



The California Dream Fund is administered by the California Office of the Small Business Advocate (CalOSBA) through select centers of the Technical Assistance Expansion Program (TAEP).



CALIFORNIA DREAM FUND

Providing microgrants up to \$10,000 to seed entrepreneurship
and small business creation in California.

Program and Application Guide

Revised 05.03.22

The California Dream Fund Grant Program (CDFG or Dream Fund) was created in 2021 by Senate Bill No. 151 (Government Code Section 12100.63) to provide microgrants up to \$10,000 to seed entrepreneurship and small business creation in underserved small business groups that are facing capital and opportunity gaps.

The California Small Business Technical Assistance Expansion Program (SB TAEP) was created in 2018 to expand the services of federally awarded small business technical assistance programs that provide one-on-one, confidential, free, or low-cost consulting and training to small businesses and entrepreneurs in this state. SB TAEP was enacted in Government Code Section 12100-12100.69. The Office of the Small Business Advocate (CalOSBA) within the Governor's Office of Business and Economic Development (GO-Biz) is charged with administering and providing oversight for SB TAEP.

The Dream Fund provides a sum of thirty-five million dollars (\$35,000,000) in one-time grant funding to eligible small businesses (**start-ups**) that have completed a training program through one of the 2021-22 SB TAEP awarded centers.

Grantees: Small Businesses and Nonprofits

A small business or small nonprofit must satisfy the following criteria to be eligible to receive a Dream Fund grant:

1. Must meet the definition of an eligible small business (see Definitions on pages 4-7);
2. Verified completion of a business training program and one-on-one consulting with an SB TAEP funded Center (“SB TAEP Center”);
3. Have registered the business or obtained a business license in the State of California after July 1, 2019;
4. Have submitted required documentation to start the business in the State of California;
5. Have submitted a self-certification attesting to their eligibility for the Dream Fund grant; and
6. Have obtained a certification from the SB TAEP Center that attests to their eligibility for and completion of required Dream Fund training.

The following businesses are not eligible for a grant award under the California Dream Fund:

1. Businesses that registered prior to July 1, 2019;
2. Businesses without a physical location in California;
3. Nonprofit businesses not registered as either a 501(c)(3), 501(c)(6) or 501(c)(19);
4. Government entities (other than Native American tribes) or elected official offices;
5. Businesses primarily engaged in political or lobbying activities (regardless of whether such entities qualify as a 501(c)(3), 501(c)(6) or 501(c)(19));
6. Passive businesses, investment companies and investors who file a Schedule E on their personal tax returns;
7. Churches and other religious institutions (regardless of whether such entities qualify as a 501(c)(3), 501(c)(6) or 501(c)(19)), other than a school, child care, or other educational business affiliated where (i) greater than 50% of the gross annual revenue is derived from the school, child care facility or educational business and (ii) the grant will be used only for eligible costs and expenses directly related to the school, child care, or other educational business, and no portion of the grant will be used for any normal profit or overhead of the church or other religious institution;
8. Financial businesses primarily engaged in the business of lending, such as banks, finance companies and factoring companies;
9. Businesses engaged in any activity that is illegal under federal, state or local law; and
10. Businesses of a prurient or sexual nature.

Definitions that pertain to this Program are provided below.

- A. **“Small business”** for the Dream Fund Program means a business with 5 employees or less and \$1 million or less in annual receipts.
- B. **“Small business technical assistance center”** includes a federal small business technical assistance center or any established 501c(3) nonprofit community-based organization the mission of which includes economic empowerment of underserved microbusinesses or small businesses and entrepreneurs and that operates entrepreneurial or small business development programs which provide free or low-cost services to California’s underserved businesses and entrepreneurs to enable their launch and sustained growth. For the purposes of this grant opportunity, a small business technical assistance center must be part of the 2021-22 SB TAEP network.
- C. **“Nonprofit”** includes an established business that has registered or intends to register as a 501c(3), 501c(4), 501c(6), or 501c(19) nonprofit that certifies that it is a mission-driven social enterprise.
- D. **“Dream Fund Grant”** means a seed fund grant of up to \$10,000 distributed through the selected third-party administrator (i.e., the contractor) to eligible small business founders.
- E. **“Underserved small business groups”** means businesses owned by women, minorities (people of color), veterans, individuals without documentation, individuals with limited English proficiency, and business owners located in low-wealth, disaster-impacted and rural communities. The majority (at least 51%) of the business must be owned and run on a daily basis by individual(s) in said group(s).
- F. **“Minority/Person of Color-owned small business”** means the following racial or ethnic groups: African American/Black, Asian, Native American or Alaska Native, or Native Hawaiian or Pacific Islander; or LatinX/Hispanic.

- G. **“Veteran”** means an individual who served on active duty with the Army, Air Force, Navy, Marine Corps, or Coast Guard for any length of time and didn’t receive dishonorable discharge or served as a Reservist or member of the National Guard and were called to federal activity duty or disabled from a disease or injury that started or got worse in the line of duty or while in training status.
- H. **“Veteran-owned Small Business”** means a small business that is 51% or more owned and controlled by an individual or individuals in one or more of the following groups: Veterans (other than dishonorably discharged); Service-Disable Veterans; Active Duty Military service member participating in the military’s Transition Assistance Program (TAP); Reservists and National Guard members; or Current spouse of any Veteran, Active Duty service member, or any Reservist or National Guard member; or widowed spouse of a service member who died while in service or of a service-connected disability.
- I. **“Low wealth areas”** means a city and/or county within California with a poverty rate of at least 150% of the California statewide poverty rate per the most recently updated data available from the U.S. Census Bureau’s American Community Survey 5-Year Estimates thirty days prior to the first day of the applicable application period.
- J. **“Rural communities”** means all territory, populations, and housing units that are located outside of urban areas (50,000 or more people) and urban clusters (at least 2,500 and less than 50,000 people). Urban areas and clusters are determined by population density and size available per the most recently updated data available from the U.S. Census Bureau’s American Community Survey 5-Year Estimates thirty days prior to the first day of the applicable application period.
- K. **“Disaster-impacted”** means all territories included in a state or federal emergency declaration or proclamation.

- L. **“New Business Start”** means a new business entity established following substantive counseling at a SB TAEP Center. This is established by the following verified conditions:
- the client completed the Dream Fund participant training program;
 - the client obtains the necessary licenses and permits to operate their business with help from the SB TAEP Center;
 - the client has established a physical location for their business; and
 - at least one of the following qualifying events:
 - the client has made a first sale
 - the client hired at least 1 employee
 - the client created a business banking relationship
 - the client has spent money on business expenses (this may include legal and accounting fees); and/or
 - the client obtained third-party or owner capital for the business.

Business Type for \$5,000 Grants¹

1. E-Commerce / Marketplace
2. Small Lab / Makers Space
3. Brick and Mortar (operating under a sub-lease and not primary occupant, co-working space, etc.)
4. Service / Professional / Cottage Industry
 - Examples include but are not limited to:
 - a. Cottage food
 - b. Consulting
5. Construction Trade (unlicensed non-general contractor and other subcontractors without license)
 - Examples include but are not limited to:
 - a. Handyman;
 - b. Tiling;
 - c. Fencing;
 - d. Hauling; and
 - e. Low-voltage cabling.

6. Transportation
 - Examples include but are not limited to:
 - a. Semitruck;
 - b. Towing truck;
 - c. Freight Site Dispatching;
 - d. Broker; and
 - e. Driver.

Gig workers such as Uber and Lyft are not eligible for the California Dream Fund.

7. Childcare—In-Home
 - Must be opening an in-home child-care facility
 - **Important Note:** Eligible applicants for this business type are required to submit a childcare license from State of California.

¹This program will rely on the small business's NAICS code (as reported on the small business's most recent tax return if available, or the small business's attestation to eligibility from the SB TAEP) to validate business type. Grant awards may be amended at the discretion of CalOSBA.

Business Type for \$10,000 Grants¹

1. Brick and Mortar (Must be operating a storefront, commercial space, etc.)
 - **Important Note:** Eligible applicants for this business type are required to submit a fully executed master lease, sub-lease for which business is primary occupant, or letter of intent in a commercial space.
2. Green Technology / Infrastructure
 - Eligible applicants for this business type must be creating a scalable technology-based company where funds will be utilized for IP, prototype development, or to create a proof of concept through Research and Development.
 - Examples include but are not limited to:
 - a. Renewable energy;
 - b. Solar energy; and
 - c. Zero Emissions Vehicles.
3. Manufacturing
 - **Important Note:** Eligible applicants in this business type are required to submit a fully executed master lease in a commercial space.
4. Professional (non-consulting) / Scientific / Technical
 - Eligible applicants for this business type must be creating a scalable technology company where funds will be utilized for IP, prototype development, or to create a proof of concept through Research and Development.
5. Construction Trades (general contractor, major subcontractor, or other construction trade operating under a valid applicable license)
 - **Important Note:** General contractors must have a general contractors license.
 - Examples include but are not limited to:
 - a. Plumber;
 - b. Electrician; and
 - c. Glazing.

¹This program will rely on the small business's NAICS code (as reported on the small business's most recent tax return if available, or the small business's attestation to eligibility from the SB TAEP) to validate business type. Grant awards may be amended at the discretion of CalOSBA.

Business Type for \$10,000 Grants¹

6. Agriculture / Wildlife Mitigation / Forestry
 - Procurement and contracting (e.g.; debris cleanup, freeway cleanup, etc.)
 - **Important Note:** Eligible applicants for this business type are required to submit a state or federal certification from a relevant body (e.g., US Forestry service, CalOES, USDA, etc.)
 - Farming
7. Childcare—Commercial Space
 - Must be opening a commercial space (not in-home) childcare facility
 - **Important Note:** Eligible applicants for this business type are required to submit a childcare license from State of California.

¹This program will rely on the small business's NAICS code (as reported on the small business's most recent tax return if available, or the small business's attestation to eligibility from the SB TAEP) to validate business type. Grant awards may be amended at the discretion of CalOSBA.

Grantees: Eligible Small Business

A business owner who is a recipient of a grant pursuant to statute is required to self-certify that grant funds will be used for one or more of the following eligible uses:

1. Employee expenses including payroll costs, health care benefits, paid sick, medical, or family leave, and insurance premiums;
2. Costs associated with certifying and establishing the business with the State of California including all necessary permits and licenses;
3. Working capital and overhead, including rent, utilities, mortgage principal and interest payments (excluding mortgage prepayments), and debt obligations (including principal and interest) incurred after July 1, 2019 (i.e., in order to be an eligible debt obligation, the loan agreement, promissory note, etc., as applicable, must have been entered into after July 1, 2019);
4. Application for, or renewal of, a local permit including, but not limited to, a permit to operate as a sidewalk vendor;
5. Investment in inventory; or
6. Fees related to business operations and business formation not included in ineligible costs.

