



THE
BRIDGEFUND

Bridge Fund 3.0

\$8 Million grant fund to provide financial relief to small businesses in the restaurant, retail, and entertainment sectors that have experienced revenue losses or significant costs related to the COVID-19 pandemic, during the period April 1, 2020 through December 31, 2021

Eligible Applicants: For-profit, brick-and-mortar small business or sole proprietor in DC in the restaurant, retail, or entertainment sector and generated gross receipts of no more than \$5 million in any year of 2019, 2020, and 2021 (additional eligible business types listed on slide 4)

Award Range: \$5,000 - \$45,000

Priority Review: Businesses that have not received prior relief funds will receive priority. Funding is not guaranteed for businesses that previously received a Bridge Fund award.

Application Timeline:

- Opens: **Monday, November 28, 2022 at 12:00 PM ET**
- Closes: **Friday, January 13, 2023 at 5:00 PM ET**

Application: Available through the [ObviouslyDC website](#)

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Eligibility Requirements

Businesses must meet **all eligibility criteria** to be eligible to receive an award from Bridge Fund 3.0

- Must be a business in the retail, restaurant, or entertainment sector. Businesses in other sectors are not eligible.
- Must be a for-profit, small business at a brick-and-mortar location OR a sole proprietor in an eligible sector*. Nonprofits are ineligible.
- Primary business location must be registered in the District of Columbia and have an active DC Business License
- Must have earned no more than \$5 million in gross receipts in any year for 2019, 2020, and 2021
- Must have begun operating prior to January 1, 2022
- Must have experienced revenue declines or incurred significant costs as a result of the COVID-19 pandemic, during the period from April 1, 2020, to December 31, 2021
- Franchises with multiple locations must be independently owned and operated, and owners of multiple businesses are eligible, as long as each location has a unique EIN and satisfies all eligibility criteria**
- Must be currently in operation
- Must have site control of the business location†
- Must have a Certificate of Clean Hands dated within 90 days of application
- Businesses that received an award from the Restaurant Revitalization Fund are not eligible
- Sole proprietors must be District of Columbia residents

*Sole proprietor business must be owner's primary form of income and must have a home occupancy permit. Businesses that operate with a Home Occupancy Permit and primarily provide services in-person at a physical location are eligible. Examples of eligible businesses include, but are not limited to, catering companies, event planners, musicians, music promoters, and sound engineers.

** Up to a maximum of 3 locations are eligible to receive funding.

†Pop-ups, seasonal businesses, and temporary activations are not eligible.

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Eligible Business Types*

Restaurant

- Bakery
- Bar or Tavern
- Cafe
- Cafeterias
- Caterer
- Coffee Shop
- Delicatessens
- Food Court
- Food Trucks
- Restaurant
- Vending Trucks or Carts
- Winery, Brewery, Distillery (with tavern license)

Retail

- Art Gallery
- Art Supply Store
- Bookstore
- Cards, Gifts, Party Store
- Clothing/Specialty Apparel Store
- Consignment Shop
- Convenience Store
- Corner Stores
- Dry Cleaner
- Electronics Store
- Flooring Center
- Florist Manufacturer with On-Site Retail
- Furniture Store
- Grocery Store
- Gyms / Yoga, Dance, or Fitness Studios
- Hair Salon / Barbershop
- Hardware Store
- Home Goods
- Jeweler
- Laundromat
- Massage Therapy
- Nail Salon
- Pet Supply Store
- Pharmacy
- Printing & Signage Shop
- Specialty Foods Store
- Specialty Products (e.g. beads, incense, candles)
- Specialty Retail Store
- Tuxedo/Dress Rental Shop
- Waxing Center
- Wine Shop
- Winery, Brewery, Distillery (with manufacturer license)

Entertainment

- Billiard Parlor
- Bowling Alleys
- Event Venues
- Live Music Venues
- Movie Theaters
- Museums (private institutions)
- Nightclubs
- Performance Venues
- Skating Rinks
- Specialty Experience Venues
- Theaters
- Audio & Visual
- Event Equipment Rental
- Event Planners
- Event Promoters
- Event Production Companies
- Music Promoters
- Performing Artists
- Photographer
- Sound Engineers
- Talent Booking Agency
- Trade Show or Event Staffing Services

*not an exhaustive list

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Ineligible Business Types*

- Business operating as a secondary form of income for the business owner
- Businesses that are permanently closed and have taken steps to cease business operations under DLCP Corporations Divisions and OTR Guidelines
- Business that are franchises that are not independently owned and operated
- Businesses that received a grant from the Restaurant Revitalization Fund (RRF)
- Businesses that receive dedicated state or federal tax revenue
- Cannabis dispensaries
- Childcare providers
- Construction and Real Estate businesses (general contracting, architecture, development, property management, realtors, etc.)
- Financial Institutions (banks, credit unions, check cashing establishments, pay day lenders, etc.)
- Health care and social assistance businesses (physicians, dentists, acupuncture, and chiropractor offices, etc.)
- Hotels, Bed and Breakfasts, and Inn and Motels
- Nonprofit organizations
- Online only / e-commerce businesses
- Professional services companies (Accountant, Insurance, Law Office, etc.)
- Seasonal businesses (only open for part of the year)
- Temporary activations and pop-ups
- Transportation companies (includes taxi drivers, rideshare drivers, shuttle providers)

**not an exhaustive list*

Get Ready to Apply

Prepare these documents before you apply:

1. 2019 Federal Tax Return, if operating in 2019 (Schedule C only for sole proprietors)
2. 2020 Federal Tax Return, if operating in 2020 (Schedule C only for sole proprietors)
3. 2021 Federal Tax Return (Schedule C only for sole proprietors)
4. Active DC Basic Business License for the primary business location
5. Evidence of site control (lease, deed, landlord affidavit stating business has right to occupy the space, home occupancy permit)
6. Certificate of Clean Hands dated within 90 days prior to application date
7. State-issued identification of the business owner (passports not accepted)
8. Payroll or Roster of Employees dated within 30 days of application (including employees state of residence)
9. Form W9

To avoid delays in reviewing your application, upload all required documents with your application and ensure that all documents are current. Failure to submit complete documents may result in your application being deemed ineligible.

