Backing Small Businesses Grant Program

Applications for the Backing Small Business Grant Program ("Program") will be accepted, for this application period, from March 20, 2023 through April 7, 2023, at 11:59 pm Central Time (“CT”) ("Application Period").

PROGRAM DESCRIPTION:

In 2021, American Express and Main Street America created the Backing Small Businesses* grant program to help under-resourced and economically vulnerable small business owners recover from the COVID-19 pandemic and grow their businesses. In its first year, the program provided $1.65 million in grants to more than 330 small business owners nationwide.

Now in its second year, the program will increase both grants awarded and total funding to more than $2.3 million to further support under-resourced and economically vulnerable small business owners in building their economic vitality and fostering a thriving community. In March 2023, applications will open for 350 small business grants of $5,000 to eligible businesses in the U.S. and territories.

Of the 350 grantees selected for $5,000 grants, a limited subset of 25 grantees will be awarded $25,000 Enhancement Grants, which will allow those business owners the opportunity to create transformative change either within their business or in their community (i.e., giving back, partnering with community members, addressing cultural, environmental, and/or access needs in your community, opening a new location and/or adding staffing). Recipients of the $5,000 grant will be required to submit a final grant report using a template provided. In addition to questions regarding the completed project, the report will include prompts on how the business would use the $25,000 Enhancement Grant. Enhancement Grant project proposals can be related to the $5,000 grant proposal or they may constitute a separate project.

Please note that project proposals for the $5,000 grant application should be feasible to complete with only the $5,000 award. The $25,000 Enhancement Grants are available only to grantees of the initial $5,000 grant who successfully complete their projects. Enhancement Grant project proposals are completed separately, through the final grant report for the initial $5,000 grant.

*Formerly known as Inclusive Backing

ELIGIBILITY: For the purposes of this Application Period of the Program, eligible small businesses are those businesses (i) that have a physical location (meaning “brick-and-mortar” location) that operates in an older or historic main street, downtown or commercial district in the United States or U.S. territories, (ii) that are located in a community that has been identified as under-resourced and economically vulnerable, (iii) that employ fewer than 20 full-time employees (including the company owners), (iv) that are a registered business entity in good standing in the state in which it was formed and the state in which it does business (e.g., not an unincorporated contractor or self-employed individual), (v) that are not part of a national franchise, (vi) that have been in operation since January 1, 2022, and (vii) did not previously receive a grant through the Program in 2022. Digital-only businesses are not eligible (digital includes, without limitation, online and application-based businesses). Applicants must be an owner of the eligible small business and 18
years of age or older. An eligible small business must be at least 51% owned, operated, and controlled by small business owners who identify as one or more of the following:

- Veterans
- People with Disabilities
- Women
- LGBTQIA+
- Asian American and/or Pacific Islander
- Black and/or African American
- Hispanic and/or Latinx
- Middle Eastern and/or North African
- Native and/or Indigenous
- Immigrants, Refugees or Forcibly Displaced

Please refer to the program webpage (https://www.mainstreet.org/howwecanhelppingsmallbusinesses) for a complete list of eligibility criteria. Membership in the National Main Street Center is not required to be eligible for the Program. Employees of National Main Street Center (“Sponsor”), American Express Company (“American Express”), and their respective parents, subsidiaries, affiliates, and advertising and promotion agencies, and members of their immediate family (spouse and parent, children and siblings and their respective spouses, regardless of where they reside) and persons living in the same household, whether or not related, of such employees, are not eligible to participate. The Program is subject to all applicable federal, state and local laws, regulations, and government-imposed rules and requirements. By participating, each participant agrees to abide by these Terms, the terms of any grant agreements issued, and decisions of Sponsor and American Express, which shall be final and binding in all respects relating to this Program.

**HOW TO SUBMIT AN APPLICATION:** During the Application Period, to submit an application, visit https://www.mainstreet.org/howwecanhelppingsmallbusinesses and follow the directions provided to complete and submit the application form, in its entirety, in accordance with the instructions provided ("Application"). Limit one (1) Application per eligible small business. Applications generated by script, macro, or other automated means or by any means which subvert the submission process are void. All Applications become the sole property of the Sponsor and certain information from the Applications will be provided to American Express.

**APPLICATION RESTRICTIONS:** Applications must be true, complete, and verifiable and the original work product of the applicant. No part of the Application may have been previously published, have won previous grants or contests, or infringe upon the copyrights, trademarks, rights of privacy, publicity or other intellectual property or other rights of any person or entity.

By submitting an Application, the applicant represents and warrants that the Application conforms to these Terms and understands that Sponsor and/or American Express, in their sole discretion, may disqualify the Application for any reason, including, without limitation, if it determines, in its sole discretion, that the Application fails to conform to these Terms in any way or otherwise contains unacceptable content as determined by Sponsor, in its sole discretion.