The following are the ineligible uses of grant funds:

1. Human resource expenses for the State share of Medicaid;
2. Employee bonuses or severance pay;
3. Taxes;
4. Legal settlements;
5. Personal expenses or other expenses unrelated to the business;
6. Expenses for repairs from damages already covered by insurance; and
7. Reimbursement to donors for donated items or services.

For Lendistry to review an application, applicants must upload all the following required documentation:

1. Application Access Code
2. Application Certification/Attestation;
3. Government-Issued Identification;
4. Proof of Business Organization (at least one of the following):
 - Articles of Incorporation;
 - Articles of Organization;
 - Business License;
 - Fictitious Business Name;
5. Professional/Board/Occupational Licensure (where applicable);
6. 2019 and/or 2020 full and complete/unaltered Tax Returns (where businesses were operational in those periods);
7. Business Plan Narrative;
8. Registration with the Department of Justice Charitable Trust Registry (for nonprofit organizations only); and
9. Technical Assistance Certificate of Completion.



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Tips for Applying

The California Dream Fund is administered by the California Office of the Small Business Advocate (CalOSBA) through select centers of the Technical Assistance Expansion Program (TAEP).

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

Use Incognito Mode

Incognito mode allows you to enter information privately and prevents your data from being remembered or cached.

Disable Pop-Up Blocker

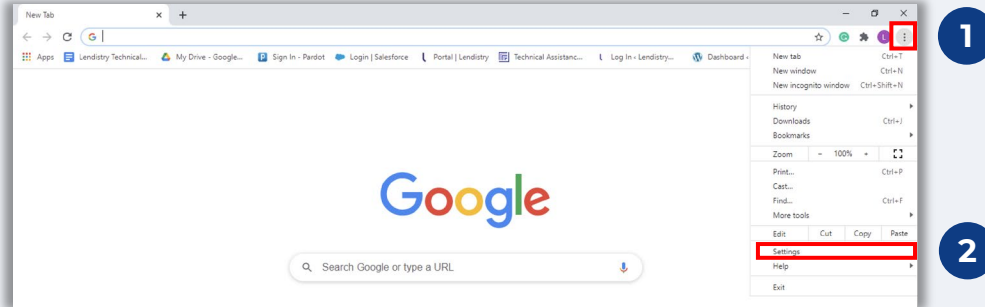
Our application includes multiple pop-up messages that are used to confirm the accuracy of the information you provide. You must disable the pop-up blocker on Google Chrome to see these messages.

