



**MICHIGAN ECONOMIC**  
DEVELOPMENT CORPORATION

Match on Main  
FY 2025 Program Guide

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## Program Description

Match on Main is a reimbursement grant program, provided by the Michigan Economic Development Corporation (MEDC), that serves as a tool to support new or expanding place-based businesses by providing up to \$25,000 in funding to support an eligible small business through an application submitted, administered, and managed by the eligible applicant. Eligible applicants include municipalities, downtown development authorities, or other downtown management, business support, or community development organizations where the business is located.

The MEDC finds value in supporting place-based businesses located in Redevelopment Ready Communities® and Michigan Main Street districts, given the local capacity that has been built to support new and existing small businesses through the technical assistance, training, and education communities gain by participating in these programs. The grant applicant – which is the local entity applying on behalf of the small business seeking grant support – must represent a community that is an Essentials or Certified Redevelopment Ready Community® or is a Select or Master level Michigan Main Street Community.

The focus of Match on Main is to support place-based businesses as they seek to launch and grow on main street. Small businesses are the cornerstone of what makes Michigan’s downtowns unique and authentic. This program aligns to the MEDC’s strategic focus areas, including the continued effort toward developing attractive places.

## Program Goals

Match on Main strives to:

- Support the creation and growth of place-based businesses located in select or master Michigan Main Street Communities or Essentials or Certified Redevelopment Ready Communities® across the state
- Provide access to capital for place-based businesses, create and retain jobs, leverage private investment, and activate vacant or underutilized space
- Provide eligible applicants with a business recruitment and retention tool as they work to grow and support their local entrepreneurial ecosystem

## How the Match on Main Program Works

The Match on Main program provides grant funding to support an eligible small business desiring to launch or grow on main street by providing up to \$25,000 in funding, **reimbursed** for eligible activities. The program is administered and managed by the municipality, downtown development authority, or other downtown management, business support, or community development organization, who serves as the “eligible applicant.” The eligible applicant will select one eligible business, per application, located in their traditional downtown or other eligible business district to include for support – with a maximum of two applications submitted per funding round.

## Step 1: Decide to Apply for Funding

Eligible applicants include local units of government, downtown development authorities, Michigan Main Street programs, or other community or economic development organizations that represent a traditional downtown district, historic neighborhood commercial corridor, or an area planned and zoned for concentrated commercial development. The grant applicant must represent a community that is Essentials or Certified in the [Redevelopment Ready Communities® program](#) or is a Select or Master level Michigan Main Street Community .

The MEDC will prioritize applicants that demonstrate a history of supporting businesses within the district for which they are applying.

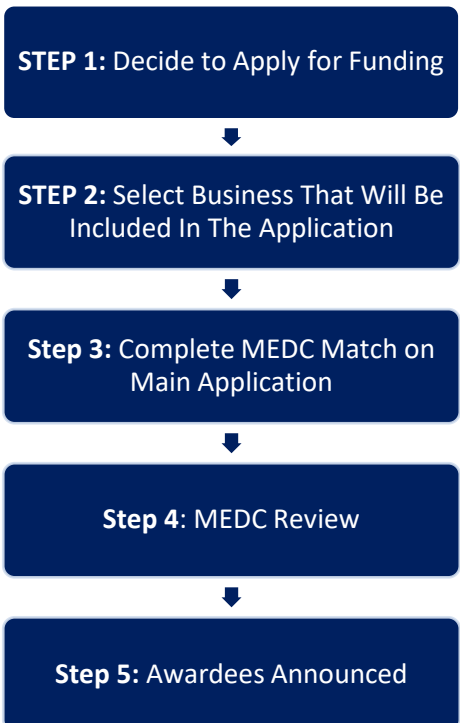
All eligible applicants will be required to submit an MSF Background Certification Form (Appendix G) and are subject to the MSF Background Review policy.

Eligible applicants can select up to two eligible businesses and each business requires a separate application. If a community has multiple organizations that could be considered qualified applicants, the organizations should communicate with one another to avoid competing application submissions. Please note that the MEDC will only award grant funds to one qualified applicant under each grant agreement. If multiple applications for the same community are submitted, they must represent different traditional commercial districts within the community. If multiple applications are submitted by different organizations on behalf of the same district, the MEDC reserves the right to deny any or all of the applications. See the Timeline (Appendix F) for the application deadlines and other important dates.

