



DIRECT GRANT OVERVIEW



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The Hub

Central UP Small Business Support
Hub

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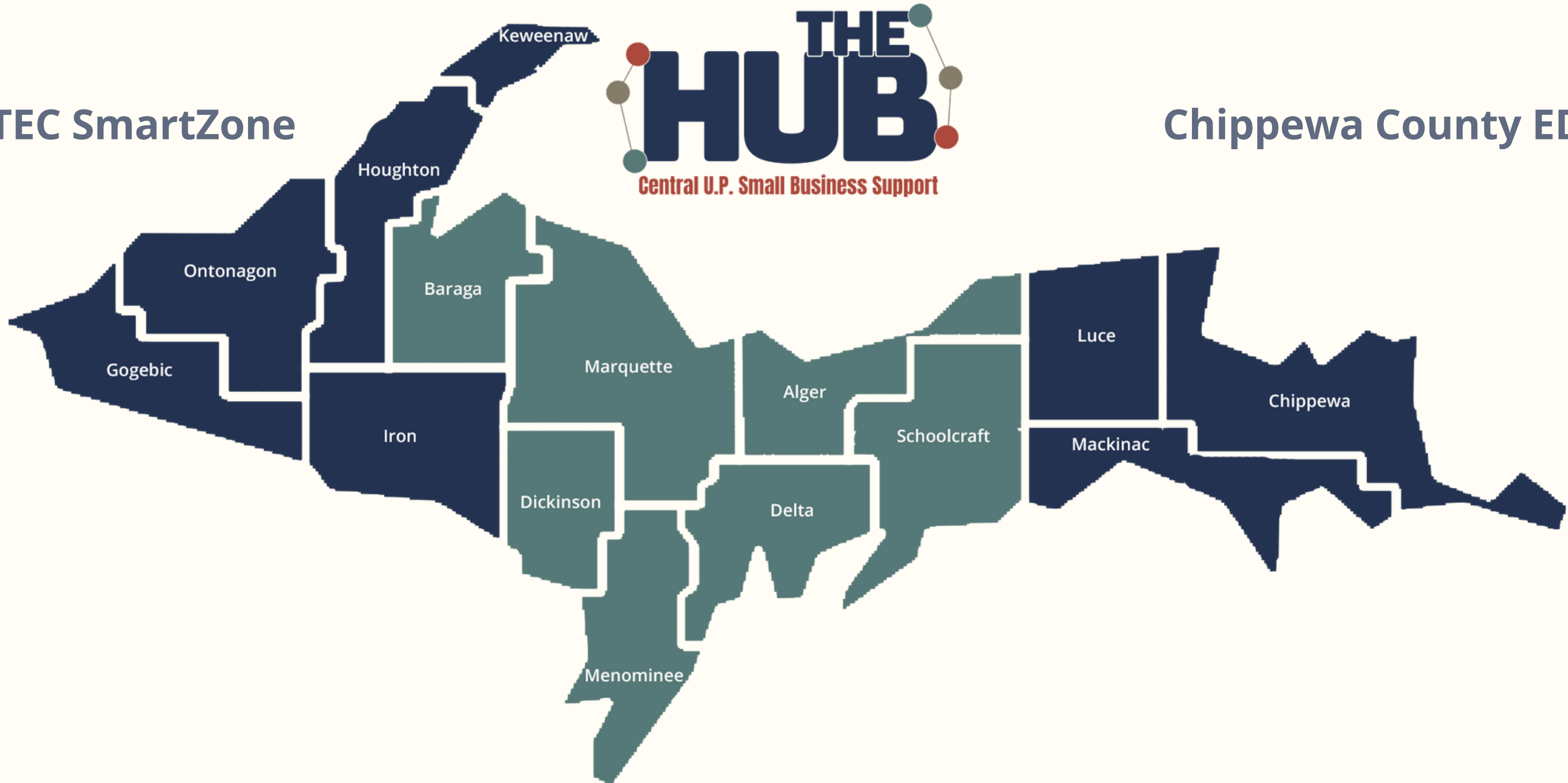
What is The Hub?

The Central Upper Peninsula Small Business Support Hub (“The Hub”) is one of 27 Regional Entrepreneurial Small Business Support Hubs (SBSH) established throughout the State of Michigan with Funds awarded to Regional Economic Partners by the Michigan Economic Development Corporation (MEDC) to increase small businesses’ access to local, regional, state, and national resources.

