



— FRANKLIN COUNTY, NY —

Adirondack Frontier Small Business Program Frontier Harvest Fund Program Guidelines

1. INTRODUCTION

Franklin County was awarded \$300,000 through the Community Development Block Grant (CDBG) to establish the Frontier Harvest Fund, which provides matching grant funds to small producers or agritourism businesses looking to grow. Eligible small business owners can apply for funds for working capital for equipment, furniture, fixtures, inventory and operation, salaries, marketing and hardware & software specifically related to business operations. Projects should meet the goals of the program and provide products or services that will grow Franklin County's agricultural sector and attract visitors. The program is administered through the Franklin County Economic Development Corporation (FCEDC). For questions, please contact Rachel Child, Community Development Manager, at rachel@adirondackfrontier.com or (518) 481-8211.

2. APPLICATION PROCESS

There are 3 steps to applying:

1. Interested applicants must first complete a short eligibility form by visiting The eligibility application can be found at <https://form.jotform.com/252806651394159>. The deadline to submit the eligibility form is **December 5, 2025 at 5PM**.
2. If the project is deemed eligible, the owner will be sent a link to submit a full application.
3. Before submitting an application, the owner will be required to participate in an information session.

3. ELIGIBILITY

ELIGIBLE APPLICANTS

- Be a startup, new or existing private for-profit business entity, corporation, partnership, or sole proprietorship
- Have a planned or existing business located in Franklin County
- Have 5 or fewer employees, including business owner(s)
- Create at least one full-time equivalent position that is taken by or made available to someone from a low-to-moderate income (LMI) family **OR** demonstrate that the owner of the business is from an LMI family.
 - For LMI owners, if more than one individual owns the business, a majority of the owners must qualify. The most recent tax return at the time of application will be used to determine LMI status of business owners.
 - If more than one job is created, at least 51% must be taken by or made available to someone from an LMI family. Family Income Forms will be collected to document job creation.
- The applicant must provide a minimum 10% cash equity. *Example: If the total project cost is \$20,000, the owner must contribute at least \$2,000 in cash.*
- Be principally engaged in at least one of the following business activities:
 - Agriculture
 - Agritourism

- Complete a mandatory, State approved, entrepreneurial training program

LOW TO MODERATE INCOME REQUIREMENTS TO QUALIFY								
FAMILY SIZE (ALL PERSONS)	1	2	3	4	5	6	7	8
MAXIMUM <u>FAMILY</u> INCOME TO QUALIFY	\$49,600	\$56,650	\$63,750	\$70,800	\$76,500	\$82,150	\$87,800	\$93,500

INELIGIBLE APPLICANTS

- Small businesses that do not meet the above criteria
- Not-for-Profit Organizations
- Municipalities
- Religious organizations or private membership-based organizations
- The final determination of applicant eligibility is at the discretion of the project review committee

4. AVAILABLE FUNDING

Description	Minimum Award	Maximum Award ¹	Minimum Match ²
Small Business Support	\$5,000	\$35,000	10%

¹ The grant award will not exceed 90% of the total eligible project cost, up to the maximum award amount under each category.

² The minimum match requirement is 10% of total project cost.

5. ELIGIBLE EXPENSES

Grant funds may be used for working-capital expenses specifically related to the business operation, including:

- Equipment
- Furniture
- Inventory & Operation
- Salaries
- Hardware & Software
- Marketing

6. INELIGIBLE EXPENSES

Grant funds may NOT be used for the following:

- Construction
- Building Supplies
- Passenger motor vehicles (unless demonstrated that it is crucial to business operations)
- Pay off existing debt
- Lobbying
- Religious or political activities
- Purchase of real estate
- Short-term rental properties
- Private recreational facilities
- Projects that do not comply with local zoning

7. BUDGET & FINANCING

MATCH REQUIREMENTS

The match requirement for this grant is 10% of total project cost. In-kind match or labor is not eligible. Costs incurred prior to the effective date of the grant agreement are not eligible for reimbursement and not eligible as a match.

SOFT COSTS

Eligible soft costs include environmental review expenses and entrepreneurial training. Soft costs require matching funds, and in-kind match is not eligible.

FINANCING

Property or business owners are responsible for securing financing for their project.

