Program and Application Guide

Revised: 09/19/23

Lendistry administers grant programs on behalf of third-party(ies) 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 any reference material provided is subject to change.

Important Notes Before You Proceed

1. Funding for this Program is limited, and it is possible that the number of applicants who meet the eligibility requirements will exceed the available funds. Submitting an application, meeting the eligibility requirements, and/or being approved for a grant award does not guarantee that you will receive funding.

2. You must submit your application by the earlier of: (i) thirty (30) days from the date the application was started, or (ii) the application window close date, as announced by Lendistry. If your application is not submitted by the applicable deadline outlined above, it will be considered “inactive” and will not enter the application review process.

Under this Program, each business (and nonprofit organization) may only apply for* and receive up to one drought-related grant AND one grant storm flood-related grant, even if it has multiple business entities, franchises, and/or locations.

No owner of the applicant business (or executive director or equivalent senior managing officer of the applicant nonprofit organization) can apply for or receive a drought-related grant under the Program on behalf of any other business (or nonprofit organization) for which such person is also an owner (or executive director or equivalent senior managing officer). If a second drought-related grant is issued, to a single business (or nonprofit organization), or to multiple businesses with shared ownership (or to multiple nonprofit organizations with a shared executive director or equivalent senior managing officers) all Program grants to the business (or nonprofit organization), including any flood-related grant, will be voidable.

*If a business (or nonprofit organization) is denied a grant under one Group of the Program’s drought-related grants, it may apply for a grant under a second Group of the Program’s drought-related grants for which it meets all eligibility requirements.

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 storm flood conditions.

Prior to award determination, qualified 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.

Drought Group 1 Click here to learn more	Allocated to small farms and socially disadvantaged farmers who are qualified small agricultural businesses or nonprofit organizations that experienced a decline in annual gross receipts or gross profits of **10% or more** when comparing the 2022 taxable year to the 2019 taxable year.
Drought Group 2 Click here to learn more	Allocated to qualified small agricultural businesses or nonprofit organizations that (a) experienced a decline in annual gross receipts or gross profits of **30% or more** when comparing the 2022 taxable year to the 2019 taxable year and (b) operate under any 2022 NAICS code or NTEE code identified as an industry most impacted by severe drought. listed here.
Drought Group 3 Click here to learn more	Allocated to qualified small agricultural businesses or nonprofit organizations that (a) experienced a decline in annual gross receipts or gross profits of **10% 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.
Storm Flood Group 1 Click here to learn more	Allocated to qualified small agricultural businesses or nonprofit organizations impacted by flooding, including, but not limited to, those that are identified in the 2022 North American Industry Classification System codes listed here.

Eligibility Requirements

"*Qualified small business or nonprofit organization*" means a business that meets **all** the following criteria:

1. Is a sole proprietor, independent contractor, C-corporation, S-corporation, cooperative, limited liability company, partnership, nonprofit (other than a 501(c)(4) organization), or limited partnership.

2. Had 100 or fewer full-time employees in the 2022 taxable year **and** will have 100 or fewer full-time employees in the 2023 taxable year. Seasonal employees are included in the full-time employee count.

3. Be domiciled in the state of California.

4. Began operating in the state prior to January 1, 2020.

5. Is currently active and operating.

6. Has been affected by severe drought according to a D2 or higher drought classification pursuant to a methodology based on the USDA Drought Monitor (**for drought Program applicants only**) or is within or serves a county that has a state or federal disaster declaration for storm flooding (**for storm flood Program applicants only**).

7. Provides organizing documents, including a federal tax return or Internal Revenue Service Form 990, and a copy of official filings with the Secretary of State or with the local municipality, as applicable, including, but not limited to, articles of incorporation, certificate of organization, fictitious name of registration, or government-issued business license.

Eligible Uses of Funds

Grant money awarded under the Program shall only be used for costs to maintain the recipient business through the drought or storm flood, including the following:

1. Employee expenses, including payroll costs, health care benefits, paid sick, medical, or family leave, and insurance premiums.

2. Working capital and overhead, including rent, utilities, mortgage principal, and interest payments, but excluding mortgage prepayments, and debt obligations, including principal and interest, incurred before the onset of storm flooding or severe drought.

3. Any other drought-related or storm flood-related expenses not already covered through grants, forgivable loans, or other relief through state, county, or city programs.

Ineligible Businesses

"***Qualified small business or nonprofit organization***" shall not include any of the following:

1. Businesses or nonprofit organizations without a physical presence in the state.

2. Governmental entities, other than Native American tribes, or elected official offices.

3. Businesses or nonprofit organizations primarily engaged in political or lobbying activities, regardless of whether the entity is registered as a 501(c)(3), 501(c)(6), or 501(c)(19) nonprofit entity or other nonprofit entity.

4. Passive businesses or nonprofit organizations, investment companies, and investors who file a Schedule E on their tax returns.

5. Financial institutions or businesses or nonprofit organizations primarily engaged in the business of lending, such as banks, finance companies, and factoring companies.

6. Businesses or nonprofit organizations engaged in any activity that is unlawful under federal, state, or local law.

7. Businesses or nonprofit organizations that restrict patronage for any reason other than capacity.

8. Speculative businesses or nonprofit organizations .

9. Businesses with any owner with greater than 10% equity interest in it or nonprofit organizations with any officer or board member who meets one or more of the following criteria (for the purposes of this requirement, the fiscal agent will look to any officer, director or board member in the case of a nonprofit organization applicant):

    - The owner of the business or the officer or board member of the nonprofit organization has, within the prior three years, been convicted, or had a civil judgment rendered against the owner, or has had commenced any form of parole or probation, including probation before judgment, for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a federal, state, or local public transaction or contract under a public transaction, violation of federal or state antitrust or procurement statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property.

    - The owner of the business or officer or the board member of the nonprofit organization is presently indicted for, or otherwise criminally or civilly charged by, a federal, state, or local governmental entity, with commission of any of the offenses enumerated above.

Continued next page.

Ineligible Businesses

10. Affiliated companies, as described in Section 121.103 of Title 13 of the Code of Federal Regulations, as it read on August 1, 2022.

11. Businesses or nonprofit organizations that have previously received a grant under this Program. Under this Program, businesses and nonprofit organizations may apply for and receive up to one grant related to drought impacts AND one grant related to storm flooding impacts.

Drought Group 1 Information

Eligible Businesses or Nonprofit Organizations for Drought Group 1

Drought Group 1 is allocated to "***small farms and socially disadvantaged farmers***" who meet all the following criteria:

1. Is a qualified small business or nonprofit organization as defined here.
2. Has an owner or, in the case of a nonprofit, an authorized person, submitting the application that is at least 18 years of age.
3. Experienced a decline in annual gross receipts or gross profits of **10% or more** when comparing the 2022 taxable year to the 2019 taxable year.
4. Had at least $1,000 but less than $350,000 in gross cash farm income in 2019 (line 9 on Schedule F (Form 1040)).
5. Had less than $350,000 in 2022 (line 9 on Schedule F (Form 1040)).
6. Identifies as a group whose members have been subjected to racial, ethnic, or gender prejudice because of their identity as members of a group without regard to their individual qualities.

"***Small farm***" has the meaning described in the publication Updating the ERS Farm Typology, dated April 2013, issued by Economic Research Service of the United States Department of Agriculture.

- "***Socially disadvantaged farmer***" has the meaning provided in subdivision (b) of Section 512 of the Food and Agricultural Code, as it read on August 1, 2022:
  - "***Socially disadvantaged farmer or rancher***" means a farmer or rancher who is a member of a socially disadvantaged group.

Grant Awards for Drought Group 1

Group 1 funds will be distributed to eligible applicants in the following amounts:

Decline in Gross Cash Farm Income	Eligible Grant Award Amount
Greater than or equal to 10% but less than 30%	$20,000
Greater than or equal to 30% but less than 40%	$60,000
Greater than or equal to 40% but less than 50%	$80,000
Greater than or equal to 50%	$100,000

Required Documents for Drought Group 1

The following documents are required to apply for Drought Group 1 of this Program:

1. **Applicant Certifications**
   - Complete and upload the Applicant Certifications applicable to your business/organization **only**.

2. **Acceptable Government-Issued Photo ID** uploaded via Persona, which will be embedded in the application.

3. **Official filing with the California Secretary of State (which must be active) or local municipality**, as applicable, for your business or organization, such as one of the following:
   - Articles of Incorporation;
   - Certificate of Organization;
   - Fictitious Business Name filing;
   - Professional license;
   - Government-issued business license or permit.

4. **Proof of Tax Exemption** (required for nonprofit organizations only)

5. **2022 and 2019 completed, unaltered, and filed Federal Tax Returns or IRS Form 990**

6. **Proof of Employee Count: 2022 IRS Form W-3 or payroll records**

This list is not exhaustive. Lendistry may contact you by email, phone, and/or text (if authorized) to request additional documentation to verify the information you submitted in your application.

Drought Group 2 Information

CALIFORNIA

Small Agricultural Business
Drought and Flood Relief Grant

APPLICATION PORTAL POWERED BY LENDISTRY

Eligible Businesses or Nonprofit Organizations for Drought Group 2

Drought Group 2 is allocated to applicants who meet all the following criteria:

1. Is a qualified small business or nonprofit organization as defined here.

2. Has an owner or, in the case of a nonprofit, an authorized person, submitting the application that is at least 18 years of age.

3. Experienced a decline in annual gross receipts or gross profits of **30% or more** when comparing the 2022 taxable year to the 2019 taxable year.

4. Operates under any of the following:
   - 2022 North American Industry Classification System (NAICS)
     - NAICS Codes beginning with 111 – Crop Production Subsector
     - NAICS Codes beginning with 115 - Support Activities for Agriculture and Forestry
     - NAICS Codes beginning with 311 - Food Manufacturing
     - NAICS Codes beginning with 1121 - Cattle Ranching and Farming
     - NAICS 424910 - Farm Supplies Merchant Wholesalers
     - NAICS 444240 - Nursery, Garden Center, and Farm Supply Retailers
     - NAICS 312130 – Wineries
     - NAICS 424480 – Fresh Fruit and Vegetable Merchant Wholesalers
     - NAICS 445230 – Fruit and Vegetable Retailers
     - NAICS 115112 – Soil Preparation, Planting, and Cultivating
     - NAICS 484220 - Specialized Freight (except Used Goods) Trucking, Local (local agricultural products trucking)
   - Or National Taxonomy of Exempt Entities (NTEE) codes identified as an industry most impacted by severe drought:
     - NTEE D99 - Animal Related N.E.C
     - NTEE K02 - Management & Technical Assistance
     - NTEE K03 - Professional Societies & Associations
     - NTEE K20 - Agricultural Programs
     - NTEE K25 - Farmland Preservation
     - NTEE K26 - Animal Husbandry
     - NTEE K2A - Other Vegetable (except Potato) and Melon Farming
     - NTEE K2B - Soil, Preparation, Planting and Cultivating
     - NTEE K2C - Wineries
     - NTEE K93 - Fruit and Vegetable Markets
     - NTEE K99 - Food, Agriculture & Nutrition N.E.C.

Grant Awards for Drought Group 2

Group 2 funds will be distributed to eligible applicants in the following amounts:

Decline in Gross Receipts or Gross Profits	Eligible Grant Award Amount
Greater than or equal to 30% but less than 40%	$60,000
Greater than or equal to 40% but less than 50%	$80,000
Greater than or equal 50%	$100,000

Required Documents for Drought Group 2

The following documents are required to apply for Drought Group 2 of this Program:

1. **Applicant Certifications**
   - Complete and upload the Applicant Certifications applicable to your business/organization **only**.

2. **Acceptable Government-Issued Photo ID** uploaded via Persona, which will be embedded in the application.

3. **Official filing with the California Secretary of State (which must be active) or local municipality**, as applicable, for your business or organization, such as one of the following:
   - Articles of Incorporation;
   - Certificate of Organization;
   - Fictitious Business Name filing;
   - Professional license;
   - Government-issued business license or permit

4. **Proof of Tax Exemption** (required for nonprofit organizations only)

5. **2022 and 2019 completed, unaltered, and filed Federal Tax Returns or IRS Form 990**

6. **Proof of Employee Count: 2022 IRS Form W-3 or payroll records**

This list is not exhaustive. Lendistry may contact you by email, phone, and/or text (if authorized) to request additional documentation to verify the information you submitted in your application.

Storm Flood Group 1 Information

CALIFORNIA

Small Agricultural Business
Drought and Flood Relief Grant

APPLICATION PORTAL POWERED BY LENDISTRY

Eligible Businesses and Nonprofit Organizations for Storm Flood Group 1

Storm Flood Group 1 is allocated to applicants that meet all the following criteria:

1. Is a qualified small business or nonprofit organization as defined here.

2. Has an owner or, in the case of a nonprofit, an authorized person, submitting the application that is at least 18 years of age.

3. Operates under any of the following:
   - 2022 North American Industry Classification System (NAICS)
     - NAICS Codes beginning with 111 – Crop Production Subsector
     - NAICS Codes beginning with 115 - Support Activities for Agriculture and Forestry
     - NAICS Codes beginning with 311 - Food Manufacturing
     - NAICS Codes beginning with 1121 - Cattle Ranching and Farming
     - NAICS 424910 - Farm Supplies Merchant Wholesalers
     - NAICS 444240 - Nursery, Garden Center, and Farm Supply Retailers
     - NAICS 312130 – Wineries
     - NAICS 424480 – Fresh Fruit and Vegetable Merchant Wholesalers
     - NAICS 445230 – Fruit and Vegetable Retailers
     - NAICS 115112 – Soil Preparation, Planting, and Cultivating
     - NAICS 484220 - Specialized Freight (except Used Goods) Trucking, Local (local agricultural products trucking)
   - Or National Taxonomy of Exempt Entities (NTEE) codes identified as an industry most impacted by severe drought:
     - NTEE D99 - Animal Related N.E.C
     - NTEE K02 - Management & Technical Assistance
     - NTEE K03 - Professional Societies & Associations
     - NTEE K20 - Agricultural Programs
     - NTEE K25 - Farmland Preservation
     - NTEE K26 - Animal Husbandry
     - NTEE K2A - Other Vegetable (except Potato) and Melon Farming
     - NTEE K2B - Soil, Preparation, Planting and Cultivating
     - NTEE K2C - Wineries
     - NTEE K93 - Fruit and Vegetable Markets
     - NTEE K99 - Food, Agriculture & Nutrition N.E.C.

Grant Awards for Storm Flood Group 1

Three tiers of grant amounts shall be relative to revenue levels, as reflected in the applicant's filed, federal business tax return for the 2022 taxable year, for qualified small agricultural businesses, to be distributed to eligible applicants in the following amounts:

Annual Gross Revenue	Eligible Grant Award Amount
Less than $350,000	$25,000
Greater than or equal to $350,000 but less than $750,000	$75,000
Greater than or equal to $750,000 but less than $2,000,000	$100,000

Required Documents for Storm Flood Group 1

The following documents are required to apply for Storm Flood Group 1 of this Program:

1. **Applicant Certifications**
   - Complete and upload the Applicant Certifications applicable to your business/organization **only**.

2. **Acceptable Government-Issued Photo ID** uploaded via Persona, which will be embedded in the application.

3. **Official filing with the California Secretary of State (which must be active) or local municipality**, as applicable, for your business or organization, such as one of the following:
   - Articles of Incorporation;
   - Certificate of Organization;
   - Fictitious Business Name filing;
   - Professional license;
   - Government-issued business license or permit

4. **Proof of Tax Exemption** (required for nonprofit organizations only)

5. **2022 completed, unaltered, and filed Federal Tax Returns or IRS Form 990**

6. **Proof of Employee Count: 2022 IRS Form W-3 or payroll records**

This list is not exhaustive. Lendistry may contact you by email, phone, and/or text (if authorized) to request additional documentation to verify the information you submitted in your application.

How to Complete the Applicant Certifications

CALIFORNIA

Small Agricultural Business
Drought and Flood Relief Grant

APPLICATION PORTAL POWERED BY LENDISTRY

Applicant Certifications

As part of the application process, you will be required to self-certify the truthfulness and accuracy of the information you provide in the web application and supporting documents by signing the Applicant Certifications.

The Applicant Certifications will be available in electronic form for you to download and complete. A signed copy of the Applicant Certifications is a required document in this grant process and will need to be uploaded to the Portal as a PDF file.

Download the Applicant Certifications and save the file to your device. You can complete the Applicant Certifications electronically or print the file and complete it manually.

IMPORTANT NOTE: Please make sure you complete the correct Applicant Certifications for the **group** (Drought Group 1, Drought Group 2, or Storm Flood Group 1) and **business type** (for-profit business or nonprofit organization) that you are applying for. Uploading the incorrect Applicant Certification will delay the review process for your application.

DROUGHT GROUP 1
For-Profit Business: CLICK HERE to Download
Nonprofit Organization: CLICK HERE to Download

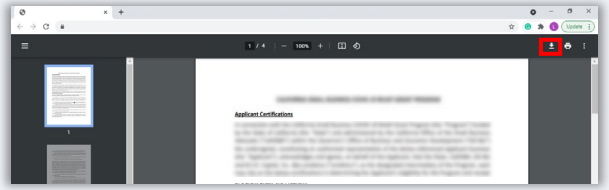
DROUGHT GROUP 2
For-Profit Business: CLICK HERE to Download
Nonprofit Organization: CLICK HERE to Download

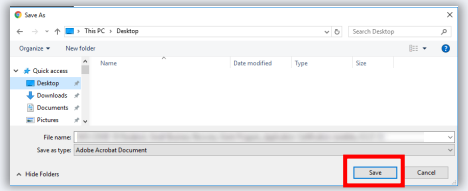
STORM FLOOD GROUP 1
For-Profit Business: CLICK HERE to Download
Nonprofit Organization: CLICK HERE to Download

How to Complete Your Applicant Certifications Electronically

Step 1

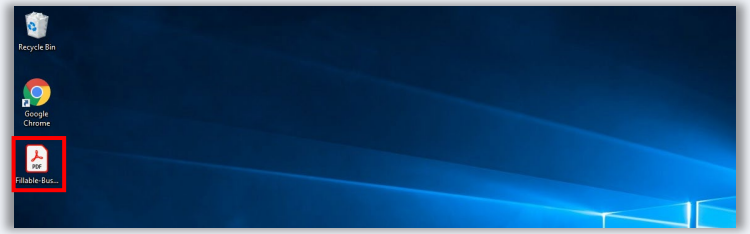
Click the download icon to download the Applicant Certifications and save the file on your device.





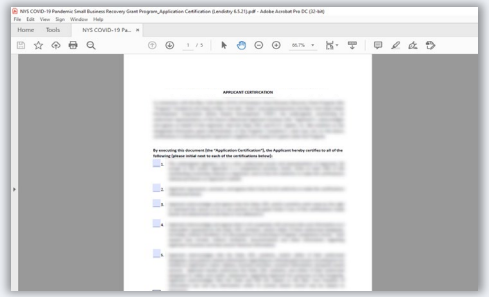
Step 2

Locate the Applicant Certifications on your device and open the file. Your Applicant Certifications will open as a PDF file.



Step 3

Complete the Applicant Certifications by entering your initials next to the numbered items, add your signature, and input business information on the last page.



Step 4

After completing the Applicant Certifications, save the file again by going to File > Save or by pressing CTRL+S on your keyboard.

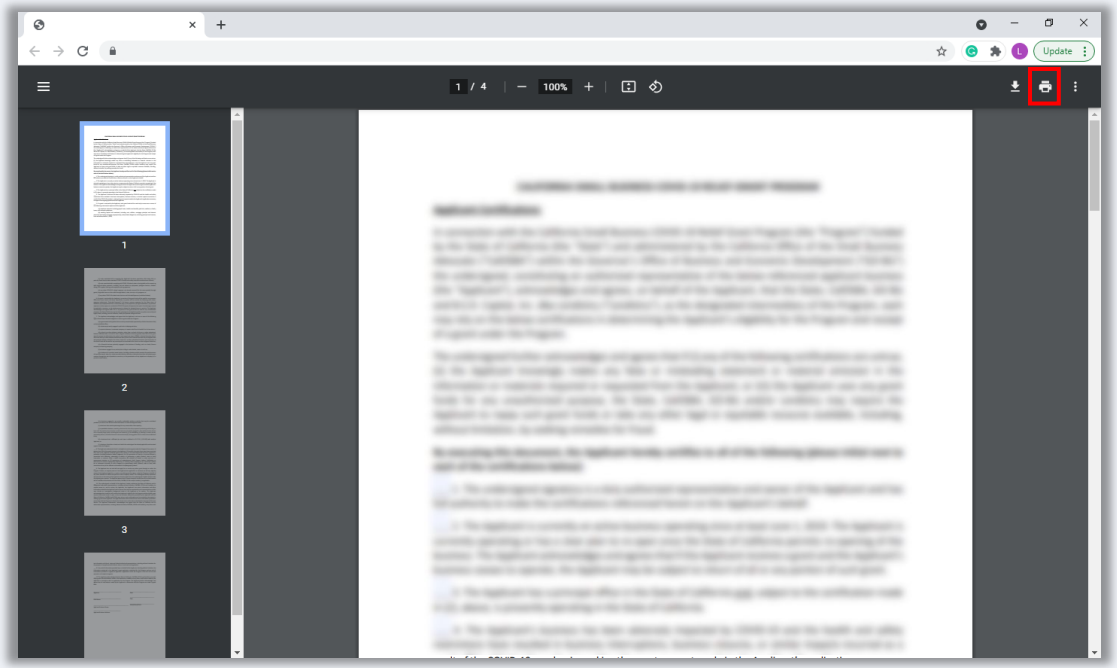
Step 5

Upload the completed Applicant Certifications as PDF file in Lendistry's Portal.

How to Complete Your Applicant Certifications Manually

Step 1

Print the Applicant Certifications by clicking the printer icon which is highlighted by the red box below.



Step 2

Fill out the Applicant Certifications using a dark pen and legible handwriting.

Step 3

Scan the completed Applicant Certifications and save the file on your device as a PDF.

Step 4

Upload the completed Applicant Certifications as a PDF file in Lendistry's Portal.

Tips for Applying

CALIFORNIA

Small Agricultural Business
Drought and Flood Relief Grant

APPLICATION PORTAL POWERED BY LENDISTRY

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.

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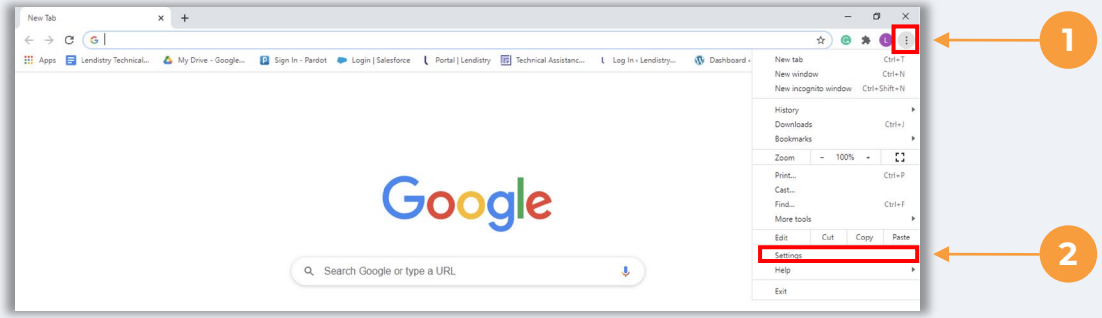
How to Clear Your Cache

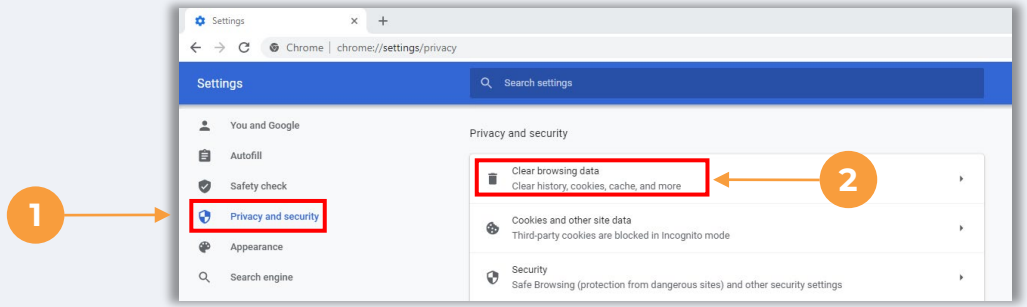
Step 1

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



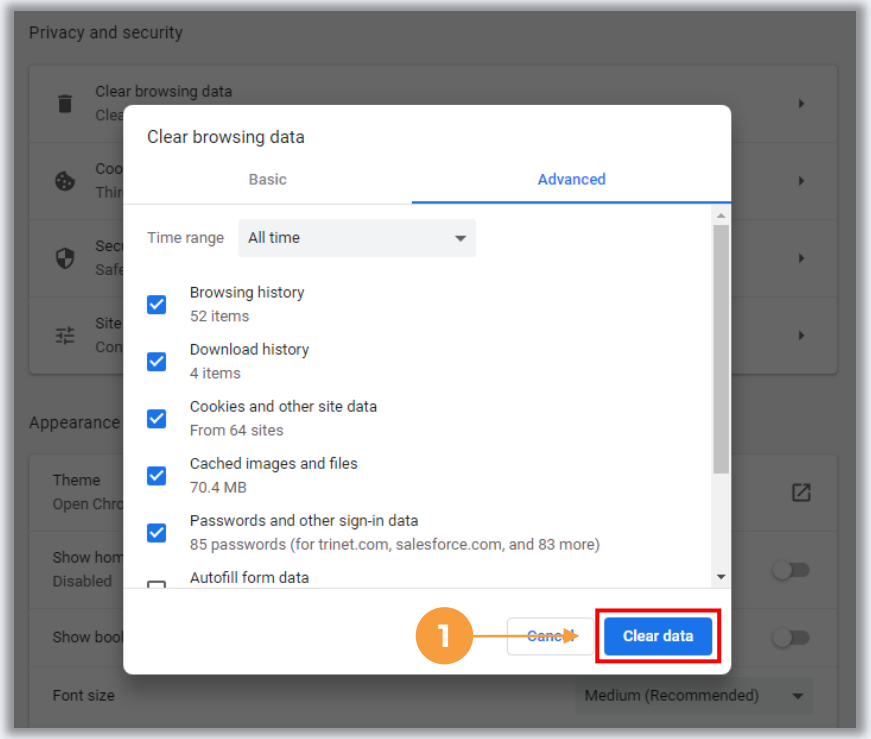
Step 2

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



Step 3

Select "**Clear Data**."



