The HartBeat of Main Street Program Application

Thank you for your interest in The HartBeat of Main Street Grant Program, created by The Hartford Small Business Insurance and Main Street America. We believe that small business owners are critical to the vibrancy of our local communities. Throughout the United States many have seen their businesses impacted tremendously as a result of COVID-19. We are dedicated to standing behind small businesses and hope this program will help alleviate some of the financial burden they are currently experiencing.

This initiative is designed to support brick-and-mortar businesses as they enter the next phases of reopening across the country, while also helping to revitalize and strengthen older and historic Main Street and commercial districts. The program will fund solutions that help small businesses respond and adapt to the pandemic. As an applicant, you may apply for any amount between $5,000 and $15,000 USD. Final awards will be determined on a case by case basis.

All applications will be judged based on:

- Feasibility of proposal
- Extent to which grant will help address an acute business need or help a business owner implement innovative solutions to address COVID-19-related challenges.
- Opportunity for other businesses to learn from work
- How the HartBeat grant will help improve the viability of business
- The business’s commitment to giving back to their community and/or community engagement
- Strength of letters of recommendation and supporting documents.

Applications will be accepted in rounds. The details on how the rounds will function are as follows:

Round 2: Applications will be accepted beginning at 9am PST on Thursday, October 22. Applications will continue to be accepted and considered through 4:59pm PST on Thursday, October 29.

Future rounds may be added depending on ongoing fundraising initiatives. We may also increase the number of applications accepted or extend the submission deadline during a round based on available funds. You can find the most current information on the program by checking mainstreet.org/hartbeat.

If you applied for the first round of the grant program and did not receive funding we invite you to re-apply if you still meet all eligibility criteria. You will need to re-submit an application for round 2, though you should be able to use most of the same information from your first application. Please use these instructions to access your previously submitted application in preparation for re-submitting for round 2.

If you received funding in the first round, you are not eligible to apply for the second round. Grant applicants are not required to be customers of The Hartford. Applications will be weighed and grants awarded without consideration of applicant’s being or not being a present, past, or prospective customer of The Hartford.
While Main Street America membership is not required, special consideration will be given to businesses located in Main Street America districts.

Please review the application questions in advance and keep a separate record of your answers, as your work will not be saved on the form prior to submission. **We cannot accept changes to your application once it has been submitted, so please review it carefully.** All non-public business and financial information provided in the application will be kept confidential.

Finalists considered for an award may be contacted by Main Street America for additional information, including financial statements, before being selected as a recipient.

**Have questions about the application? Please go to mainstreet.org/hartbeat or look at our FAQ here.**

**Grant Eligibility Criteria**

In order to be eligible for participation, you must meet the following criteria:

- The business the grant will be used on behalf of is a business entity in good standing in the state in which it was formed and the state in which it does business.
  - Yes
  - No
- You (the applicant) are an owner of the business. (*If you are applying on behalf of a nonprofit 501(c)(3), the Executive Director or Board Member can also apply.*)
  - Yes
  - No
- You (the applicant) are 18 years of age or older
  - Yes
  - No
- Your business operates in an older or historic main street, downtown or commercial district in the United States.
  - Yes
  - No
- Your business operates in a brick-and-mortar location
  - Yes
  - No
- Your business employs less than 20 full-time employees, including yourself.
  - Yes
  - No
- Your business has been in operation since January 1, 2019. (*Your business must have financial records dating back to Jan. 1, 2019 to be eligible for this program.*)
  - Yes
• You have an active business license in the state where you do business.
  o Yes
  o No
• Please read carefully through the Program Terms and Conditions. Do you agree to the Terms and Conditions of this grant program?
  o Yes
  o No

If you answered no to any of the questions above, your business does not meet the eligibility requirements for this grant program. Thank you for your interest.

If you answered yes to all of the questions above, your business meets the eligibility requirements for this grant program.

**Diversity and Inclusion Profile**

The following questions are optional. Some of the funds raised will be reserved to provide equitable distribution to a diverse range of business owners. Do any of the following apply to your businesses? If you are part of a nonprofit, you can select the answers that apply to the majority (at least 51%) of the Board of Directors and Executive Director. (Check all that apply.)

