

Program Overview & Eligibility

Completed by michael@revby.co on 10/9/2025 11:40 AM

Case Id: 31275

Name: Revby LLC - 2025

Address: 75 Arlington Street, Suite 500, Boston, MA

Program Overview & Eligibility

Please read the following information.



City of La Crosse

CDBG Economic Development Initiative

City of La Crosse
400 La Crosse Street
La Crosse, WI 54601
[\(608\) 789-7512](tel:6087897512)

The City of La Crosse is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs. Its purpose is to develop viable urban communities by providing decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons.

The City of La Crosse Planning and Development Department, in accordance with the Community Development Block Grant (CDBG) program funded by the U.S. Department of Housing and Urban Development (HUD), is accepting proposals from qualified organizations to implement an Economic Development Initiative to further economic development initiatives, serving low- and moderate-income (LMI) individuals within the City of La Crosse, from January 1, 2026 – December 31, 2026.

The goal of this initiative is to improve economic opportunities in the City of La Crosse for low- to moderate income

individuals through business assistance, job creation and other economic development activities.

All Programs funded under this RFP must meet the CDBG National Objective of benefiting low- and moderate-income (LMI). Funded programs must be able to document income eligibility of participants and maintain proper records to demonstrate compliance.

A. Contact Information

Completed by michael@revby.co on 10/11/2025 1:16 PM

Case Id: 31275

Name: Revby LLC - 2025

Address: 75 Arlington Street, Suite 500, Boston, MA

A. Contact Information

Please provide the following information.

AGENCY INFORMATION

A1. Official Agency Name

Revby LLC

A2. Mailing Address

75 Arlington Street Suite 500 Boston, MA 02116

A3. [Federal ID Number](#)

83-2757117

A4. Unique Entity Identifier (UEI) Number

116,968,481

A5. Type of Organization (check all that apply):

- ☐ Non- Profit Organization
- ☒ Educational or Vocational training institutions
- ☐ Workforce Development Agency
- ☒ Community-based organization

AGENCY POINT OF CONTACT

A6. Authorized Contact Person

Michael Aparicio

A7. Title

Founder & CEO

A8. E-Mail

michael@revby.co

A9. Phone Number

(617) 553-4343

A10. Secondary Contact Person

Kristen Isaacs

A11. Title

Vice President of Operations

A12. Phone Number

(857) 400-8275

A13. E-Mail

kristen@revby.co

B. Agency Information

Completed by michael@revby.co on 10/11/2025 3:24 PM

Case Id: 31275

Name: Revby LLC - 2025

Address: 75 Arlington Street, Suite 500, Boston, MA

B. Agency Information

Please provide the following information.

B1. Agency Experience: Include the length of time the agency has been in operation, the date of incorporation, the purpose of the agency, and the type of corporation. Describe the type of services provided, the agency's capabilities, the amount and characteristics of clients served, administrative systems in place, and license to operate (if license is necessary).

