

# North Carolina Craft Brewers Foundation (NCCBF)

## Business Recovery Grant Program for Breweries Impacted by Tropical Storm Helene

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### Program Guidelines

**Objective:** The Business Recovery Grant Program, funded by the NC Craft Brewers Foundation (NCCBF), will provide financial assistance to qualifying North Carolina craft breweries recovering from the storm damage and economic impacts of Tropical Storm Helene. These business grants aim to support the recovery and rebuilding of craft breweries that contribute to their local economies and the communities in which they serve.

#### I. Eligibility Requirements

A business is eligible to apply for an NCCBF Business Recovery Grant if it meets the following eligibility requirements:

1. **Location:** The brewery must be located in one of the 25 North Carolina counties designated as a Federal Emergency Management Agency (FEMA) disaster area due to Tropical Storm Helene, which took place on September 28, 2024.
2. **Business Type:** The applicant must be an independent North Carolina craft brewery, per the following criteria:
  - **Small:** Annual production of 6 million barrels of beer or less.
  - **Independent:** Less than 25% of the craft brewery is owned or controlled (or equivalent economic interest) by an alcoholic beverage industry member who is not themselves a craft brewer.
  - **Brewer:** Holds an active Brewery Permit issued by the North Carolina Alcohol Beverage Commission, per North Carolina General Statutes, [Chapter 18B](#).
3. **Financial Need:** Demonstrates financial hardship due to the impact of Hurricane Helene, including: revenue loss, increased operating costs, increased debt load, economic disruption, increased expenses due to property damage and loss.

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#### II. NCCBF Business Recovery Grant Period: Phase 1

September 28, 2024 - March 1, 2025

Phase 1 of emergency grant funding aligns with the North Carolina State of Emergency, as designated by [SL 2024-51](#) which extended the period until March 1, 2025.

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### III. Distribution of Donor Funds Received

The NCCBF is a public charity supported by donor funding. Donated funds received are tax exempt, per the IRS guidelines.

**During non-emergent periods of time**, 100% of donations received by the NCCBF will fund the NCCBF General Reserve designated for future emergency hardship funds, industry scholarships, and operating expenses.

**During emergent situations of immediate need**, an alternate distribution schedule for donations received may be enacted. During these designated periods, the NCCBF General Reserve Fund will institute a maximum funds threshold of \$25,000 and a minimum funds threshold of \$12,500, in order to determine how incoming donations are allocated.

#### **Donations received during the emergent Phase 1 of the Business Recovery Grant Program will be distributed as follows:**

- Once the NCCBF General Reserve Fund maximum threshold of \$25,000 is met, then 100% of donations received during Phase 1 will directly fund Business Recovery Grants for NC craft breweries impacted by Tropical Storm Helene.
- If the NCCBF General Reserve Fund maximum threshold of \$25,000 is not yet met, then 85% of all donations received during Phase 1 will directly fund Business Recovery Grants for NC craft breweries impacted by Tropical Storm Helene, while 15% of all donated funds received will be directed to the NCCBF General Reserve to provide for future emergency hardship funds, scholarships, and operating expenses, until the maximum threshold of \$25,000 is reached.

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### IV. NCCBF Business Recovery Grant Types

The NC Craft Brewers Foundation will offer the following two Business Recovery Grants for breweries impacted by Tropical Storm Helene, during Phase 1:

- **Loss of Revenue Grants:**  
Applications for Loss of Revenue grants may be submitted monthly during Phase 1, in order to provide for on-going revenue loss due to business closure, economic disruption, and/or reduced business operations.
- **Property Damage & Loss Grants:**

Applications for Property Damage & Loss grants will be accepted on a one-time basis during Phase 1, in order to provide funding assistance for expenses incurred from the repair or replacement of property, due to Tropical Storm Helene's impact.

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## V. Loss of Revenue Grants

Revenue loss may have been experienced due to: business closures, economic disruptions, and reduced business operations. Other circumstances may apply, and should be additionally documented in the application.

The NC Craft Brewers Foundation Grant Administration Committee will review applications and use the below outlined criteria (section 1 & section 2) to make a scoring determination based on need and benefit of funds.