How to Clear Your Cache



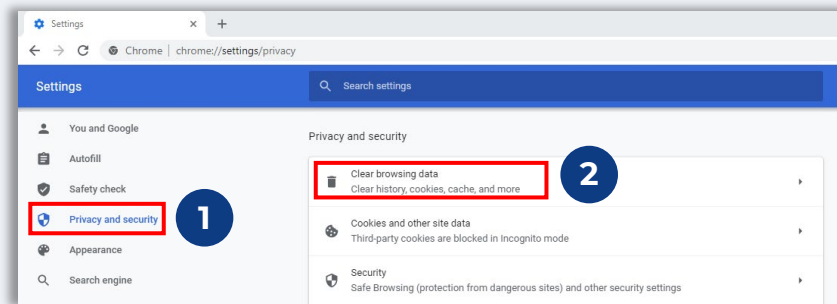
Step 1

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



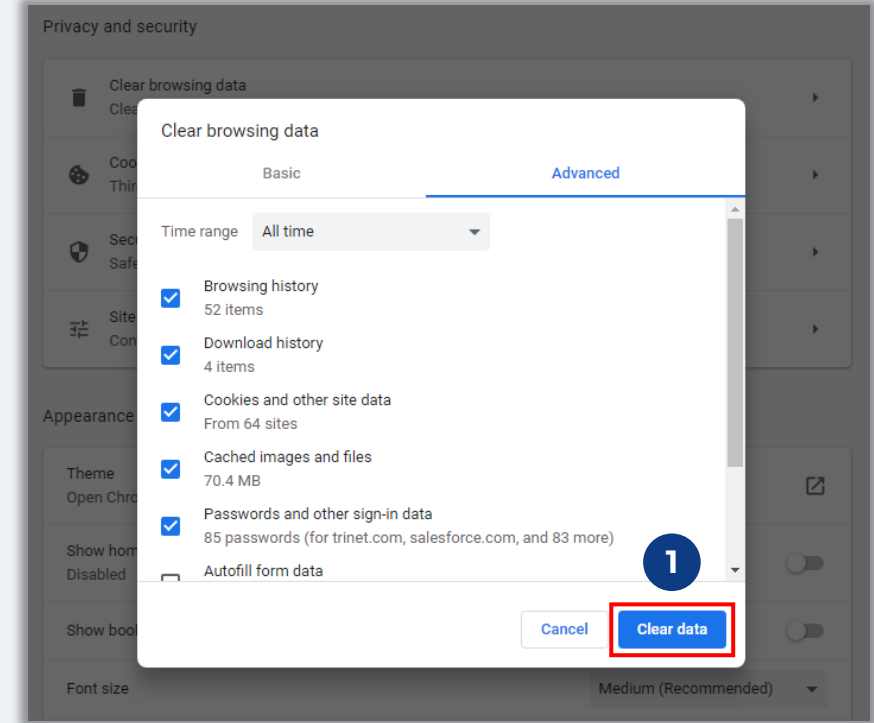
Step 2

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



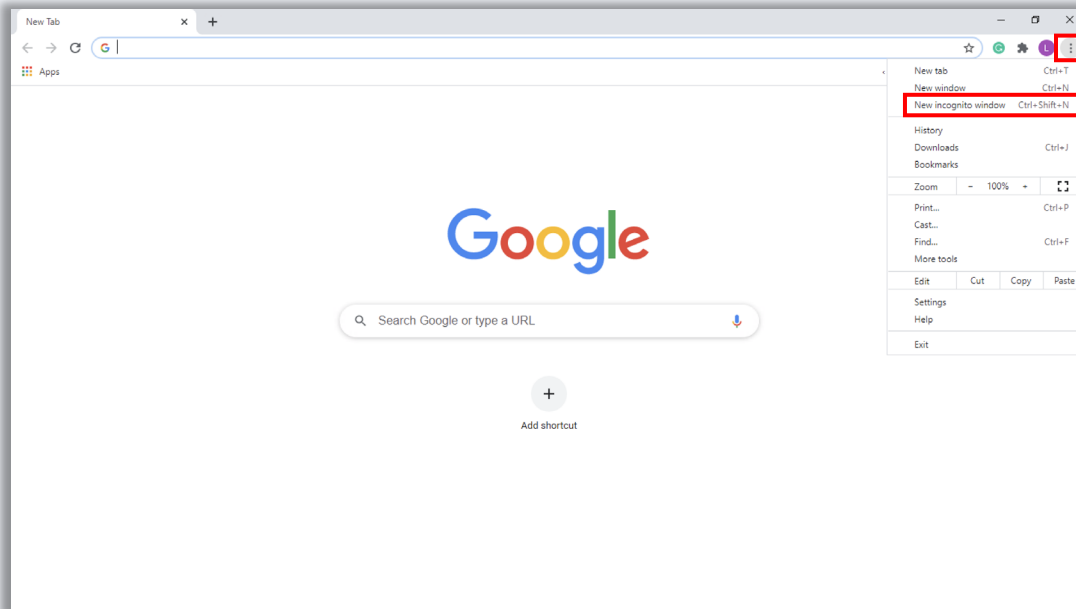
Step 3

Select **“Clear Data.”**



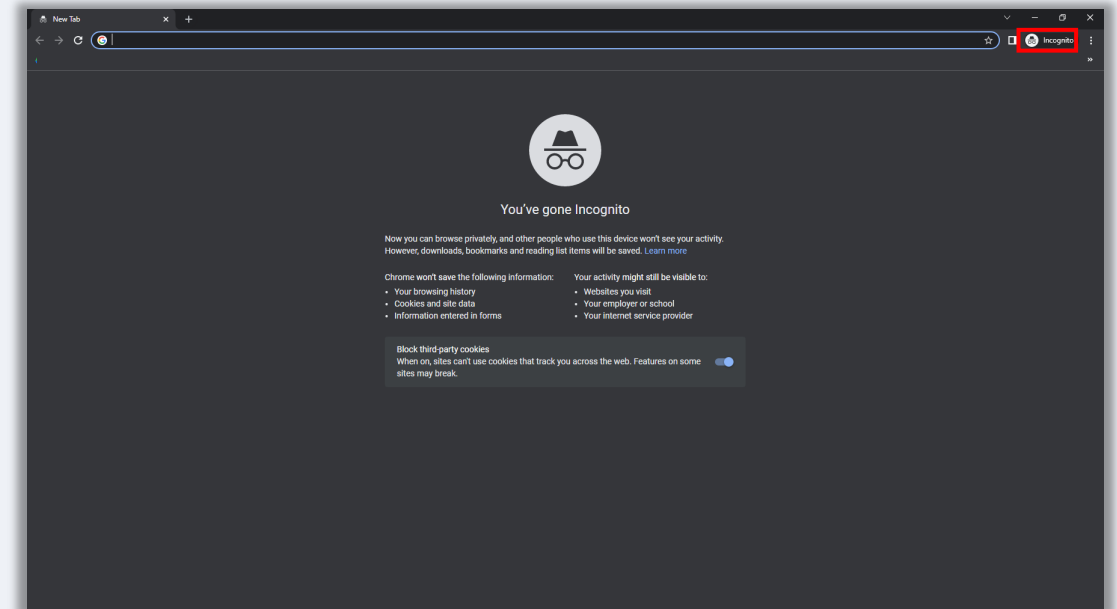
Step 1

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



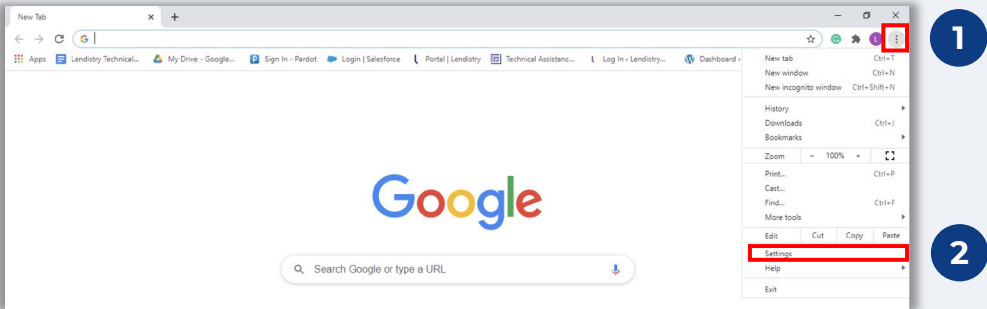
Step 2

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



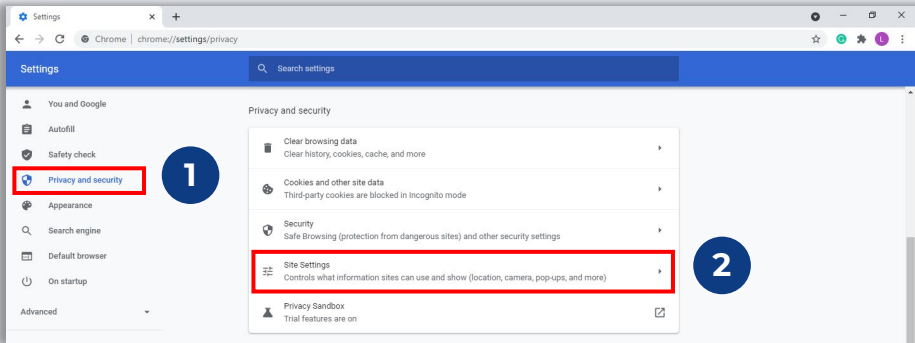
Step 1

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



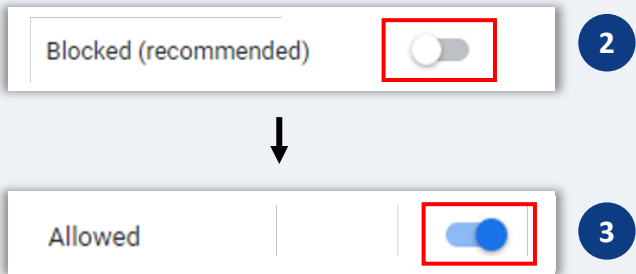
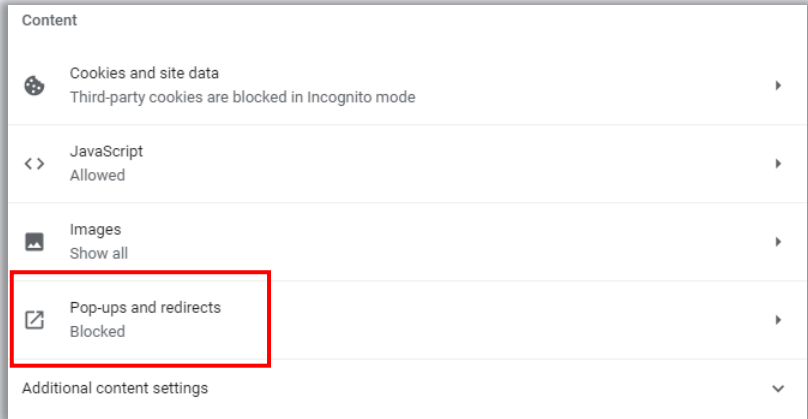
Step 2

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



Step 3

Select **“Pop-up 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

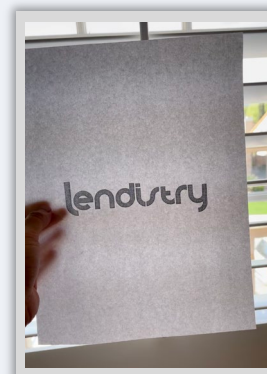


Document is clear and aligned straight.

Sample: Incorrect Upload



1



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.

If you used an incorrect or invalid email address in your application, please contact our call center at (888) 585-7361 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: Find Your NAICS Code



During the application process, you will need to enter a North American Industry Classification System or, NAICS, Code for your business.

The NAICS Code System is used by Federal Statistical Agencies to collect, analyze, and publish statistical data related to the U.S. Economy.

Your NAICS code is self-assigned and based on your own assessment of the primary activity for your business.

To find your NAICS code, go to: <https://www.naics.com/search/>.

NAICS & SIC Identification Tools

Enter Keyword(s) NAICS Search

Enter Keyword(s) SIC Search

NAICS CODE DRILL-DOWN SIC CODE DRILL-DOWN COMPANY LOOKUP TOOL

NAICS LOOKUP HELP

NAICS CODE LIST: Click Any Two Digit NAICS Code to Drill Down Further

Code	Industry Title	Number of Business Establishments
11	Agriculture, Forestry, Fishing and Hunting	369,913
21	Mining	32,295
22	Utilities	48,540
23	Construction	1,515,426
31-33	Manufacturing	649,784
42	Wholesale Trade	697,549
44-45	Retail Trade	1,818,792
48-49	Transportation and Warehousing	634,602
51	Information	371,083
52	Finance and Insurance	779,989

Need Help?

What are you Searching for? *

-Choose One-

Submit

Data Services & Products

Business Lists

Data Appends

Data Append API

NAICS & SIC Manuals

NAICS & SIC Code Resources

NAICS & SIC Search

NAICS & SIC Crosswalk

History of NAICS & SIC

NAICS Lookup Help

Frequently Asked Q's

2017 NAICS Changes

NAICS Code List

SIC Code List

High Risk NAICS Codes

Additional Resources

Free Market Profiles

SBA Size Standards

Whitepaper Download

Business Data Blog

Market Research Tools

Government Contacts



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The Application Process

The California Dream Fund is administered by the California Office of the Small Business Advocate (CalOSBA) through select centers of the Technical Assistance Expansion Program (TAEP).

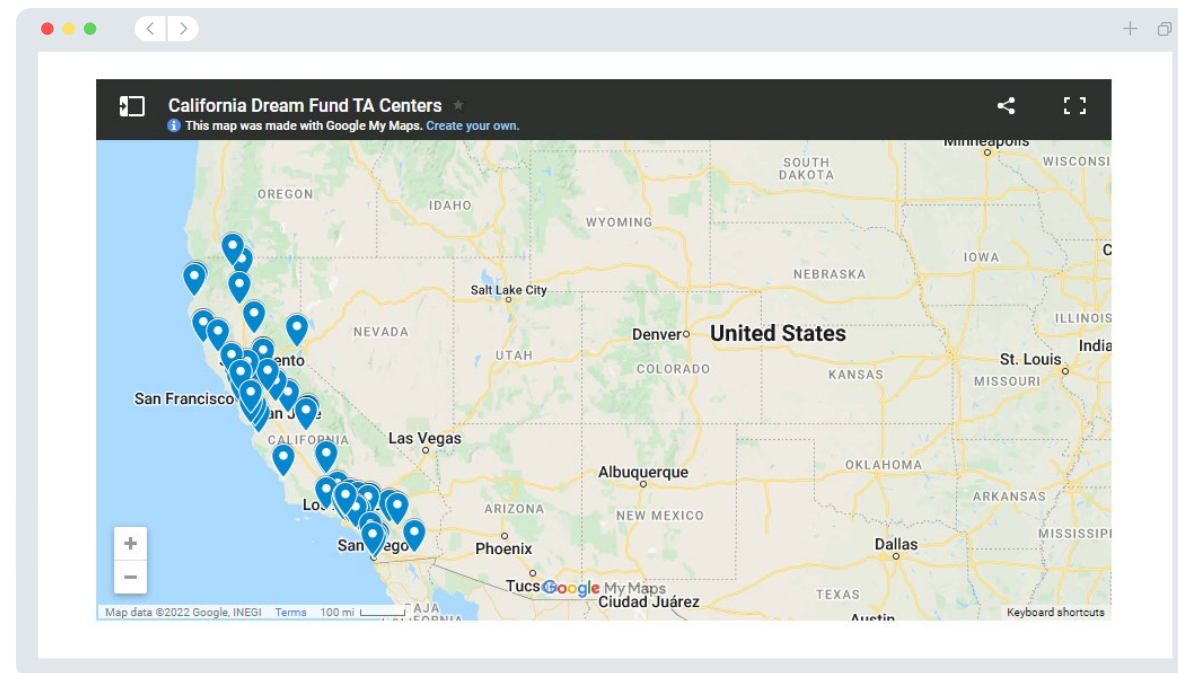
Technical Assistance Expansion Program (TAEP)



The California Dream Fund is only available through select centers of the California Small Business Technical Assistance Expansion Program (TAEP) Network of Centers.

To qualify for a grant, applicants must have completed an in-depth training program with participating centers through the Technical Assistance Expansion Program (TAEP). When their training is complete, eligible participants will receive a Certificate of Completion and unique application code, which will be required to apply for a grant of up to \$10,000 through Lendistry.

Most of the eligible training programs in the TAEP network are currently full, and training is underway.



[Click Here to Find a Center](#)

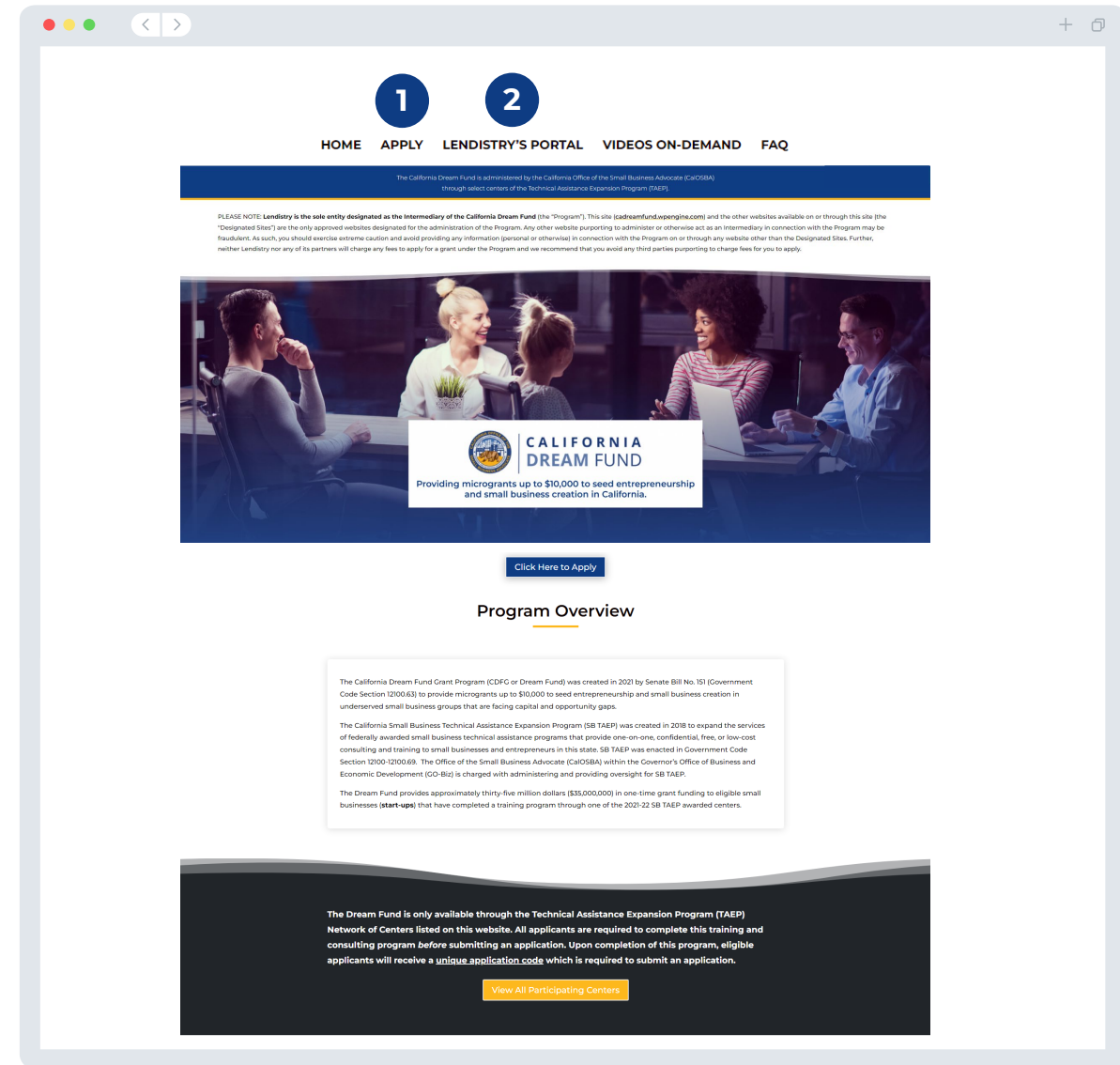
[Click Here to View Participating Centers](#)

Once you receive your unique application code, you can start an application by visiting the California Dream Fund's website at www.cadreamfund.com.