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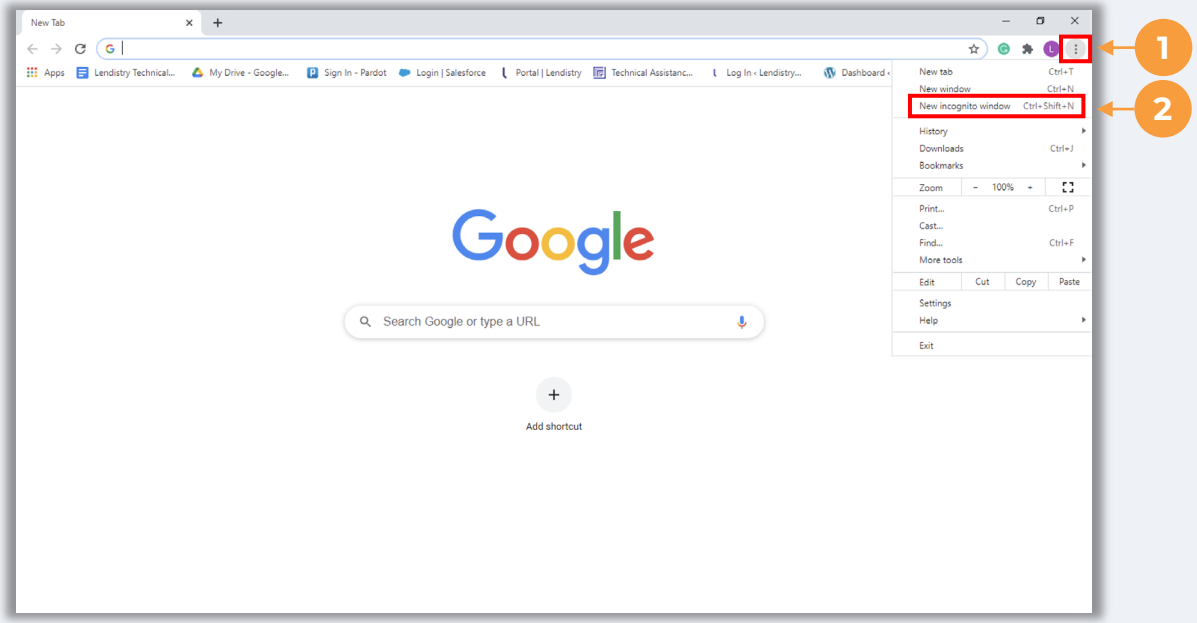
How to Use Incognito Mode

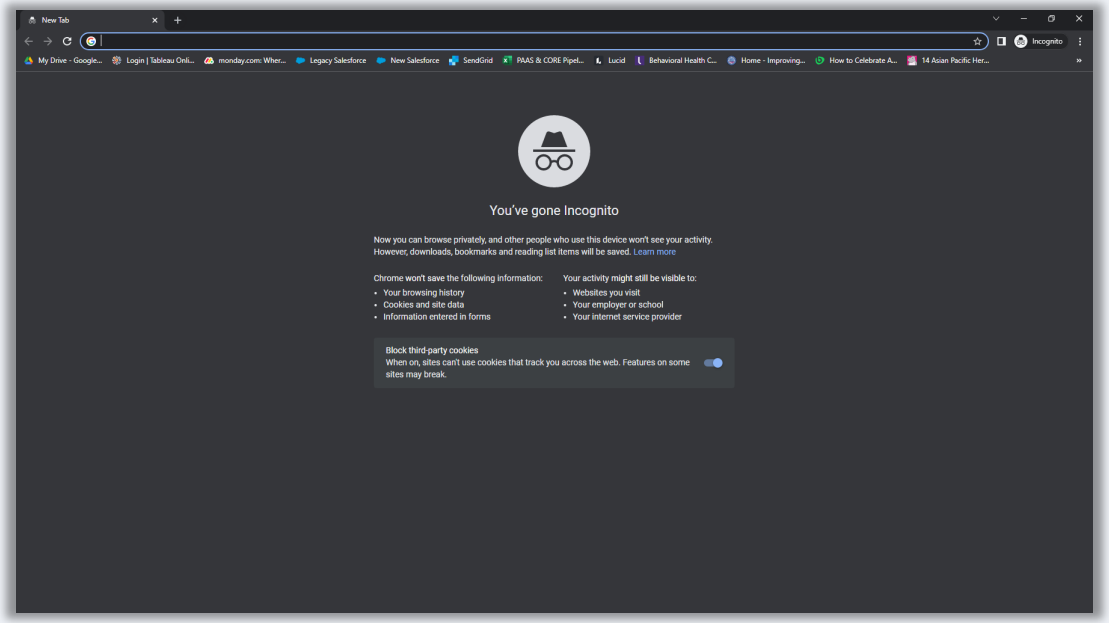
Step 1

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.



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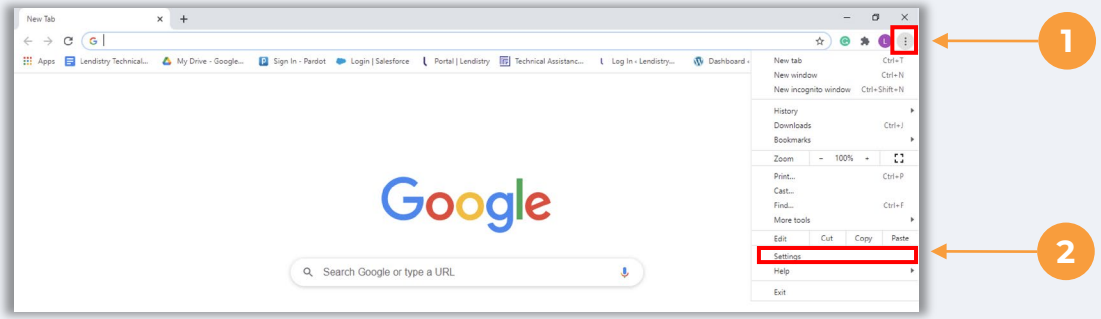
How to Disable Pop-Up Blockers

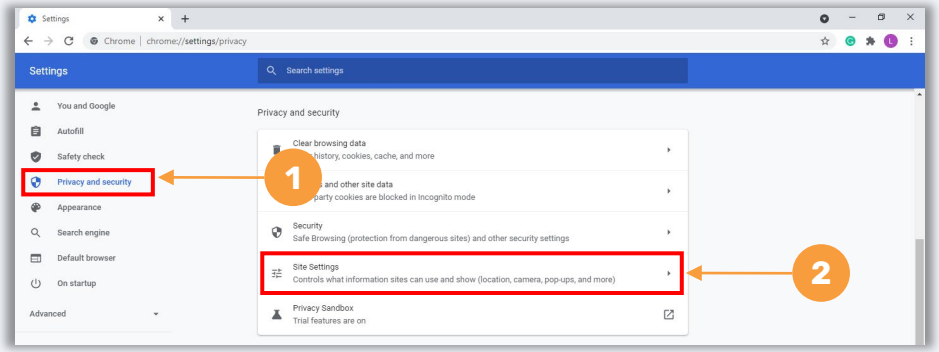
Step 1

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



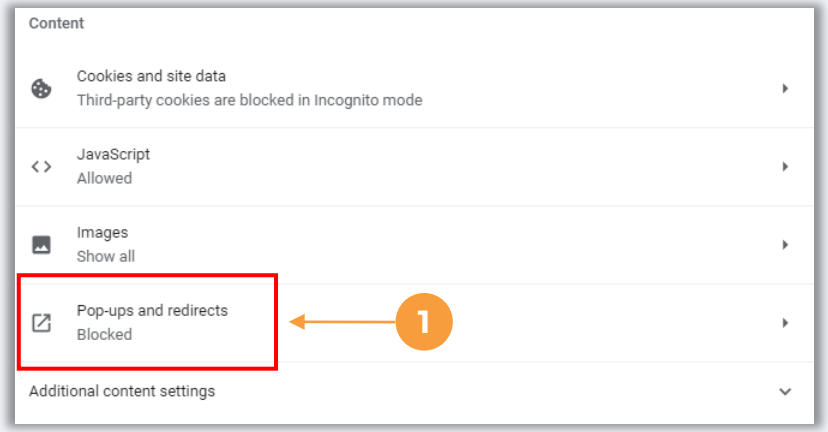
Step 2

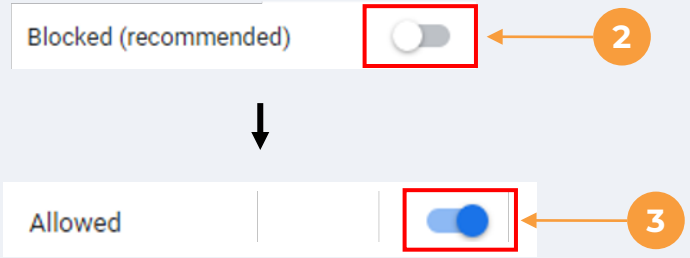
Go to "**Privacy and Security**", and then select "**Site Settings**."



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 PDF format only. 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.

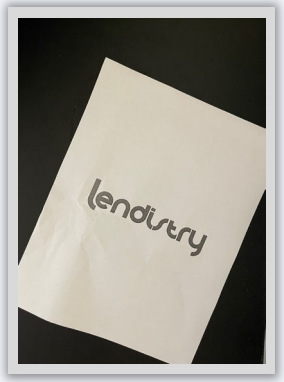
Genius Scan
Apple | Click Here to Download
Android | Click Here to Download

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

Sample: Correct Upload

Document is clear and aligned straight.

Sample: Incorrect Upload



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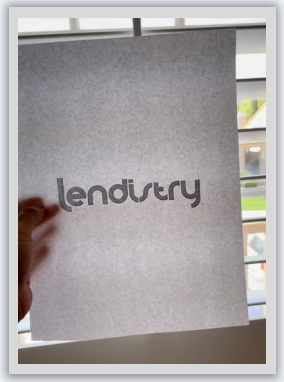


2

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. PT) 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.

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

For more help with Persona, visit https://help.withpersona.com/for-end-users/.

Best Practices to Successfully Complete Persona

1. Use a front-facing device. If you work on your application on a laptop or computer that does not have a camera, you will be given the option to complete Persona using a mobile device at any time by clicking "Continue on another device" and scanning the QR code provided or requesting 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.

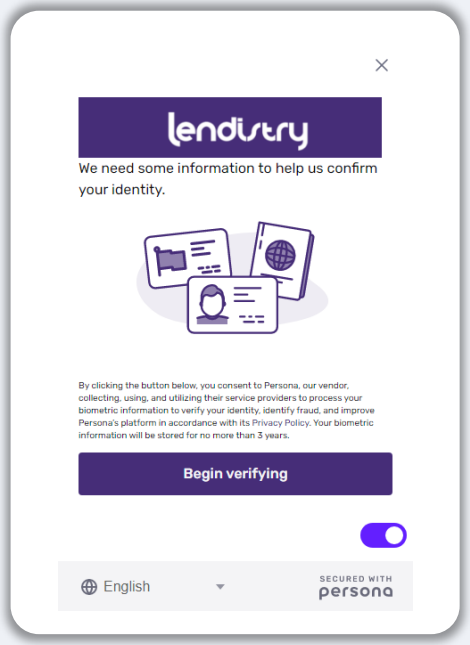
3. When taking your selfie, use adequate lighting pointed toward your face while avoiding bright light sources from behind.
    - Stand in front of a blank wall or door and avoid busy backgrounds.
    - Do not use flash as it may cause a glare.

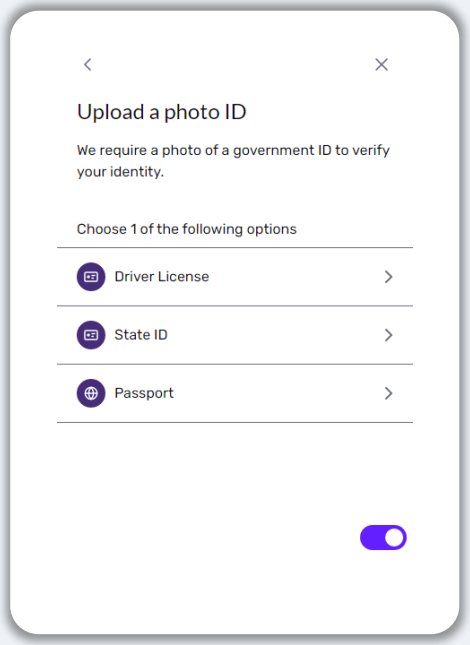
Continued next page.

Tip #4: Review Best Practices to Successfully Complete Persona

Step 1

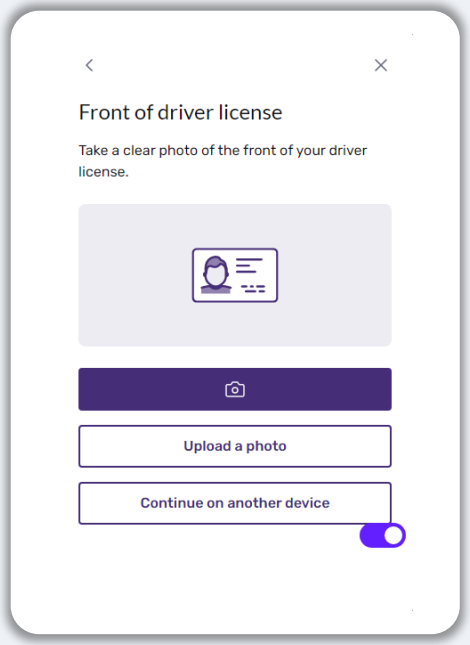
Click on “**Begin Verifying**,” and then select the type of government-issued ID you will use to verify your identity.

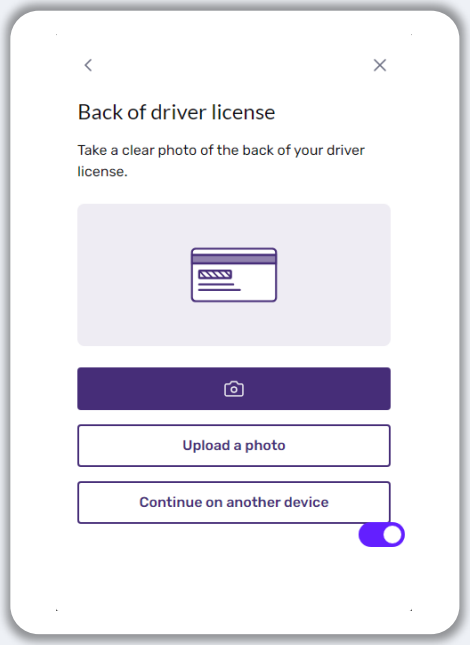




Step 2

Take or upload a picture of the **front** side of your ID. Select “Use this File” to continue. See page 30 for best practices on how to complete this step.



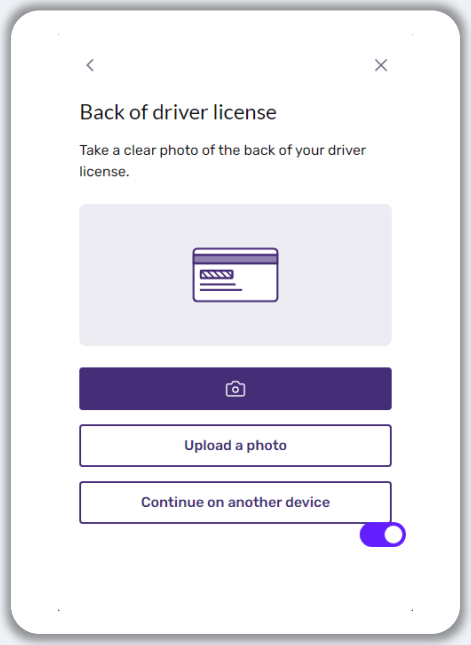


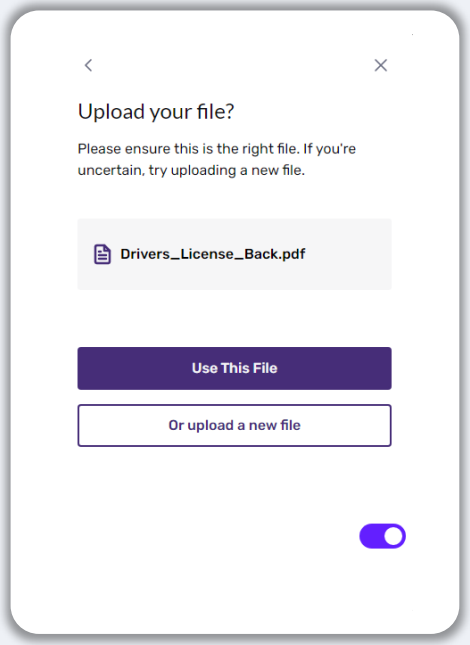
Continued next page.

Tip #4: Review Best Practices to Successfully Complete Persona

Step 3

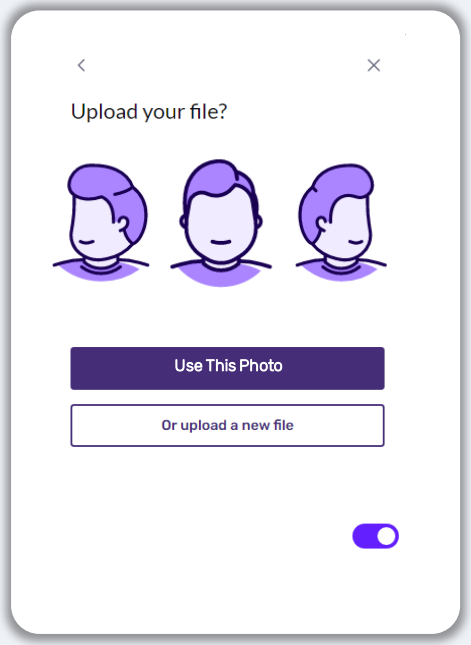
Take or upload a picture of the **back** side of your ID. Select “Use this File” to continue. See page 30 for best practices on how to complete this step.

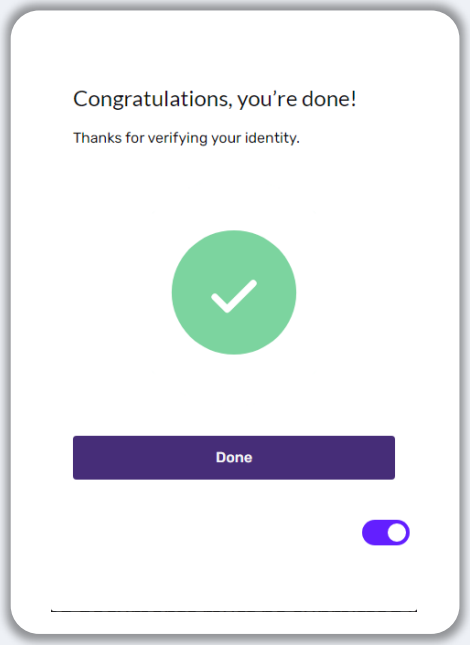




Step 4

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 30 for best practices on how to complete this step. Once complete, select “Done” and you will be redirected to the application.





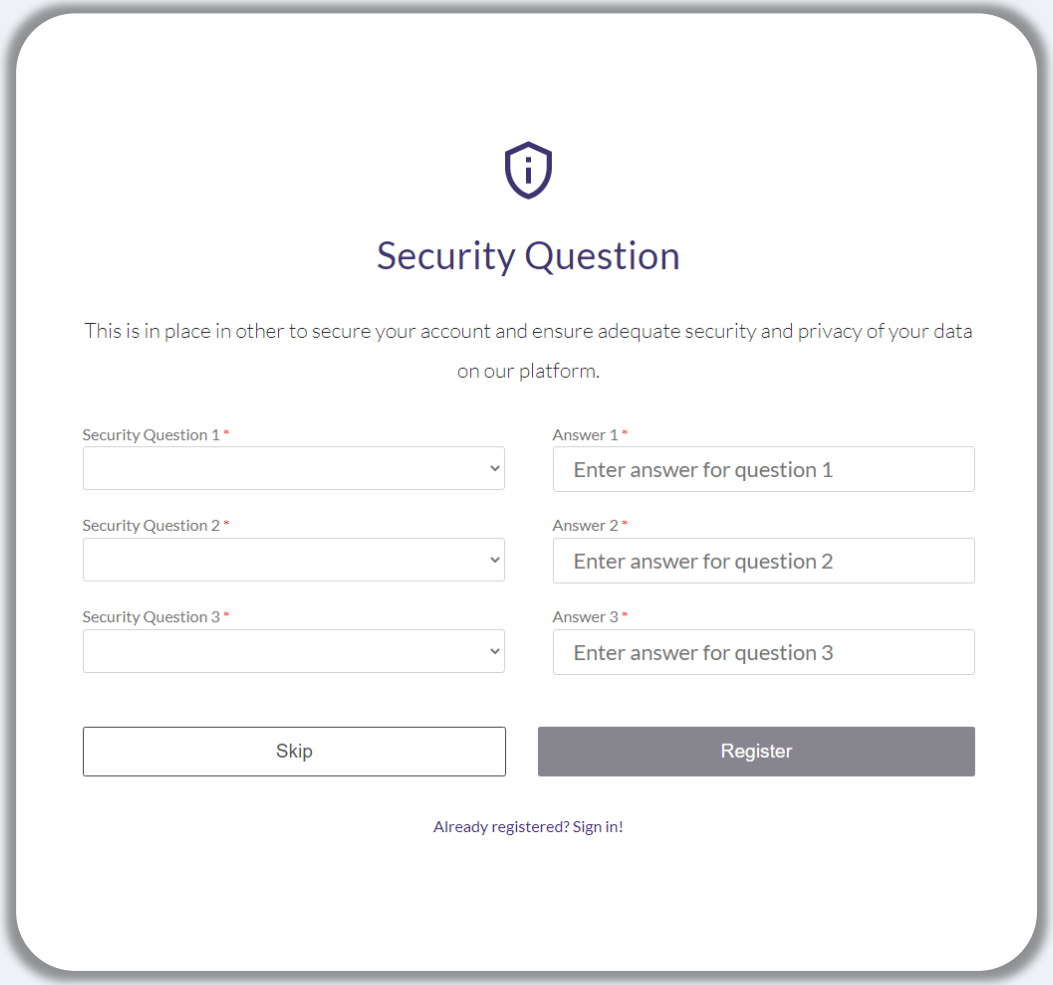
Tip #5: Set Your Security Questions in Lendistry's Portal

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 74-78 for instructions on how to troubleshoot or unlock your account.