### Section 1: Loss of Revenue Grants | Revenue Loss Criteria (0 - 5 points)

Applications should include documentation that demonstrates revenue loss; to include the year-over-year (YoY) 2023 sales tax return corresponding with the application month, and revenue reports from the three months immediately preceding the storm (July, August, September.)

- **0 points:** No demonstrated revenue loss, or application lacks documentation of need.
- **1 point:** 10% demonstrated revenue loss, based on 2023 sales tax returns filed with NCDOR, covering sales from the application month of the prior year.
- **2 points:** 20% demonstrated revenue loss, based on 2023 sales tax returns filed with NCDOR, covering sales from the application month of the prior year.
- **3 points:** 30% demonstrated revenue loss, based on 2023 sales tax returns filed with NCDOR, covering sales from the application month of the prior year.
- **4 points:** 40% demonstrated revenue loss, based on 2023 sales tax returns filed with NCDOR, covering sales from the application month of the prior year.
- **5 points:**  $\geq$  50% demonstrated revenue loss, based on 2023 sales tax returns filed with NCDOR, covering sales from the application month of the prior year.
- *\*\* Breweries not yet open during the prior year's reporting period, should submit alternative supporting documentation, such as revenue projections or financial forecasting, along with revenue reports from any of the immediate 3 months prior to the storm (July, August, September) in which the applicant was open. \*\**

## **Section 2: Loss of Revenue Grants | Recovery Plan Criteria (0 - 5 points)**

Applications should include a recovery plan with details on usage and application of grant funds, should they be awarded.

- **0 points:** No recovery plan provided.
- **1 point:** The recovery plan is vague or lacks actionable steps.
- **2 points:** The recovery plan is outlined but needs more details or measurable outcomes.
- **3 points:** Moderately detailed plan with specific actions for business recovery, though some areas may need more clarity.
- **4 points:** Comprehensive recovery plan with clear, actionable steps and measurable goals for sustainability.
- **5 points:** Highly detailed plan demonstrating thorough preparation for recovery, including specific financial targets, timelines, and metrics for success.

## **Section 3: Loss of Revenue Grants | Other Funding Received**

Applications should include documentation of other funding already received, as related to Tropical Storm Helene. Additional funding may include:

- Insurance claim reimbursement (property, business interruption, flood, renters, etc...)
- FEMA assistance
- Government or SBA emergency loan funding
- Other loan funds received.
- Other grant funds received.

## **Section 4: Loss of Revenue Grants | Scoring**

The NC Craft Brewers Foundation Grant Administration Committee will review applications using the above outlined criteria and make a scoring determination, as follows:

- **7-10 Points:** Strong candidate for grant funding. Shows high need.
- **4-6 Points:** Moderate candidate for grant funding. Shows moderate need.
- **1-3 Points:** Weak candidate for grant funding. Shows low need. Additional documentation may be required.

- **0 Points:** Ineligible. Does not meet the minimum requirements for consideration.
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## **VI. Property Damage & Loss Grants**

Property damage may include: expenses incurred for repair of damaged property or replacement of lost property due to Tropical Storm Helene. Examples include brewing equipment, physical building structures, taproom furniture, refrigeration systems, remediation due to mold or contamination, etc...

The NC Craft Brewers Foundation Grant Administration Committee will review applications and use the below outlined criteria (section 1 & section 2) to make a scoring determination based on need and benefit of funds.

### **Section 1: Property Damage & Loss Grants | Property Damage or Loss Criteria (0 - 5 points)**

Applications should include documentation that demonstrates the value of property lost and / or damaged, as well as replacement or repair estimates, receipts, or invoices.

- **0 points:** No demonstrated revenue loss, or application lacks documentation of need.
- **1 point:** Minimal demonstrated property damage.
- **2 points:** Moderate demonstrated property damage.
- **3 points:** Substantial demonstrated property damage.
- **4 points:** Substantial property damage, including moderate property loss.
- **5 points:** Substantial property damage including significant property loss.

### **Section 2: Property Damage & Loss Grants | Recovery Plan Criteria (0 - 5 points)**

Applications should include a recovery plan with details on usage and application of grant funds, should they be awarded.