**PUBLICITY GRANT/USE OF ENTRIES:** If selected as a grant recipient, the applicant hereby grants to Sponsor, American Express, and their respective designees, successors, licensees, and assigns
a nonexclusive license to reproduce, distribute, display, perform, create derivative works based upon, or otherwise exploit the Application and all elements embodied therein, in whole or in part, including, without limitation, the names, biographical information, including, without limitation, cities and states of residence, photos, videos, quotes and statements (in written or recorded oral form), and likenesses, in any manner, in any and all media, now known or hereafter devised, throughout the world and in perpetuity, for advertising, promotional, and other purposes, without further compensation, notification, or permission. Applicants agree that Released Parties (as defined below) are not responsible for any unauthorized use of Applications by third parties. Neither Sponsor nor American Express have any obligation to make use of the rights granted herein.

JUDGING: Applications will be reviewed based on:

- **Feasibility**
  - Proposed project must be completed with $5,000 grant by **August 31, 2023**.

- **Need**
  - What are the business’s net sales?
  - What are some of the systemic challenges the business is facing? Applicants will be asked to explain the context of the business. For example, is the business experiencing, skilled staffing shortages, supply chain issues, and/or high bank loan interest rates?

- **Impact**
  - Applicants should demonstrate both need for financial support and viability of their business to successfully make an impact with this grant. How much will this grant impact the business itself in leveraging sales, grow their customer base, or better sustain the business in some other way?
  - How clear and detailed is the vision for executing the grant?

- **Community Reach**
  - How involved is the applicant’s small business in their community?
  - How much would the business serve a community-specific need through this grant?

All decisions of the Sponsor and American Express are final and binding. Sponsor will not reveal the judging scores for any Application in any phase, including, without limitation, during or at the conclusion of the Program.

**GRANT RECIPIENT NOTIFICATION:** Potential grant recipients will be notified by telephone, mail, and/or email and will be required to execute and return a grant acceptance form within seven (7) days of the date of issuance. If a potential grant recipient does not respond to the initial notification within the time period stated, all required documents are not returned within the specified time period, a grant notification is returned as undeliverable, or a potential grant recipient is not in compliance with these Terms, the potential grant will be forfeited and, at Sponsor’s discretion, a runner-up may be selected.

**GRANTS:** USD $5,000 check. A limited subset of 25 grantees will be considered for an additional $25,000 Enhancement Grant, in the form of a USD $25,000 check. Any and all federal, state, and local taxes are the sole responsibility of the grant recipient. Grant recipients may not substitute,
assign, or transfer a grant. All terms and conditions and details of the grant are at Sponsor’s sole discretion. Limit one (1) $5,000 and one (1) $25,000 Program grant per small business.

RELEASE OF LIABILITY: By participating, each applicant agrees to release, indemnify, discharge, and hold harmless Sponsor, American Express, and their respective parents, affiliates, subsidiaries, and advertising and promotion agencies, and the respective officers, directors, shareholders, employees, agents, and representatives of the forgoing (collectively, “Released Parties”) from any and all injuries, liability, losses, and damages of any kind to persons, including, without limitation, death, or property resulting, in whole or in part, directly or indirectly, from applicant’s participation in the Program or any Program-related activity, the acceptance of the grant, and/or Sponsor’s or American Express’ use of the rights granted herein.

GENERAL CONDITIONS: Released Parties are not responsible for lost, late, incomplete, damaged, inaccurate, stolen, delayed, misdirected, undelivered, or garbled Applications, messages, email or mail; or for lost, interrupted or unavailable network, server, Internet Service Provider (ISP), website, or other connections, availability or accessibility, or miscommunications or failed computer, satellite, telephone or cable transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties, or other errors or difficulties of any kind whether human, mechanical, electronic, computer, network, typographical, printing or otherwise relating to or in connection with the Program, including, without limitation, errors or difficulties which may occur in connection with the administration of the Program, the processing or reviewing of Applications, the announcement of the grants or in any Program-related materials. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Program. Released Parties are not responsible for injury or damage to any person’s computer related to or resulting from participating in this Program. Persons who tamper with or abuse any aspect of the Program, who act in an unsportsmanlike or disruptive manner, or who are in violation of these Terms, as solely determined by Sponsor, will be disqualified and all associated Applications will be void. Should any portion of the Program be, in Sponsor’s sole opinion, compromised by virus, worms, bugs, non-authorized human intervention or other causes which, in the sole opinion of the Sponsor, corrupt or impair the administration, security, fairness or proper submission of Applications, Sponsor reserves the right at its sole discretion to suspend, modify or terminate the Program and, if terminated, at its discretion, select the potential grant recipients from all eligible, non-suspect Applications received prior to action taken using the judging procedure outlined above or as otherwise deemed fair and appropriate by Sponsor. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROGRAM MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND OTHER REMEDIES (INCLUDING ATTORNEYS’ FEES) FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

REQUEST FOR GRANT RECIPIENTS LIST: For the grant recipients list (available after July 1, 2023), send an email to: SmallBizGrant@savingplaces.org, by no later than August 1, 2023.

SPONSOR: National Main Street Center, 53 W. Jackson, Suite 350, Chicago, IL 60604.