How to Start an Application

CALIFORNIA

Small Agricultural Business
Drought and Flood Relief Grant

APPLICATION PORTAL POWERED BY LENDISTRY

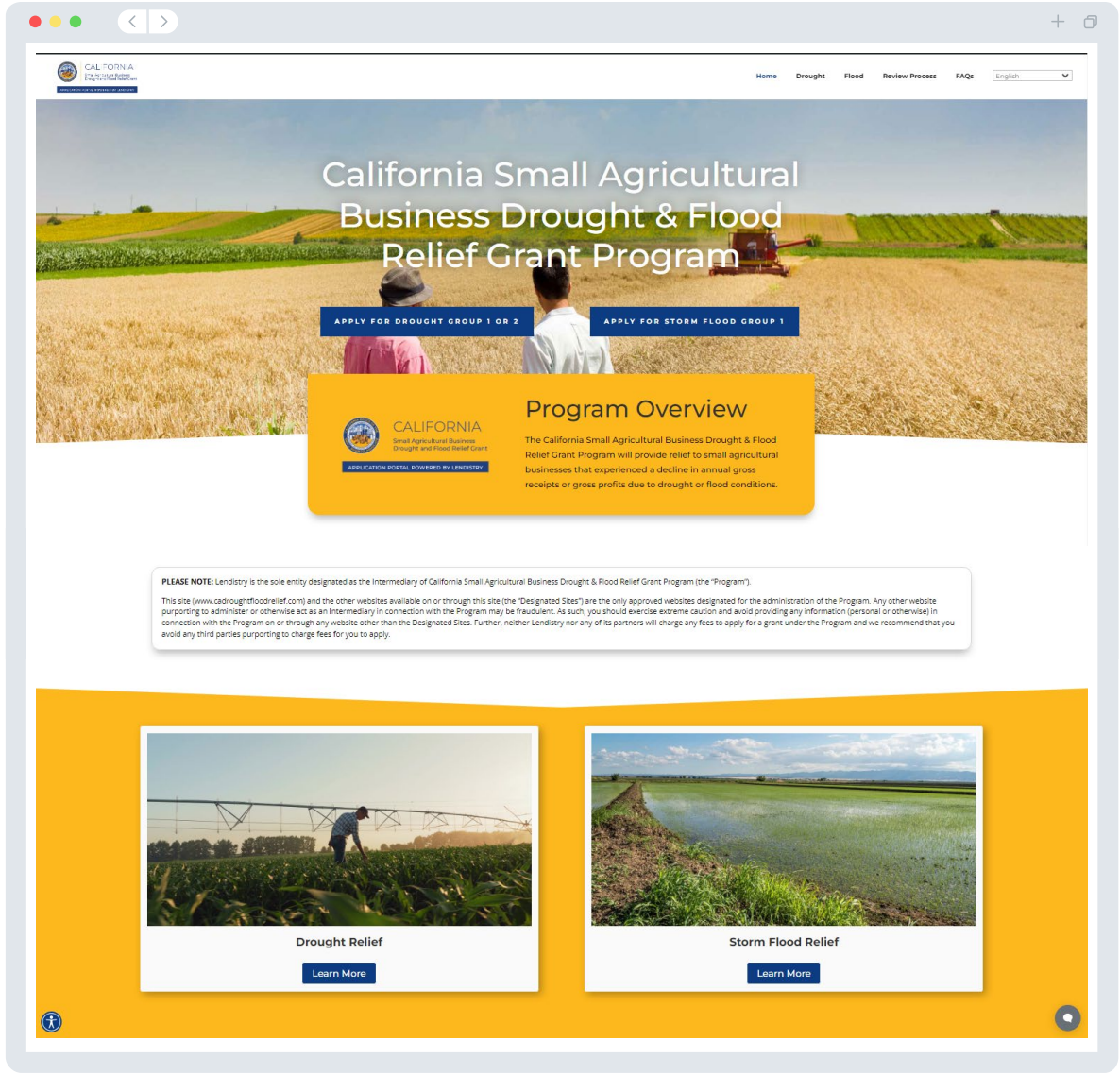
Where to Apply

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

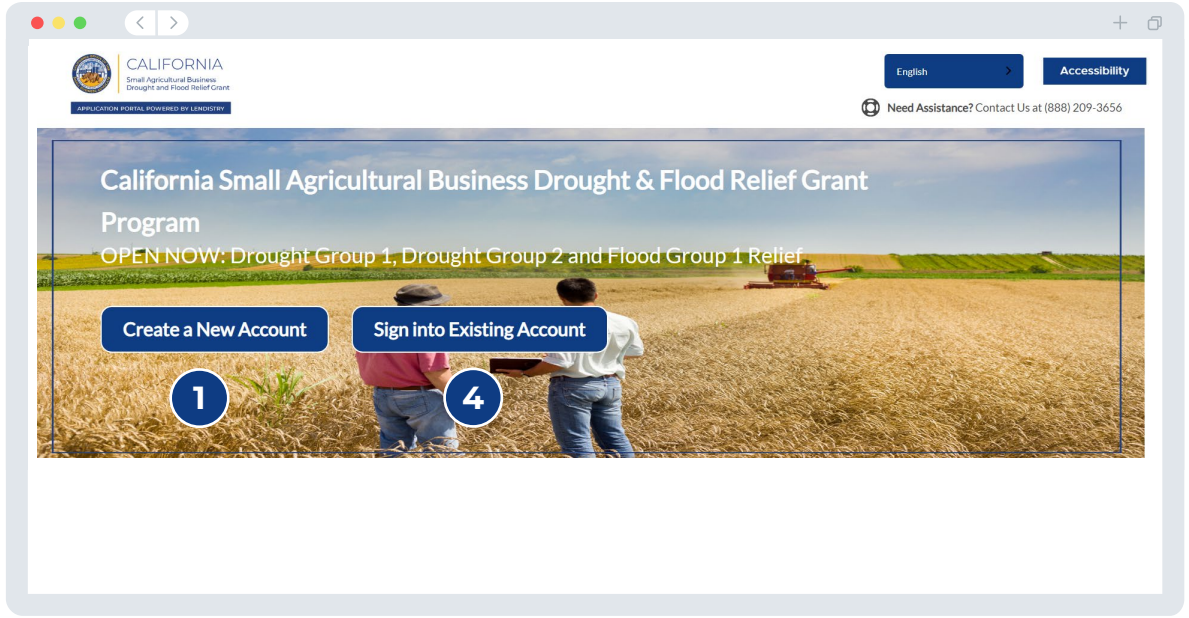
1. To start an application, you will need to "**Create a New Account**."

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.

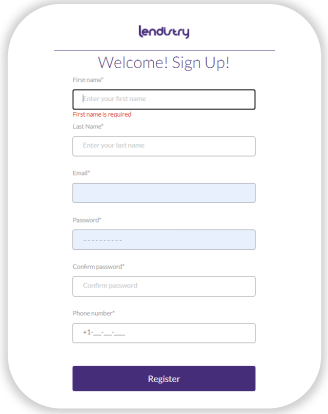
3. Signing into Lendistry Portal requires a Multi-Factor Authentication. Each time you sign in, a confirmation code will be sent to the mobile number you register. You will need to enter this code to access your Portal account.

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. PT).

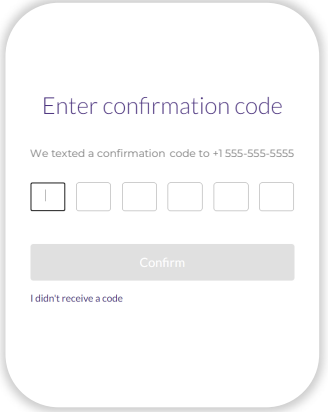


2



Register your email and phone number.

3



Enter the confirmation code.

The Application Process: Drought Group 1

CALIFORNIA

Small Agricultural Business
Drought and Flood Relief Grant

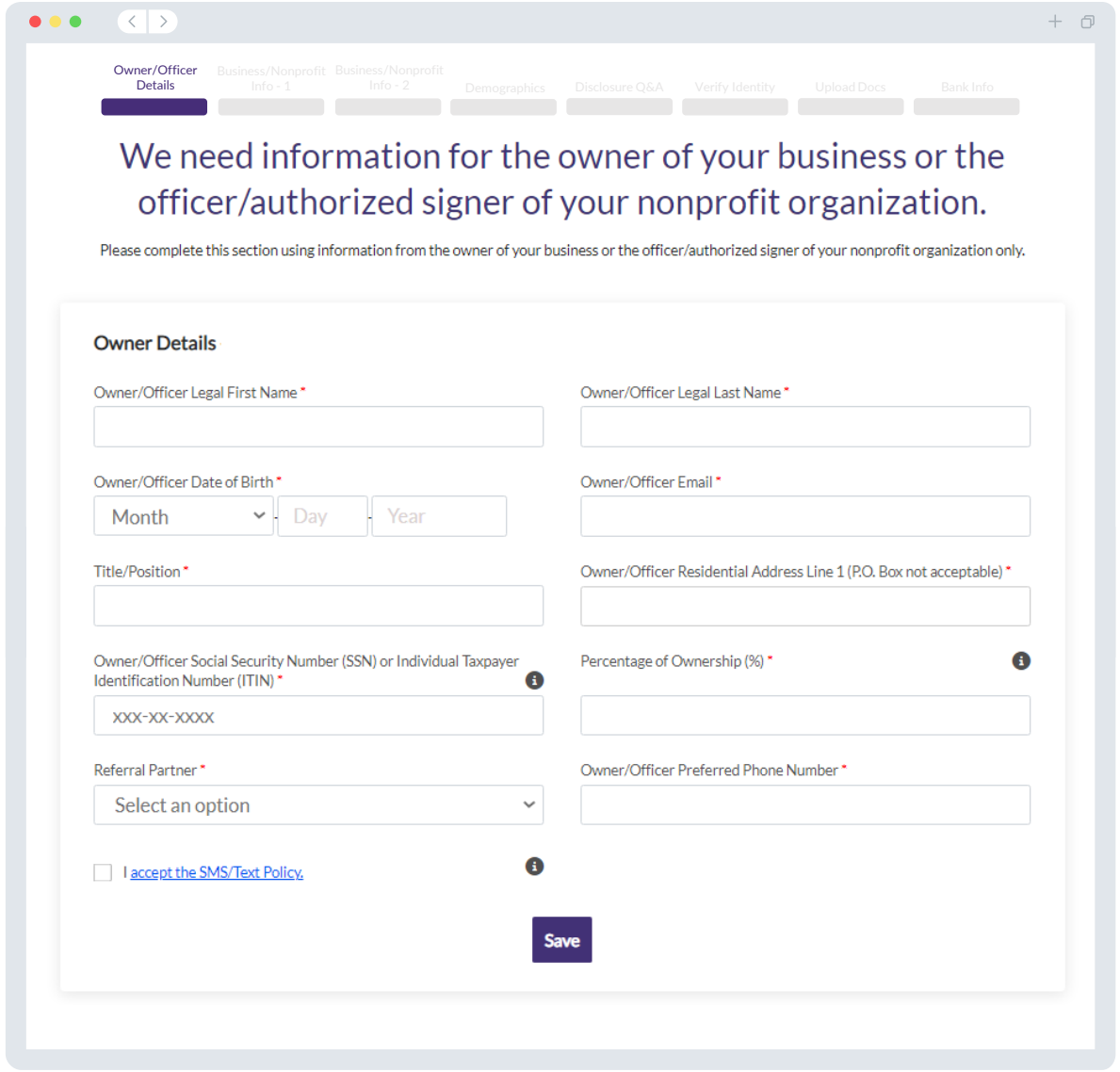
APPLICATION PORTAL POWERED BY LENDISTRY

Section 1: Owner/Officer Details

We need information for the owner of your business or the officer/authorized signer of your nonprofit organization.

- Owner/Officer Legal First Name
- Owner/Officer Legal Last Name
- Owner/Officer Date of Birth
- Owner/Officer Email
- Title/Position
- Owner/Officer Residential Address Line 1 (P.O. Box not acceptable)
- Owner/Officer Residential Address Line 2 (P.O. Box not acceptable)
- Owner/Officer Residential City
- Owner/Officer Residential State
- Owner/Officer Residential Zip Code
- Owner/Officer Social Security or Individual Taxpayer Number (SSN or ITIN)[1]
- Percentage of Ownership (%)
- Referral Partner[2]
- Owner/Officer Preferred Phone Number
- SMS/Text Policy[3]

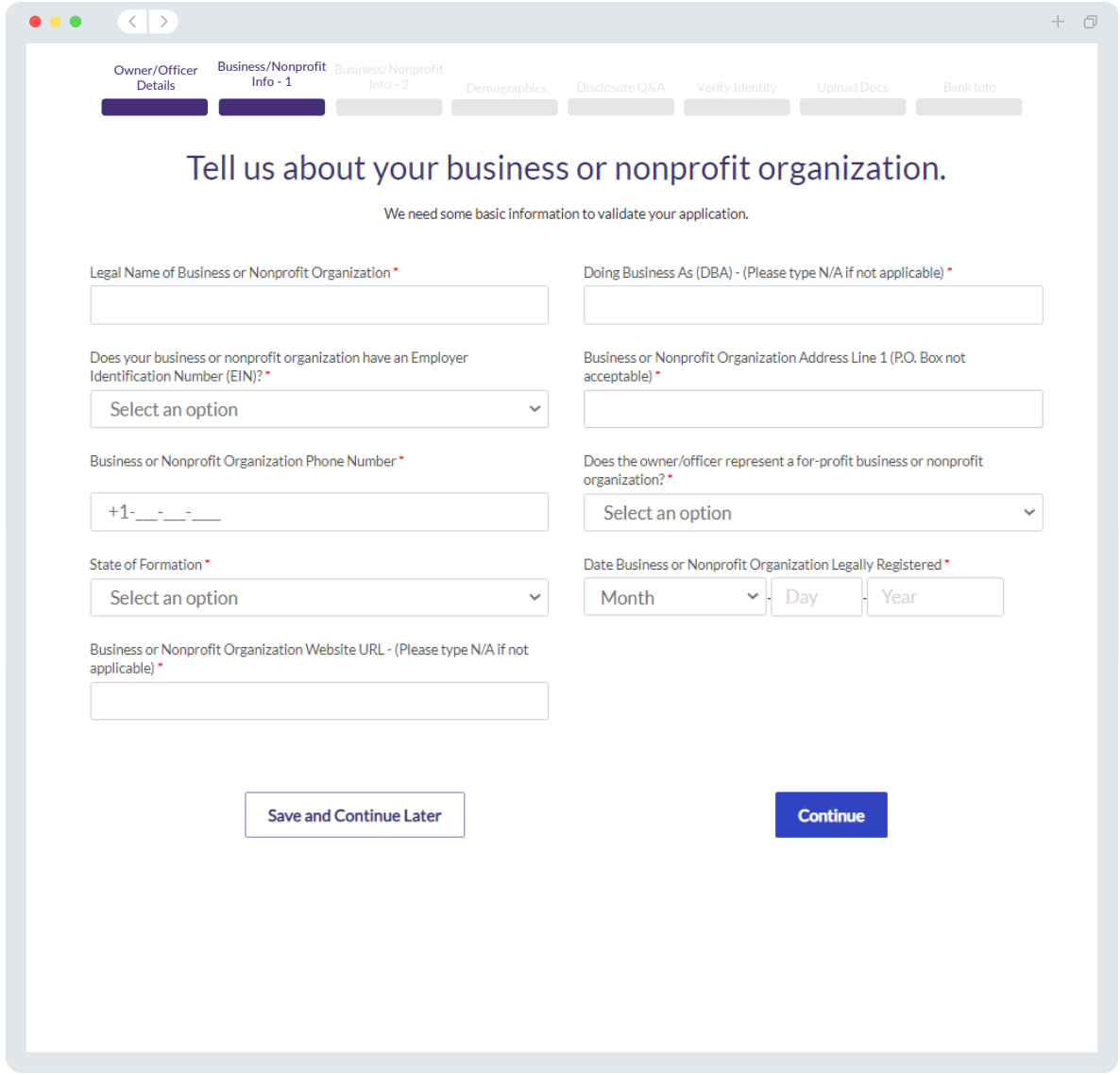
[1]Required to make sure applicant is not on the OFAC list.
[2]The referral partner you choose will not affect your application.
[3]Check the box if you would like to receive updates on your application during the review process via SMS/Text.



Section 2: Business/Nonprofit Info - 1

Tell us about your business or nonprofit organization.

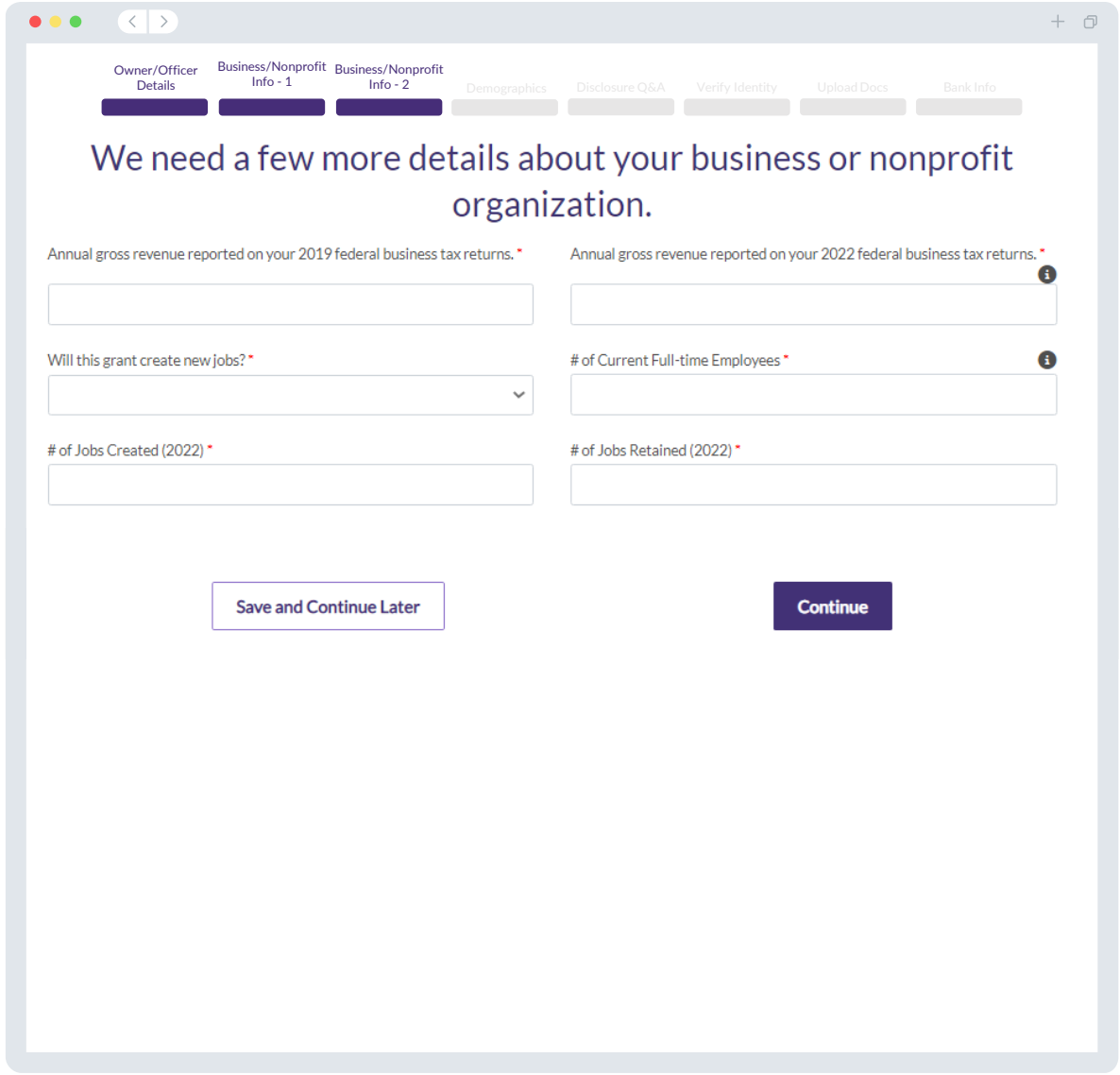
- Legal Name of Business or Nonprofit Organization
- Doing Business As (DBA) - (Type N/A if your business does not have a DBA.)
- Does your business have an Employer Identification Number (EIN)?
- Business or Nonprofit Organization Address Line 1 (Please enter physical address of business)
- Business or Nonprofit Organization Address Line 2 (Please enter physical address of business)
- Business or Nonprofit Organization City
- Business or Nonprofit Organization State
- Business or Nonprofit Organization Zip Code
- Business or Nonprofit Organization Phone Number
- Does the owner/officer represent a for-profit business or a nonprofit organization?
- Business or Nonprofit Organization Entity Type
- State of Formation
- Date Business or Nonprofit Organization Legally Registered
- Business or Nonprofit Organization Website URL - (Type N/A if your business does not have a website.)



Section 3: Business/Nonprofit Info - 2

We need a few more details about your business or nonprofit organization.

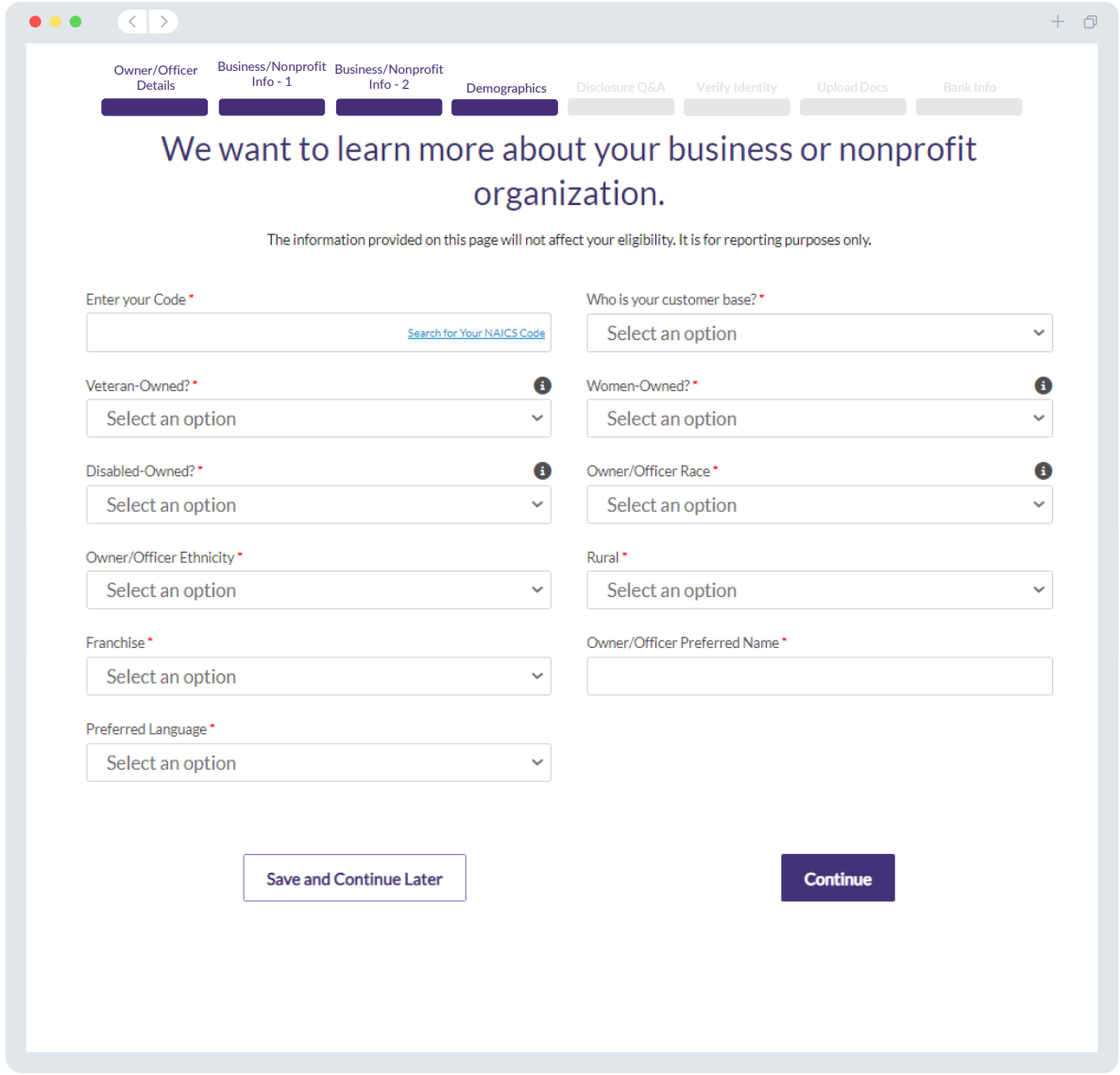
- Annual gross revenue reported on your 2019 federal business tax returns.
- Annual gross revenue reported on your 2022 federal business tax returns.
- Will this grant create new jobs?
- # of Current Full-time Employees
- # of Jobs Created (2022)
- # of Jobs Retained (2022)



Section 4: Demographics

We want to learn more about your business or nonprofit organization.
The information provided on this page will not affect your eligibility. They are for reporting purposes only.