- **0 points:** No recovery plan provided.
- **1 point:** The recovery plan is vague or lacks actionable steps.
- **2 points:** The recovery plan is outlined but needs more details or measurable outcomes.
- **3 points:** Moderately detailed plan with specific actions for business recovery, though some areas may need more clarity.

- **4 points:** Comprehensive recovery plan with clear, actionable steps and measurable goals for sustainability.
- **5 points:** Highly detailed plan demonstrating thorough preparation for recovery, including specific financial targets, timelines, and metrics for success.

### **Section 3: Property Damage & Loss Grants | Other Funding Received**

Applications should include documentation of other funding already received, as related to Tropical Storm Helene. Additional funding may include:

- Insurance claim reimbursement (property, business interruption, flood, renters, etc...)
- FEMA assistance
- Government or SBA emergency loan funding
- Other loan funds received.
- Other grant funds received.

### **Section 4: Property Damage & Loss Grants | Scoring**

The NC Craft Brewers Foundation Grant Administration Committee will review applications using the above outlined criteria and make a scoring determination, as follows:

- **7-10 Points:** Strong candidate for grant funding. Shows high need.
- **4-6 Points:** Moderate candidate for grant funding. Shows moderate need.
- **1-3 Points:** Weak candidate for grant funding. Shows low need. Additional documentation may be required.
- **0 Points:** Ineligible. Does not meet the minimum requirements for consideration.

## **VII. NCCBF Business Recovery Grants | Tie-Breaker Criteria**

In order to ensure that funds are distributed equitably while prioritizing businesses that will benefit the most from recovery assistance, in cases of tied scores, priority will be given to:

- Breweries located in economically disadvantaged or rural areas.
- Businesses with greater levels of documented financial hardship.
- Breweries that have shown exceptional community involvement.

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## VIII. Grant Review and Disbursement Cycle

### Section 1: Grant Review and Disbursement Cycle

The normal review and disbursement cycle of the NCCBF will be managed on a quarterly basis. In emergent situations of immediate need, a \$12,000 minimum funds threshold will activate an emergency review and disbursement cycle that supersedes the regular quarterly cycle.

During Phase 1 of the NCCBF Business Recovery Grant program, applications will be reviewed on a weekly basis, when the \$12,000 minimum funds threshold has been met.

### Section 2: Disbursement of Grants

Grants will be disbursed at the discretion of the Grant Administration Committee, based on:

- Demonstrated need in accordance with the above outlined grant scoring criteria. Grant funding will be prioritized for applicants with higher scores. Applicants with lower scores may be asked to provide additional documentation to improve their score.
- Amount requested by the applicant, and substantiated by the application's required documentation.
- Availability of funds at the time of application review.
  - At the time of review, the Grant Administration Committee may elect to provide an initial disbursement of grant funding, and then hold the application for an additional disbursement at a later date, when additional funds have become available.
  - If, at the time of review, available funds are insufficient to provide grants for all applications deemed eligible, those unfunded applications will be retained and reconsidered for grant disbursement when additional funds become available.
  - Applications that did not receive funding during Phase 1, may be eligible to apply in later phases.

## IX. **NCCBF Business Recovery Grants | Reporting Requirements**

Recipients of NCCBF Business Recovery Grants will be required to submit a report documenting usage of the grant funding three (3) months after the receipt of the funds.

If this report is not submitted, or if the funds are used for a purpose other than supporting the recovery of the business, the NC Craft Brewers Foundation Grant Administration Committee will make a determination as to whether or not the grantee will be required to repay the funds to the NCCBF.

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## X. **NCCBG Business Recovery Grant Administration Committee**

The NCCBF Business Recovery Grant Program was developed and is managed by the **Business Recovery Grant Administration Committee**, consisting of the following members:

- Co-Chair - Karis Roberts
- Co-Chair - Joel McClosky
- Brian Grossman
- Jacob Virgil
- Jennifer Martin
- Les Stewart
- Thomas Vincent
- (Lisa Parker, Executive Director)

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For more information, or questions about the **NCCBF Business Recovery Grant Program**,

please contact:

Lisa Parker, Executive Director  
NC Craft Brewers Foundation  
[Lisa@ncbeer.org](mailto:Lisa@ncbeer.org)

<https://drinkncbeer.org/foundation>