• My business is considered a:
  o Veteran owned business
  o Woman owned business
  o LGBT Owned Business
  o African-American Owned Business
  o Asian-American Owned Business
  o Hispanic-American Owned Business
  o Native-American Owned Business
  o Asian-Pacific America Owned Business
  o Disabled Person Owned Business
  o Veteran Owned Business
• My business operates in a designated Main Street America district (*Please see list of Main Street districts here: www.mainstreet.org/theroprograms*)
  o Yes
  o No
• Please indicate the Main Street America district your business operates in.
• Are you applying on behalf of a nonprofit 501(c)3?
  o Yes
  o No
Business Owner’s Personal Information

- First Name
- Last Name
- Email Address
- Phone Number
- Business Details
  - Legal Entity Name (This must match the name associated with your state business license.)
  - Business Name (If different from legal entity name)
  - Ownership Breakdown (If you are the sole owner you can simply state that; if you have co-owners please list below along with applicable ownership percentage. If you are applying on behalf of a nonprofit organization, you can leave this blank.)
- Business City
- Business State
- Business Street Address
- Has your business received any funding directly related to COVID-19 recovery?
- Please share a link to your business’ website, if you have one
- Please share links to social media accounts you use to promote your business (Instagram, Facebook, Twitter, etc.)
- Please provide a photo of your storefront

Business Overview

- Please provide an overview of your small business.
- Tell us a little bit about yourself. What made you want to be a small business owner? How did you get started?
- When did you formally start your business? Please provide month and year.
- How many full-time and part-time employees does your business currently have?
- Tell us about the impact COVID-19 has had on your business. Have you had to make any physical or operational changes to your business as a result of COVID-19?
- If selected as a grant recipient, how would you use the money to recover from COVID-19 related hardships, or invest in innovative initiatives to adapt to the current environment? Explain how grant funds will help your business remain viable.
- Describe the role your business plays in your community. How does your business give back or engage with the community?

Financial Information

- Please indicate the grant amount that would be helpful to you (between $5K-$15K USD).
• We’d like to better understand how you would intend to spend the money. Please create and upload a simple budget that outlines the need and the estimated amount. (For instance, if you ask for $8,000 for ecommerce and new equipment, indicate that you plan on spending $5,000 to invest in an online commerce platform and $3,000 for physical equipment. Ranges and estimates are fine.)
• Please provide your net sales for 2019.
• Please provide your projected net sales for 2020.
• If you’re awarded or selected as a potential recipient for this grant, you may be asked to provide more detailed business and financial information. Will you be able to provide these documents? *(Financial information could include payroll statements, profit and loss statements, invoices and or/receipts to demonstrate need or verify intended use of the funds.)*
  o Yes
  o No
• If you are awarded a grant, you will also be required to submit a final grant report. Will you be able to provide the report? *(Grant reports must be submitted seven months after receipt of funds. The report should include a description of the final completed project, the impact of the final completed project, and receipts from Grantees confirming expenditure of grant funds in accordance with terms and conditions of the Program. Photo documentation of physical improvements (before and after photos) should be included, if applicable.)*
  o Yes
  o No

**Additional Information**

• Please share up to two professional references in the form of letters of support for your business. Please include the name, email address, and relationship for each (e.g. a fellow business owner, a mentor, etc.) so we can contact them if necessary. These letters can come from your local Main Street program or Chamber of Commerce, a fellow business owner, a customer, a local elected official, or anyone who you think can speak to why your business should receive the HartBeat of Main Street Grant. Please do not mail your letters of support. Check out our [FAQ](#) if you have additional questions.
  • Full Name of Reference #1
  • Email Address of Reference #1
  • Relationship of Reference #1
  • Full Name of Reference #2
  • Email Address of Reference #2
  • Relationship of Reference #2
  • Upload letters here.
• Is there anything else you would like the reviewers to know about you or your business? This could include links to customer reviews of your business, or links or clippings of any press or media about your business.
• You can also upload any additional documents you feel might further support your application.

Final Questions

• As a part of this initiative, The Hartford and Main Street America will share stories on grant recipients in their respective marketing campaigns. Would you be interested in participating in this?
  o Yes
  o No
• As a part of this initiative, The Hartford is also launching an online shopping directory to encourage consumers to shop at local, small businesses. Is this something you would be interested in registering for?
  o Yes
  o No
• From time to time, both Main Street America and The Hartford engage in research among small business owners. Would you be interested in being invited to participate in future surveys, focus groups, or interviews?
  o Yes
  o No
• Main Street America occasionally sends out emails with resources and information geared toward small business owners. Would you like to opt into these emails?
  o Yes
  o No
• Aside from funding, are there any areas of support or advice that you would value from The Hartford or Main Street America? (e.g. educational content on business management, marketing, business development, small business advocacy etc.?)