Revby LLC is an educational training and consulting organization focused on community-based small business and microenterprise technical assistance (TA). We design and deliver hands-on programs that combine group workshops with individualized one-on-one consulting so entrepreneurs can build durable financial management capacity, become lender-ready, and adopt digital tools that improve scale up day-to-day operations. Revby is organized as a limited liability company and has operated continuously for over seven years delivering TA for municipalities, economic development agencies, and federally funded programs. Our work emphasizes serving low- and moderate-income (LMI) business owners and start-up entrepreneurs, including immigrant-, women-, minority-, veteran-, and LGBTQ-owned businesses. We have extensive experience administering CDBG-compliant microenterprise programs, including designing intake and LMI verification workflows, maintaining compliant participant records, and producing timely quarterly reports and budget drawdown documentation. Services & capabilities include the following: Financial literacy education for business owners: finance and accounting TA; bookkeeping/QuickBooks set-up and optimization; cash flow management; pricing and unit economics; debt management and credit readiness; lender application packaging and access-to-capital navigation. Digital readiness for small businesses: recordkeeping digitization, POS/e-commerce basics, online banking and bill-pay, secure document management, and adoption of practical, low-cost tools aligned with digital literacy needs identified in the community. Cohort-based learning design: structured curricula, accessible materials, live facilitation (in-person/virtual), peer learning, and follow-up assignments with direct implementation support. Program administration: cohort application and selection, eligibility screening and LMI verification/documentation, case management, outcomes tracking, and CDBG and other federal funding contract/reporting compliance. Clients served & reach: Across our public-sector contracts, we routinely assist LMI, socially and economically disadvantaged owners of microenterprises and very small businesses across retail, food service, personal services, construction trades, creative industries, and professional services. We work with microenterprise and small business owners across the US, in both urban and rural communities. Our team is deeply familiar with the specific hurdles these businesses encounter, such as limited access to credit, limited financial literacy, racial and ethnic prejudice, gender bias, language barriers, and disabilities. Many of the technical assistance programs we are a part of have a mission to serve business owners who operate in economically transitioning communities, including rural areas and lower-moderate income urban neighborhoods. Our annual training program for all Revby employees include unconscious bias training and cultural sensitivity training in addition to our consulting service and subject matter training. Our brand of consulting and technical assistance reflects an approach that is culturally sensitive, accessible, patient, and non-judgmental. This helps us to be effective in achieving meaningful outcomes - helping people overcome barriers, access new opportunities and capital, and achieve sustainable growth. We deliver services bilingually when requested and ensure cultural and linguistic accessibility. Administrative systems & compliance: Revby maintains standardized intake forms, income verification processes, documentation protocols, and file retention practices consistent with federal grant requirements. We perform routine QA checks on all deliverables per participant, and produce regular performance reports on

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schedule. Licenses & standing: Revby operates as an LLC in good standing and is experienced working as a prime contractor on municipal and federally funded programs. We are not subject to suspension or debarment and maintain cybersecurity practices appropriate for federal funding. Certifications include MBE and LGBT-owned certifications.

B2. Personnel/Staff Capacity: Briefly describe the agency's existing staff positions and qualifications, its capacity to carry out this activity.

Revby has a dedicated and qualified team of full time W2 employees with direct experience designing, delivering, and administrating TA programs, including CDBG funded microenterprise TA programs. We have experience and capacity for intake process, income eligibility verification, and reporting. Our most recent relevant experience comes from our work for the City of Tacoma's CDBG funded microenterprise technical assistance programs over the past two years, ensuring compliance with HUD requirements while delivering strong participant outcomes. Our consulting team brings expertise in Financial Literacy, Access to Capital, Bookkeeping/QuickBooks, Business Planning and Strategy, Marketing and Digital Enablement, and Operations. Each consultant combines general business coaching skills with a subject specialization, such as small business finance, digital transformation, marketing strategy, or human resources. This allows us to provide comprehensive and tailored technical assistance that meets diverse small business needs. Organizational structure and capacity: Revby allocates dedicated personnel across consulting, operations, and administrative support. Each engagement is led by a Senior or Lead Consultant who manages day to day delivery and reporting, supported by additional consultants and administrative staff. The Vice President of Operations oversees implementation quality, compliance, and reporting; the CEO provides executive oversight and ensures resources are available for program success. Our staff includes bilingual consultants including English/Spanish and English/Chinese Mandarin. Team Bios: Michael Aparicio – Founder, CEO, Principal Consultant With 25+ years in business development and strategy, Michael leads Revby with a human-centered approach. His expertise spans market research, financial analysis, and leadership development. He holds an MS in Leadership & Administration from Boston College and a BA in Psychology from UC Berkeley. Kristen Isaacs – VP of Operations, Managing Consultant Kristen brings 20+ years in operations, eCommerce, and startup growth. She specializes in efficiency systems and strategic planning for minority- and women-owned businesses. Kristen manages Revby's consulting operations and Lean process improvement initiatives. Alex Berlin – Consulting Manager, Lead Consultant Alex is an expert in entrepreneurship, market research, and financial modeling. He holds dual master's degrees in Social Impact MBA and Sustainable International Development from Brandeis University. Alex has guided startups globally, including in Africa and the U.S. Suni Zheng – Consultant (Mandarin-English) Suni has 9 years of experience in M&A, financial analysis, and market strategy. She holds an MBA from Purdue University and a Chemical Engineering degree from the National University of Singapore. She integrates data-driven insights with real-world financial strategy. Emilio Diaz – Consultant (Spanish-English) Emilio merges technology and business strategy with a focus on inclusion. He holds a Master's in Innovation & Technology from Boston University. Emilio empowers entrepreneurs through human-centered, multilingual consulting. Juan Diego Bernal Plata – Consultant (Spanish & French - English) Juan has 7+ years in M&A and strategy consulting, advising startups and leading multimillion-dollar projects. He holds an MBA and is completing a Master's in Finance at Hult International Business School. His expertise blends international finance with entrepreneurship. Shaashwat Nim – Small Business Consultant (Hindi-English) Shaashwat bridges business strategy with technology and branding. With an MBA from Boston College and a background in software engineering, he helps small businesses scale through digital and operational innovation. Gergana Aleksieva – Web Developer & Tech Specialist Gergana is a former business analyst turned web designer with over a decade of experience. Based in Cape Cod and originally from Bulgaria, she creates engaging websites for startups and nonprofits that drive growth and visibility. Benjamin Cardona – Operations Associate & Associate Consultant (Spanish-English) Benjamin supports Revby's operations and consulting engagements, combining administrative precision with client service excellence. Originally from Puerto Rico, he's passionate about small business growth and community impact, bringing bilingual support to Revby's TA programs.