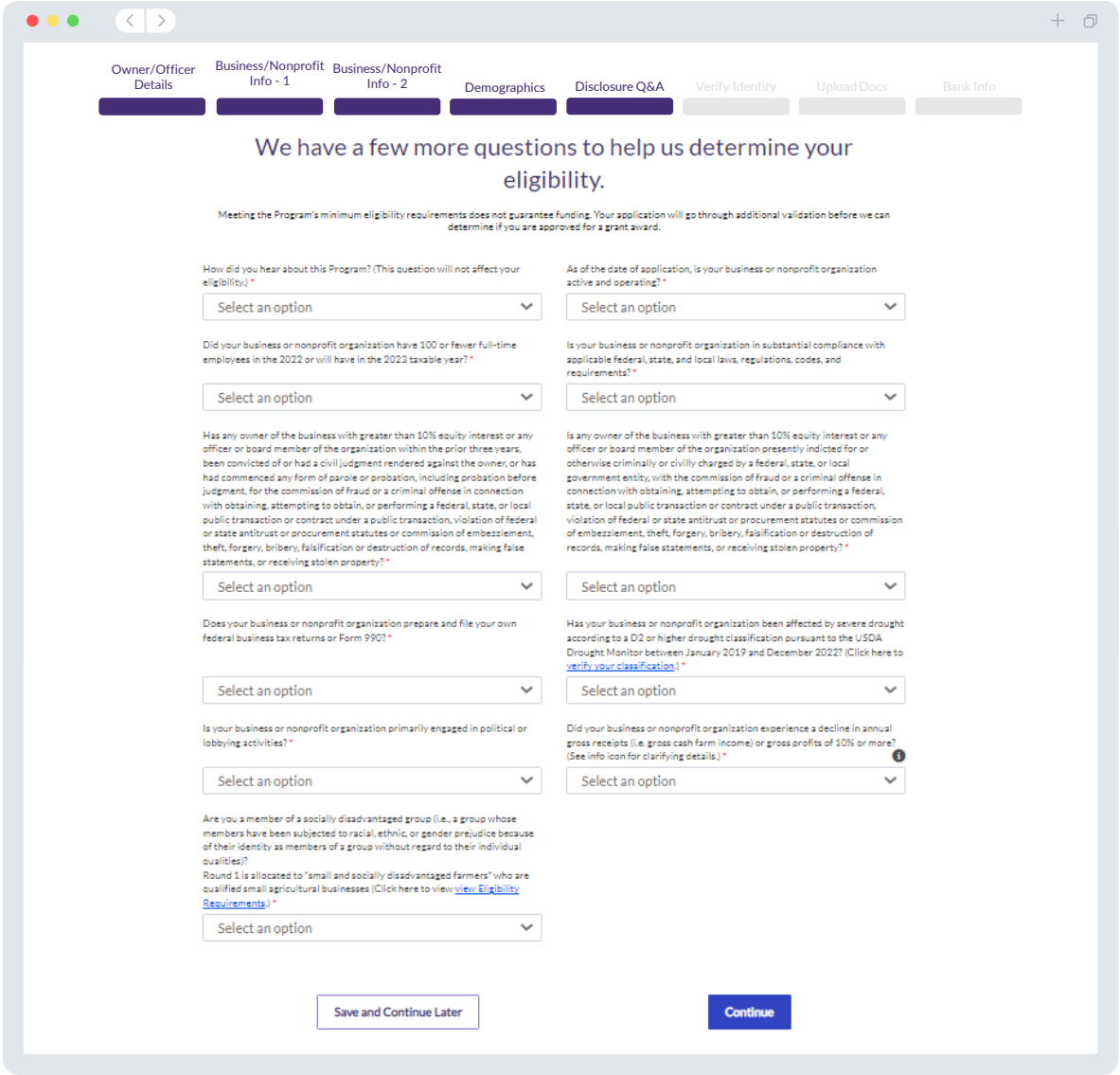
- Who is your customer base?
- NAICS code
- Women-Owned?
- Veteran-Owned?
- Disabled-Owned?
- Owner/Officer Race
- Owner/Officer Ethnicity
- Rural
- Franchise
- Owner/Officer Preferred Name
- Preferred Language



Section 5: Disclosure Q&A

We have a few more questions to help determine your eligibility.

- How did you hear about this Program? (This question will not affect your eligibility.)
- As of the date of application, is your business or nonprofit organization open and operating?
- Did your business or nonprofit organization have 100 or fewer full-time employees in 2022 or will have in the 2023 taxable year?
- Is your business or nonprofit organization in substantial compliance with applicable federal, state, and local laws, regulations, and requirements?
- Has the owner, or any officer or board member, within the prior three years, been convicted of or had a civil judgment rendered against the owner, or has had commenced any form of parole or probation, including probation before judgement, for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a federal, state, or local public transaction or contract under a public transaction, violation of federal or state antitrust or procurement statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property?
- Is the owner, or any officer or board member, presently indicted for or otherwise criminally or civilly charged by a federal, state, or local government entity, with commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a federal, state, or local public transaction or contract under a public transaction, violation of federal or state antitrust or procurement statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property?
- Does your business or nonprofit organization prepare its own federal business tax returns or Form 990?
- Has your business or nonprofit organization been affected by severe drought according to a D2 or higher drought classification pursuant to the USDA Drought Monitor between January 2019 and December 2022? (Click here to verify)
- Is your business or nonprofit organization primarily engaged in political or lobbying activities?
- Did your business or nonprofit organization experience a decline in annual gross receipts (i.e. gross cash farm income) or gross profits of 10% or more?
- Are you a member of a socially disadvantaged group (i.e. a group whose members have been subjected to racial, ethnic, or gender prejudice because of their identity as members of a group without regard to their individual qualities)?



Section 6: Verify Identity

ID Verification

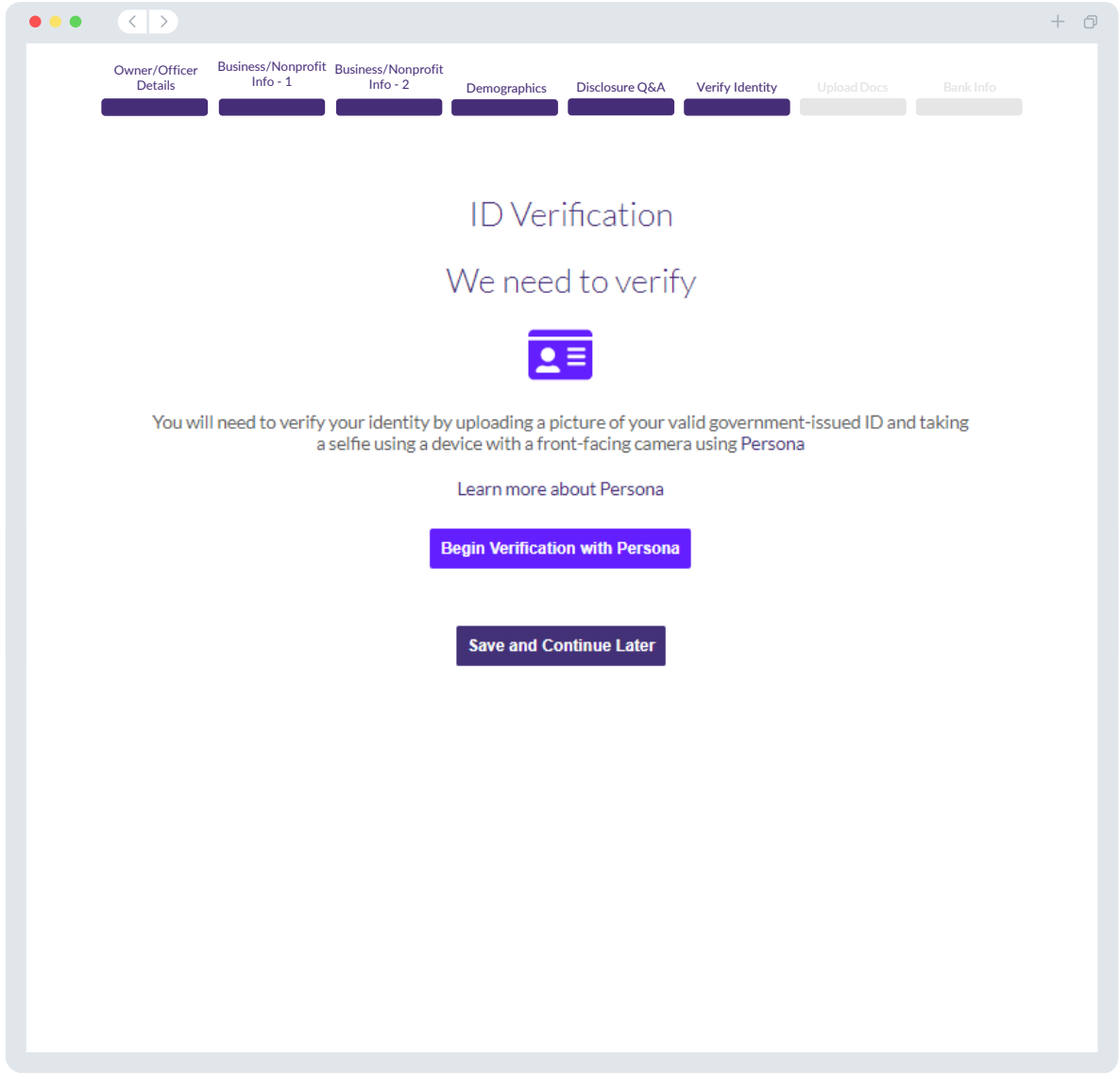
In this section, you will need to verify your identity using Persona by uploading a picture of your valid government-issued ID. Acceptable forms of government-issued ID include:

- Driver's License
- State ID or Foreign Matricula Card
- U.S. Passport or Foreign Passport

You will also need to take a selfie using a device with a front-facing camera. Review slides 31-33 for 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.



Section 7: Upload Docs

Step 1

Select the upload icon to locate the document file on your device or drag and drop the file onto the icon.

Step 2

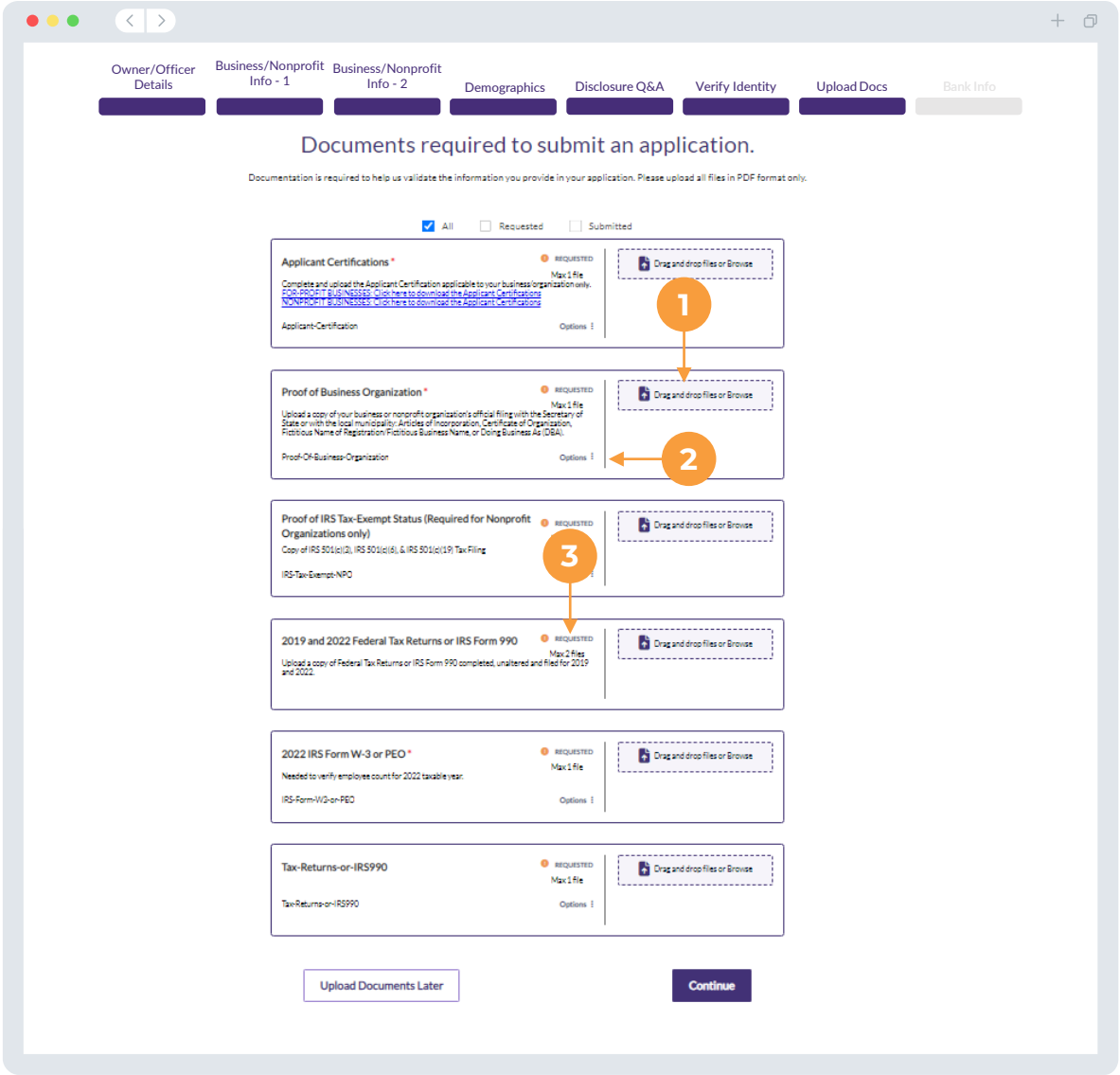
If your file requires a password to be viewed, click on the three dots next to "**Options**" and select "**Set Password**" to enter the password. You can also click on the three dots to view, replace, or delete the file.

Step 3

Once your file has been uploaded, its status will change from "**Requested**" to "**Submitted**."

Step 4

Repeat the steps above until all required documents have been uploaded.



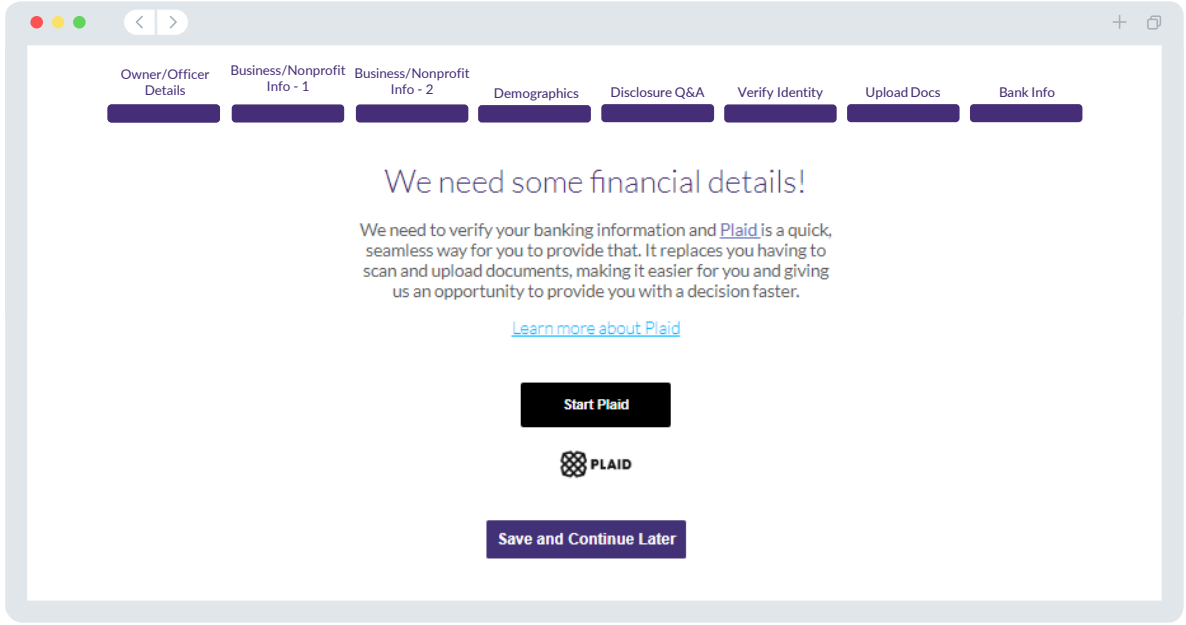
Section 8: Bank Info

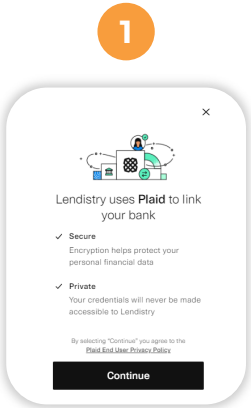
Why is your banking information needed?

Lendistry uses a third-party technology (Plaid) to verify your bank account and set up ACH transfers by connecting accounts from any bank or credit union in the U.S. to an app like Lendistry's Portal. The third-party does not share your personal information without your permission and does not sell or rent it to outside companies.

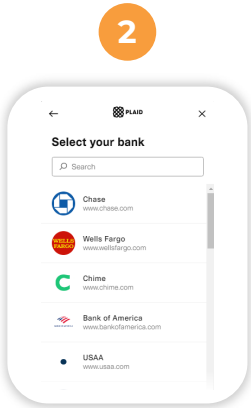
This method of bank verification is preferred but will not always work if your banking institution is not available through the provider. If an applicant does not have an online banking setup, or their bank account cannot be verified through Plaid, the applicant is required to submit the two (2) most recent months of bank statements with transaction history.

Important Note: The registered name on the bank account must match the Legal Name of the Business or Nonprofit Organization provided in the application.

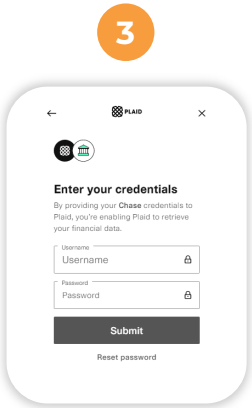




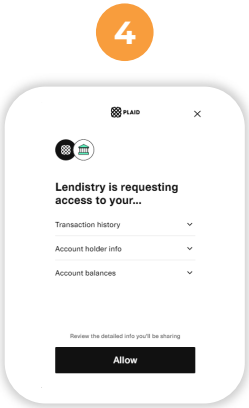
Continue to Plaid.



Locate your banking institution.



Sign into your online banking account.



Confirm permission.

Section 9: Review Your Application Before Submission

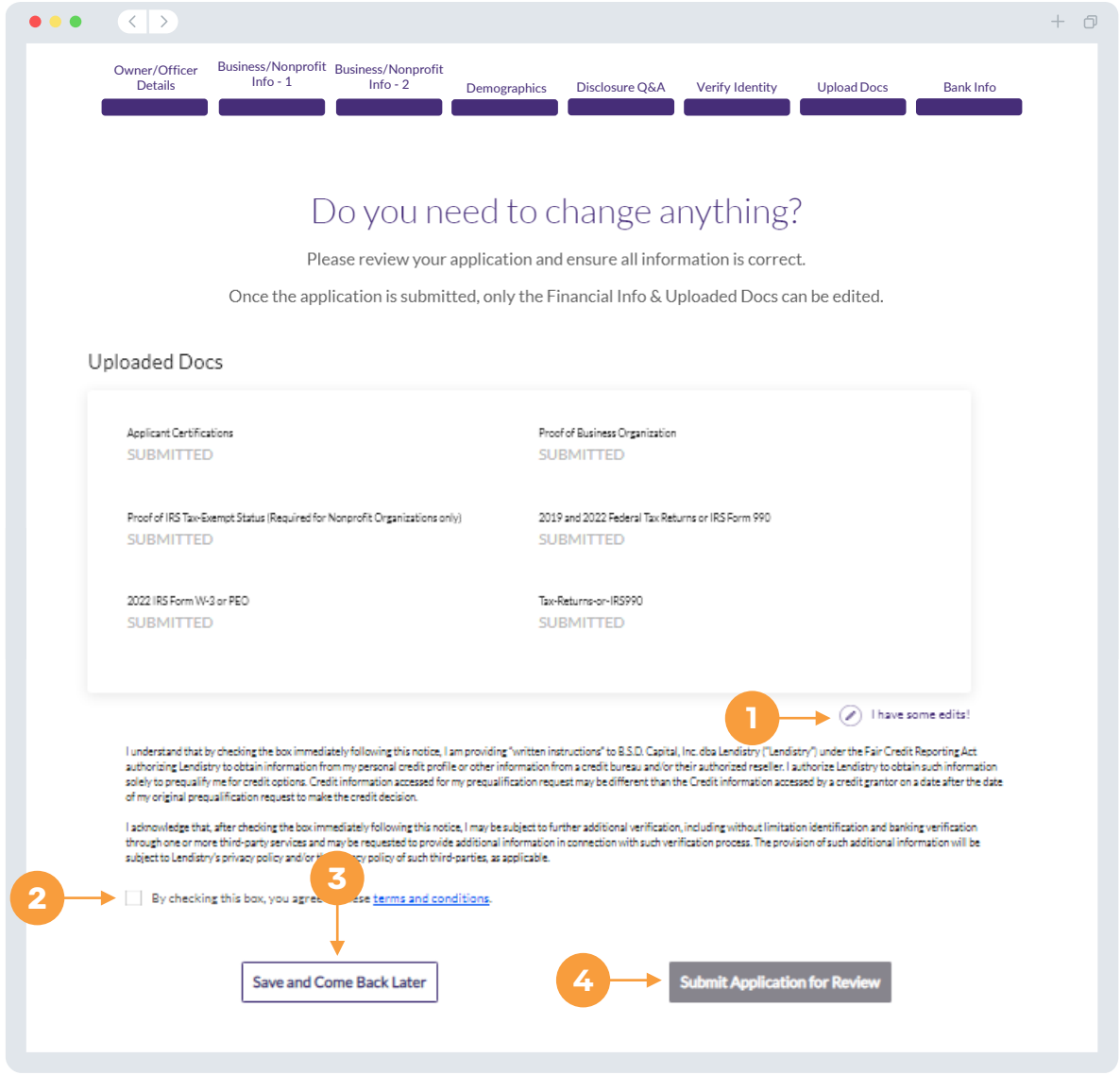
Before submitting your application, review all your responses and documentation for accuracy. **Once you submit your application, you will NOT be able to make edits.**

For your application to be reviewed by Lendistry, you must submit a complete application that includes:

1. All fields in the application form completed;
2. All required documents uploaded;
3. Your bank account connected via Plaid; and
4. Your identity verified via Persona.

Reviewing Your Application

1. If you need to edit your application, click on "**I have some edits!**" and fix all errors.
2. Read Lendistry's Terms and Conditions and check the box to agree.
3. If you would like to review and submit your application later, click on "**Save and Come Back Later**." You can sign into the Portal at any time to complete your application and check for status updates.
4. After you have reviewed your application and confirmed that all information you have provided is accurate, click on "**Everything is Good, Submit Application**" to submit your application.



