

2025 Backing Small Businesses Grant Program

Frequently Asked Questions

General Program Questions

When does the application period open? How can I apply?

Applications will be accepted beginning at 9:00 AM Central Time on July 16, 2025. The application period will remain open through 11:59 PM Central Time on July 31, 2025.

[The online application can be found on this webpage while the application period is open.](#)

How many grants are available? How much is each grant?

400 grants of \$10,000 each are available.

Eligibility Questions

What businesses are eligible?

Applicants should be owners of small, independently-owned businesses that have been open on or before January 1, 2024, and which operate in a “brick-and-mortar” location that has been open on or before January 1, 2025. Digital-only businesses are **not** eligible. [Please see the Terms found on this webpage for full eligibility requirements.](#)

Are nonprofits eligible?

No, nonprofits are not eligible.

Are franchises eligible?

No, franchises are not eligible.

My business is in a residence, shopping mall, office park, or coworking space. Is my business eligible?

No. Your business must operate in a “brick-and-mortar” location in an older or historic main street, downtown or commercial district in the United States or U.S. territories. Home-based businesses and businesses located within a coworking or similar shared commercial space, even those in historic neighborhoods, are **not** eligible. Brick-and-mortar businesses located outside of historic downtowns and commercial corridors, including, but not limited to, office parks and shopping malls are also **not** eligible.

What do you mean by “older or historic main street”?

We are seeking businesses that are in the “heart” of their communities, whatever size or form that may be. We recognize that all communities are different, and this phrase is intentionally flexible and adaptable to many different contexts. We define this as a contiguous commercial district with businesses and mixed-use buildings along a commercial corridor. In some communities, this may look like wall-to-wall retail and commercial accessible to pedestrians via a sidewalk or path. In other places, this may look like a plaza with small businesses around a central parking lot. In small rural communities, there may only be one or two stores on either side of an intersection. Businesses should primarily neighbor other commercial businesses (not residential homes) and community members might visit

multiple businesses nearby when running errands, going to appointments, or visiting with family and friends.

What do you mean by a “locally significant” small business?

A small business with local significance is involved in and critical to the surrounding community. These businesses are often long-standing or legacy businesses that provide continuity and a sense of identity to a neighborhood. Businesses with local significance have also been intentional about developing a business model that supports their communities or addresses an acute community need. For example, a business that regularly hosts free concerts featuring local artists, or a shop that provides goods or services that uniquely serve a customer base in the community.

My business is outside of the United States and U.S. territories. Can I still apply?

No, your business must be in the United States or U.S. territories.

I own multiple businesses. Can I submit an application for more than one business?

No, you may only apply for one business.

Are sole proprietors eligible for the grant?

Yes, sole proprietors or business owners with no employees are eligible.

I applied to the Backing Small Businesses Grant Program in prior years but did not receive a grant. May I reapply this year in 2025?

If you meet the eligibility criteria for 2025, you may apply again.

I received a grant through this program previously. Am I eligible to receive another grant through the Backing Small Businesses Grant Program this year?

No. If you have previously received any grant from the Backing Small Businesses Grant Program, you are not eligible to apply for the program this year.

I have applied (or intend to apply) for another grant supported by American Express in 2025. Am I eligible to apply for this program?

While you are eligible to apply for this grant program, we will be reviewing lists of recipients selected for other programs prior to making our final selection. Any active grants you are currently receiving from American Express may be taken into account in reviewing your application.

I have a business that started prior to January 1, 2024, but we opened our brick-and-mortar location after January 1, 2024. Am I still eligible for the grant?

To be eligible, your business must be able to provide financial information about sales since at least January 1, 2024 and your brick-and-mortar location must have been open on or after January 1, 2025. If your business has been open and operating since January 1, 2024, and you can provide financial information dating to that time, you are eligible to apply so long as you opened a brick-and-mortar location on or before January 1, 2025.

Do I have to be a member of Main Street America to apply?

No, you do not have to be a member to apply.

My business employs a mixture of full-time and part-time employees. How does the requirement that the business employ 20 or fewer full-time employees, including the owner, apply to me?