Documentation



Agency's affirmative action plan from the personnel policy manual and/or nondiscrimination employment/service policy and grievance procedure. ***Required**

Revby Diversity, Equity, and Inclusion Policy.pdf

C. Activity Summary

Completed by michael@revby.co on 10/11/2025 3:57 PM

Case Id: 31275

Name: Revby LLC - 2025

Address: 75 Arlington Street, Suite 500, Boston, MA

C. Activity Summary

Please provide the following information.

C.1. Activity Title

Launch & Grow: Finance + Digital Skills for Microenterprise Business Owners

C.2. Amount of CDBG Funds Requested

\$40,000.00

C.3. Number of Clients Proposed to serve:

Jobs Created/retained:

(According to [24 CFR 570.208\(a\)](#))

10

C.4. Of the total number of clients served, estimate how many will be Low-Moderate Income Clients:

10

C.5. Location of Proposed Activity and/or Location of the Service Area (be specific such as neighborhood boundaries, census tract, or cross roads)

City of La Crosse - citywide, with priority outreach to LMI concentrated neighborhoods, including Powell-Poage-Hamilton, Washburn, and Lower Northside and Depot neighborhoods.

C.6. Which National Objective does your Activity or project meet?

Low-Moderate Income Clientele (LMC)

C.7. Select the Outcome that best describes your Activity.



Availability / Accessibility - This outcome category applies to activities that make services, infrastructure, housing, or shelter available or accessible to low and moderate income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low and moderate income people.



Affordability - This outcome category applies to activities that provide affordability in a variety of ways in the lives of low and moderate income people. It can include the creation of maintenances of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.



Sustainability: Promoting Livable or Viable Communities - This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefits to persons of low and moderate income, or by removing or eliminating slums or blighted areas through multiple activities or services that sustain communities or neighborhoods.

D. Activity Description

Completed by michael@revby.co on 10/12/2025 12:56 PM

Case Id: 31275

Name: Revby LLC - 2025

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D. Activity Description

Please provide the following information.

D.1. Describe the proposed activity. The narrative should include the need or problem to be addressed in relation to the City's Consolidated Plan; goals & objectives; work to be performed including the activities to be undertaken.