The Hub is made possible by American Rescue Plan Act, State and Local Fiscal Recovery Funding supplied by the U.S. Department of Treasury.



MTEC SmartZone



Chippewa County EDC



The Lake Superior Community Partnership (LSCP) serves as the coordinating partner for the Central U.P. Small Business Support Hub, a collaboration of seven strategic partners. A senior leader from each of the Strategic Partner's agencies also serves on The Hub's Advisory Council.



This project supported by federal award number [SLFRP0127] awarded to Lake Superior Community Partnership by the U.S. Department of the Treasury.



Total Available Direct Grant Funding

\$426,315 is available for direct grants to eligible Hub program participants

**Direct Grants must be obligated to Grantees by February 2026*

**All funds must be expended by September 2026*

Eligibility for The Hub's Direct Grants

To be eligible to apply for a Direct Grant, a business must:

1. Meet The Hub's eligibility requirements

AND

2. Have become a Hub participant and have registered for and participated in least 1 of The Hub's events, programs, or services within the 6 months before the award.

Is Your Business Eligible to Participate?

Must be a Small Business:

- Independently owned and operated
- Less than 500 employees

AND

Must Qualify as Disproportionately Impacted by COVID-19:

- All 7 counties designated rural & disproportionately impacted, thus small businesses in them, including start-ups, qualify as such.

**NOTE: Non-profit corporations and businesses in the cannabis or casino gaming industries are not eligible to participate.*

MEDC SBSH Program Objectives

Increase access to regional, state, & national small business resources

Expand Hub network partners' geographic reach into underserved and rural areas

How to Apply

- **Apply** to participate in The Hub. Click on the “**Get Connected!**” button at centralupsmallbizhub.org & **Complete the Hub Client Intake Form.**
- A Hub Small Business Resource Navigator will connect with you to provide Support, Services, Events, and Programs.
- **Participate in at least 1 Hub Service, Event, or Program every 6 months** to be eligible to apply for a Direct Grant.
- **Receive** a personalized link to your **Direct Grant Application** when the next application window opens.



The Hub's Small Business Resource Navigators:



Baraga County & Tribal Communities

Robin Chosa

Small Business Resource Navigator

Email: rlchosa@mtu.edu

Phone: (906) 370-6480



Dickinson & Menominee Counties

Jose Laynez

Small Business Resource Navigator

Email: jlaynez@mtu.edu

Phone: (906) 370-6563



Alger, Delta & Schoolcraft Counties

Ilana Minor

Small Business Resource Navigator

Email: iminor@mtu.edu

Phone: (906) 370-2576



Marquette County

Liam Goetz

Small Business Resource Navigator

Email: liam@accelerateUP.com

Phone: (906) 250-0288



When can eligible businesses apply?

Direct Grant Traunch	Application Window	Available Funds	Available Funds by County	Notification Tentatively by
1	9/18/2024 - 10/17/2024, 5 PM	\$105,000	\$15,000	11/27/2024
2	1/17/2025 - 2/14/2025	TBD	TBD	3/31/2025
3	5/30/2025 - 6/27/2025	TBD	TBD	8/11/2025
4	10/10/2025 - 11/07/2025	TBD	TBD	12/22/2026

A Direct Grant May Be Used To:

- Purchase equipment, inventory, software, and hardware up to \$4,999 per unit;
- Pay for highly specialized consulting services or services The Hub cannot provide or contract for;
- Pay certification or licensing fees (which must result in receipt of corresponding certification or license by 9/30/2026)
- Pay for any other Hub-approved cost (that is not an Ineligible Cost) related to supporting the business' operations or growth need*

**Provided the funding drives stabilization or increases revenue and fills a need that cannot otherwise be met through a Hub program or service.*

Direct Grants may *NOT* be used for

- General overhead: rent, lease payments, utilities, personnel costs (salary, wages, benefits), professional memberships, and renewal of certifications or licenses.
- General infrastructure projects
- Building-based construction or renovation (i.e., any activity that disturbs the ground or modifies a structure)
- Expenditures/purchases completed before the date the grantee receives an award.
- Expenditures that have been or will be reimbursed any other state or federal program
- Projects contrary to efforts to stop COVID-19

***A business may only receive one SBSH Direct Grant!*

The Hub's Direct Grant Guidelines

- Goals clearly defined and focused
- Project likely to improve business' sustainability
- Proposal is sound, detailed, and achievable by September 2026
- Reimbursement type grant funding - business purchases items as approved in their award and submits all receipts for a single disbursement check.

