



BACKING SMALL BUSINESSES 2025

Grant Application Overview

Supported by American Express

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ON TODAY'S CALL

+ Welcome & Introductions

- American Express
- About Main Street America

+ About the Backing Small Businesses Grant Program

- Eligibility
- The Application

+ Questions

- Use the Q&A form
- Email: smallbizgrant@mainstreet.org



Elisa Lyew, owner of Elisa's Love Bites in New York, NY, was a grant recipient in the fourth cycle of Backing Small Businesses in 2022. Photo courtesy of Elisa's Love Bites Dessert Atelier.



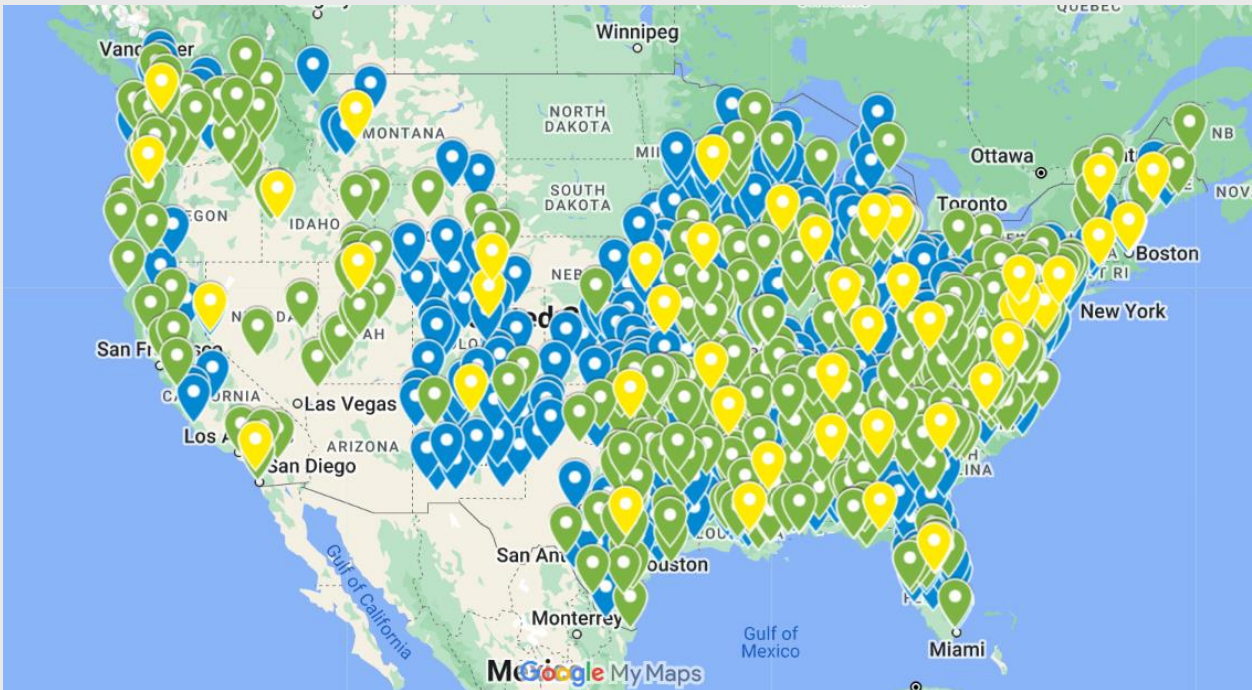
About Main Street America

ABOUT MAIN STREET AMERICA

- Subsidiary of the National Trust for Historic Preservation
- Main Street America leads an inclusive, impact-driven movement dedicated to reenergizing and strengthening older and historic downtowns and neighborhood commercial districts nationwide.
- Our network of more than 1,600 grassroots organizations and 46 State, County, and City-level Coordinating Programs are united by a commitment fostering strong local economies and enhancing the distinctive character that makes communities attractive to residents, visitors, and businesses.
- The Main Street Approach—our time-tested framework for community driven revitalization — equips local leaders with a practical, adaptable, and balanced approach to achieving economic health and quality of life outcomes.



MAIN STREET IMPACT



Since 1980, over 2,000 programs have used the Main Street Approach™, resulting in:

- + **\$115.27 Billion** Reinvested in Communities
- + **815,894** New Jobs Created
- + **181,647** New Businesses Started
- + **181,647** Buildings Rehabilitated
- + **33.7 Million** Volunteer Hours Leveraged

THE MAIN STREET APPROACH – THE 4 POINTS

The Main Street Approach emphasizes a focus on holistic community transformation through the identification of transformation strategies.