Need & Consolidated Plan alignment: La Crosse's Consolidated Plan identifies the importance of expanding economic opportunities for LMI residents and supporting small business development. Within that context, digital literacy and foundational financial skills are critical to business viability and access to capital. This program responds by building microenterprise owners' capacity to manage their finances, adopt core digital tools, and navigate lending pathways. Program model: A single-cohort program with the following components: 1) Cohort application & eligibility verification. Conduct outreach, accept applications, and verify LMI status for microenterprise owners/new entrepreneurs; confirm City of La Crosse residence/business location and program eligibility. 2) Kickoff workshop (up to 3 hours, in person). Group training and networking on: (a) financial literacy fundamentals for entrepreneurs; (b) bookkeeping and cash-flow basics; (c) introduction to "digital readiness" for small businesses (e.g., digitizing recordkeeping, QuickBooks Online setup, POS/e-commerce basics, secure document management); and (d) access-to-capital readiness. 3) One-on-one TA (implementation). Each participant receives an individualized action plan and 10 hours of consulting focused on: bookkeeping/QuickBooks setup or clean-up; cash flow projection and break-even analysis; pricing strategy; debt management; lender-ready financials; and practical digital skills (e.g., setting up online invoicing, POS, or e-commerce). We prioritize tangible deliverables (e.g., a working QBO file, a 12-month cashflow, a lender package draft). 4) Capstone session (2 hours). Participants present progress, lessons learned, and next steps; peers and Revby advisors provide feedback; we finalize outcomes documentation, lender referrals, and ongoing resource connections. Goals & objectives: 1) Enroll 10 LMI microenterprise owners or new entrepreneurs citywide. - Deliver 2 group sessions (kickoff + capstone) and 10 hours of one-on-one TA per participant. 2) Produce tangible, participant-specific deliverables, such as: improved or newly developed online presence (web page, Google business listing, social profile improvement); ability to transact online (e-commerce/POS/online invoicing); bookkeeping implementation (e.g., Quick Books set-up/clean-up and monthly workflow); and access-to-capital readiness artifacts (12-month financial projections and use-of-capital narratives). 3) Provide warm referrals and lender education in collaboration with local partners (e.g., WWBIC as a CDFI guest speaker/office hours) for those pursuing capital.

D.2. Indicate the population or area to be served and outreach strategies to identify clients, jobs or businesses.

Describe how you will document the criteria, listed in 24 CFR 570.208(a).

Population & eligibility: LMI microenterprise owners (5 or fewer employees, including owner) and LMI new entrepreneurs residing in and/or operating in the City of La Crosse. Outreach: Citywide, with targeted outreach via neighborhood and business resource partners; multilingual materials; partner referrals (i.e., WWBIC and other CDFIs, Chamber of Commerce, cultural community groups); a Revby produced press release; and direct marketing through City, partner, and paid social channels. We will emphasize outreach in the Powell-Poage-Hamilton, Washburn, and Lower Northside and Depot neighborhoods Documentation & compliance: We will document eligibility and national objective compliance by: (a) verifying microenterprise status; (b) collecting and retaining owner income documentation consistent with HUD guidance; (c) confirming City residency/business location; and (d) maintaining participant files with intake, case notes, deliverables, and outcomes. Revby will uphold file retention and reporting requirements and complete

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quarterly performance and financial reports as required.

D.3. Be very specific about who will carry out the activities, the location in which they will be carried out, the period over which the activities will be carried out and the frequency with which the activities will be carried out.

The Revby team, including management, subject matter expert consultants, and operations administration, all contribute together as the prime and sole contractor. Revby does not intend to subcontract any work for this program, as we are qualified and experienced to carry out all activities in-house. In-person group sessions at a centrally accessible meeting room location that is conducive to group learning within La Crosse; one-on-one TA delivered either in person and/or virtually to maximize accessibility for the participant business owner. Period & frequency. Jan–Feb 2026: Kick-off meeting with City of La Crosse team, confirmation of the program design; program marketing and outreach; application period; eligibility screening. March: Kickoff workshop event with program introduction, interactive subject matter workshop material, a guest lender/CDFI speaker providing capital navigation insights. March–April: One-on-one TA; typical cadence is weekly 60 minute sessions per business, plus asynchronous support for the production of tangible deliverables to support each participant’s digital and financial capacity building. End of April / Early May: Capstone session; outcomes documentation; lender referrals and warm hand-offs.

D.4. Be very specific about who will carry out the activities, the location in which they will be carried out, the period over which the activities will be carried out and the frequency with which the activities will be carried out.

duplicate The Revby team, including management, subject matter expert consultants, and operations administration, all contribute together as the prime and sole contractor. Revby does not intend to subcontract any work for this program, as we are qualified and experienced to carry out all activities in-house. In-person group sessions at a centrally accessible meeting room location that is conducive to group learning within La Crosse; one-on-one TA delivered either in person and/or virtually to maximize accessibility for the participant business owner. Period & frequency. Jan–Feb 2026: Kick-off meeting with City of La Crosse team, confirmation of the program design; program marketing and outreach; application period; eligibility screening. March: Kickoff workshop event with program introduction, interactive subject matter workshop material, a guest lender/CDFI speaker providing capital navigation insights. March–April: One-on-one TA; typical cadence is weekly 60 minute sessions per business, plus asynchronous support for the production of tangible deliverables to support each participant’s digital and financial capacity building. End of April / Early May: Capstone session; outcomes documentation; lender referrals and warm hand-offs.