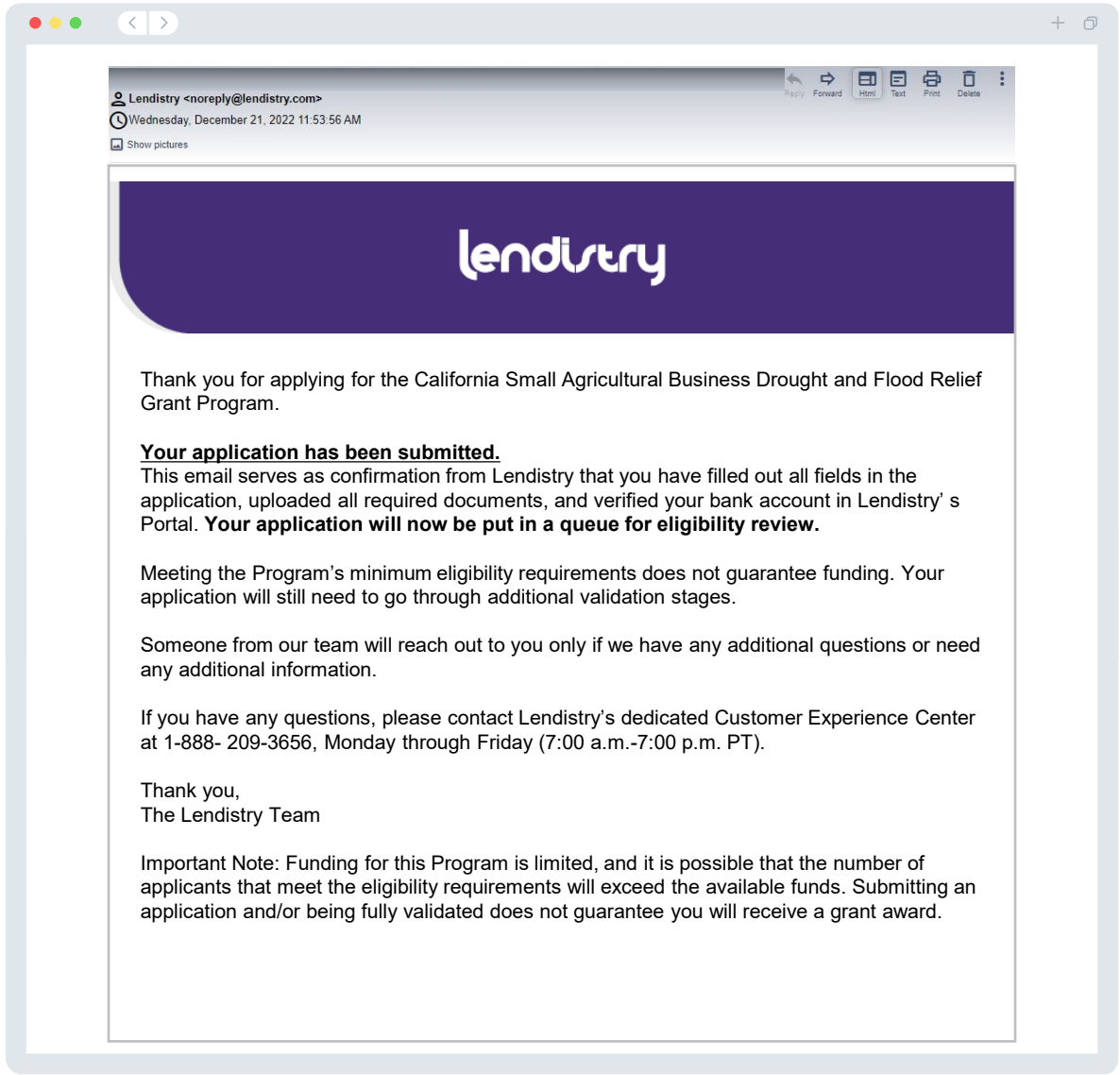
Application Submission

You will receive a confirmation email from Lendistry at noreply@lendistry.com to confirm your application has been received. If you did not receive a confirmation email after submitting your application, please check your spam folder for emails from noreply@lendistry.com and add the email address to your email account's safe sender list.

If more information or documents are needed, Lendistry may contact you by email, phone, and/or text (if authorized) to verify the information you submitted. **You must respond to all requests to keep your application in the review process.**

To avoid disruptions in the review process, please be sure to look out for communication from Lendistry and make sure you have all required documents readily available.

TIP: Place "Lendistry" in the search bar of your email.



The Application Process:
Drought Group 2

CALIFORNIA

Small Agricultural Business
Drought and Flood Relief Grant

APPLICATION PORTAL POWERED BY LENDISTRY

Section 1: Owner/Officer Details

We need information for the owner of your business or the officer/authorized signer of your nonprofit organization.

- Owner/Officer Legal First Name
- Owner/Officer Legal Last Name
- Owner/Officer Date of Birth
- Owner/Officer Email
- Owner/Officer Residential Address Line 1 (P.O. Box not acceptable)
- Owner/Officer Residential Address Line 2 (P.O. Box not acceptable)
- Owner/Officer Residential City
- Owner/Officer Residential State
- Owner/Officer Residential Zip Code
- Owner/Officer Social Security or Individual Taxpayer Number (SSN or ITIN)[1]
- Percentage of Ownership (%)
- Title/Position
- Referral Partner[2]
- Owner/Officer Preferred Phone Number
- SMS/Text Policy[3]

[1]Required to make sure applicant is not on the OFAC list.
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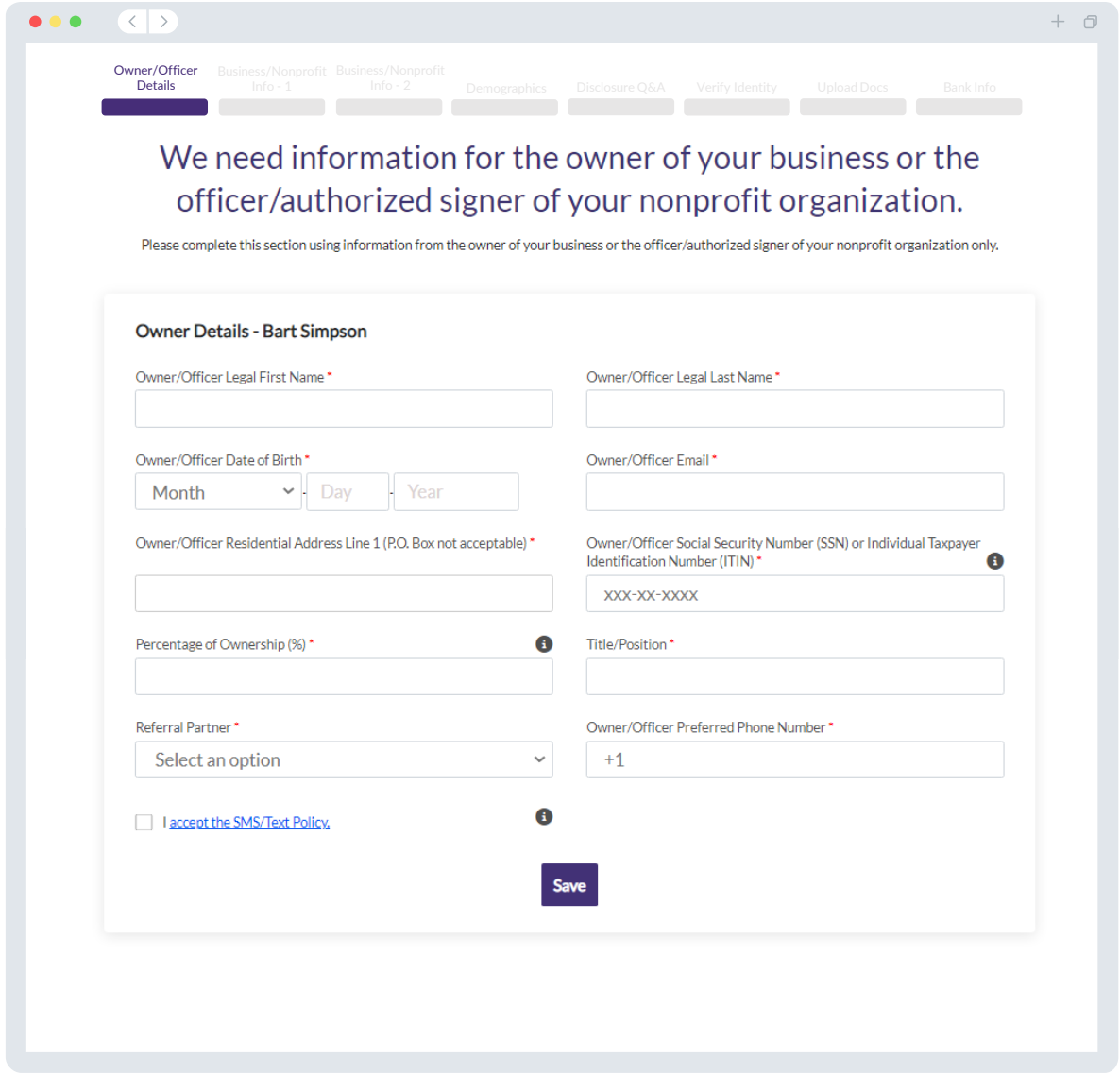

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Tell us about your business or nonprofit organization.

- Legal Name of Business or Nonprofit Organization
- Doing Business As (DBA) - (Type N/A if your business does not have a DBA.)
- Does your business have an Employer Identification Number (EIN)?
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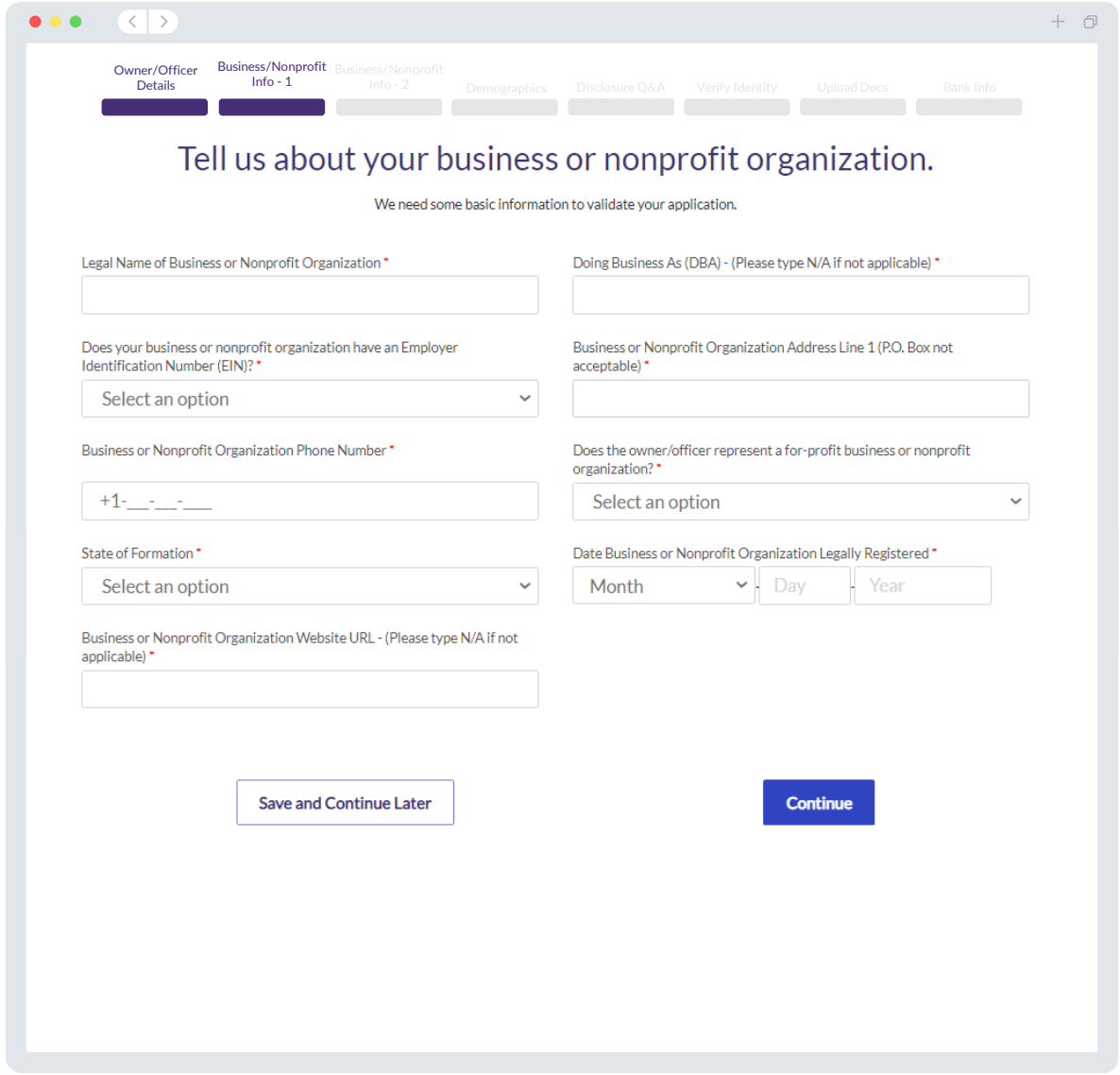

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We need a few more details about your business or nonprofit organization.

- Annual gross revenue reported on your 2019 federal business tax returns.
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- Will this grant create new jobs?
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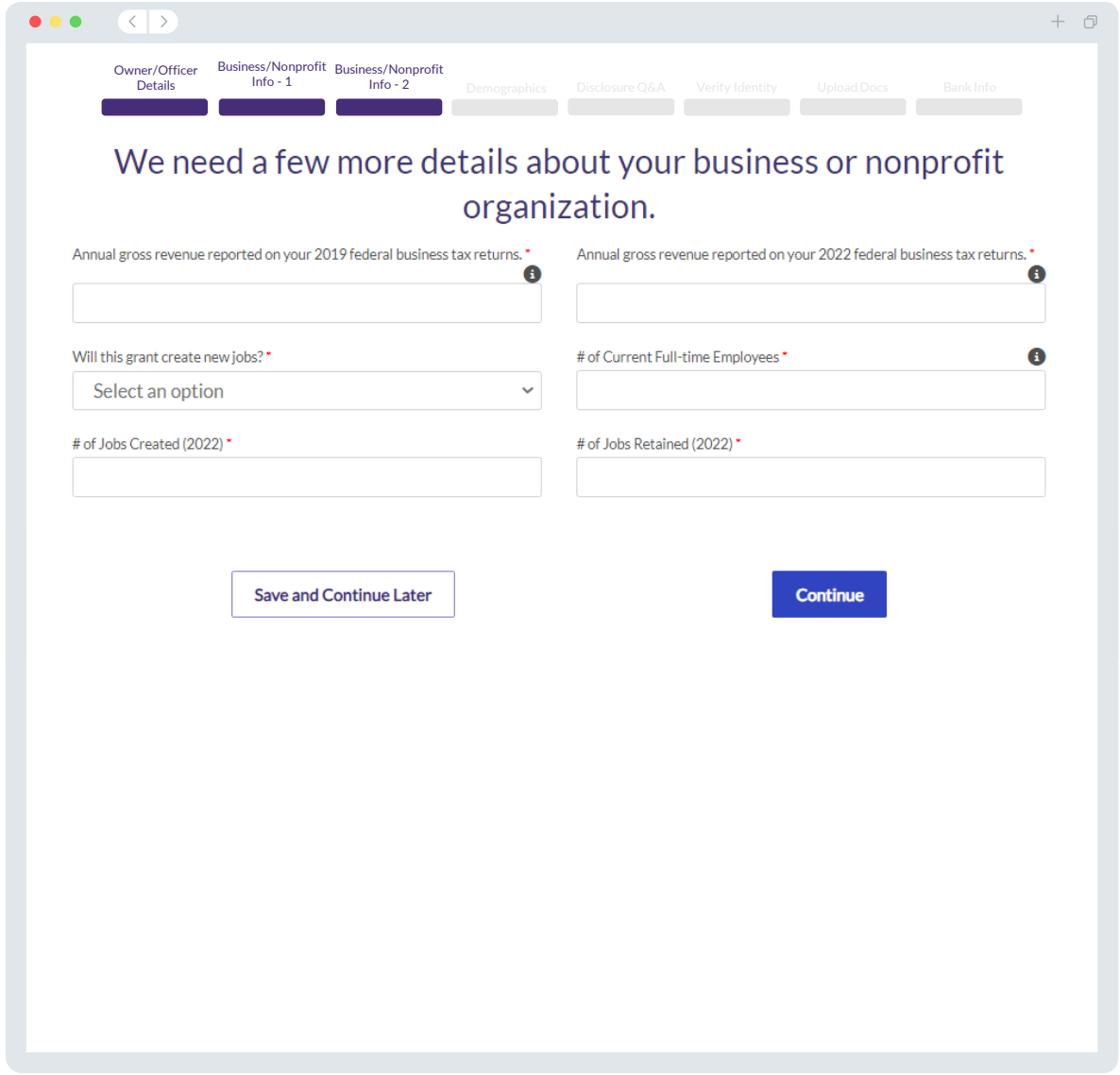

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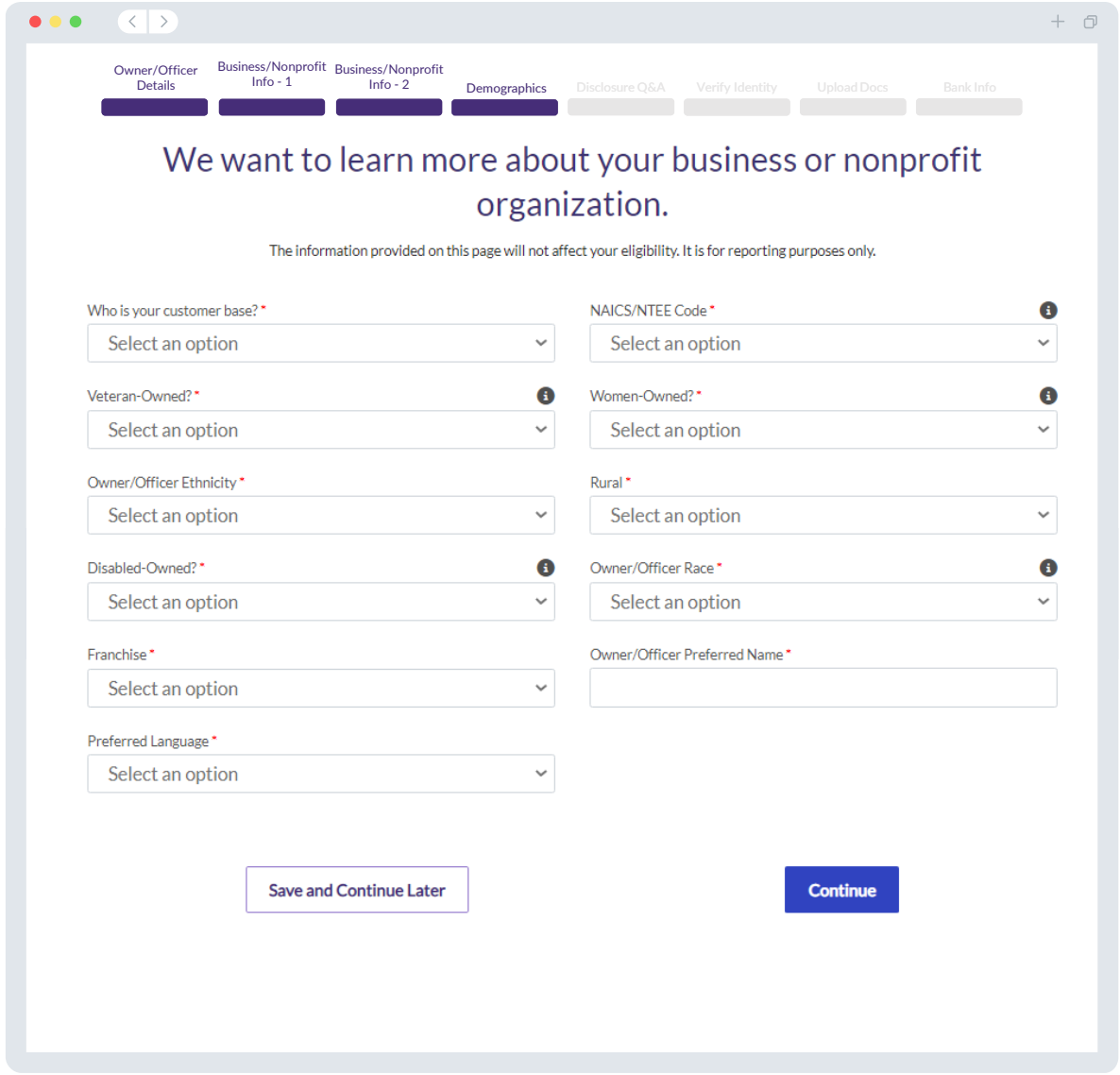

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- Has the owner, or any officer or board member, within the prior three years, been convicted of or had a civil judgment rendered against the owner, or has had commenced any form of parole or probation, including probation before judgement, for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a federal, state, or local public transaction or contract under a public transaction, violation of federal or state antitrust or procurement statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property?
- Is the owner, or any officer or board member, presently indicted for or otherwise criminally or civilly charged by a federal, state, or local government entity, with commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a federal, state, or local public transaction or contract under a public transaction, violation of federal or state antitrust or procurement statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property?
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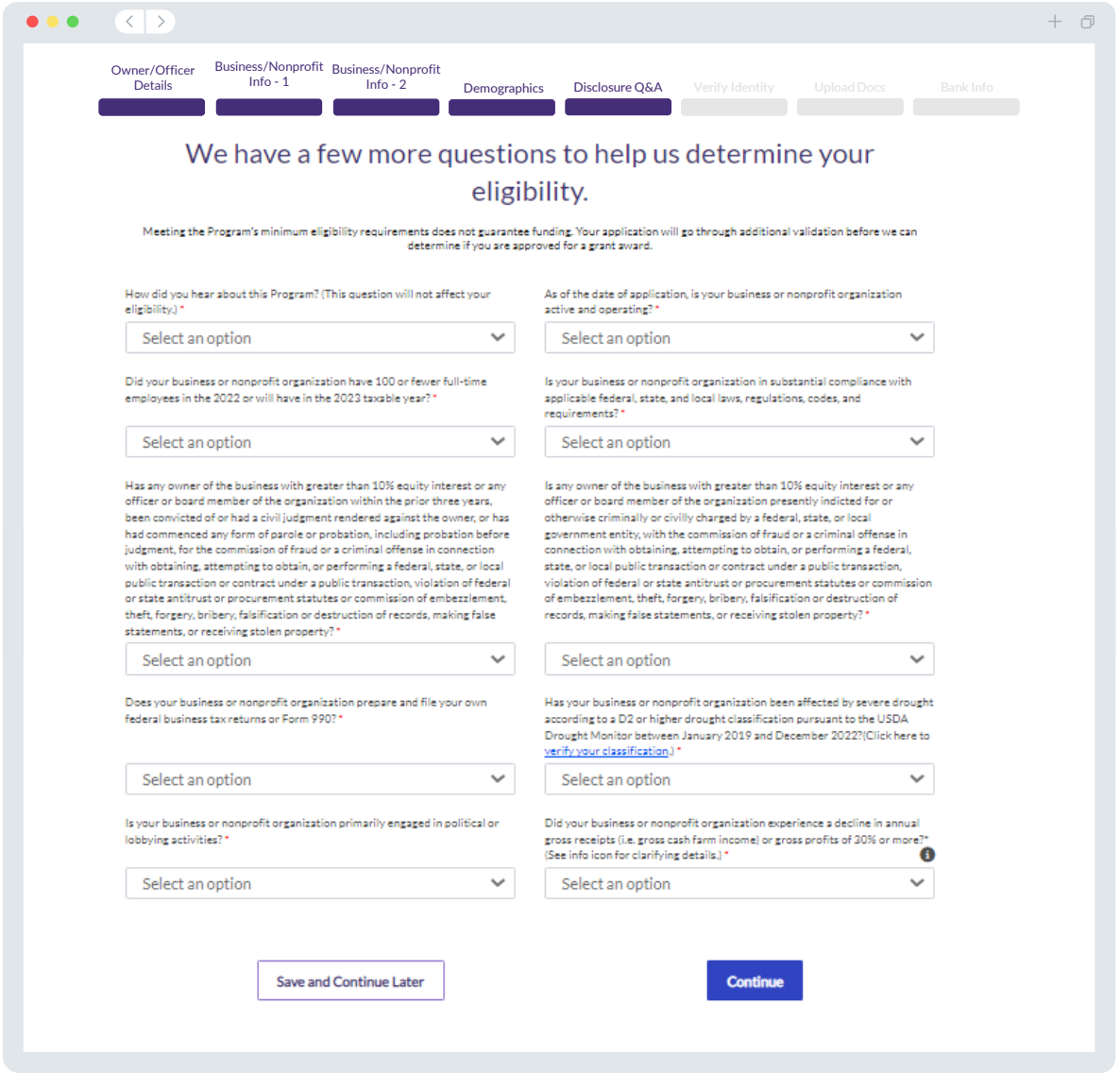