If you employ a mixture of full-time and part-time employees, calculate the Full Time Equivalent (FTE) hours for all of your employees. FTE hours are an employee's scheduled hours divided by the employer's hours for a full-time workweek. If the FTE hours for all your employees are equal to or fewer than the equivalent of 20 full-time employees, your business is eligible.

Application Questions

Who should fill out the application?

The application is designed to be completed by the business owner. If someone is assisting the business owner with the completion of the application form, please be sure to include their name and email address in the application when asked. This will ensure that the person assisting will also receive updates and information pertaining to this program and your application.

Which documents do I need when filling out my application?

In the application, you will be asked to upload photos of your business, such as the exterior storefront, interior workspace, etc. (for which you own and can license the relevant copyrights). If you intend to use grant funds for a physical repair or an accessibility upgrade, we will ask for a "before" photo showing us how the area currently looks.

We also strongly recommend you have a copy of a recent tax return (2023 or 2024) for your business near you when filling out the application. You will **not** need to submit a copy on the application, but certain questions on the application will ask for the legal entity name and tax identification number for your business which must match how they are written on your tax forms EXACTLY (including punctuation). We recommend having the documents handy to double-check that there are no typos before you submit your application.

The following documents **may** be required to be submitted on the application, and we may request further information from you during our review process in April if we cannot independently verify the information ourselves:

1. A Certificate of Good Standing, OR
2. An active business license (federal, state, or local – all are acceptable, you may only need to submit one if prompted)

Requests for additional documents will come from SmallBizGrant@mainstreet.org during August or early September. Failure to reply promptly may prevent your application from being selected as a grant recipient.

What is a Certificate of Good Standing?

A certificate of good standing is a document issued by a state's Secretary of State's office or a similar agency. Some states refer to them as "certificates of existence," "status certificates," or "certificates of status." This document demonstrates that your business is licensed and is in good standing with the state in which your business was formed and is doing business. Check with your state's Secretary of State website or similar office to request a certificate of good standing/existence.

Can I save a draft of my application?

Your application will auto-save as you move through the form on our application platform, Submittable. You can save a draft within the application submission platform, but we strongly encourage you to also save your application in a separate document as back-up.

What do I do if I can't log into my application, or I'm having other technical issues?

Please contact Submittable (the company that hosts our application) for help with logging into your account or if you have any other technical issues. You can find answers to frequently asked questions about using Submittable [here](#). You can contact Submittable customer support [here](#).

How will I know if my application has been submitted?

Once you hit "submit," you will receive an email notification from Submittable notifying you that your application has been received. Automatic emails from Submittable occasionally get caught in spam filters, so please check your junk folder.

Can I change my application once it has been submitted?

No, you cannot make any changes to your application once it has been submitted.

When will I be notified about the status of our application?

We will notify all applicants about the status of their submission in October 2025, via the email provided in your application. Be sure to check your email regularly, including your junk folders. Email updates to all applicants will come from Submittable at notifications@email.submittable.com. If someone assisted you with the completion of the application form, please be sure to include their email address when asked. This will ensure they will receive a copy of the status email as well. If we are unable to notify you via email, we may attempt to contact you using alternative methods, such as telephone or mail.

Grant recipients will receive an email detailing next steps from SmallBizGrant@mainstreet.org. Failure to promptly complete the next steps may result in disqualification from the grant program.

Do grant funds need to be repaid?

Grant funds generally do not need to be repaid. However, upon receiving a grant you will be required sign a grant agreement. If you commit a material breach of your grant agreement, fail to submit any required documentation, or do not complete your project by the completion date, then your grant may be terminated at our discretion. If the grant is terminated, you will be required to return the grant funds.

In addition, all taxes associated with the acceptance and/or uses of cash awarded are the sole responsibility of the grant recipients. Cash awarded will be reported by Main Street America to the Internal Revenue Service as Main Street America deems necessary according to applicable law. All grant recipients should consult with their own tax professionals and/or legal counsel to ascertain the tax impact of the cash awards.

Have additional questions?

For other questions, email SmallBizGrant@mainstreet.org or text/call 708.515.4889 to leave a voice message. Please allow up to 2 business days for a response.