D.5. Besides the number of jobs created or businesses assisted, describe other ways that you evaluate activity success.

1) Financial capability gains: Through a pre and post financial literacy self-assessment, we will evaluate improvement on financial management capabilities and access to resources that improve business resilience and growth. Tangible evidence of success includes the completion of working cashflow and basic financial statements; bookkeeping adoption. 2) Capital readiness progress: Completion of financial projections and use-of-capital narratives; number of lender/CDFI consultations and warm referrals; capital applications submitted (as appropriate for each participant). 3) Digital adoption: implementation of QBO/online invoicing/POS/e-commerce function that wasn’t in place prior to the program; secure file organization; use of online banking/bill-pay; improved online presence (website, Google or other third-party listings, social profiles) enabling discovery and sales. 4) Participant satisfaction & persistence: Engagement and confidence are also qualitative success factors that we will measure. Attendance/completion rates; participant feedback scores; peer network connections formed during the cohort.

D.6. Describe how you propose to coordinate your activity with other community agencies and leverage resources.

Revby routinely coordinates with local ecosystem partners in all the communities we serve to maximize reach and follow-on support, and conduct warm referrals for continued support post-program. Revby’s founder Michael Aparicio and Revby’s VP of Operations, Kristen Isaacs holds the responsibility of productive networking and collaboration with

community agencies and resources. Local La Crosse ecosystem partners we intend to engage with include: the local SBDC at UW–La Crosse; WWBIC (CDFI) for capital pathways; community-based organizations serving diverse and LMI populations; the Chamber/business associations; and City departments. We will exchange referrals, co-market the cohort, and schedule guest speaking at the kickoff. Revby values consistent communication and collaboration with our public agency partners and always remains agile to amend program design and utilization of resources to meet program priorities and participant outcomes in the best way possible.

E. Budget

Completed by michael@revby.co on 10/12/2025 2:30 PM

Case Id: 31275

Name: Revby LLC - 2025

Address: 75 Arlington Street, Suite 500, Boston, MA

E. Budget

Please provide the following information.

E1. Total Cost of Activity

\$48,000.00

E2. Grant Amount Requested

\$40,000.00

E3. Total Other Funding

\$0.00

E4. Other Agencies Applied to for Funds:

Funding Sources/Revenues	Committed	Non-Committed
Private/Other/Donations	\$8,000.00	\$0.00
	\$8,000.00	\$0.00

E5. Proposed Budget:

Funding Uses/Expenses	If Other, Enter Funding Use/Expense below	CDBG	Local	State	Federal	Private/Other/Donations
Salaries and Benefits		\$36,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	Materials, digital and print; software to produce materials	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	Marketing	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	Office space / Utilities	\$0.00	\$0.00	\$0.00	\$0.00	\$6,000.00
Other	Travel	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00
		\$40,000.00	\$0.00	\$0.00	\$0.00	\$8,000.00

E6. What will the funds be used for? If the funds are to be used for staff/salaries, please name the staff who will be paid by this grant, their title, and what percentage of their total salary is paid for by the grant:

CDBG funds will be used for staff salaries, program materials (digital and print, including software to produce materials), and marketing expenses. Staff roles assigned to this project with salary percentages: Michael Aparicio, CEO

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- 10% Kristen Isaacs., VP Operations - 15% Benjamin Cardona., Operations Associate - 10% Alex Berlin, Manager Consultant - 30% Gergana Aleksieva, Senior Consultant - 25% Suni Zheng, Consultant - 25%

E7. : How will CDBG funding help your organization attract or leverage additional financial resources:

CDBG funding enables Revby to deliver a high-impact, fully compliant technical assistance program for La Crosse LMI microenterprise business owners by leveraging our existing operational infrastructure and resources. Revby maintains established office facilities and program management systems that are supported through our retained earnings and ongoing client operations. These existing investments allow us to deliver this program efficiently and at a lower cost than would otherwise be possible. In addition, our team's travel, administrative, and technology costs are partially supported by our internal operating budget, reducing the overhead burden on CDBG funds. This structure allows a greater proportion of the grant to be directed toward direct service delivery rather than administrative expenses.

