

FAQs About the Dublin Small Business Emergency Microloan Program

as of May 22, 2020 1:30 p.m.

Q: When will the application portal open?

The City will begin accepting applications (online only) on Tuesday, May 26, 2020 at 8 a.m. through ZoomGrants, an online application portal. Applications will be reviewed on a first-come, first-served basis. Applications will be accepted on a rolling basis until 5 p.m. on June 30, 2020 or when funding has been exhausted, whichever occurs first.

There is an online tutorial (PDF and video versions) on how to apply using ZoomGrants on the Microloan [webpage](#).

Q: Where do I apply?

The link will be on the Microloan [webpage](#) starting on Tuesday, May 26, 2020 at 8 a.m.

Applications will be reviewed on a first-come, first-served basis. Applications will be accepted on a rolling basis until 5 p.m. on June 30, 2020 or when funding has been exhausted, whichever occurs first.

Q: Where can I find more information about the Program?

Information about the Program can be found on the Microloan [webpage](#). If you have additional questions after reading the webpage, please email economic.development@dublin.ca.gov your questions.

Q: If we received a Paycheck Protection Program (PPP) loan, can we still apply for this loan?

Yes, if your business received a PPP loan, you can still apply for this loan. The Dublin Small Business Emergency Microloan Program is intended to augment state and federal financial assistance programs available to businesses impacted by COVID-19. In fact, one of the eligibility requirements is to show proof that you have applied for some type of federal or state financial assistance (i.e. Paycheck Protection Program, Economic Injury Disaster Loan, Economic Injury Disaster Loan Advance, etc.).

Q: We have 60 employees – can I apply?

The City of Dublin's Small Business Emergency Microloan Program is intended to assist in retaining local small businesses (primarily restaurants and retailers) that are experiencing severe negative impacts due to the COVID-19 pandemic, so there is a requirement for eligible businesses to have between one and fifty employees.

On the application form, there will be a question asking the number of employees the business had prior to the COVID-19 pandemic, such as the average number of people employed last year, including full-time and part-time workers.

Businesses with more than 50 employees are not eligible for a microloan.

Q: I do not have any employees – can I apply?

Unfortunately, sole proprietors are not eligible for this program, which requires businesses to have between one and fifty employees.

Q: I own a Chiropractic Office – can I apply?

Unfortunately, professional services (such as accountants, architects, engineering services, healthcare professionals, lawyers, etc.) are not eligible for this program, which is focused on retaining local restaurants and retailers within Dublin.

Q: I own a Daycare – am I eligible to apply?

Unfortunately, daycares are not eligible for this program, which is focused on retaining local restaurants and retailers within Dublin.

Q: How will economic injury be assessed?

There is a preview of the application questions on the Microloan [webpage](#).

To demonstrate at least a 25% economic injury due to COVID-19, businesses will be asked to provide information about their current number of employees and revenue since the hardship period started compared to their number of employees and revenue last year.

Q: What is the “New Vendor Form”?

The "New Vendor" form is used by the City's Finance Department to collect contact information when the City is going to make a payment, so you might not have been asked for it before.

The "[New Vendor](#)" form is available on the Microloan [webpage](#) so you can complete it in advance so it is ready to upload once you start the online microloan application process.