REIMBURSEMENT

This grant program is a reimbursement program, meaning that the property owner must pay all expenses directly and then submit documentation for eligible expenses for reimbursement upon project completion. Expenses for canceled projects are not eligible for reimbursement. Please see section 8 below for more information on the reimbursement process.

8. JOB CREATION

In order to be eligible for funding, business owners must either create at least one full-time equivalent job filled by or available to an LMI person or be from an LMI family. A full-time position is defined as 37.5 hours/week and a full-time equivalent position is defined as one or more employee(s) averaging 40 hours/week or 2,000 hours/year.

A job is considered to be held by a LMI person if the person is, at the time their employment commences, a member of a family whose income falls at or below the income limits shown above. The family's entire income must be counted (This is particularly important when dealing with part-time jobs or jobs taken by students).

Jobs made "available to" LMI persons are jobs that are not held (filled) by LMI persons and may be claimed to be "available to" LMI persons only when both of the following are met:

- The jobs do not require special skills that can only be acquired with substantial (i.e., one year or more) training or work experience, and education beyond high school is not a prerequisite to fill such jobs, unless the business agrees to hire unqualified persons and train them AND
- The state grant recipient and/or the assisted business takes actions to ensure that LMI persons receive "first consideration" for filling such jobs. "First consideration" means:
 - The business must use a hiring practice that under usual circumstances would result in over 51 percent of LMI persons interviewed for applicable jobs being hired,
 - The business must seriously consider a sufficient number of LMI job applicants to give reasonable opportunity to fill the position with such a person, and
 - The distance from residence and availability of transportation to the job site must be reasonable before a particular LMI person may be considered a serious applicant for the job.

9. ENTREPRENEURIAL TRAINING

If awarded funding, business owners are required to participate in 10 hours of entrepreneurial training. The training will include a mix of online training videos and in-person one-on-one training with a business counselor. The curriculum is centered on key aspects of entrepreneurship and business management, including 1) developing or expanding a business idea 2) promoting a business and developing a customer base 3) day-to-day business management and 4) helping the individual business owner identify their skills, strengths and weaknesses.

10. ADDITIONAL REQUIRED DOCUMENTATION

In addition to the application, applicants must provide the following documentation:

- Complete federal income tax return for 2024.
- For Partnerships and Corporations: 2024 business tax return
- Documentation of additional funds required to complete the Project (if total Project cost exceeds \$35,000 Program maximum);
- Proof of owner's 10% cash equity in Project (cannot be in the form of debt);
- Proof of financing
- Proof of Site Control for project (i.e. deed, long-term lease (5 years or 3 with option to extend); executed purchase option, etc.);
- For existing businesses: Copy of last two quarters NYS-45. If the form lists more than 5 employees, also attach a year to date payroll earnings report.
- For existing businesses: Current financial statements business from last 2 quarters, to include balance sheet and income and expense statements. If you cannot provide this, please upload 2 months of business bank statements.

Recommended attachments:

- Draft job posting
- Business Plan
- Vendor and/or Contractor Quotes for all components of the Project as included in the Proposed Budget
- If you have sought financing from traditional sources and have been rejected, provide letters from lenders as to why the financing was not provided.
- Resume(s) of Applicant/Business Owner(s)/partners/corporate officers/ LLC Members; resumes should include (at a minimum) education and employment histories

11. PROJECT EVALUATION CRITERIA

The Project Review Committee will use the following criteria to score and recommend projects for funding:

I. PROJECT READINESS

Applicant demonstrates the project is ready to go and can successfully be completed within a two-year contract term.

- Is there a detailed project scope that fully and accurately describes the project?
- Is there a reasonable project timeline?
- What is the status of all permits that are required?
- Is there a reasonable and achievable financing plan?
- Is the estimated project budget reasonable?
- Is the applicant ready to create a job available to a low to moderate income person (if the applicant does not qualify as an LMI business owner)?
- Does the applicant have the expertise, experience, and the capacity to successfully manage and implement the project and achieve anticipated project results?

II. BUSINESS IMPACT

Applicant demonstrates that their project will (1) create a business that addresses a quantified gap in the County's agricultural sector or (2) grow their existing business by adding new products or services resulting in increased efficiency, productivity and overall profits.

