

CITY OF VANCOUVER BUSINESS BANKING PATHWAY (BBP) APPLICATION

Step 1: See if you qualify for the BBP Program

BBP Eligibility Requirements:

To be eligible for the Business Banking Pathway, an applicant must:

- Own a small business located in the City of Vancouver. Both brick and mortar and home-based businesses are encouraged to apply. If the business is not yet started or registered, the applicant must intend to start a small business located within City of Vancouver limits.
- Have a source of earned income to make a monthly savings deposit of at least \$75 (up to \$200/month maximum depending on savings amount and timeframe selected)
- Have a household income that is less than 80% of Area Median Income. Dollar amounts are listed on the application landing page.

Step 2: Apply to the BBP Program

In order to submit your BBP application, you will need to have the following documents ready. Please note that there are two different options for submitting income verification documents:

Option 1: Tax Documents from 2022

For those who have already filed 2022 tax return(s):

The Three Documents Needed To Apply Are As Follows:

1. Copy of ID
2. Provide 2022 tax returns for each person that filed in your household. We only need copies of household 1040s.
3. For any businesses already in operation, provide last year's (2022) business tax return or a [Schedule C](#) if you are a sole proprietor

4. *Optional:* An explanation of any special circumstances to be considered

*If you can NOT provide 2022 tax documentation, then you will need to follow instructions for submitting all documents under Option 2 below.

Option 2: For those who have NOT filed 2022 taxes

The Three Documents are Needed To Apply Are As Follows:

1. Copy of ID
2. Recent bank statements from the previous 2 months from each bank account in the household (personal and business)
3. You need to provide **at minimum** one or more of the following forms of proof of income for every household member over the age of 18 for the last 2 months:
 - All pay stubs for this period to show your **gross** income
 - If you do not receive pay stubs, or are working “under the table,” please provide a letter that includes the following information: your full name, hours worked over the last two months, pay rate, and signature of employer.
 - A 2-month profit and loss statement if you have income from self-employment. A profit and loss sheet should show all your business expenses, which are then subtracted from your gross sales to show your profit. It doesn’t have to be fancy, but it should allow us to understand how much you are earning from your self-employment.
 - A copy of your official unemployment letter if you received unemployment income in the past two months. If you no longer have a copy of your official unemployment letter, a screenshot of your online unemployment benefits account can be used instead, if it includes your name, dates of benefits received, and benefit amount.
4. *Optional:* An explanation of any special circumstances to be considered

Questions? Send them to our team at southernwa@mercycorps.org.

CONTACT

Southern Washington Team

southernwa@mercycorps.org

About Mercy Corps Northwest

Mercy Corps Northwest invests in communities, uncovers breakthrough solutions and fights for equitable opportunities across the Pacific Northwest. Our programs support up to 2,100 small business owners each year; reduce prison re-entry rates for participants by 50%; improve services at more than 30 local nonprofits; and support under resourced communities with disaster preparedness knowledge. We have offices in Portland, Oregon; Vancouver, Washington; and Walla Walla, Washington — where we welcome 2,400+ clients through our doors each year.



43 SW Naito Parkway
Portland, Oregon 97204
503.896.5070
nw.mercycorps.org