A photograph of a historic street lined with multi-story brick and stone buildings. The street has parked cars and a clear view down the road. A large, dark, semi-transparent diagonal shape covers the upper half of the image, creating a modern design element. The text 'Backing Small Businesses Grant Program' is written in a bold, yellow, sans-serif font across the lower right portion of the image, partially overlapping the dark overlay and the street scene.

Backing Small Businesses Grant Program

BACKING SMALL BUSINESSES GRANT PROGRAM HISTORY

- + Launched in 2021 to help small business owners recover from the COVID-19 pandemic and grow their businesses
- + This year: Anticipating \$5.75 million in total awards to support locally significant small businesses facing economic challenges to help them overcome economic hardship, grow, and drive community impact.
 - Disaster Recovery round: 100 recipients received \$10,000 each
 - **This round: 400 recipients to receive \$10,000 each**
 - Enhancement Grant: A limited subset of 25 recipients selected from both prior pools to receive an additional \$30,000
 - After the first rounds of projects are completed

A photograph of a historic street lined with multi-story brick and stone buildings. The street has a double yellow line down the center. A dark, semi-transparent diagonal shape covers the upper half of the image, creating a split effect. The word "Eligibility" is written in large yellow letters in the lower right area.

Eligibility

ELIGIBILITY

- + Applicant must be an owner of the business.
- + Applicant must be at least age 18 years or older.
- + Business in operation on or before Jan. 1, 2024
- + The business must be an independent business and **not** part of a franchise.
- + The business must **not** be a nonprofit.
- + The business must employ less than 20 full-time-equivalent employees, including yourself



ELIGIBILITY (CONT.)



Wausau (WI) River District

- + The business must be in good standing in the state in which it was formed and the state in which it does business.
- + The business must have an active business license, if required by state or local government.
- + **Not** a recipient of a previous Backing Small Businesses grant
- + **Not** a recipient of a grant supported by American Express in 2025

ELIGIBILITY (CONT.)

+ Has operated out of a brick and mortar location on or before Jan 1, 2025 in an older or historic main street, downtown, or commercial district in the United States or U.S. territories.



Eligible



- **Not** an online/virtual, home-based, mobile business
- **Not** located in coworking space, shopping mall, office park
- "Heart" of their communities, in any size or form
- Contiguous commercial district with businesses and mixed-use buildings along a commercial corridor
- Definition is intentionally flexible!

NOT Eligible



ELIGIBLE GRANT EXPENSES INCLUDE BUT ARE NOT LIMITED TO:

+ **Accessibility Upgrades**

- Examples: ramp, menu translation, accessible website redesign for visually impaired people

+ **Community Events and Programs**

- Examples: open mic night, public educational/training workshops, hosting community fundraisers, partnerships with other small businesses

+ **Equipment and Inventory**

- Examples: point of sale device/software, purchasing of items for sale, display cases, kitchen equipment

+ **Marketing**

- Examples: investing in social media campaign, building a website

+ **Operational Strategies**

- Examples: branding package, accounting software, business coaching, and other types of support that would increase the viability of your business

ELIGIBLE GRANT EXPENSES (CONT.)

+ **Physical Repairs and Improvements**

- Examples: signage, awnings, painting façade, new shelving, new lighting

+ **Sustainability Upgrades**

- Examples: solar panels, rain garden adjacent to business, investing in packaging alternatives

+ **Technology Upgrades**

- Examples: building an online storefront, online ordering system, or other e-commerce platform

+ **Utility Expenses**

- No more than \$2000 or 20% of requested funds

+ **Insert Your Great Idea Here!**

***Note:** Payroll, debt/loan repayment, and payment of invoices are not considered acceptable uses of grant funds, and applications with budgets including these items will be considered ineligible.

A photograph of a historic street scene with multi-story brick and stone buildings. A dark, semi-transparent diagonal overlay covers the upper half of the image. The street has parked cars and a clear sky with some clouds.