1. To start a new application, select **"Apply"** from the menu. You will be redirected to Lendistry's Application Portal (see page 24 for reference).
2. You will be able to access and manage your application at any time by clicking **"Lendistry's Portal."**

The California Dream Fund website also contains various resources to help guide you through the entire application process. Resources include:

- Guidelines for the Program
- Program and Application Guide
- Application Certification Download
- List of participating TAEP Network of Centers
- Call Center Number and Hours
- Videos-on-Demand
- FAQ



Create a Portal Account



Before you can start a new application, you will need to create an account for Lendistry's Portal.

How to Create a Lendistry Portal Account

Step 1

Click “**Apply Now**” to create an account.

Step 2

Register your email address and phone number. **The email and password you register here will be your login credentials for the Portal**, so it is very important that you make note of them. **You will also need to enter a real and working mobile number in this section.**

Step 3

A **confirmation code** will be sent to you via SMS/Text, which you need in order to complete your account registration. To protect your privacy and the information you provide, you will also need a confirmation code every time you log into the Portal. Data and messaging rates may apply.



2

Register your email and phone number.

3

Enter the confirmation code.

What Information is Needed?

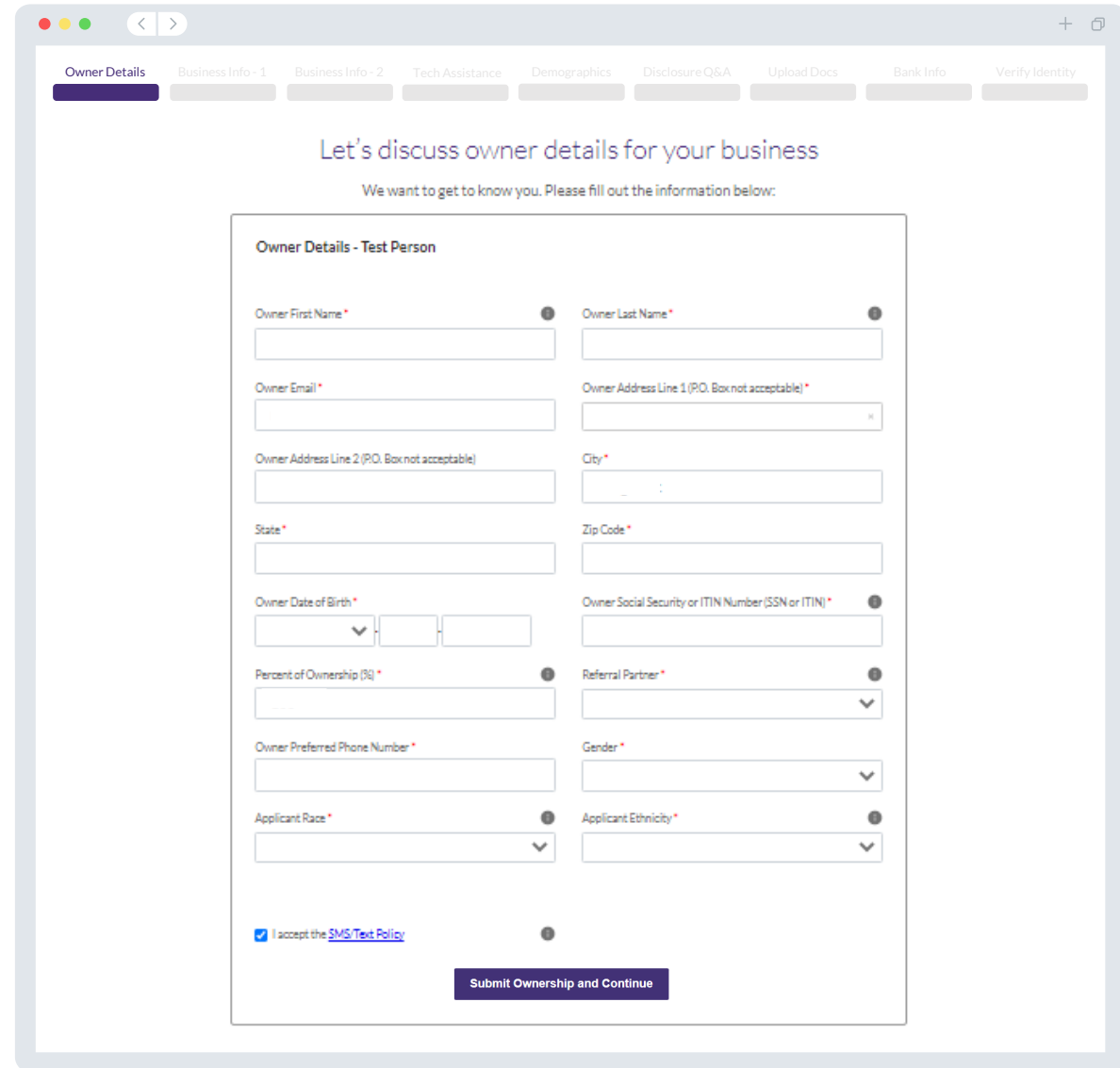
- First Name
- Last Name
- E-mail
- Residential Address
- Date of Birth
- Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)¹
- Percent of Ownership
- Referral Partner²
- Preferred Phone Number
- Gender
- Race³
- Ethnicity³
- SMS/Text Policy⁴

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

²The referral partner you choose will not affect your application.

³Provide information for the majority owner of the business or primary owner.

⁴Check the box if you would like to receive updates on your application during the review process via SMS/Text.



The screenshot shows a web browser window with the California Dream Fund application interface. The top navigation bar includes tabs for Owner Details, Business Info - 1, Business Info - 2, Tech Assistance, Demographics, Disclosure Q&A, Upload Docs, Bank Info, and Verify Identity. The main heading reads "Let's discuss owner details for your business" with a subtext "We want to get to know you. Please fill out the information below:". The form is titled "Owner Details - Test Person" and contains the following fields:

- Owner First Name *
- Owner Last Name *
- Owner Email *
- Owner Address Line 1 (P.O. Box not acceptable) *
- Owner Address Line 2 (P.O. Box not acceptable)
- City *
- State *
- Zip Code *
- Owner Date of Birth *
- Owner Social Security or ITIN Number (SSN or ITIN) *
- Percent of Ownership (%) *
- Referral Partner *
- Owner Preferred Phone Number *
- Gender *
- Applicant Race *
- Applicant Ethnicity *

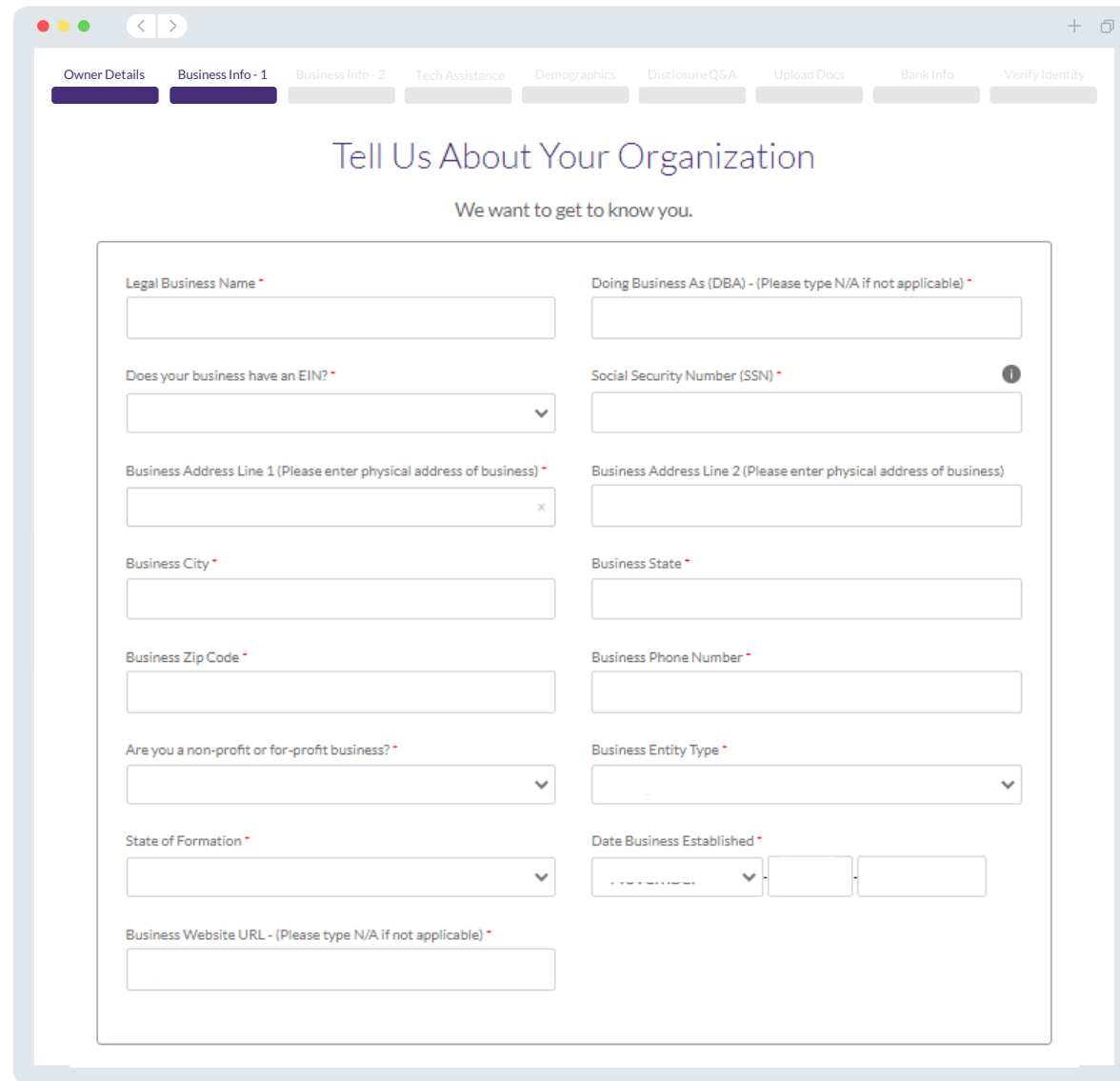
At the bottom, there is a checkbox labeled "I accept the SMS/Text Policy" and a "Submit Ownership and Continue" button.

