!

Continued next page.

The California Small Agricultural Business Drought & Flood Relief Grant Program is administered by the California Office of the Small Business Advocate (CalOSBA).

Incorrect Password

What should you do if your password is incorrect?
If the password you entered is incorrect, please check its spelling and try again. You have five attempts to use the correct password before your account is locked.

We strongly recommend that you reset your password immediately after your second failed attempt.

How to Reset Your Password:

1. Click on "Forgot your password?"

2. Enter the email address registered to your account.

3. A six-digit confirmation code will be sent to the phone number you registered. Enter the code to confirm your account.

4. Enter and confirm your new password.

1

Welcome! Sign In!

Email *
myemail@test.com

Password *
••••••••••••••

⚠ Incorrect password.

⚠ Warning
It looks like you are having problems signing in. You have 5 attempts remaining before your account is locked. Would you like to change your password?

Forgot your password?

2

Reset password

Email *
myemail@test.com

Reset password

Return to form

Don't have an account yet? Please sign up!

3

We just sent you a text

Please confirm your phone number. We just sent a confirmation code to the phone number registered to your account, ending in **90**

Type your 6-digit security code here

Confirm

Didn't receive the code? Resend code

4

Enter New Password

Password *
Enter your password

Confirm Password *
Enter your password

Save password

Don't have an account yet? Please sign up!

Continued next page.

Your Account is Locked

What should you do if your account is locked?
Your account will be locked after five failed attempts to sign in. You can unlock your account by answering your security questions.

How to Unlock Your Account

1. Select "Click here to unlock your account."

2. Enter the first name, last name, email address, and phone number registered to your account. This information must be provided correctly for you to proceed. If you need assistance verifying your account information, please contact our dedicated Customer Experience Center.

3. A six-digit confirmation code will be sent to the phone number you registered. Enter the code to confirm your account.

4. Answer the security questions correctly to unlock your account. If you are unable to provide the correct answers, please contact our dedicated Customer Experience Center to reset your security questions. To reset them, you will be required to verify information, which may include but is not limited to your full name, date of birth, business name, and the last four digits of your Social Security Number.

1

Welcome! Sign In!

Email *
unlockaccount@noreply.com

Password *
••••••••••••

⚠ Your account is locked.
Click here to unlock your account or call support for assistance

Forgot your password?

Sign In

Don't have an account? Sign up!

2

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Unlock Your Account

Please provide your account information so we can verify your identity

First name *
Enter your first name

Last name *
Enter your last name

Email Address *
Enter your email address

Phone Number *
+1-___-___-____

Cancel   Verify Account

3

We just sent you a text

Please confirm your phone number. We just sent a confirmation code to the phone number registered to your account, ending in 90

Type your 6-digit security code here

Confirm

Didn't receive the code? Resend code

4

🔓

Unlock Your Account

Please answer your security questions to unlock your account.

What was your High School mascot? *
Enter answer for question 1

What is your first pet's name? *
Enter answer for question 2

What is your nickname? *
Enter answer for question 3

Unlock Account

The California Small Agricultural Business Drought & Flood Relief Grant Program is administered by the California Office of the Small Business Advocate (CalOSBA).
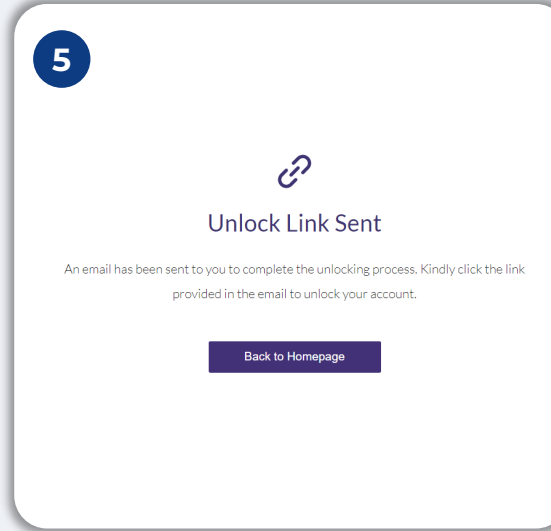
24

Your Account is Locked

How to Unlock Your Account

5. Once the security questions have been answered correctly, a link to unlock your account will be sent to your email.

6. Click on the link to unlock your account.

7. After you unlock your account, you will have the option to sign into Lendistry's Portal using your existing password or to reset it. We strongly recommend you reset your password to prevent your account from getting locked again.

5

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Unlock Link Sent

An email has been sent to you to complete the unlocking process. Kindly click the link provided in the email to unlock your account.

Back to Homepage

6

Unlock Your Lendistry Portal Account
From: Lendistry <noreply@lendistry.com>

We have received your request to unlock your Lendistry Portal account for the California Small Agricultural Business Drought & Flood Grant Program.

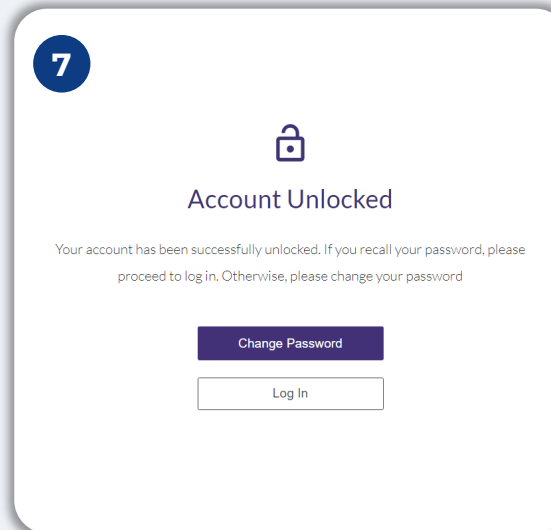**CLICK HERE to complete the process and unlock your account.**

If you did not make this request, please reset your password immediately to protect your account.

Click here to reset your password.

If you have any questions or need additional assistance, please contact Lendistry's dedicated Customer Experience Center, Monday through Friday (7:00 a.m.-7:00 p.m. PDT).

Thank you,
The Lendistry Team

7

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Account Unlocked

Your account has been successfully unlocked. If you recall your password, please proceed to log in. Otherwise, please change your password

Change Password

Log In

Customer Experience Center

1-888-209-3656
Monday - Friday
7:00 a.m.-7:00 p.m. PDT

CALIFORNIA
Small Agricultural Business
Drought and Flood Relief Grant

APPLICATION PORTAL POWERED BY LENDISTRY