The Application

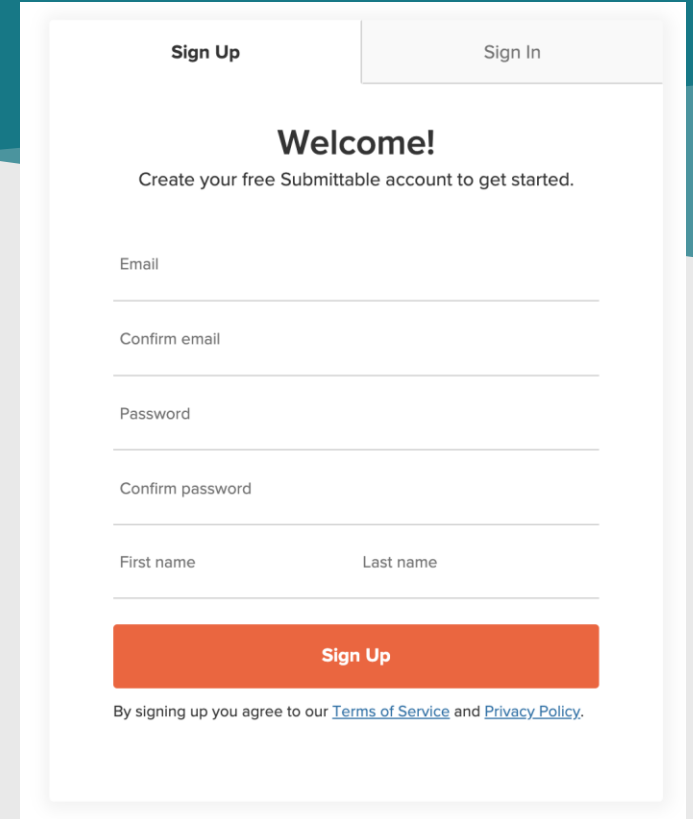
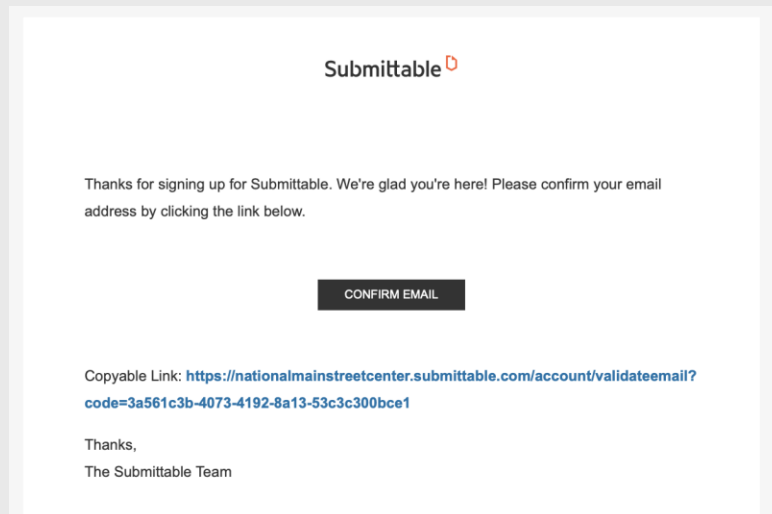
KEY DATES

- + **Wednesday July 16, 9am CT:** Application opens
- + **Thursday July 31, 11:59pm CT:** Application closes
- + **August-September:** Review and follow-up
- + **October:** Recipients announced and funds awarded
- + **December 31, 11:59pm CT:** Spending deadline
- + **January 15, 11:59pm CT:** Grant report due



ACCESSING THE APPLICATION

- + Application link will appear on our website
<https://www.mainstreet.org/backingsmallbusinesses>
- + Create a Submittable account
- + Check email for verification link
 - notifications@email.submittable.com

A screenshot of the Submittable 'Sign Up' form. At the top, there are two tabs: 'Sign Up' (active) and 'Sign In'. Below the tabs is a 'Welcome!' heading followed by the text 'Create your free Submittable account to get started.' The form contains several input fields: 'Email', 'Confirm email', 'Password', 'Confirm password', 'First name', and 'Last name'. A large orange 'Sign Up' button is positioned below the input fields. At the bottom, a line of text states: 'By signing up you agree to our [Terms of Service](#) and [Privacy Policy](#).'

- + Page translatable with Google Translate
- + Application filled out in English
- + Eligibility Form, Main Application Form
- + Save draft, no edits after submitting

HAVE AT THE READY

- + 5-7 photos/videos showing us your business
- + Quotes from contractors/suppliers (if applicable)
- + Recent business tax return (for reference only)
- + Sole proprietors: Copy of business license
- + Certificate of Good Standing (verify online only)



HOW DO I CHECK IF I'M IN GOOD STANDING?