E8. Why is this program a good use of CDBG Funds? How would it affect your organization's proposal if you received a 15 -20% budget cut:

This program represents a strong and appropriate use of CDBG resources because it directly advances the City of La Crosse's Consolidated Plan objectives to increase job readiness and economic opportunities for business development, particularly for low- and moderate-income (LMI) residents. By focusing on LMI microenterprise owners and new entrepreneurs, the program builds financial and digital capacity—two critical skills identified as barriers to stability and growth in the Consolidated Plan. CDBG funding will enable Revby to deliver accessible, no-cost training and one-on-one technical assistance that equips participants with the financial literacy, operational knowledge, and digital readiness needed to strengthen their businesses and improve long-term self-sufficiency. The program's structured cohort model, combined with individualized support, aligns precisely with the CDBG national objective of providing economic opportunity through microenterprise assistance. This initiative also leverages existing City efforts, such as the "Open for Business Fund," by complementing rather than duplicating services and fostering partnerships with local organizations such as WWBIC, the SBDC, and other entrepreneurial support entities. The outcomes—improved bookkeeping practices, increased digital capability, and readiness for capital access—are measurable, durable, and directly beneficial to La Crosse's small business ecosystem and community vitality. Impact of a 15–20% budget reduction If CDBG funding were reduced by 15–20%, Revby would modify the program to preserve its core group workshop and cohort components while proportionally reducing one-on-one technical assistance by approximately 3.5 hours per business. This reduction would limit the time available for participants to develop and finalize tangible deliverables, such as bookkeeping implementation, online transaction capability, and financial projections or use-of-capital narratives. Consequently, it may slightly diminish our ability to ensure every participant completes and executes their individualized next steps toward sustained financial and digital capacity. Even with this reduction, Revby would continue to meet all CDBG compliance and reporting requirements and remain focused on delivering high-quality, outcome-oriented assistance to La Crosse's LMI entrepreneurs.

E9. Upload Job Descriptions of Staff who are paid with CDBG Funds (Required if you are paying staff with CDBG Funds)

☒ **Job Descriptions**

Revby Program Team Job Descriptions.pdf

F. Audit Requirements

Completed by michael@revby.co on 10/9/2025 11:40 AM

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Name: Revby LLC - 2025

Address: 75 Arlington Street, Suite 500, Boston, MA

F. Audit Requirements

Please provide the following information.

F.1. In accordance with the Office of Management and Budget issuance of 2 CFR part 200, subpart F, the Federal Government requires that non-profit organizations receiving \$750,000 or more in federal financial assistance from all sources in a fiscal year must secure an audit. If your agency receives \$750,000 or more in federal financial assistance, please select one of the following methods for providing audit information to the City of La Crosse (Select all that apply)

- ☐ A. If your agency already conducts audits of all its funding sources including CDBG, the agency must submit a copy of its most recent audit, and may, at its discretion, include the CDBG portion of the audit cost in its CDBG project budget.
- ☐ B. If your agency already conducts audits of its other funding sources but has neither received nor included CDBG in the past, the scope of the audit would be modified to incorporate CDBG audit requirements. The associated cost of the augmentation could then be included in the CDBG project budget, accompanied by the auditor's written cost estimate.
- ☐ C. If your agency does not have a current audit process in place, your agency will be required to include a 10% set-aside in the CDBG project budget for the provision of an audit.
- ☒ D. If your agency is not required to do a single audit, please submit a letter from your auditor, Chief Executive Officer, fiscal officer or other responsible party stating the reasons why a single audit is not required.

G. Insurance

Completed by michael@revby.co on 10/12/2025 5:00 PM

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Address: 75 Arlington Street, Suite 500, Boston, MA

G. Insurance

If your policy amount is Unlimited, please enter \$999,999 in the Policy Amount box.

G.1. INSURANCE

Insurance Type	Expiration Date	Policy Amount
General Liability	02/20/2026	\$2,000,000.00
Workman's Compensation	01/29/2026	\$1,000,000.00
		\$3,000,000.00

H. Conflict of Interest

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H. Conflict of Interest

Please provide the following information.