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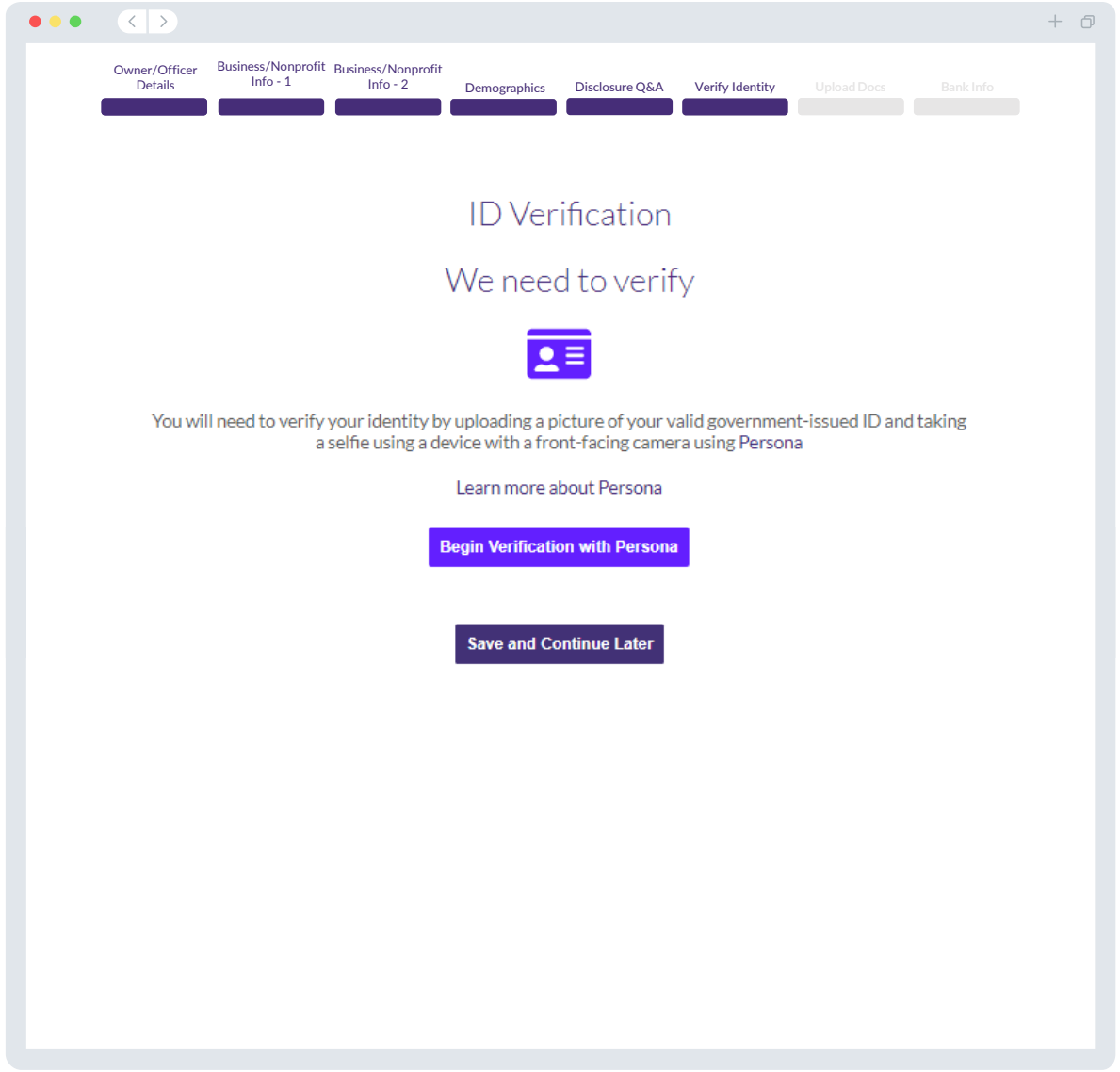

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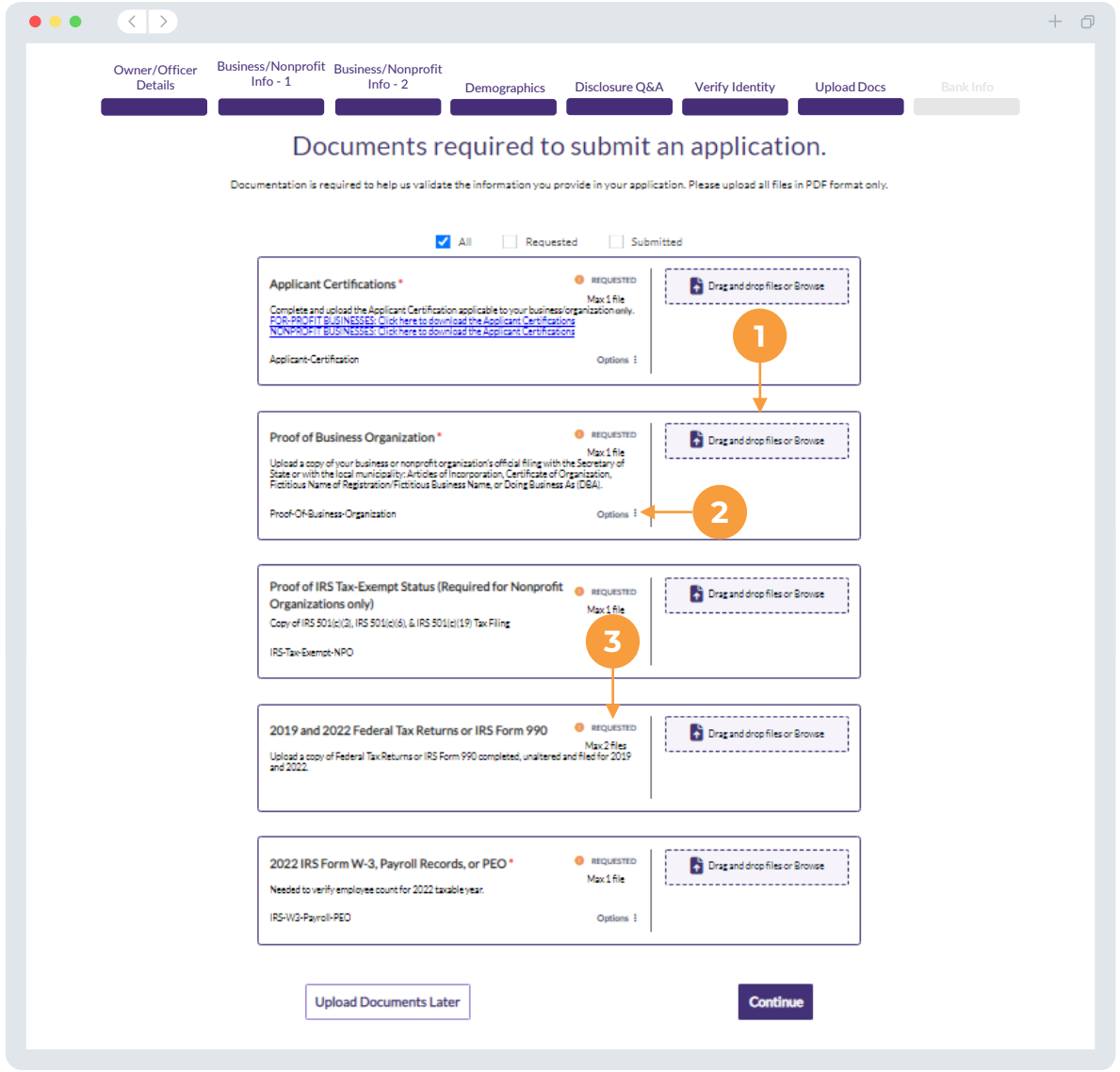

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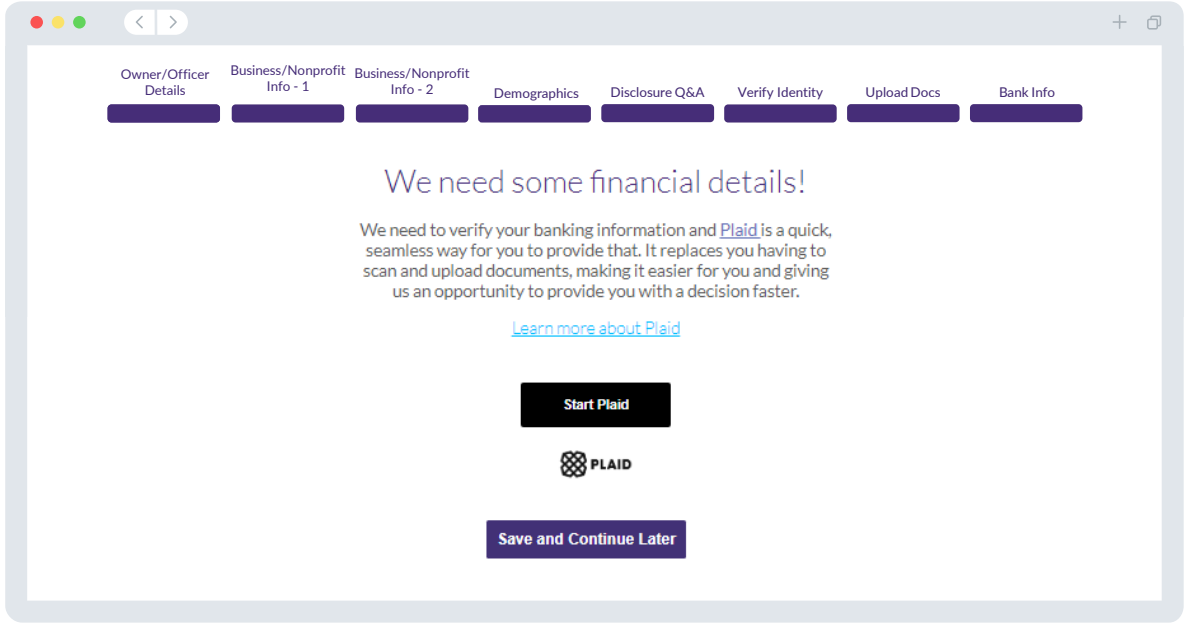

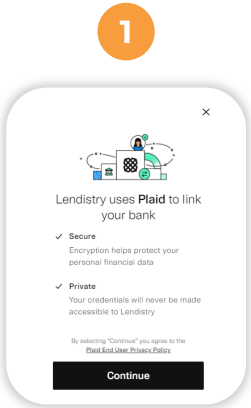

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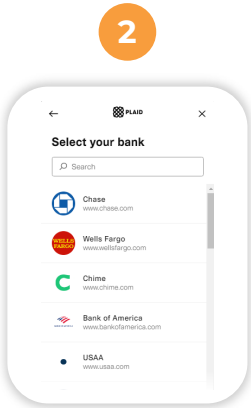
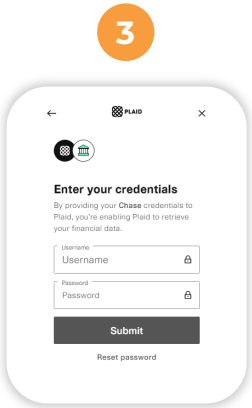


Locate your banking institution.



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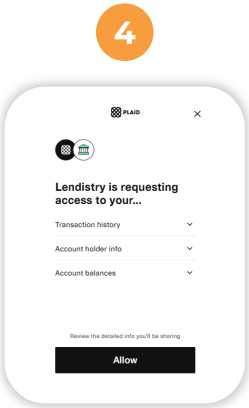

Confirm permission.

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1. All fields in the application form completed;
2. All required documents uploaded;
3. Your bank account connected via Plaid; and
4. Your identity verified via Persona.

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2. Read Lendistry's Terms and Conditions and check the box to agree.
3. If you would like to review and submit your application later, click on "**Save and Come Back Later**." You can sign into the Portal at any time to complete your application and check for status updates.
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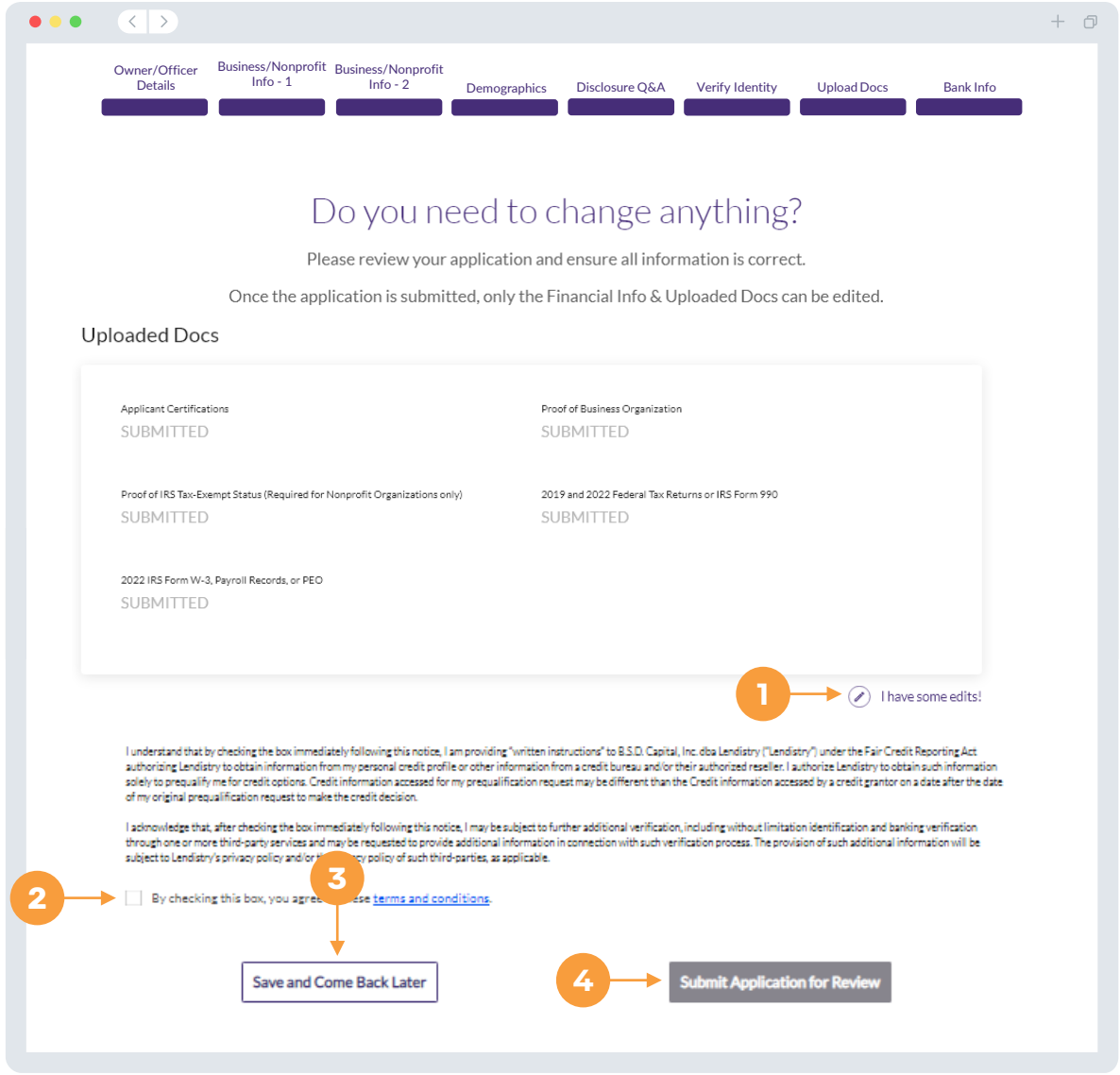

Application Submission

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If more information or documents are needed, Lendistry may contact you by email, phone, and/or text (if authorized) to verify the information you submitted. **You must respond to all requests to keep your application in the review process.**

To avoid disruptions in the review process, please be sure to look out for communication from Lendistry and make sure you have all required documents readily available.

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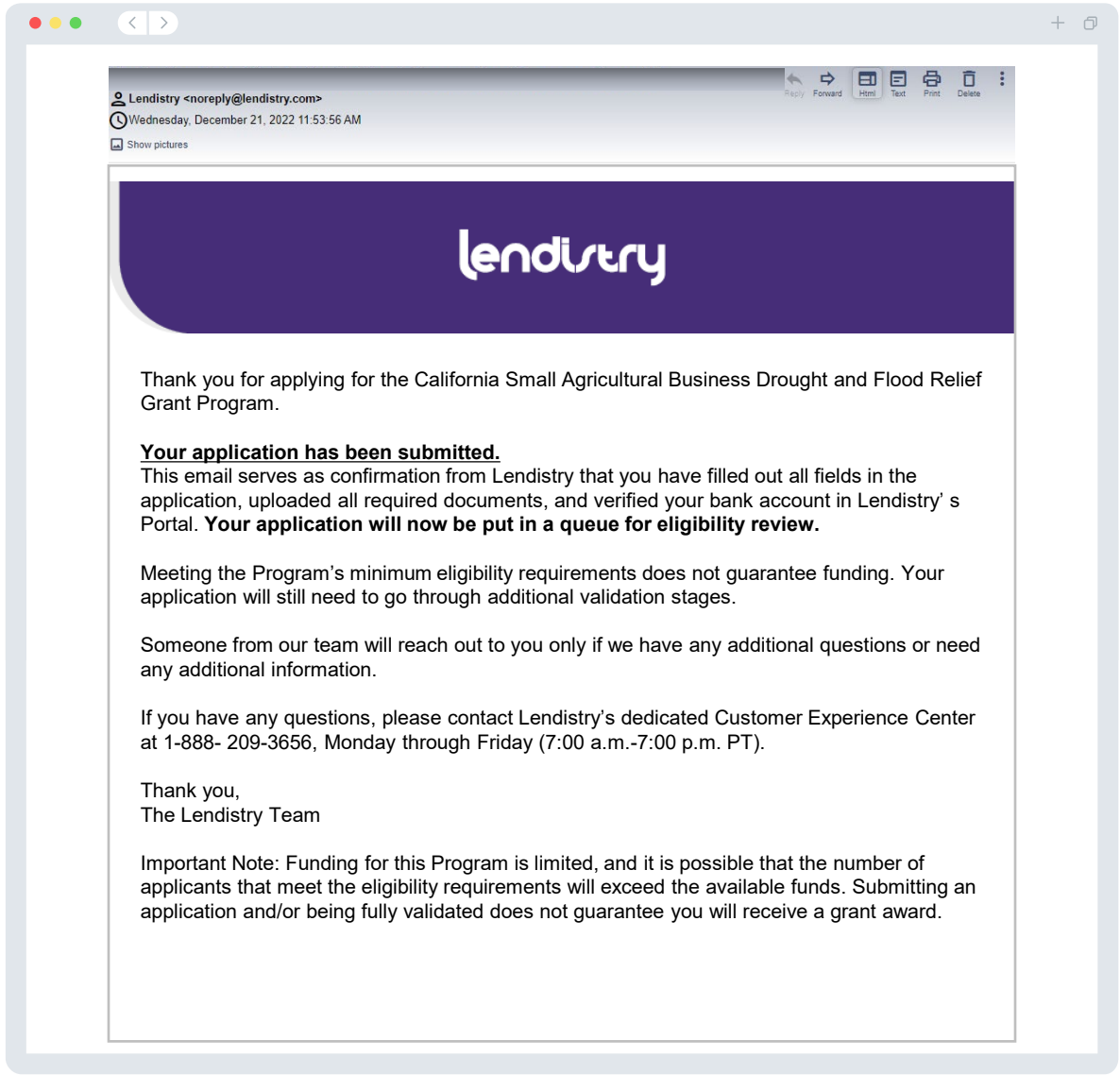

The Application Process: Storm Flood Group 1

CALIFORNIA

Small Agricultural Business
Drought and Flood Relief Grant

APPLICATION PORTAL POWERED BY LENDISTRY

Section 1: Owner/Officer Details

We need information for the owner of your business or the officer/authorized signer of your nonprofit organization.

- Owner/Officer Legal First Name
- Owner/Officer Legal Last Name
- Owner/Officer Date of Birth
- Owner/Officer Email
- Title/Position
- Owner/Officer Residential Address Line 1 (P.O. Box not acceptable)
- Owner/Officer Residential Address Line 2 (P.O. Box not acceptable)
- Owner/Officer Residential City
- Owner/Officer Residential State
- Owner/Officer Residential Zip Code
- Owner/Officer Social Security or Individual Taxpayer Number (SSN or ITIN)[1]
- Percentage of Ownership (%)
- Referral Partner[2]
- Owner/Officer Preferred Phone Number
- SMS/Text Policy[3]

[1]Required to make sure applicant is not on the OFAC list.
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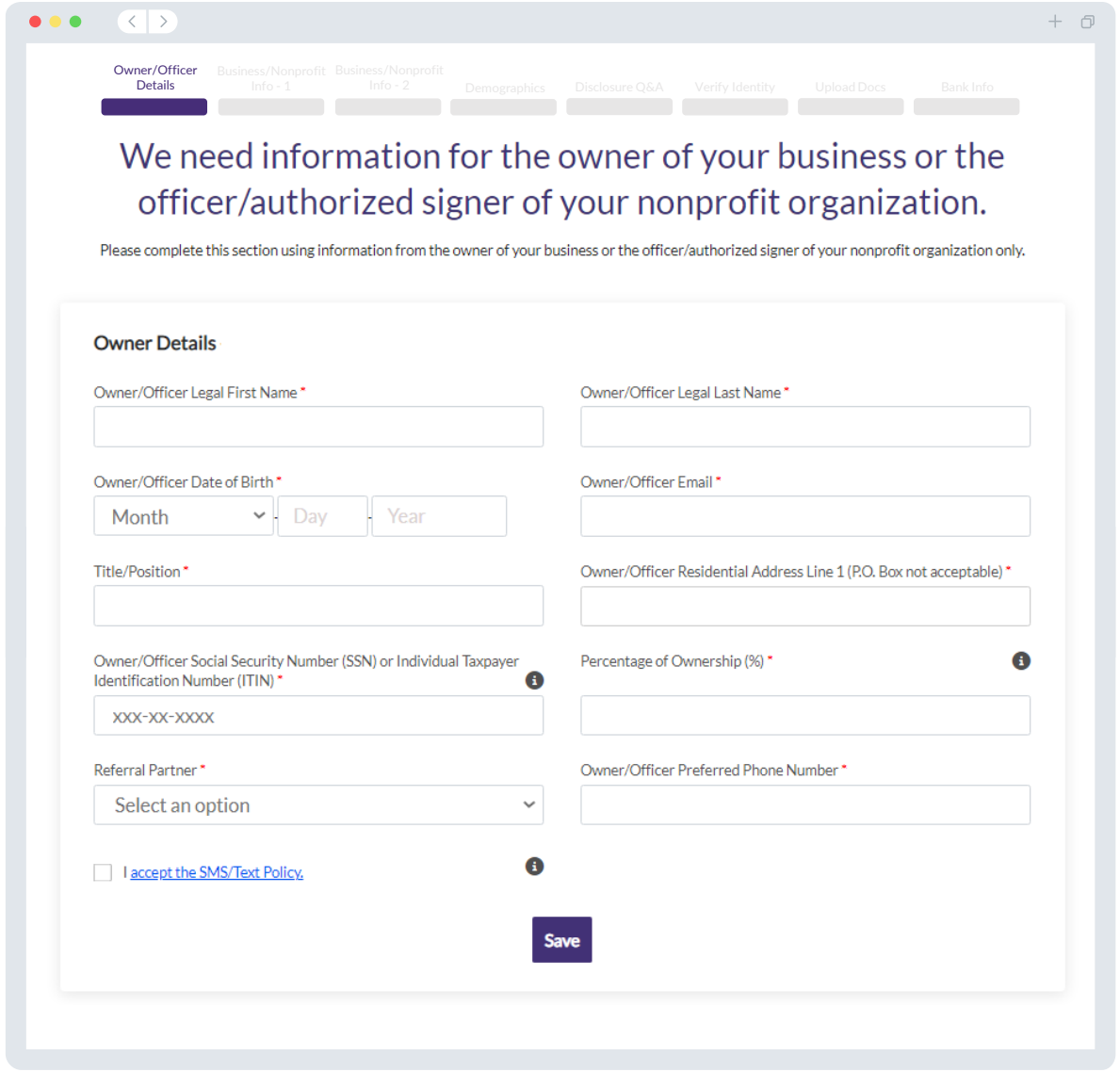

Section 2: Business/Nonprofit Info - 1

Tell us about your business or nonprofit organization.