- + Website is different for every state!
 - Usually through Secretary of State
 - Google: “Business Entity lookup” or “Business Entity search” in your state
 - secstates.com > Select state in list at bottom of page > Click link under (1)
- + Sole Proprietor/Single-Member LLCs may not be listed on the website
- + If you are marked as “Inactive,” “Delinquent,” or “Noncompliant”
 - Often due to a missing annual report or fee, can often be filed/paid online
 - If not clearly indicated on the website, contact the state office
- + You do not need to download/purchase a Certificate

APPLICATION QUESTIONS

+ Eligibility Form

- Must be completed correctly to proceed to application!

+ Basic owner and business information

- Contact info, entity name, low-income census tract
- Refer to tax returns for accuracy
- Possible upload required of business license
- Website/social media links

Legal Entity Name (Corporations and LLCs taxed as Corporations) *

Please make sure this matches EXACTLY what would appear on Form 1120 or 1120-S on your business tax return, including punctuation and abbreviations such as "L.L.C.", "Inc" or "INC.". Providing inaccurate information could cause future payment delays.

+ Business overview

- Start date, type of business
- Short answer: Tell us how you got started, what your business is like now, and how you are involved in your community
- Employee numbers, net sales
- Photos/videos of your business

Please upload 5-7 photo(s) or a short video (for which you own and can license the relevant copyrights) showing us your business. (required)

Choose File

Select up to 10 files to attach. No files have been attached yet. You may add 10 more files.

Acceptable file types: .doc, .docx, .pdf, .gif, .jpg, .jpeg, .png, .svg, .tif, .tiff, .m4v, .mov, .mp4, .mpg, .webm, .wmv, .ppt, .pptx, .zip

Pictures should include: Exterior storefront, the street/area around your business, interior public spaces, main workspaces, menus, etc. Help us see and feel what it's like to walk into your business!

APPLICATION QUESTIONS (CONT.)

+ Project description and short budget

- Bullet point budget
- Detailed, not necessarily itemized
- Optional file upload

+ Optional questions (will not be seen by reviewers)

- Demographics
- Application assistant contact info
- Connected to local Main Street program?
- Publicity/additional research opt-ins

Example Budget:

- 2 new Square POS Terminals - \$800 each
- Printing new menus - \$400
- Flooring repairs (to be completed by Joan's Flooring and Construction) - \$4000
- New window decals – 2 windows, \$250 each
- Local newspaper advert - \$500
- Inventory (produce, drinks, etc.) - \$3000

DETERMINATION CRITERIA

+ Eligibility

+ Feasibility:

- Proposed project must be completed with \$10,000 grant by December 31, 2025.
- Suppliers/contractors identified, permits obtained (if needed)
- Plan around anticipated holiday disruptions

+ Need:

- Net sales
- Is the business in a low-income census tract?
- Is the business struggling with systemic challenges?
- Recent extenuating circumstances



DETERMINATION CRITERIA (CONT.)



+ Impact:

- Proposed project addresses the concerns/needs of the business
- Funding will help the viability and sustainability of the business
- Funds will help leverage sales and grow customer base

+ Community Reach:

- Historical significance
- Uniqueness in services/product offerings
- Engaged and active in community

QUALITIES OF A STRONG APPLICATION



Kim and Chris Casteel, co-owners of Anew Life Prosthetics and Orthotics, and Carina Brooks King, owner of Carina Esthetics, were grant recipients of Backing Small Businesses in 2022. Photos courtesy of Anew Life Prosthetics and Orthotics and Carina Esthetics.

- + Pictures/video highlight a typical day at the business
 - Before photos for physical/accessibility improvements
- + Pride in your business and neighborhood
 - What are you doing that is unique or special to your business?
 - Involved in and critical to the surrounding community
 - Determination, resourcefulness, adaptability
- + Be honest about concerns/difficulties
 - How can these grants help you?
 - Roadblocks accounted for

QUALITIES OF A STRONG APPLICATION (CONT.)

- + Projects are feasible to complete by Dec. 31, 2025
 - Budget is broken-down by expense categories
 - Project plan anticipates suppliers/contractors to engage, if needed
- + Clear and Concise



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Questions?

Contact:
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