The intent behind conflict of interest provisions is to ensure that all funding decisions are made on their own merits. It is a conflict of interest for any employee, agent, consultant, officer, or elected or appointed official to provide inside information or participate in approving a Loan or Grant action when the person has business ties with the applicant or is a member of his/her immediate family. "Immediate family" is generally defined as the employee, spouse and children any marriage of either), parents and siblings, by blood or marriage-mother/father, step mother/father, mother/father-in-law, sister/brother, step sister/brother, sister/brother-in-law.

H.1. Are any employees, agents, consultants, officers, or elected officials of the agency requesting funds in a position to participate in the decision-making process for approval of this application?

No

H.2. Are any employees, agents, consultants, officers, or elected officials of the agency requesting funds in a position to gain inside information with regard to approval of this application?

No

H.3. Will any employees, agents, consultants, officers, or elected officials of the agency requesting funds obtain a financial interest from this activity?

No

H.4. Will any employees, agents, consultants, officers, or elected officials of the agency requesting funds have an interest in any contract, subcontract, or agreement with respect to funding this application, either for themselves or those with whom they have family or business ties during the applied for program year and one year thereafter.

No

I. Required Documents

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I. Required Documents

Please provide the following information.

Documentation



Articles of Incorporation/ By Laws ***Required**

Massachusetts Certificate of Organization.pdf

RevbyLLC_CoGS_Massachusetts.pdf



Non-Profit Determination ***Required**

Revby LLC - Nonprofit Determination Explanation Letter.pdf



List of Board Directors or List of Oversight Committee - (for government agency)

****No files uploaded**



Designation of Authorized Officials

Authorized Official Documentation must be submitted of the governing body's action designating the agency's representative authorized to negotiate for and contractually bind the agency. Documentation consists of a signed letter from the Chairperson of the governing body providing the name, title, address and telephone number of each authorized individual. ***Required**

Revby LLC Operating Agreement.pdf

Michael Aparicio - Address and Phone Number.pdf



Resumes of Program Administrator and Fiscal Officer ***Required**

Michael Aparicio - Founder CEO Program Head - Resume.pdf

Paul Falewicz - Revby Outsourced CFO - Resume.pdf

☒ **Organizational Budget *Required**

Revby 2025 Organizational Operating Budget - CONFIDENTIAL.pdf

☒ **Organizational Chart (be concise and show your major administrative structure) *Required**

Revby LLC Organization Chart.pdf

☒ **Most recent audit (Financial Statement if audit is not required) *Required**

Revby LLC Financial Statement (most recent audited).pdf

Revby LLC - Letter of Explanation - F1 Audit Requirements.pdf

☐ **IRS 990**

***No files uploaded*

Submit

Completed by michael@revby.co on 10/12/2025 5:01 PM

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Submit

Once an application is submitted, it can only be "Re-opened" by an Administrator.

☒ I understand that for each type of activity undertaken, a sub recipient in consultation with the grantee should determine the comparable data that must be maintained in the individual case files and establish a system of ensuring that every file contains the necessary information. Although the list will vary from activity to activity, each project or case file should include documentation of the National Objective being met, the characteristics and location of beneficiaries, the eligibility of the activity, the compliance with special program requirements, the allowable of the costs, and the status of the case/project.

☒ I understand that a Subrecipient must also devote attention to implementing an efficient method for compiling cumulative data on its activities for inclusion in periodic reports required by the grantee. The Subrecipient should develop logs for recording and totaling programmatic data (by type of activity, for units of service, numbers of beneficiaries, etc.) as cases are initiated and as they progress to avoid searching through all of its individual case files to obtain aggregate statistics every time a progress report is due

☒ I understand that records are to be retained for 3 years from the date of submission of the grantee's CAPER in which the specific activity is reported for the last time, unless there is litigation, claims, audit, negotiation, or other actions involving the records, which has started before expiration of the 3-year period. In such cases, the records must be retained until completion of the action and resolution of all issues which arise from it or the end of the regular 3-year period, whichever is longer.

☒ I certify that no federal-appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress in connection with the awarding of any federal contract, the making of any federal grant, the making of any federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of a federal contract, grant, loan, or cooperative agreement.

☒ I certify that I have been authorized by the applicant's governing body to submit this application and that the information contained herein is true and correct to the best of my knowledge.

Authorized Person Name

Michael Aparicio

Title

Founder and CEO

Printed By: Linzi Washtock on 10/16/2025

Signature

Michael Aparicio

Electronically signed by michael@revby.co on 10/12/2025 4:57 PM

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