- Legal Name of Business or Nonprofit Organization
- Doing Business As (DBA) - (Type N/A if your business does not have a DBA.)
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- Business or Nonprofit Organization Address Line 1 (Please enter physical address of business)
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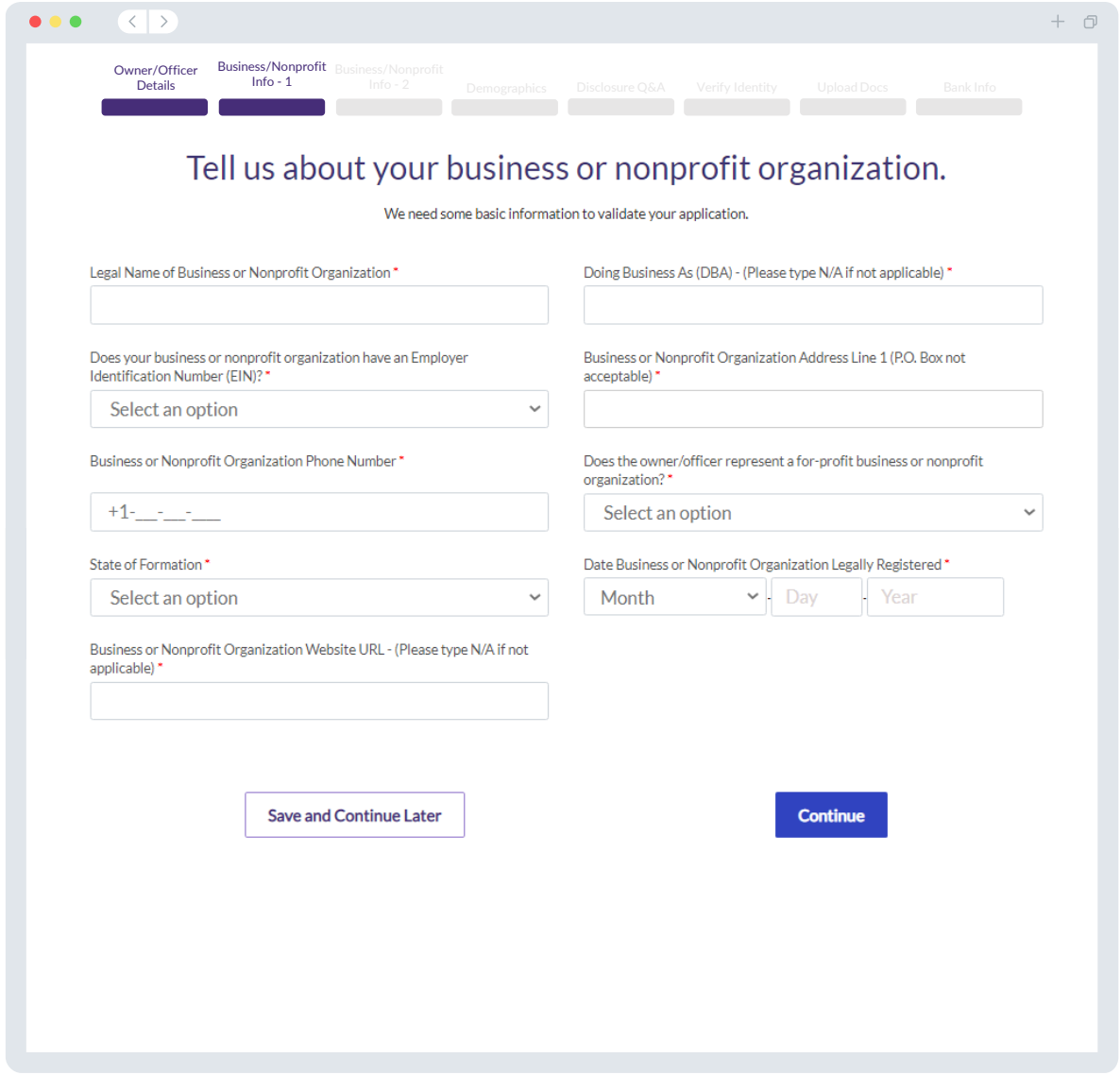

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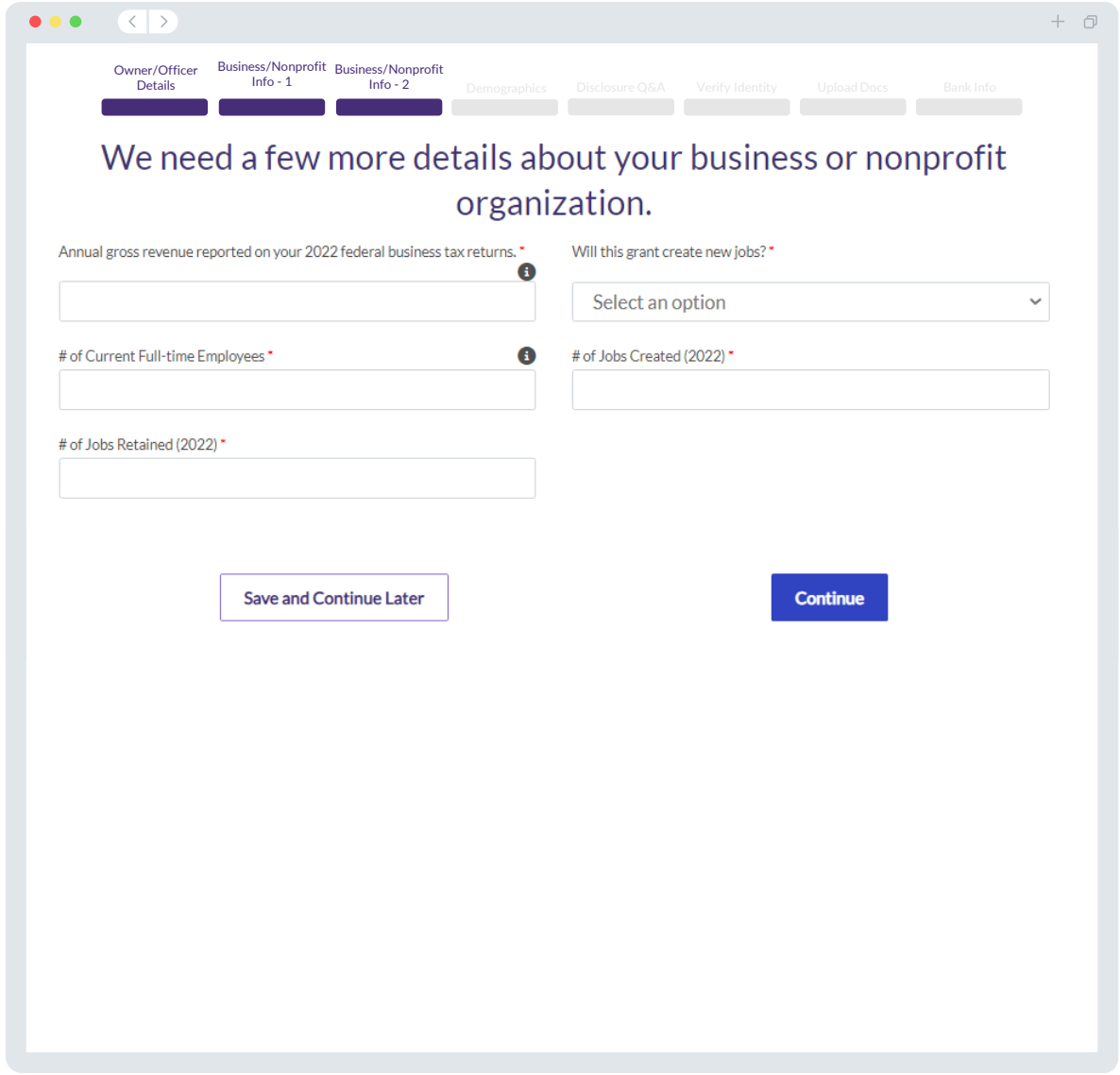

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We want to learn more about your business or nonprofit organization.
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- Who is your customer base?
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- Women-Owned?
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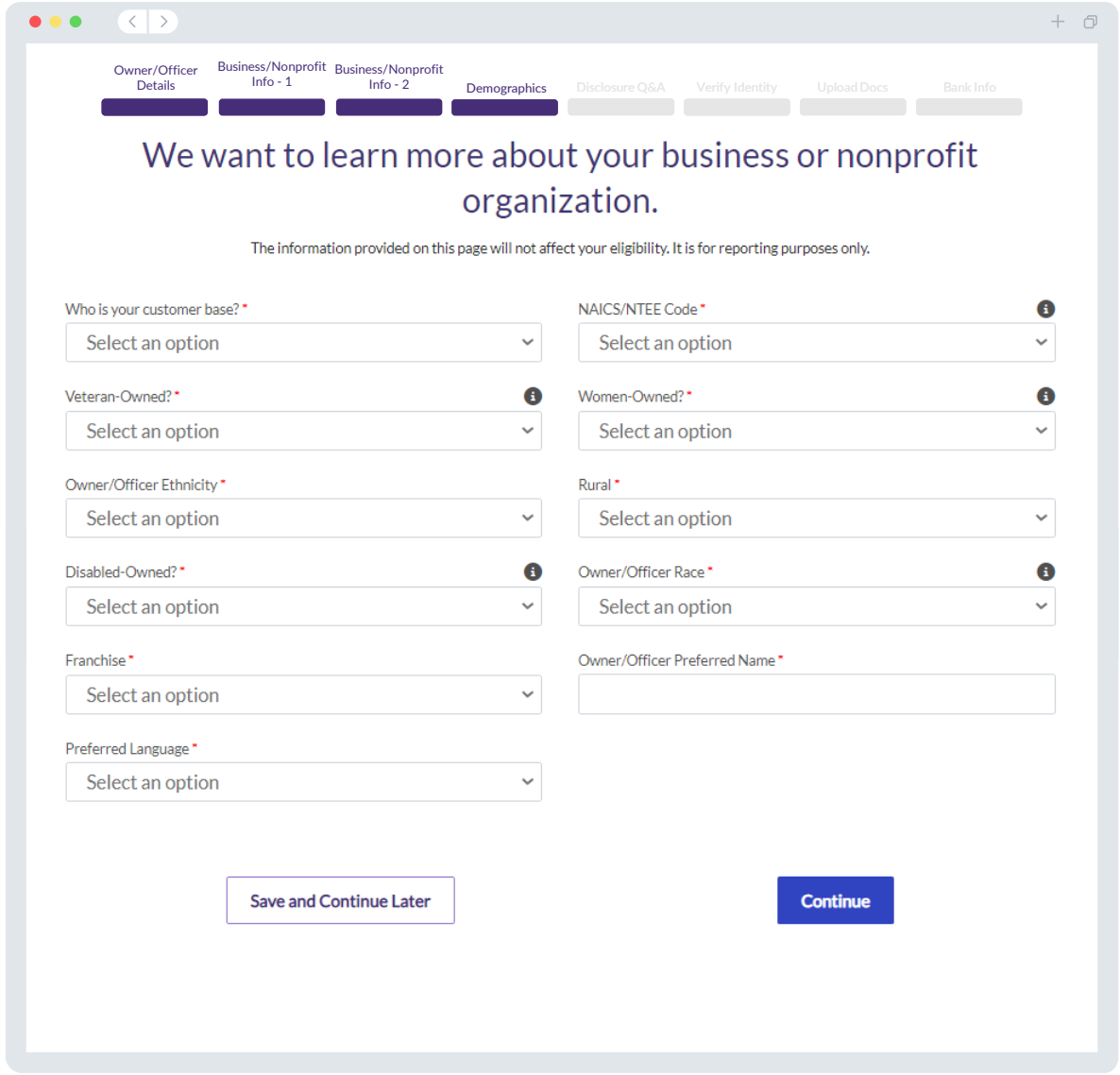

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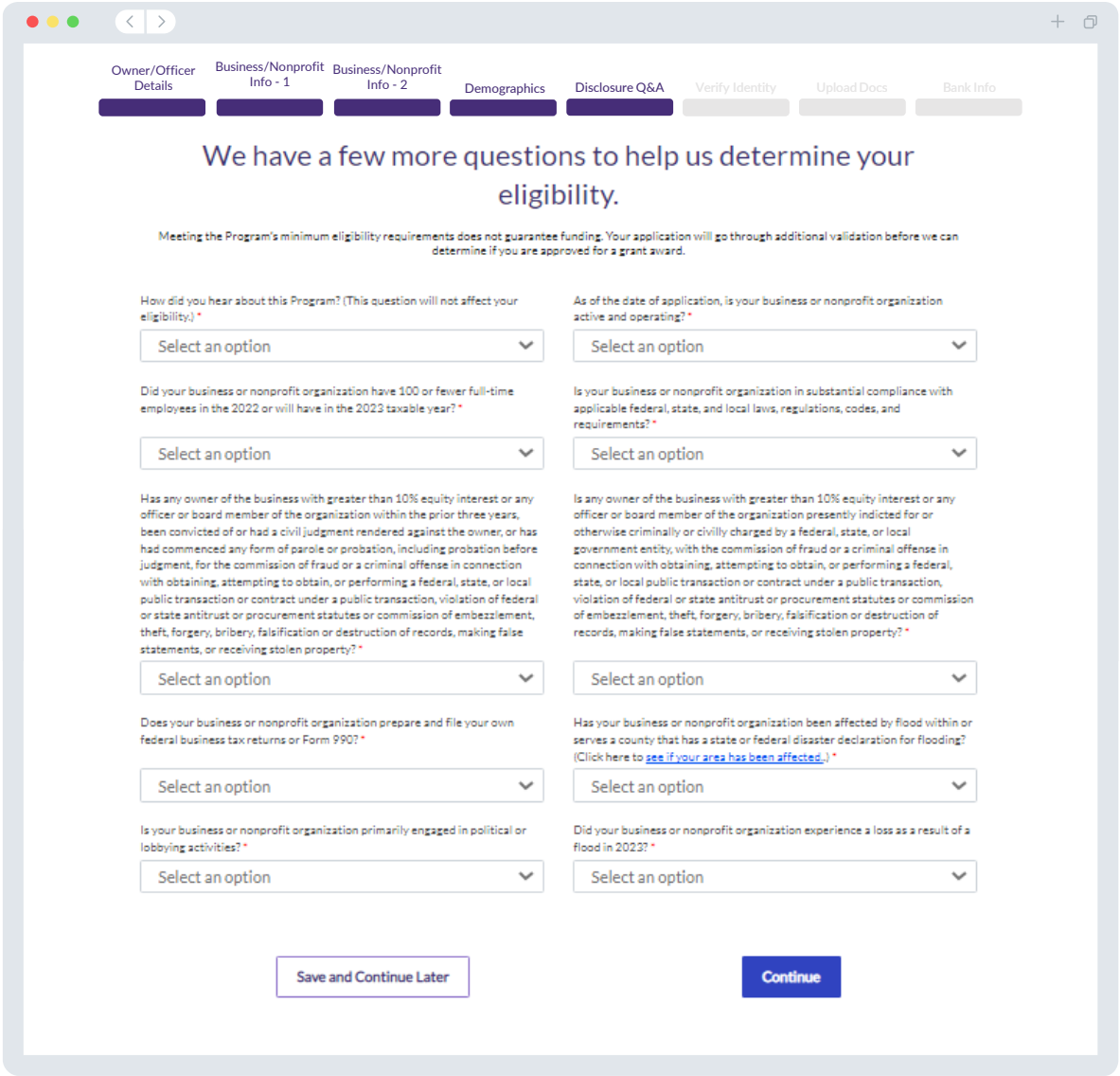
- Did your business or nonprofit organization experience a loss as a result of a flood in 2023?



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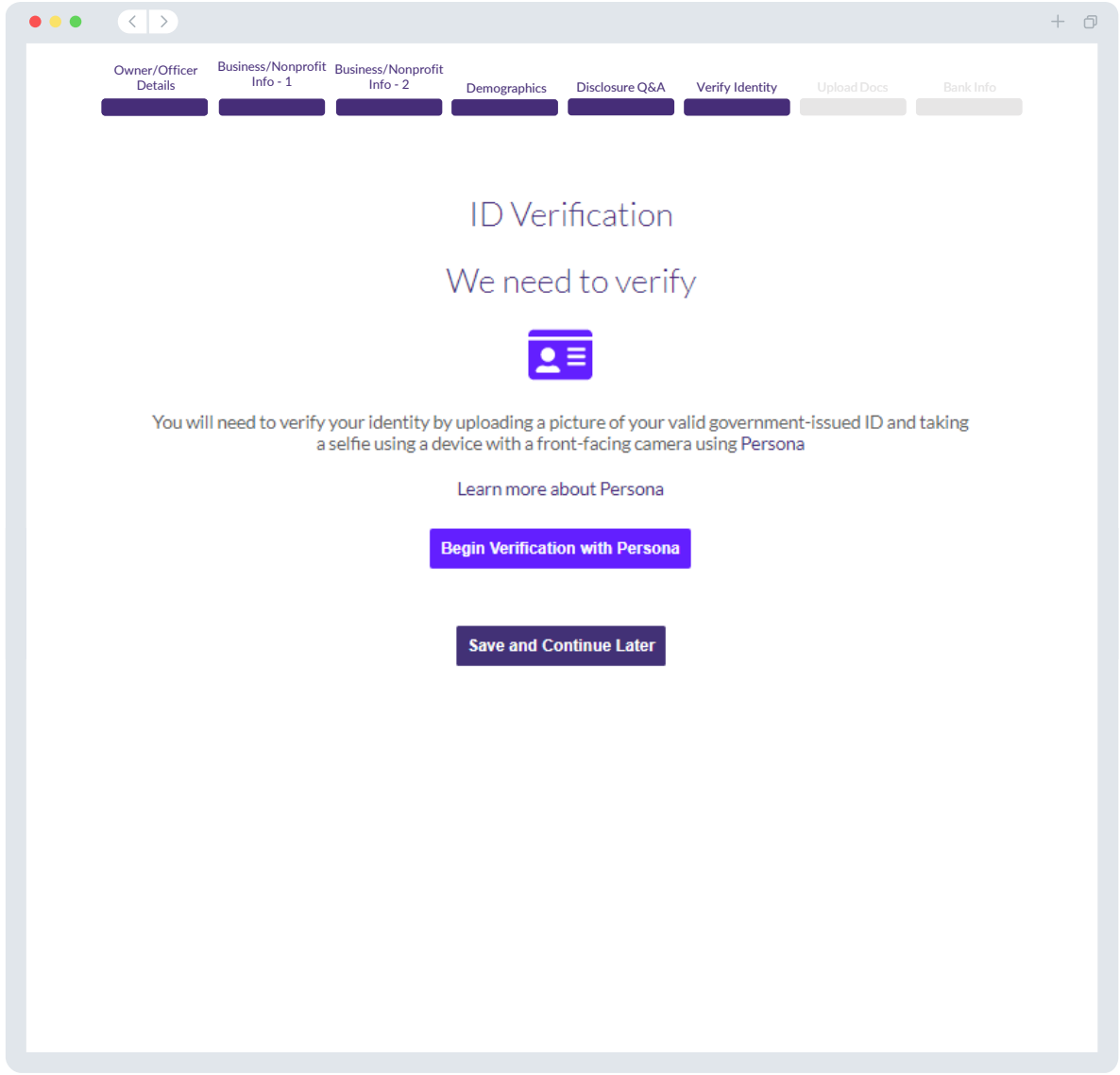

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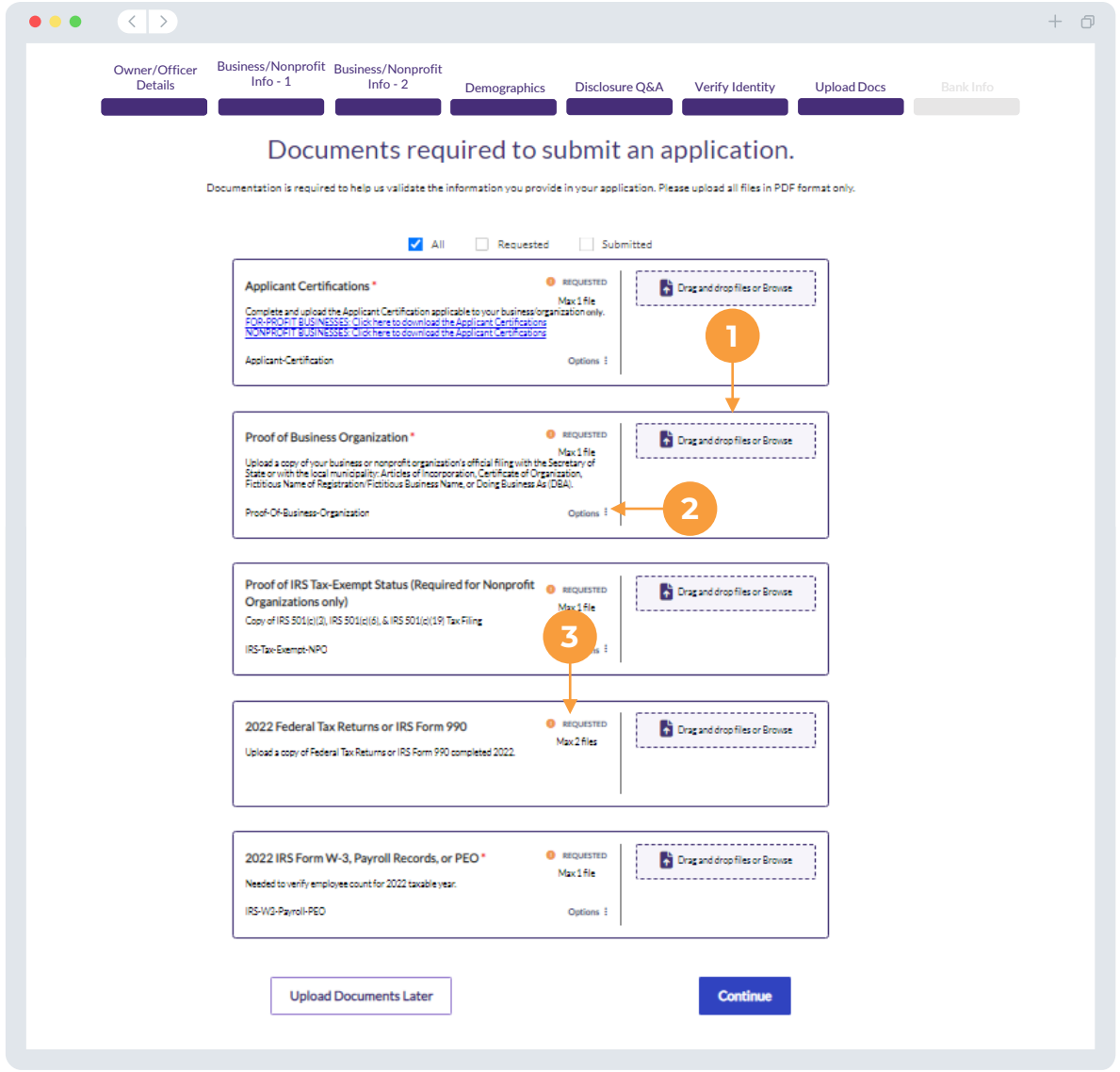

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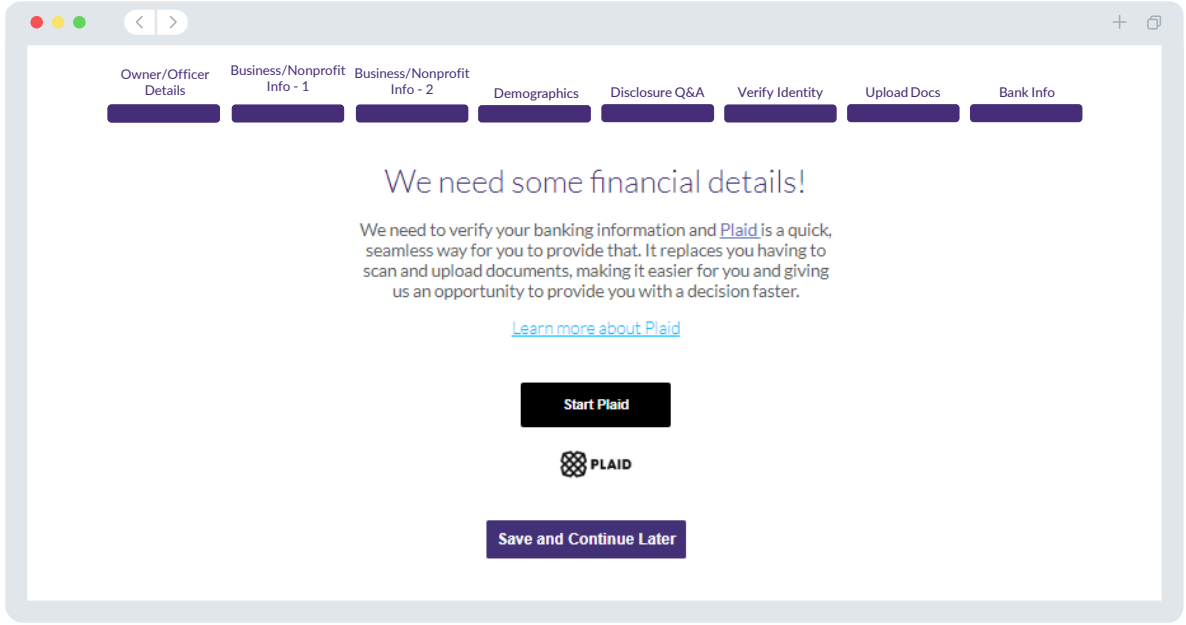

