



OzSBI

Ozarks Small Business Incubator

Helping Businesses Grow

FAQ's for the OzSBI Small Business Brand Building & Website Development Digital Impact Programs

1. Where did the funding for these programs come from?

In January 2025, OzSBI was awarded a small grant from Rural LISC through the Mastercard Strive, which is earmarked to help small businesses establish a strong digital brand identity. OzSBI recognizes an acute need for local businesses to engage in marketing activities in order to be successful and the difficulty of setting aside the funds to do so in our economically distressed 7-county service area. With this grant, OzSBI has established a scholarship program to provide funding to businesses for the purpose of establishing or refreshing their brand identities through a radio broadcast program or a new website design project. We have also entered into a cooperative agreement with Ozark Marketing/Ozark Radio News to provide a significant discount to qualified OzSBI Members, representing approximately 60% discount even without the scholarship.

2. What are some of the basic rules provided for this funding opportunity?

The Brand Building and Website Development scholarships are needs-based. Recipients of funds from these programs must be able to demonstrate that they will directly benefit from the program and will put tracking measures in place to demonstrate the benefit. This is established in the Tracking Requirements and Narrative sections of the online application. Recipients of either scholarship must file a report at the conclusion of the program indicating how they benefited from the program.

Brand Building Scholarship: Recipients of the Small Business Brand Building Scholarship must demonstrate that they can pay the additional costs associated with the Ozark Marketing branding campaign. The following documents are required to demonstrate the ability to pay: cash flow projection (new businesses less than 12 months old) or a Schedule C (businesses with more than 12 months of revenue to show). If awarded, you will enter a contract with Ozark Marketing for a 12 month Brand Building campaign. The scholarship award is \$780.00, which will be applied in 12 credits of \$65.00 applied to the recipient's monthly bill. This does not cover the whole cost of the campaign; depending on the radio station that selected, the remaining monthly balance will be reduced to \$200-\$300. Recipients are responsible for remitting the remaining monthly balance to OzSBI via a monthly ACH payment, which OzSBI will remit to Ozark Marketing on

their behalf. This is a requirement of the Small Business Brand Building Scholarship. Failure to pay will result in immediate termination of the radio campaign, loss of any remaining scholarship balance, and ineligibility for future OzSBI Scholarships.

Website Development Digital Impact Scholarship: Recipients of funds from the OzSBI Small Business Website Development Scholarship (\$1,000.00) must agree to pay the full remaining balance associated with building their new website. Upon the selection of the website package and before work begins, OzSBI will submit payment of the \$1,000.00 scholarship funds and the recipient must pay any remaining balance for the selected website package. Recipients will be required to file a report to OzSBI at the end of the 12-month period demonstrating how the Brand Building Scholarship helped their business.

Brand Building Discount: Recipients of the Small Business Brand Building discount must demonstrate that they can pay the discounted monthly costs associated with the Ozark Marketing branding campaign. The following documents are required to demonstrate the ability to pay: cash flow projection (new businesses less than 12 months old) or a Schedule C (businesses with more than 12 months of revenue to show). Depending on the radio package selected, recipients will pay between \$265 and \$365 a month. Recipients will enter a contract with Ozark Marketing for a 12- or 24-month Brand Building campaign. The discount reduces the monthly payment to \$265-\$365, depending on the radio station selected. Recipients are responsible for remitting the monthly balance to OzSBI via a monthly ACH payment, which OzSBI will remit to Ozark Marketing on their behalf. This is a requirement of the Small Business Brand Building discount. Failure to pay will result in immediate termination of the radio campaign.

Recipients will be required to file a report to OzSBI at the end of the 12-month period demonstrating how the Brand Building discount helped their business.

3. Who is eligible to apply for an OzSBI Small Business Brand Building or Website Development Digital Impact Scholarship?

The program funds will be allocated to eligible and qualified small businesses based on documented need and availability of funds. Applications and supporting documentation are required for review and approval by the Ozarks Small Business Incubator. All qualified applications are processed on a first-come, first-reviewed basis. **Businesses that are currently marketing on any Ozark Marketing station or have advertised with them in the past 12 months are ineligible for the Brand Building Scholarship.**

To be eligible, business applicants must meet the following requirements:

- Must be an OzSBI Member (note that OzSBI Tenants and active OzSBI Microloan Recipients are already considered OzSBI Members) or agree to become one before funds are distributed. Note that recipients of Microloans outside of OzSBI's Microloan Fund must still become OzSBI Members.
- May not be currently engaged with marketing on any Ozark Marketing station.
- Must be a for-profit, independently owned business or independently operated franchise, geographically located within the borders of Douglas, Howell, Oregon, Ozark, Shannon, Texas or Wright counties, Missouri.
- Must have 500 or fewer employees.
- Must possess a current city, county, and state license or permit to operate, as applicable.
- May not be presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any State or Federal department or agency.

- Applicants, or any individual owning 20% or more of the equity may not be subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges (other than traffic citations) are brought in any jurisdiction, presently incarcerated, or on probation or parole.
- Within the last 5 years, for any felony, Applicant or any owner may not have:
 - (a) been convicted;
 - (b) pleaded guilty;
 - (c) pleaded nolo contendere;
 - (d) been placed on pretrial diversion; or
 - (e) been placed on any form of parole or probation.