What Information is Needed?

- Legal Business Name
- Doing Business As/“DBA” (if applicable)
- Business EIN (if applicable)
- Social Security Number (SSN)¹
- Business Address
- Business Phone Number
- Business Type (For-Profit or Nonprofit)
- Business Entity Type
- State of Formation
- Date Business Established
- Business Website (if applicable)

Note: For the purpose of our web application, “business” refers to a for-profit business or nonprofit organization.

¹Enter the SSN that your business used to file last year’s tax returns.

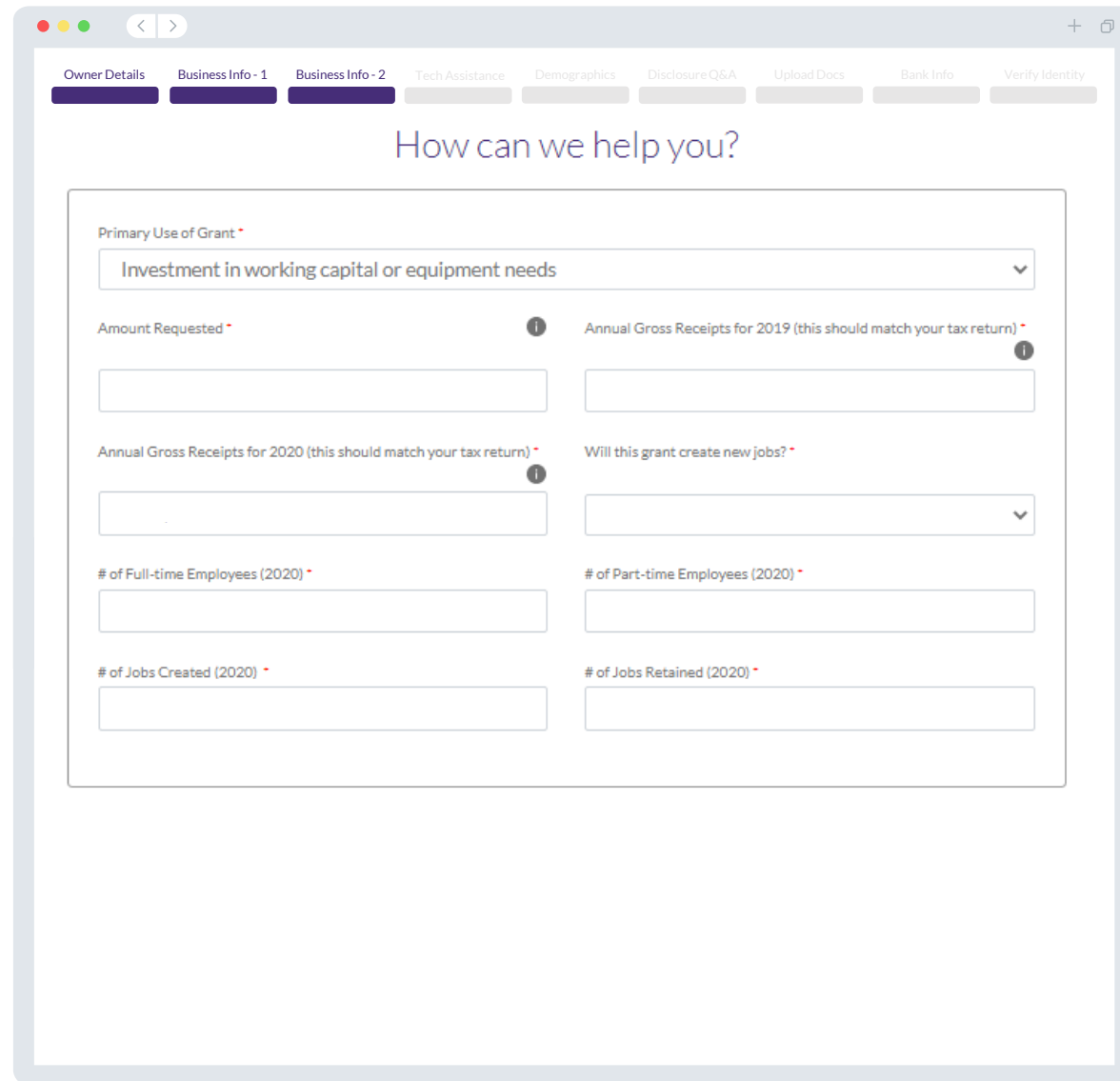


The screenshot shows a web application interface for the California Dream Fund. At the top, there is a navigation bar with tabs: Owner Details, Business Info - 1 (active), Business Info - 2, Tech Assistance, Demographics, Disclosure Q&A, Upload Docs, Bank Info, and Verify Identity. Below the navigation bar, the heading 'Tell Us About Your Organization' is displayed, followed by the subtext 'We want to get to know you.' The main form area contains two columns of input fields. The left column includes: Legal Business Name (text input), Does your business have an EIN? (dropdown menu), Business Address Line 1 (text input with a clear button), Business City (text input), Business Zip Code (text input), Are you a non-profit or for-profit business? (dropdown menu), State of Formation (dropdown menu), and Business Website URL (text input). The right column includes: Doing Business As (DBA) - (Please type N/A if not applicable) (text input), Social Security Number (SSN) (text input with a help icon), Business Address Line 2 (text input), Business State (text input), Business Phone Number (text input), Business Entity Type (dropdown menu), and Date Business Established (date picker). The form is styled with a clean, modern design using a light blue and white color scheme.

What Information is Needed?

- Purpose Use of Grant
- Amount Requested
- Annual Gross Receipts for 2019 (This must match your tax returns. If you did not file tax returns in 2019, please enter “0” in this field.)
- Annual Gross Receipts for 2020 (This must match your tax returns. If you did not file tax returns in 2020, please enter “0” in this field.)
- Will this grant create new jobs?
- # of Full-Time Employees in 2020
- # of Part-Time Employees in 2020
- # of Jobs Created in 2020
- # of Jobs Retained in 2020

Note: For the purpose of our web application, “business” refers to a for-profit business or nonprofit organization.



The screenshot shows a web application interface for the California Dream Fund. The top navigation bar includes tabs: Owner Details, Business Info - 1, Business Info - 2 (selected), Tech Assistance, Demographics, Disclosure Q&A, Upload Docs, Bank Info, and Verify Identity. Below the tabs, the heading 'How can we help you?' is displayed. The main form area contains the following fields:

- Primary Use of Grant ***: A dropdown menu with the selected option 'Investment in working capital or equipment needs'.
- Amount Requested ***: A text input field.
- Annual Gross Receipts for 2019 (this should match your tax return) ***: A text input field.
- Annual Gross Receipts for 2020 (this should match your tax return) ***: A text input field.
- Will this grant create new jobs? ***: A dropdown menu.
- # of Full-time Employees (2020) ***: A text input field.
- # of Part-time Employees (2020) ***: A text input field.
- # of Jobs Created (2020) ***: A text input field.
- # of Jobs Retained (2020) ***: A text input field.

Please enter the one-time code, including underscores, that was provided to you upon completion of your Dream Fund training program.

You can also find your unique code on your Certificate of Completion. Important Note: you will also need to upload a copy of the certificate in the “Upload Docs” section of this application.

You must have completed an eligible Dream Fund training program to apply for this grant.

Click Here to Find a Center

Click Here to View Participating Centers

Owner DetailsBusiness Info - 1Business Info - 2Tech AssistanceDemographicsDisclosure Q&AUpload DocsBank InfoVerify Identity

Pre-Application Consultation Information

Please enter the one-time code, including underscores, that was provided to you upon completion of the California Small Business Technical Assistance Expansion Program (TAEP).

All applicants are required to complete this training and consulting program before submitting an application.

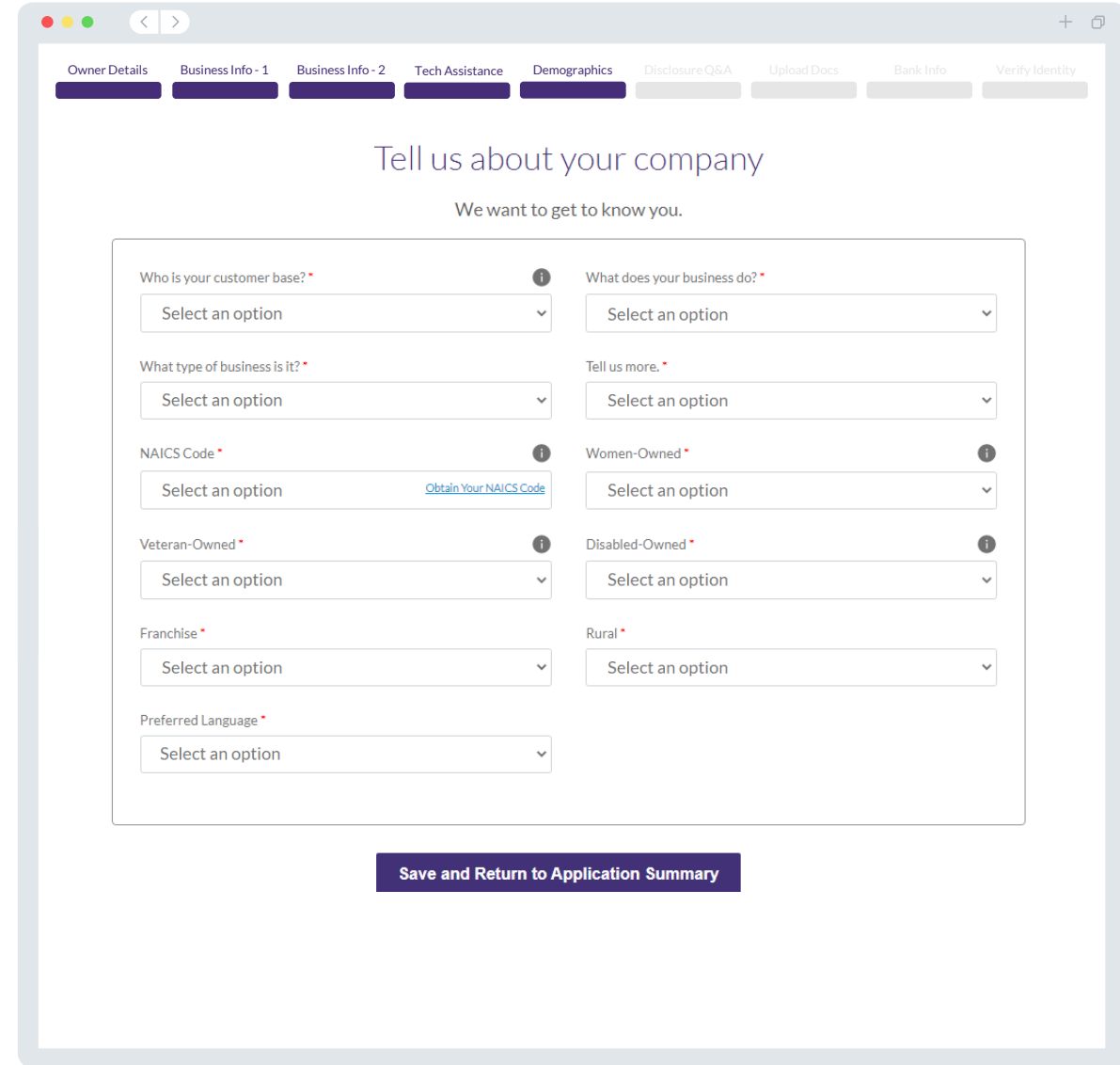
You can also find your unique code on your Certificate of Completion. Important Note: you will also need to upload a copy of the certificate in the "Upload Docs" section of this application.