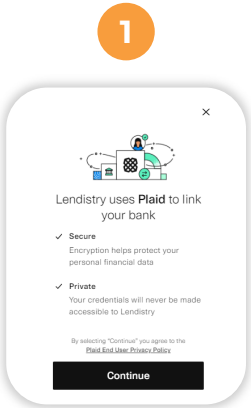

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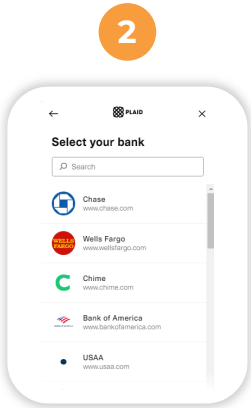

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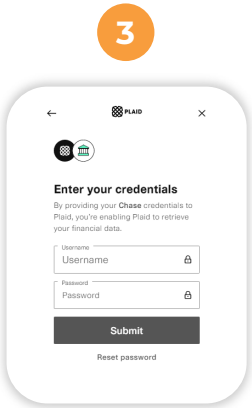

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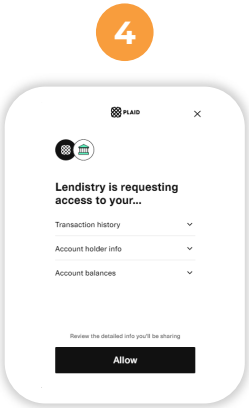

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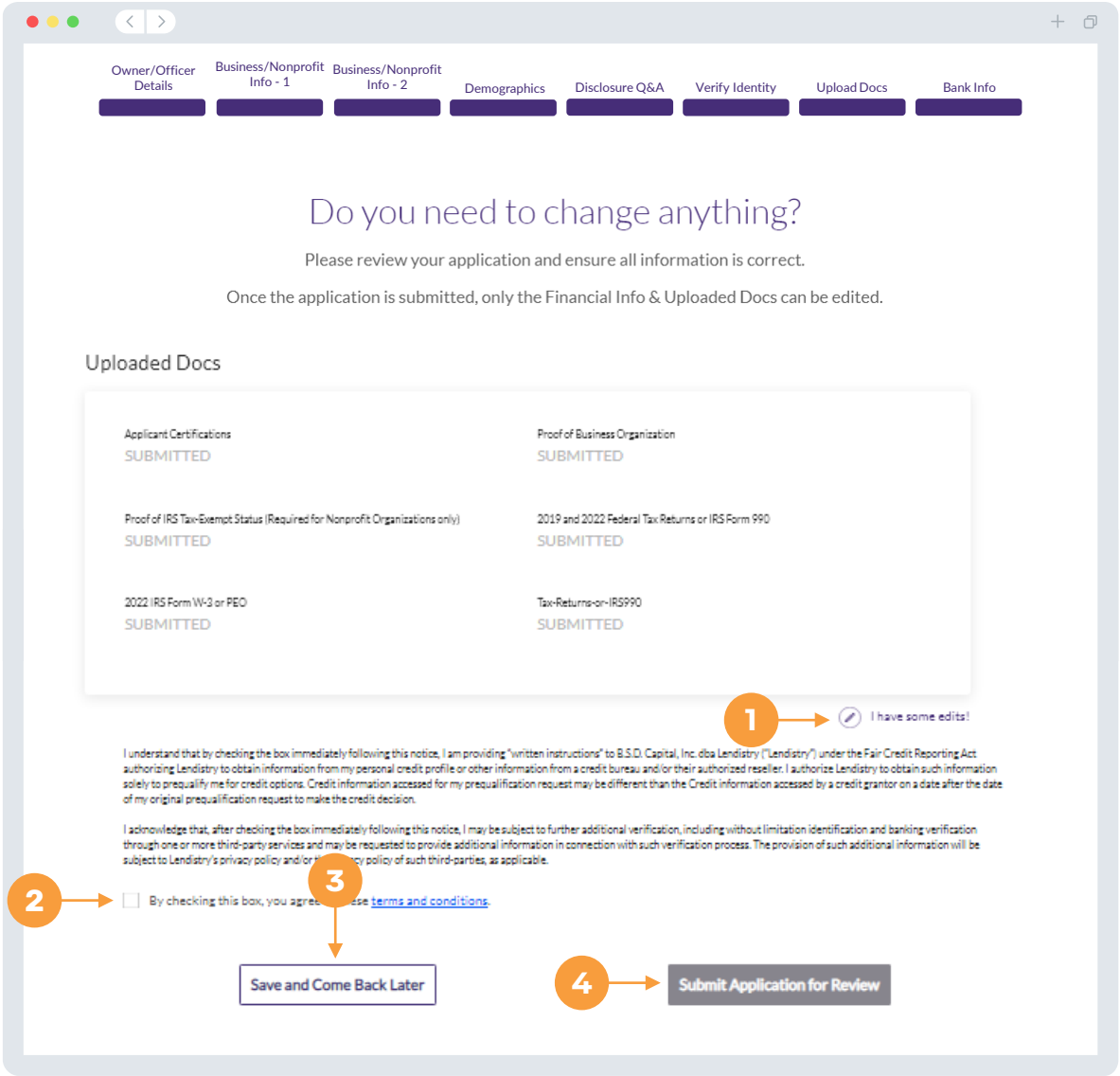

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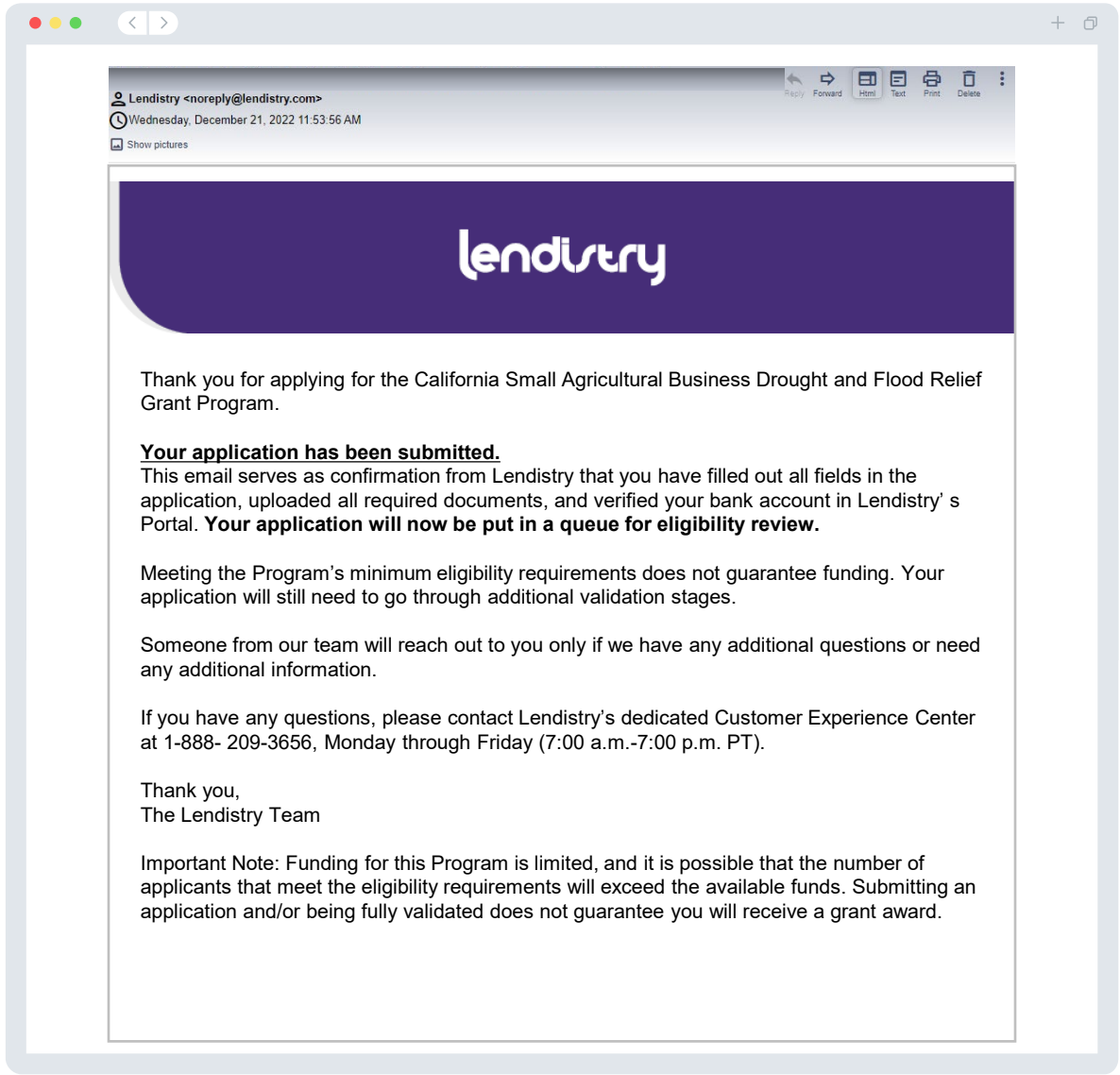

The Review Process

CALIFORNIA

Small Agricultural Business
Drought and Flood Relief Grant

APPLICATION PORTAL POWERED BY LENDISTRY

Review Process

How will I know if I was awarded a grant?

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 have 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. PT.
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.

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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. **See page 36 for reference**. 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. PT)**.

   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.

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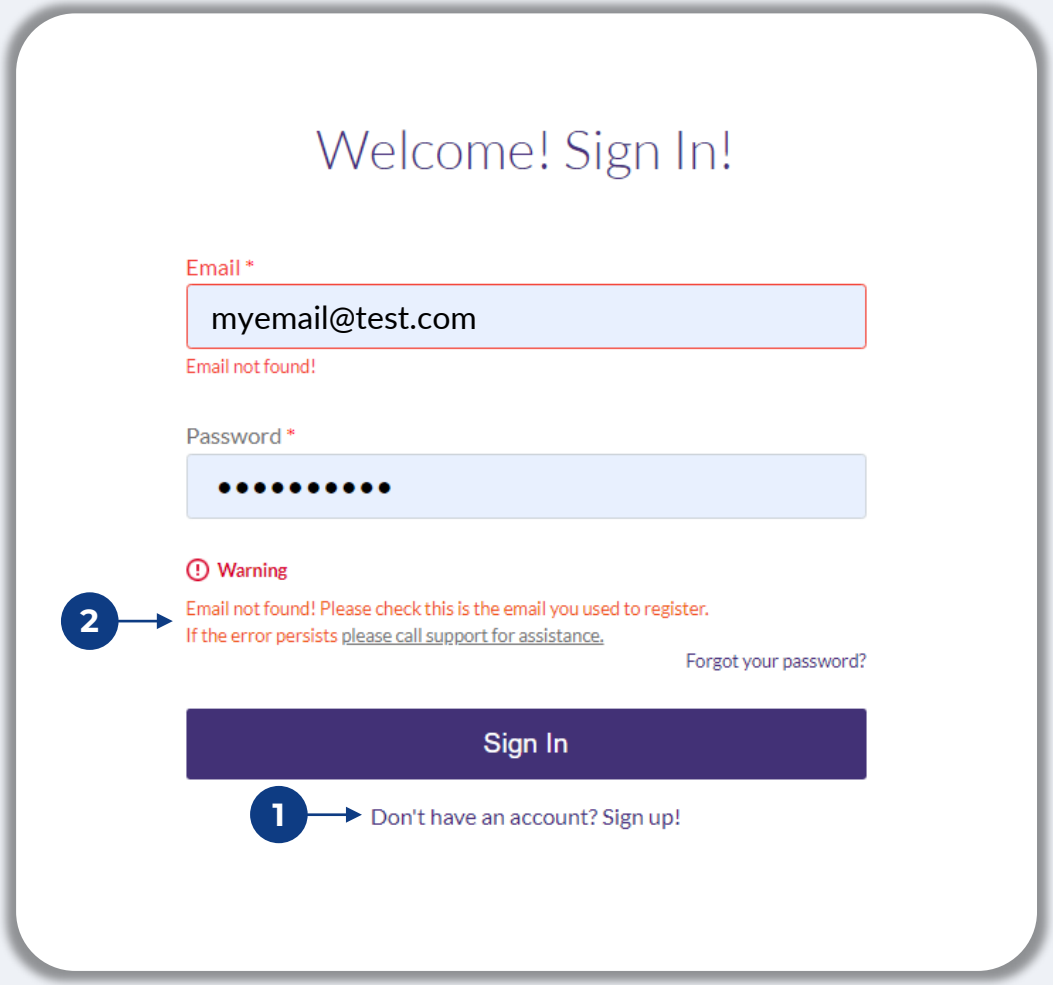

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Incorrect Password

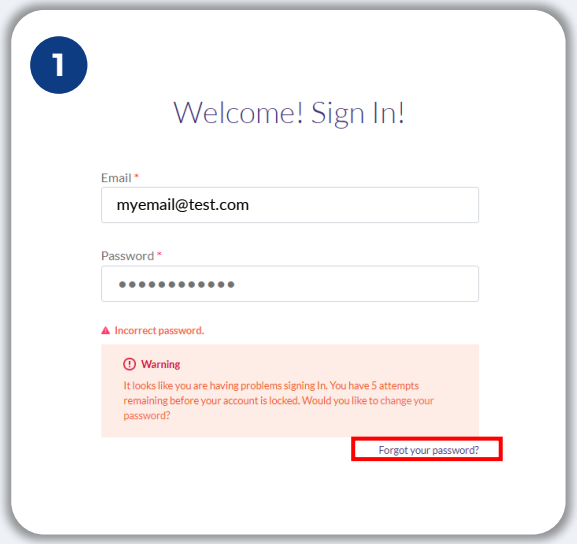
What should you do if your password is incorrect?

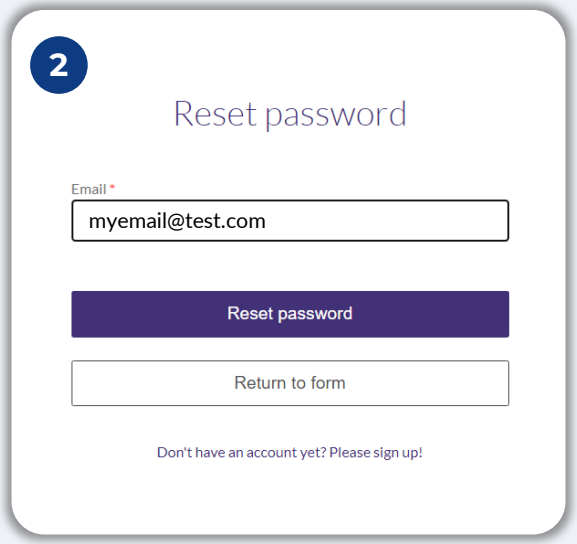
If the password you entered is incorrect, please check its spelling and try again. You have five attempts to use the correct password before your account is locked.

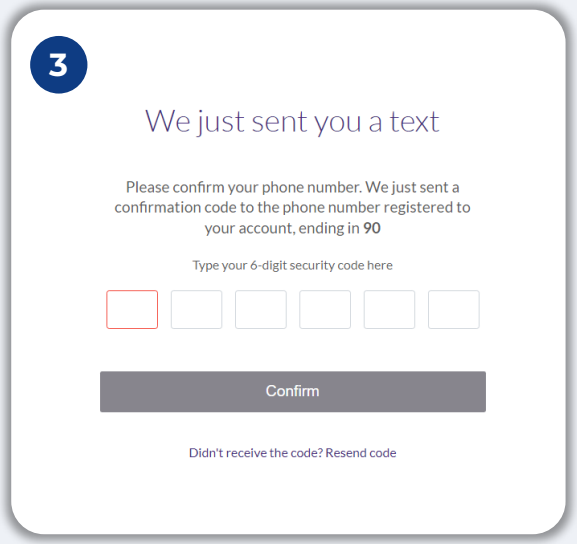
We strongly recommend that you reset your password immediately after your second failed attempt.

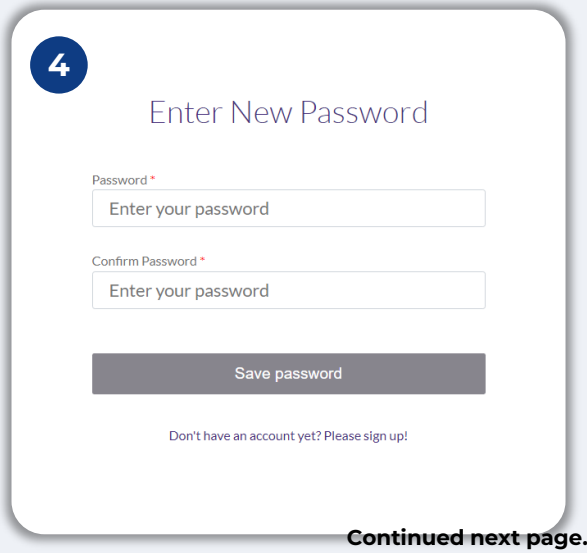
How to Reset Your Password:

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.









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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.

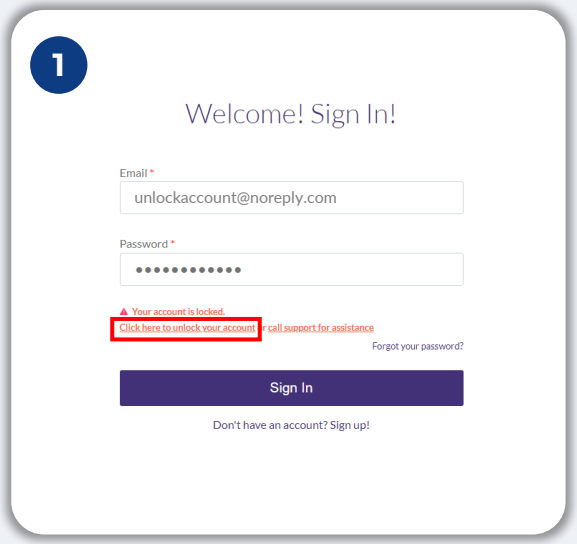
How to Unlock Your Account

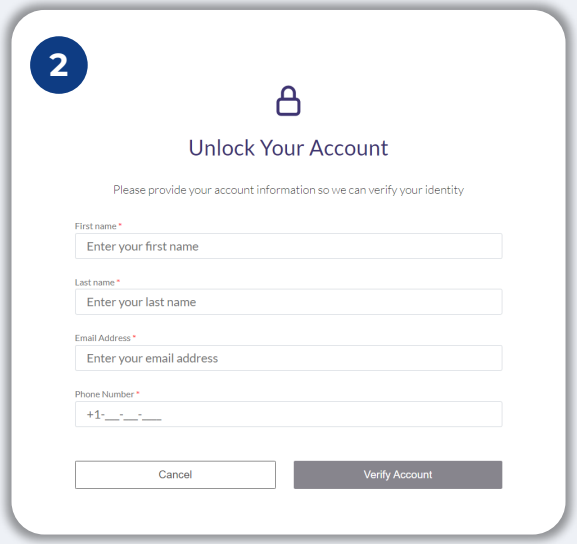
1. Select “Click here to unlock your account.”

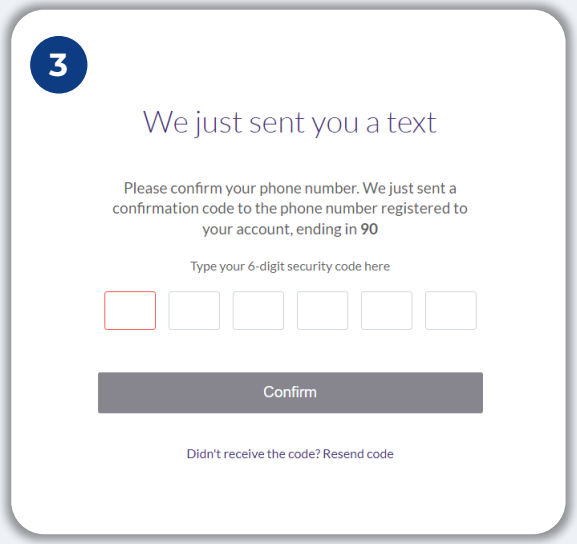
2. Enter the first name, last name, email address, and phone number registered to your account. This information must be provided correctly for you to proceed. If you need assistance verifying your account information, please contact our dedicated Customer Experience Center.

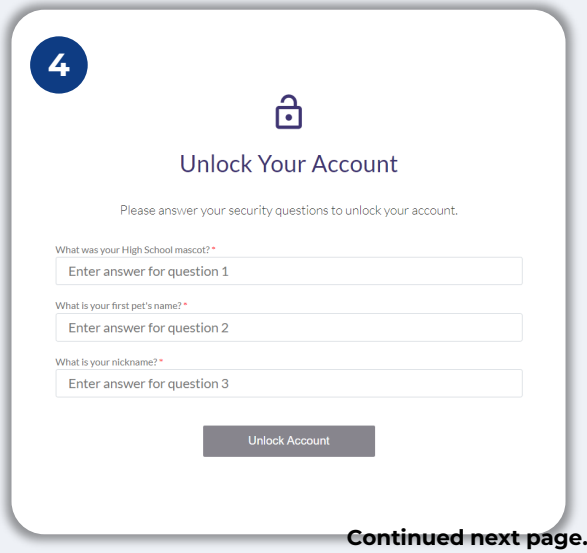
3. A six-digit confirmation code will be sent to the phone number you registered. Enter the code to confirm your account.

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.









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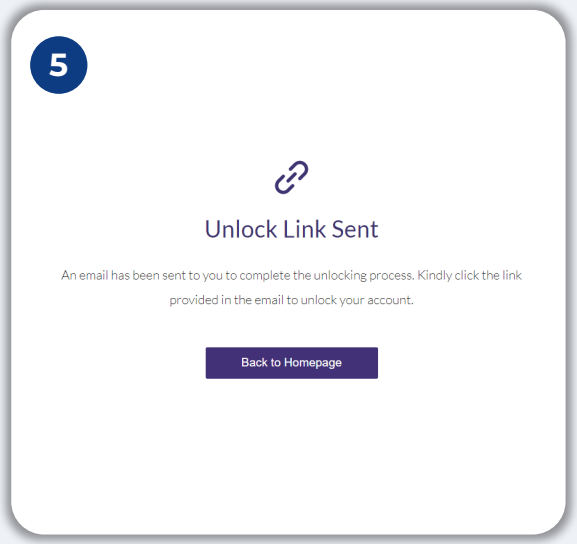
Your Account is Locked

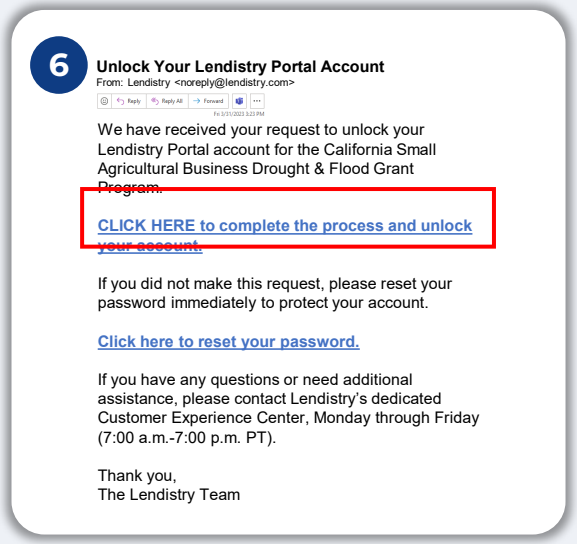
How to Unlock Your Account

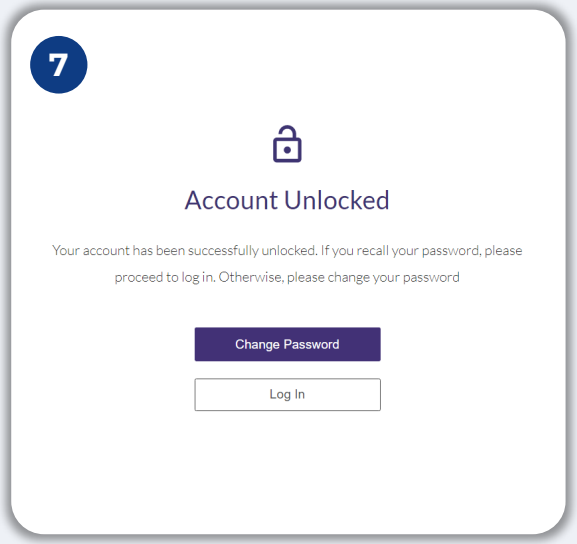
5. Once the security questions have been answered correctly, a link to unlock your account will be sent to your email.

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.







Customer Experience Center

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

Quick Links

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How to Troubleshoot Your Account

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