4. Who is eligible to apply for an OzSBI Small Business Brand Building *discount*?

The program funds will be allocated to eligible and qualified small businesses based on documented need and availability of funds. Applications and supporting documentation are required for review and approval by the Ozarks Small Business Incubator. **Businesses that are currently marketing on any Ozark Marketing station or have advertised with them in the past 12 months are ineligible for the Brand Building Discount.**

All qualified applications are processed on a first-come, first-reviewed basis.

To be eligible, business applicants must meet the following requirements:

- Must be an OzSBI Member (note that OzSBI Tenants and active OzSBI Microloan Recipients are already considered OzSBI Members) or agree to become one before funds are distributed. Note that recipients of other Microloans, except for OzSBI's Microloan Fund, must still become OzSBI Members.
- May not be currently engaged with marketing on any Ozark Marketing station.
- Must be a for-profit, independently owned business or independently-operated franchise, geographically located within the borders of Douglas, Howell, Oregon, Ozark, Shannon, Texas or Wright counties, Missouri.
- Must have 500 or fewer employees.
- Must possess a current city, county, and state license or permit to operate, as applicable.
- May not be presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any State or Federal department or agency.
- Applicant, or any individual owning 20% or more of the equity may not be subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges (other than traffic citations) are brought in any jurisdiction, presently incarcerated, or on probation or parole.
- Within the last 5 years, for any felony, Applicant or any owner may not have:
 - (a) been convicted;
 - (b) pleaded guilty;
 - (c) pleaded nolo contendere;
 - (d) been placed on pretrial diversion; or
 - (e) been placed on any form of parole or probation.

5. How will the scholarship funds be distributed?

Upon Notice of Decision, the Ozarks Small Business Incubator will specify the payment date and amount (if applicable). A photo opportunity and press release will be arranged and payment to the selected vendor on behalf of the client will be executed. The Awardee will then be required to pay any remaining balance to the vendor(s) selected for the Website Development Digital Impact Scholarship and submit proof of payment to OzSBI. Recipients of the Brand Building Scholarship must complete an ACH agreement with OzSBI for the remaining monthly fees associated with their radio campaign. OzSBI will submit these funds to Ozark Marketing on behalf of the client.

6. Will my application and supporting documentation remain confidential?

Applications and supporting documentation may be subject to disclosure pursuant to the Sunshine Law under Chapter 610, RSMo. This means that, if requested, the application and supporting documentation may be available for public inspection.

7. What is the timeline for submitting applications for funding?

All applications will be processed on a first-come, first-review basis. The first date applications will be accepted is Monday, March 17, 2025 8:00 am CDT. The final application will be accepted on April 1, 2026 or when the funds are exhausted, whichever is earlier.

8. Will I receive my application back after it is reviewed?

No, applications will not be returned. It is recommended you make a copy of your application and all itemized information for your personal record before submitting to OzSBI.

9. Where do I submit my completed application and all supporting documentation?

Completed applications should be submitted online.

10. How will I know my application was received?

Ozarks Small Business Incubator (OzSBI) will send you a confirmation via email upon receipt of your application. If you do not receive a confirmation receipt email, please check your email spam folder. If you do not find a confirmation receipt in your spam folder, please call OzSBI at 417-256-9724.

11. Who do I contact if I have questions about submitting my application?

Questions regarding the application process can be directed to Ozarks Small Business Incubator (OzSBI) Business Development Specialist Autumn Shirley via email at autumnshirley@ozsbi.com or by calling OzSBI at 417-256-9724.

12. Can organizations submit more than one request?

Businesses may apply for either the Small Business Brand Building Scholarship OR the Small Business Website Development Scholarship; however, businesses that apply for or receive the Small Business Website Development Scholarship may also apply for the Small Business Brand Building *discount*.

13. What steps are there to the approval process?

The Ozarks Small Business Incubator will accept applications and review them for completeness and adherence to the guidelines. Vetted applications will be scored by at least two OzSBI staff members. A third reviewer may be added if there is a significant scoring

discrepancy. After review by the OzSBI staff, the applicant will receive a Notice of Decision signed by OzSBI reflecting whether the request was approved or denied.

14. How will applicants be notified of the decision of the OzSBI Grant Review

Committee?

Applicants will be notified of their award by phone and/or email. The Notice of Decision will then be mailed to the applicant or the applicant can obtain a copy of the documents by calling OzSBI at 417-256-9724 and arranging a time to receive the documents.

15. When will funds from this program be awarded?

Each application will be reviewed for completeness and adherence to program guidelines and then given to the OzSBI Grant Review Committee for their review and will be acted upon by OzSBI within 30 days of the Notice of Decision.

16. Does the funding I receive through this program have to be paid back to OzSBI?

No. These funds do not have to be paid back.

17. Are funds awarded through this program subject to an audit?

The Ozarks Small Business Incubator and/or its designees or outside auditors reserves the right to audit any recipient of funds under this program in order to demonstrate compliance with federal requirements imposed on this funding source.

Thank you for your interest in the OzSBI Small Business Brand Building Scholarship and the OzSBI Small Business Website Development Scholarship. Any additional questions may be emailed to Autumn Shirley, Business Development Specialist at autumns Shirley@ozsbi.com or by calling the Ozarks Small Business Incubator (OzSBI) at 417-256-9724.