If you have not completed TAEP, please find a [participating center](#). *

What Information is Needed?

- Who is your customer base?
 - B2B: Business to Business
 - B2C: Business to Consumer
- What does your business do?
- What type of business is it?
- NAICS Code
- Women-Owned? (Yes or No)¹
- Veteran-Owned? (Yes or No)¹
- Disabled-Owned? (Yes or No)¹
- Franchise? (Yes or No)¹
- Rural? (Yes or No)¹
- Preferred Language¹

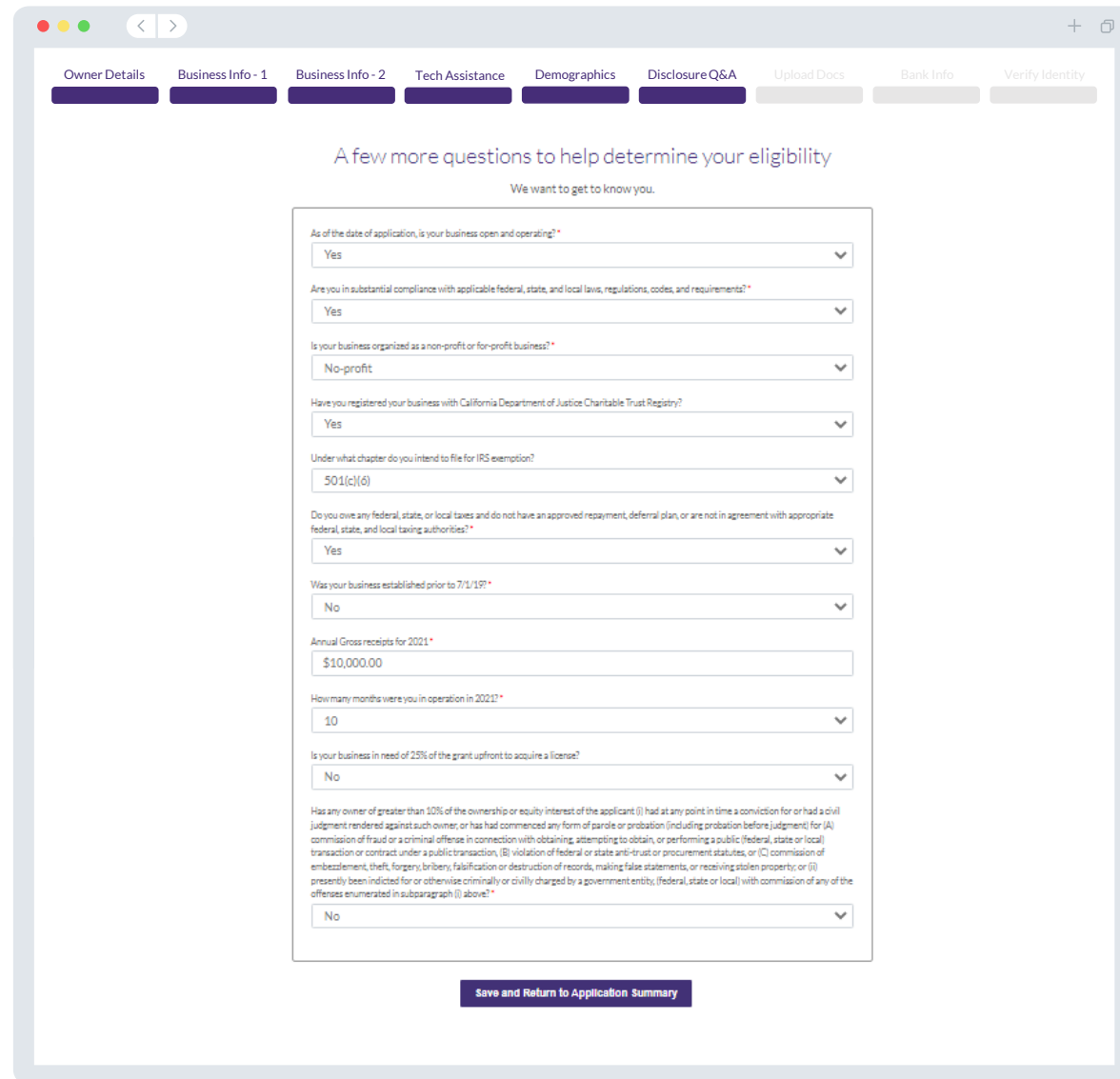
¹Response will not affect eligibility.



The screenshot shows a web browser window displaying the 'Demographics' section of the California Dream Fund application. The browser's address bar shows the URL 'https://www.cdreamfund.org/'. The page has a navigation bar with tabs: 'Owner Details', 'Business Info - 1', 'Business Info - 2', 'Tech Assistance', 'Demographics' (active), 'Disclosure Q&A', 'Upload Docs', 'Bank Info', and 'Verify Identity'. The main heading is 'Tell us about your company' with the subtext 'We want to get to know you.' Below this is a form with several dropdown menus, each with a red asterisk indicating a required field. The fields are: 'Who is your customer base?' (with an information icon), 'What does your business do?', 'What type of business is it?', 'Tell us more.', 'NAICS Code' (with an information icon and a link 'Obtain Your NAICS Code'), 'Women-Owned', 'Veteran-Owned', 'Disabled-Owned', 'Franchise', 'Rural', and 'Preferred Language'. Each dropdown menu has a 'Select an option' placeholder. At the bottom of the form is a purple button labeled 'Save and Return to Application Summary'.

What Information is Needed?

- As of the date of application, is your business open and operating?
- Are you in substantial compliance with applicable federal, state, and local laws, regulations, codes, and requirements?
- Is your business organized as a non-profit or for-profit business?
- Have you registered your business with California Department of Justice Charitable Trust Registry?
- Under what chapter do you intend to file for IRS exemption?
- Do you owe any federal, state, or local taxes and do not have an approved repayment, deferral plan, or are not in agreement with appropriate federal, state, and local taxing authorities?
- Was your business established prior to 7/2/19?
- Annual Gross receipts for 2021
- How many months were you in operation in 2021?
- Is your business in need of 25% of the grant upfront to acquire a license?
- Has any owner of greater than 10% of the ownership or equity interest of the applicant (i) had at any point in time a conviction for or had a civil judgment rendered against such owner, or has had commenced any form of parole or probation (including probation before judgment) for (A) commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (federal, state or local) transaction or contract under a public transaction, (B) violation of federal or state anti-trust or procurement statutes, or (C) commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; or (ii) presently been indicted for or otherwise criminally or civilly charged by a government entity, (federal, state or local) with commission of any of the offenses enumerated in subparagraph (i) above?



The screenshot shows a web application interface for the California Dream Fund. At the top, there is a navigation bar with tabs: Owner Details, Business Info - 1, Business Info - 2, Tech Assistance, Demographics, Disclosure Q&A (which is highlighted), Upload Docs, Bank Info, and Verify Identity. Below the navigation bar, the heading reads "A few more questions to help determine your eligibility" followed by "We want to get to know you." The form contains several questions with dropdown menus for answers:


- As of the date of application, is your business open and operating? (Yes)
- Are you in substantial compliance with applicable federal, state, and local laws, regulations, codes, and requirements? (Yes)
- Is your business organized as a non-profit or for-profit business? (No-profit)
- Have you registered your business with California Department of Justice Charitable Trust Registry? (Yes)
- Under what chapter do you intend to file for IRS exemption? (501(c)(6))
- Do you owe any federal, state, or local taxes and do not have an approved repayment, deferral plan, or are not in agreement with appropriate federal, state, and local taxing authorities? (Yes)
- Was your business established prior to 7/1/19? (No)
- Annual Gross receipts for 2021 (>\$10,000.00)
- How many months were you in operation in 2021? (10)
- Is your business in need of 25% of the grant upfront to acquire a license? (No)
- Has any owner of greater than 10% of the ownership or equity interest of the applicant (i) had at any point in time a conviction for or had a civil judgment rendered against such owner, or has had commenced any form of parole or probation (including probation before judgment) for (A) commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (federal, state or local) transaction or contract under a public transaction, (B) violation of federal or state anti-trust or procurement statutes, or (C) commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; or (ii) presently been indicted for or otherwise criminally or civilly charged by a government entity, (federal, state or local) with commission of any of the offenses enumerated in subparagraph (i) above? (No)

At the bottom of the form, there is a button labeled "Save and Return to Application Summary".

Section 7: Upload Docs

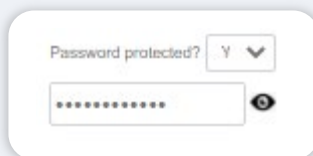


Step 1

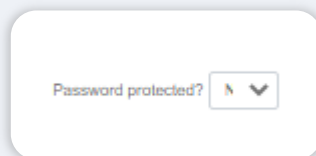
Select the upload  icon to locate the document file on your device.

Step 2

If the file is password protected, select YES from the dropdown menu titled “**Password Protected?**” and enter the file’s password. If the file is not password protected, select NO.





Selected **YES** if the file is password protected.