- Does the project include activities that will expand the business (beyond existing typical business functions)?
- Does the project increase efficiency and reduce the cost of goods sold?
- What innovative agricultural techniques will be introduced?
- Does the project result in increased local sales (within the county) or new market opportunities (outside the county)?
- Does the project increase productivity, output, or capacity?
- Does the project strengthen or expand the business's distribution networks?
- Does the project improve the visibility of the business or increase the number of visitors to the site?

III. COMMUNITY IMPACT

Applicant demonstrates that their project will generate measurable benefits for the local economy, tourism sector, and broader community.

- Does the project directly improve quality of life for local residents (e.g., through improved access to products, services, or employment)?
- Is the business offering a new product or service not currently available in the community? How is it meaningfully different from existing offerings?
- Will the project generate economic benefits such as increased business revenue, local sales, lodging bookings, or tax revenues (sales tax, occupancy tax, etc.)?
- Is the applicant proposing to create two or more jobs (beyond minimum requirements)?
- Does the project contribute to enhancing the County as a travel destination?
- Does the project enhance a visitor's experience or attract more tourism-related spending?

IV. STARTUP BUSINESS

For the purpose of this program, a start up business is one that has not yet started or started within the last six months.

- Start up business 15 pts
- Existing business 0 pts

PROJECT SCORING & SELECTION

The project review committee will assign a score to each project using the following scoring system:

Criteria	Max Points
Project Readiness	35
Business Impact	25
Community Impact	25
Startup businesses	15
Total	100

The project review committee will recommend which projects to fund at what amounts to the FCEDC Board of Directors. The FCEDC Board of Directors will approve the final awards.

12. PROJECT DEVELOPMENT & REIMBURSEMENT

All projects receiving public funds must follow State procurement and reimbursement procedures. Business owners are required to pay all expenses directly and then submit documentation for reimbursement. Please note that if the project begins before all the required steps are completed, reimbursement cannot be issued. Upon notice of funding award, the applicant must work with FCEDC to advance the project. Failure to meet milestones will result in the deobligation of funds. All projects must proceed through the steps outlined below:

Step	Description	Responsible Party
1. Award Acceptance	- Return signed award letter to FCEDC - Pay \$750 refundable commitment fee (only refundable for completed projects)	Property Owner
2. Environmental Review	- ALL projects require an environmental review - FCEDC will complete and submit tier II environmental	Business Owner & FCEDC
3. Grant Agreement	- FCEDC will provide all agreement templates - Owner will execute agreement with FCEDC	Business Owner & FCEDC
4. Project Execution	- Owner will purchase items approved in award letter and grant agreement. <u>Unauthorized purchases or purchases made before grant agreement execution will not be reimbursed.</u> - Owner will hire for open job positions, ensuring they are made available to LMI persons.	Business Owner
5. Reimbursement <i>*Business owners are required to pay contractors directly and then submit documentation for reimbursement.</i>	- Owner will send FCEDC all invoices and proof of payment (only canceled checks or bank/credit statements are acceptable proof of payment) - Invoices must be typed and acceptable to NYS, which must include: - Date - Name & address of contractor - Name & address of person being billed - Detailed description of what is being invoiced - Information about what has previously been paid (if applicable) and the balance for current invoice - The invoice amount must match the proof of payment amount - Proof of payment date must be after invoice date <u>Reimbursement documentation must be mailed or emailed as a single PDF.</u> Screenshots or forwarded emails are not acceptable. - Job reporting documentation - Final inspection - UCC Filing (for equipment only) - FCEDC will prepare and submit disbursement request to State. Typically takes 3-4 weeks to process.	Business Owner & FCEDC

13. PROGRAM CONDITIONS

- Grant awards will be merit based. Applicants that can communicate a compelling need that directly fulfills criteria with quantifiable results will be given higher consideration.
- Projects selected by the Project Review Committee and approved by FCEDC Board of Directors will be submitted to the Office of Community Renewal (OCR) for review and approval prior to notifying the property or business owner of formal funding approval.
- Awarded funds may be subject to conditions. The award letter and agreement will clearly outline all conditions.
- FCEDC reserves the right to award a project less funding than requested.