**Ingenuity and adaptation (to economic and environmental factors) encouraged.*

***Note: The Hub Advisory Council may recommend funding be awarded in an award amount less than that requested in the application.*

The Hub's Direct Grant Criteria

1. Applicants must use the online application form, and all sections must be completed to be considered for a Direct Grant.
2. The Maximum grant is \$5,000 for the first application window; submit your budget in whole dollar amounts.
3. A match is encouraged, but not required.
 - a. Example: \$5,000 grant for \$10,000 project, supplying \$5,000 in earned revenue = 50% match.
4. Applicants must include a sufficiently detailed budget in the application.

Budget Template

This template is optional, and applicants may use a different format for the template

Project Title		Business Address:	
Business Name:		County:	
Category	Description	Total Cost	
Equipment, inventory, software, hardware			
Contracted Services	Describe the highly specialized services or services The Hub cannot provide or contract for.		
Fees (license/certification/training)			
Supplies			
Other (specify)			
Total Project Costs (sum of the above categories)			
Project funding from all other sources	List each source and amount; e.g., savings, loan, credit card, Grant funds from another source, etc.)		
Direct Grant amount requested	Total project costs minus Project Funding supplied by all other sources		

The Hub's Direct Grant Criteria

- The project costs, requested grant amount, and match amounts committed by the applicant each other source must be identified in the Project Budget included in the application.
- This grant is a cost-reimbursement program.
- Grantees may only receive a single reimbursement after the project has been completed and the final report and all receipts have been submitted.
- Grantees are responsible for costs until proper reports/invoices/receipts are received and reviewed. Grantees are required to show proof of payment.

The Hub's Direct Grant Criteria

- All Grantees must be in and remain in compliance with applicable state and federal laws throughout the Grant Award period.
- Grantees must be current on State and Federal tax obligations or be on a repayment plan with the Treasury or IRS.

Direct Grant Scoring Rubric

Category	Possible Points
Clearly defined and focused project goals, timelines, and benchmarks	15
Overall impact of the project drives stabilization or increases revenue. (impacts the business’s ability to leverage sales, grow their customer base, or better sustains the business in some way).	30
Proposed project is sound, sufficiently detailed, and realistically achievable before September 30 2026.	Up to 10 pts for sound and sufficiently detailed project and up to 10 pts for achievable by 9/30/2026. Up to 20 pts total
Business has adapted or attempted to adapt to adverse economic impacts/circumstances; OR The requested project is a way to adapt. (e.g. introduce new products and/or services, adapt existing product or service offerings, automate business processes, or improve efficiency of staffing or processes to maintain or increase revenue.	If no attempt to adapt, 0 pts Up to 10 pts total if has adapted, or if project is a way to adapt.
Total Score:	___/65

Direct Grant Scoring Rubric - Bonus Points

Possible Points

Category	Possible Points
<p>Please list other COVID-19 relief funding from other local, state, and federal sources since March 1, 2020. [List the amount(s) and the source(s).]</p>	<p>\$0 =3 pts; \$2,500 or less =2 pts; \$5,000 or less = 1 pt; & \$5,000 or more = 0 pts</p>
<p>Is the business SEDI-owned? Owner self-certifies access to credit on reasonable terms is diminished as compared to others in similar economic circumstances, due to their: (1) membership in a group that has been subjected to racial or ethnic prejudice or cultural bias within American society; (2) gender; (3) veteran status; (4) limited English proficiency; (5) physical handicap; (6) long-term residence in an environment isolated from the mainstream of American society; (7) membership of a federally or state-recognized Indian Tribe.</p>	<p>If yes, 1 point for each of the 7 listed economic circumstances</p>
<p>Total Bonus Points:</p>	<p>___/10</p>
<p>Category Points + Bonus Points (Total Points Possible)</p>	<p>___/75</p>



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If you would like to learn more about The Hub, Scan here to go to our website:



**WHAT
QUESTIONS
MAY I
ANSWER
FOR YOU?**

**Thank you for attending
The Hub's
Direct Grant Overview
Webinar!**



THE HUB

Central U.P. Small Business Support