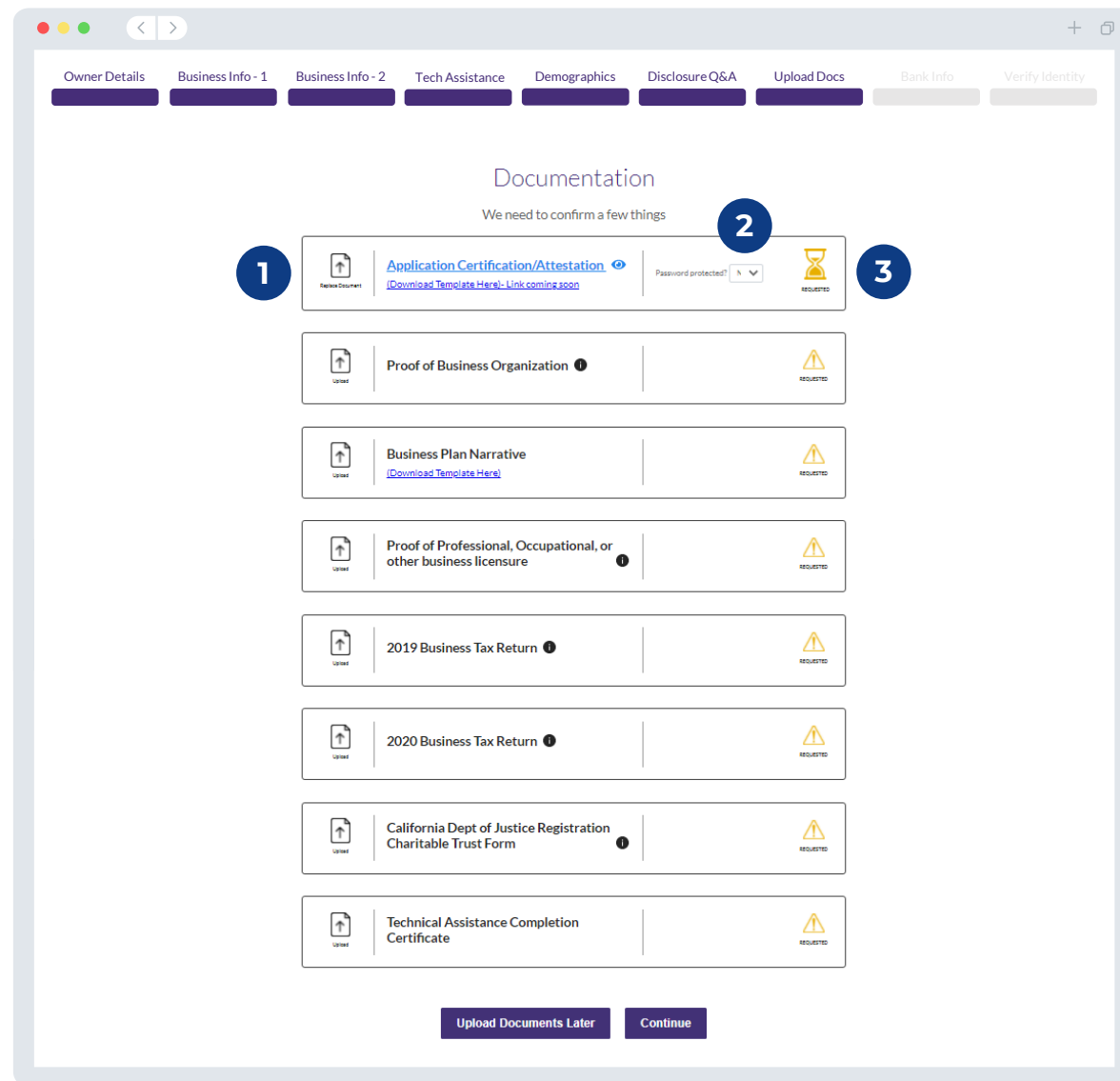
Selected **NO** if the file has no password.

Step 3

The status of should change from  “Requested” to  “Submitted.”

Step 4

Repeat the steps above until all documents have been uploaded.

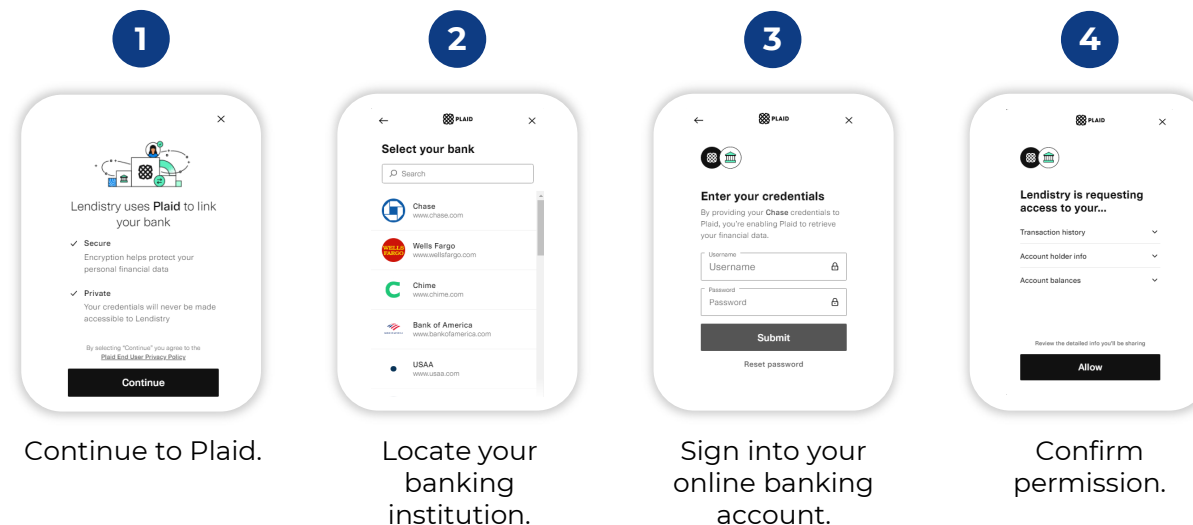
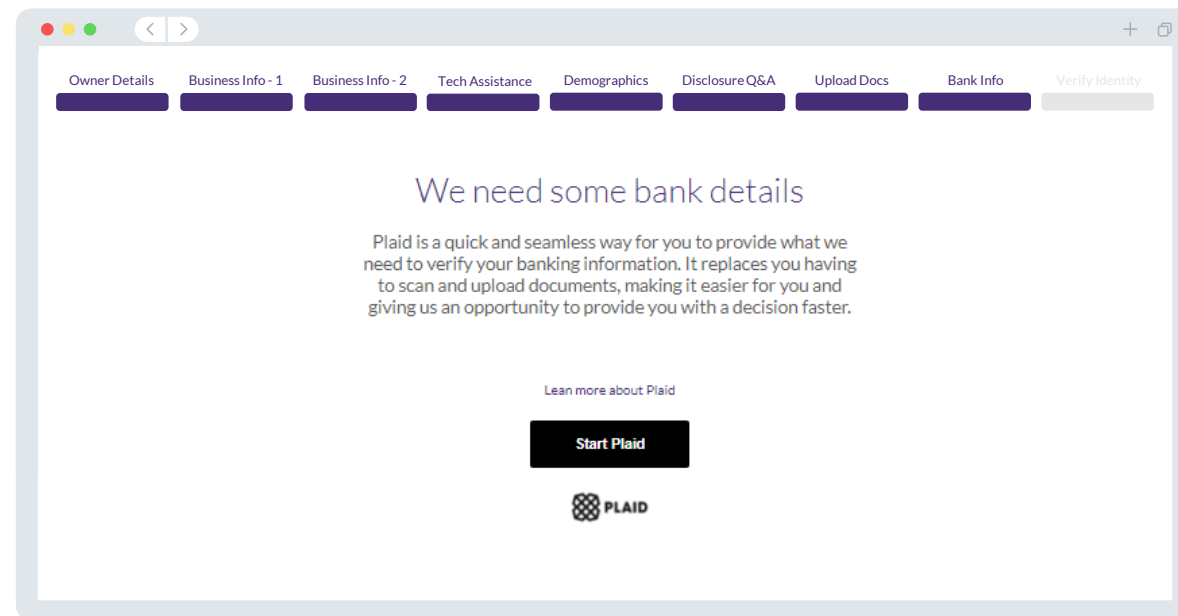


Why is your banking information needed?

Lendistry uses a third-party technology (Plaid) to 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. Lendistry uses this technology only to verify your bank statements. This method of bank verification is preferred but will not always work if your banking institution is not available through the provider. In this case, you can verify your bank account by manually entering the information.

Important Note !

- All applicants, except for sole proprietors, are required to use a business banking account. Sole proprietors may use a personal banking account, but it must match the name listed in the application.