Get Ready to Apply

Common Document Errors

Business License

Error: License address is not the same as the primary business location address

Solution: Obtain a new business license from Department of Licensing and Consumer Protection (DLCP)

Error: Business license has expired prior to the application date

Solution: Renew business license with DLCP and upload active business license

Certificate of Clean Hands

Error: Certificate is issued to individual (using SSN) and not the business (using EIN) and business is applying for the grant

Solution: Obtain Certificate of Clean Hands from mytax.dc.gov for the same entity applying for the grant

Error: Certificate is dated more than 90 days prior to the application date

Solution: Obtain current Certificate of Clean Hands from mytax.dc.gov

Error: Business does not submit Certificate of Clean Hands at the time of application

Solution: Start process to obtain Certificate of Clean Hands right away to allow for time to process, if needed

Get Ready to Apply

Common Document Errors

Lease

Error: Lease does not include business name and/or address

Solution: Upload lease document that includes both business name or name of business owner, and address

Error: Lease is issued to another entity and applicant has taken over the lease

Solution: Submit a letter from the landlord affirming that the applicant is operating in the space under the terms of the lease

Tax Returns

Error: Applicant is controlled by a holding company that reported more than \$5 million in revenue in 2019, 2020, and/or 2021, but individual location generated less than \$5 million in each of those years.

Solution: Provide annual Profit and Loss statement for the specific location showing total revenue for 2019, 2020, and 2021 and EIN for the individual location

Error: Business submits application using its Employer Identification Number (EIN), but tax returns do not indicate EIN

Solution: Include a copy of your EIN letter from the IRS

Business Owner Identification

Error: Owner submitted a passport or other identification for the business owner that does not indicate the owner's state of residency

Solution: Submit a state-issued identification that provides evidence of the business owner's state of residency

Eligibility Scenario Chart

Business Scenario	Eligible
Retail, restaurant, or entertainment business operating from a commercial space that the business leases or owns	✓
Caterer or food truck operator that also operates from a commercial kitchen	✓
Business with a Home Occupancy Permit that primarily provides services at brick-and-mortar locations	✓
Business is a franchise that is independently owned and operated	✓
Sole proprietor in an eligible industry operating with a Home Occupancy Permit	✓
Business earned more than \$5 million in 2019, 2020, or 2021	✗
Business is a retailer that exclusively sells products online	✗
Business began operating on or after January 1, 2022	✗
Sole proprietor who is not a DC resident	✗
Business is not in the retail, restaurant, or entertainment industry	✗

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Eligible Uses of Grant Funds*

- Business Rent or Mortgage
- Payroll and Labor
- Inventory (includes supplies but not merchandise for sale)
- Operating Expenses
- Businesses operating with a Home Occupancy Permit may only use the grant funds for expenses in the above categories that can be claimed as deductible business expenses on the business's federal tax return.**

*See the full list of eligible expenses on [ObviouslyDC.com](https://www.obviouslydc.com)

**For additional guidance, see [IRS Publication 535 Business Expenses](#), [Instructions for Schedule C](#), and [Instructions for Form 8829](#)

Technical and Language Support

For technical assistance, contact:

- DC Main Streets: <https://dslbd.dc.gov/service/DCMS>
- Small Business Technical Assistance CBOs: <https://dhcd.dc.gov/page/small-business-technical-assistance-cbos>

For language assistance, contact:

- Mayor's Office on Latino Affairs: (202) 671-2825
 - Spanish
- Mayor's Office on African Affairs: (202) 727-5634
 - Amharic
 - French
- Mayor's Office on Asian and Pacific Islander Affairs: (202) 727-3120
 - Chinese (Mandarin and Cantonese)
 - Vietnamese
 - Korean

For assistance with hearing or vision impairment, contact: thebridgefund@dc.gov

Frequently Asked Questions

When will I receive my award? We anticipate that conditional award notifications and disbursements will begin in late March 2023.

When must I spend my award funds? All funds must be spent by September 30, 2023.

I received a grant from another program. Am I eligible to apply? If you received an award from the Restaurant Revitalization Fund, you are not eligible to receive an award from this program. If you received an award from any other program, and your business meets the eligibility requirements, you are eligible to apply. However, priority will be given to businesses that have not received awards from prior relief programs. Funds are not guaranteed to be available for businesses that received prior Bridge Fund awards.

I am a sole proprietor and operate from my home. Am I eligible? If you are a sole proprietor operating from your home, your business is an eligible business type, and you are a DC resident, you are eligible to apply.

I am a sole proprietor and not a DC resident. Am I eligible? No, sole proprietors must be District of Columbia residents.

I operate more than one small business. Am I eligible to apply for more than one business? Yes, if each of your small businesses meets the eligibility requirements and has a unique EIN, each small business is eligible, up to a maximum of 3 businesses.

I don't have a Certificate of Clean Hands. Can I submit my application without it? No. A current Certificate, dated within 90 days prior to application date, is required with the application.

See more FAQs at [ObviouslyDC.com](https://obviouslydc.com)

Application Dates

Application materials available at [ObviouslyDC.com](https://obviouslydc.com)

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Application Questions?

Email: bridgefund3@cfenterprises.org

Thank you!