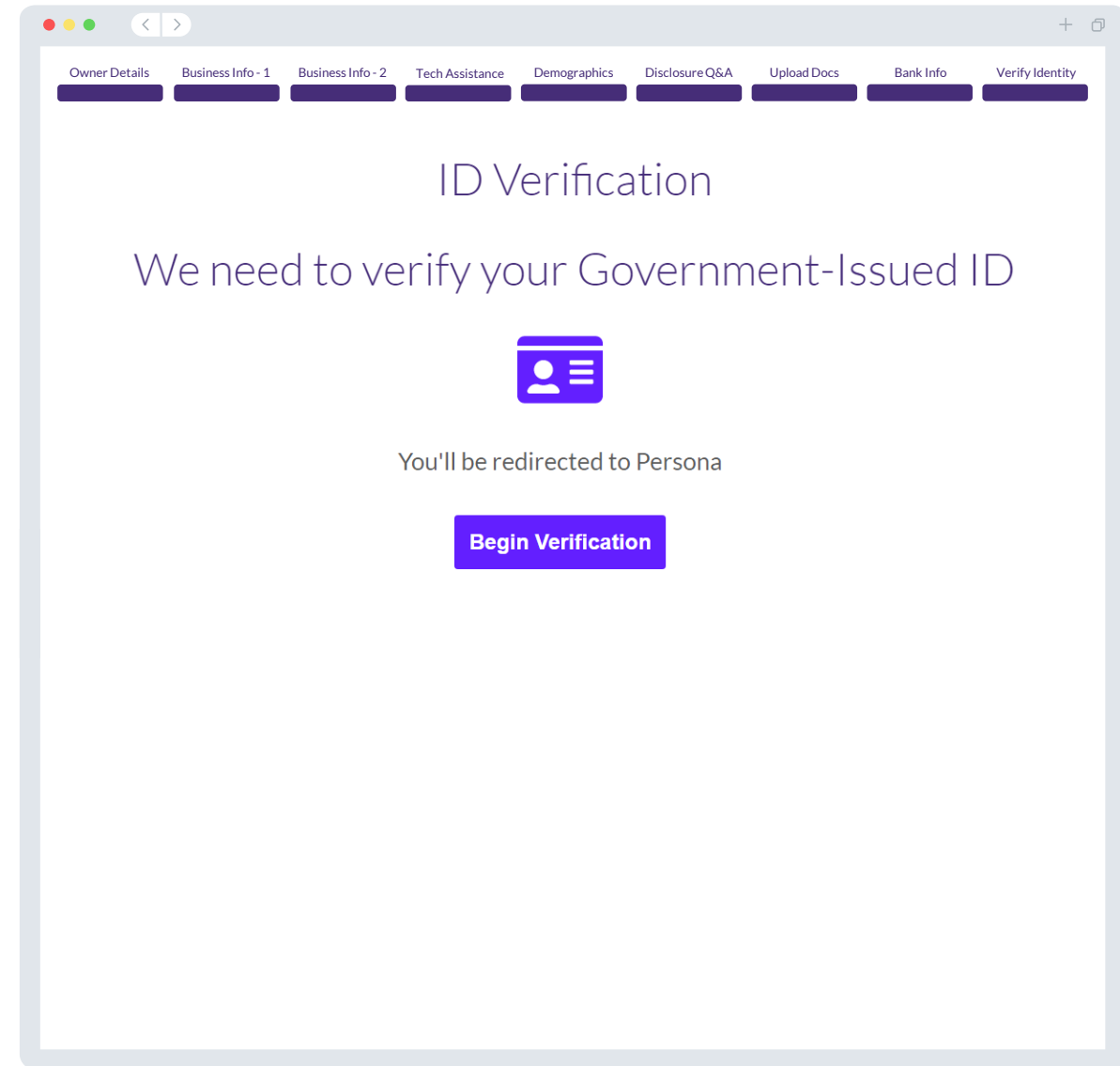
Section 9: Verify Identity



In this section, you will need to verify your identity using Persona by uploading a picture of your valid government-issued ID. You will also need to take a selfie using a device with a front-facing camera.

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 checks.

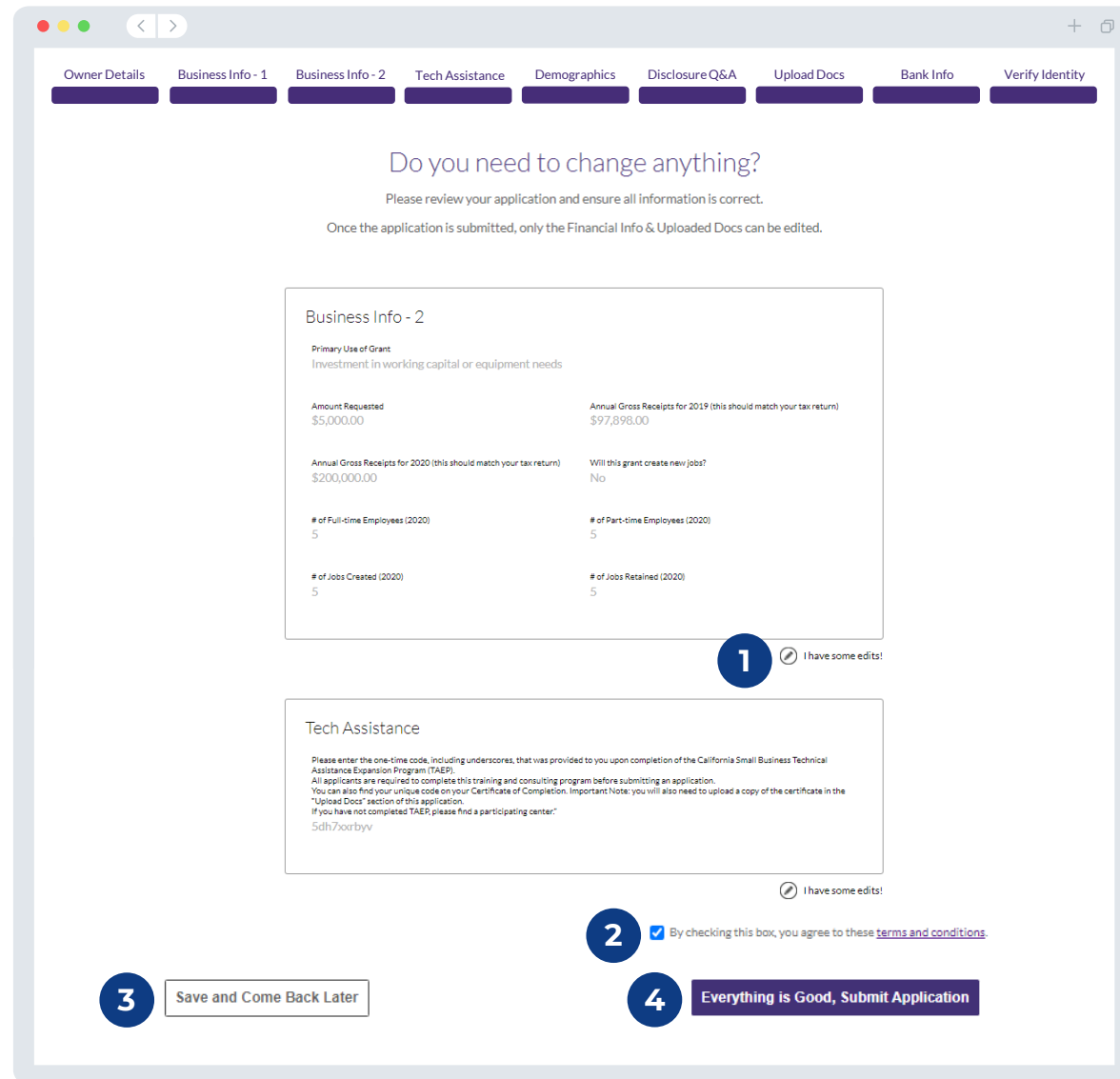


Before submitting your application, you will be able to review your responses. You must complete **all sections** of the application in order to submit it. This includes:

- Filling in all fields in the application form;
- Uploading all required documents;
- Verifying your bank account; and
- Verifying your identity.

Reviewing Your Application

1. If you need to edit your application, click on **“I have some edits”** and fix any errors.
2. Read the Terms and Conditions and check the box to agree.
3. If you would like to review and submit your application at a later time, click on **“Save and Come Back Later.”** You can sign into the Portal at any time to manage your application. In the Portal, you will be able to finish and complete your application, upload documents, link your bank information, 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. Once you submit your application, you will NOT be able to edit your responses.



Owner Details Business Info - 1 Business Info - 2 Tech Assistance Demographics Disclosure Q&A Upload Docs Bank Info Verify Identity

Do you need to change anything?
Please review your application and ensure all information is correct.
Once the application is submitted, only the Financial Info & Uploaded Docs can be edited.

Business Info - 2

Primary Use of Grant
Investment in working capital or equipment needs

Amount Requested
\$5,000.00

Annual Gross Receipts for 2019 (this should match your tax return)
\$97,898.00

Annual Gross Receipts for 2020 (this should match your tax return)
\$200,000.00

Will this grant create new jobs?
No

of Full-time Employees (2020)
5

of Part-time Employees (2020)
5

of Jobs Created (2020)
5

of Jobs Retained (2020)
5

1 I have some edits!

Tech Assistance

Please enter the one-time code, including underscores, that was provided to you upon completion of the California Small Business Technical Assistance Expansion Program (TAEPS).
All applicants are required to complete this training and consulting program before submitting an application.
You can also find your unique code on your Certificate of Completion. Important Note: you will also need to upload a copy of the certificate in the "Upload Docs" section of this application.
If you have not completed TAEPS, please find a participating center!
5dh7xorbyv

2 ☒ By checking this box, you agree to these [terms and conditions](#).

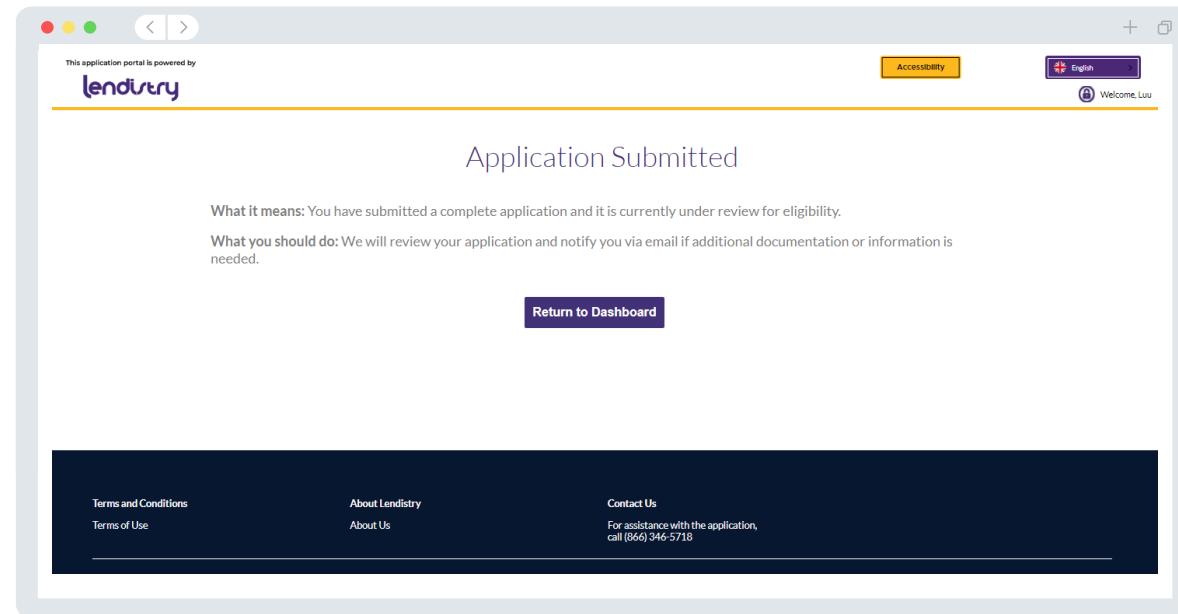
3 Save and Come Back Later

4 Everything is Good, Submit Application

You will receive a confirmation email from noreply@lendistry.com to confirm your application has been received. 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. Lendistry is available to assist you in understanding what business information is needed and how to upload documents.

Confirmation emails come from Lendistry at noreply@lendistry.com. 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.

TIP: Place "Lendistry" in your search bar.





**CALIFORNIA
DREAM FUND**

The Review Process

The California Dream Fund is administered by the California Office of the Small Business Advocate (CalOSBA) through select centers of the Technical Assistance Expansion Program (TAEP).

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://cadreamfund.mylendistry.com/landing>

My documents and bank information has been fully validated and I have been approved for funding. When will I receive funding?

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

Sign into Lendistry's Portal here:

<https://cadreamfund.mylendistry.com/landing>

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



**CALIFORNIA
DREAM FUND**

Call Center
888-585-7361

Monday-Friday
7:00 a.m. – 7:00 p.m. PST

The California Dream Fund is administered by the California Office of the Small Business Advocate (CalOSBA) through select centers of the Technical Assistance Expansion Program (TAEP).