### *Eligible Businesses*

The applicant must certify the business included in the application meets all eligibility criteria:

- The business is located within the boundaries of the community the applicant serves
- The business is located within a traditional downtown, historic neighborhood commercial corridor, or area planned and zoned for concentrated commercial development that contributes to a dense mixed-use area with multi-story elements
- The business sells products and/or services face to face AND has a physical location within a traditional downtown, historic neighborhood commercial corridor, or area planned and zoned for concentrated commercial development (Ex. The business has a storefront location downtown)
- The business will have, or be in the process of obtaining, control over the site for which they are applying prior to Match on Main application. Changes in the proposed business location after grant selection may result in grant being forfeited



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- The business may be operating as a for-profit or non-profit
- The business is headquartered in Michigan
- The business must be able to meet the ten percent (10%) cash match required as part of this program

### *Ineligible Businesses*

Franchises (including independent contractor agreements), businesses located in strip malls (unless located in an area zoned and approved for future concentrated mixed-use development), “big box” retailers, businesses whose primary sales come from marijuana, CBD, or tobacco. In addition, the business must not have previously received or been approved to receive support from the program. A business **WILL NOT BE EXCLUDED** if they have been awarded a MEDC Match on Main COVID-19 Response Program Grant or any other MEDC or MSF COVID-19 programs.

### *Eligible Expenses*

A business interested in working with their local community to apply for a Match on Main grant must have a project identified. Awardees will be granted up to \$25,000 to reimburse project activities occurring at a permanent commercial space.

Expenses incurred must be paid by the business to an independent third party.

Program funds may be used for expenses related to technical assistance, interior building renovation, permanent or semi-permanent activation of outdoor space, or for general marketing, technology, operational changes, or inventory expenses related to retail goods.

Examples of eligible expenses:

- Expenses for technical assistance items for design and layout of interior or exterior space, such as conceptual renderings of the interior or exterior floor plan, merchandise layout, other interior or exterior design concepts, and construction drawings, plans or specifications for interior or exterior space activation.
- Expenses for interior building renovation items, including rehabilitation of floors, walls, ceiling, rooms, electrical improvements, lighting and lighting fixtures, furniture and display renovations, installation of permanent kitchen or other equipment, and/or fire suppression or other code compliance items.
- Expenses for permanent or semi-permanent activation of an outdoor space, including a dining area, beer garden, or other place-based outdoor activation. Exterior signage, doors and windows may be permitted as an eligible expense if part of a larger outdoor space activation project.
- Expenses for general marketing, technology to assist in connecting with customers (example: website upgrades or e-Commerce integration), operational changes (example: shifting from dine in to carry out), the purchase of a point-of-sale system, or inventory expenses for retail goods.
- Expenses for working capital needs such as inventory expenses.

### *Ineligible Expenses*

Ineligible Expenses are exterior improvements that could be considered as general maintenance, repairs, landscaping, or other non-place-based outdoor activation; employee wages, salaries or benefits; rent, mortgage, land contract or building or land lease payments, utilities; leases for equipment, vehicle leases, vehicle payments; taxes, interest or insurance; professional fees; federal, state, or local application, licensing, permit or similar fees; bank or other lender financing, interest; inspection fees or costs; credit card processing fees; property acquisition; projects on residential property.

### Incurring Eligible Expenses

Eligible expenses may be reimbursed from the date that the program application is submitted to the MEDC by the eligible applicant through 12 months after the grant agreement is executed. Any expense incurred prior to award announcement and an executed grant agreement is incurred at the sole risk of the eligible business.

### Cost Estimates

Third party costs estimate must be obtained and included with the application. The cost estimates shall align with the project scope and budget. Third party cost estimates for services shall include the name of the company providing the estimate, address, phone number, email, website (if applicable), scope of service, estimated cost, and date. Cost estimates for products or goods may be reflected by providing PDF documentation of online shopping cart or other similar proof of cost.

### Program Match

Match on Main requires a ten percent (10%) cash match from the business.

### Grant Funding Disbursement

Match on Main is a reimbursement grant program. If awarded, grantees will submit copies of paid receipts of eligible expenses that align with the project budget as outlined in the application, for the total grant amount plus ten percent (10%), within twelve months of the executed grant agreement.

*Example:*

| Total Grant Award | Required Match | Total Receipts Submitted |
|-------------------|----------------|--------------------------|
| \$25,000          | \$2,500        | \$27,500                 |

## **Step 2: Selecting the Business for Match on Main**

The eligible applicant will identify the business that is recommended to receive grant support through the Match on Main program. Each application will identify one business to receive grant support. An eligible applicant may submit no more than two applications. The eligible applicant may apply for up to \$25,000.00 (with a minimum requirement of at least \$5,000) to administer to the small business.

## Criteria for Business Selection

The MEDC has provided a Local Business Worksheet (Appendix C) to assist applicants in determining if a business is eligible. The Local Business Worksheet is also intended to assist the applicants in identifying whether the business has a highly competitive project as defined by the evaluation criteria (outlined in Step 4: MEDC Review), whether the project can be completed within 12 months of grant agreement execution, and whether the project fits within the applicant's local priorities. The Local Business Worksheet will be required to be submitted with the application. The Local Business Worksheet is completed by the business owner and provided to the applicant.

## Business Selection Guidelines

The MEDC recognizes that applicants may have many eligible businesses within their districts that have projects suitable to receive funding. Selecting one or two out of multiple interested businesses may be difficult, so the MEDC has provided the following guidelines to consider during the selection process.

Does the proposed project:

- Align with the goals of the community/downtown
- Improve the local area for residents and visitors
- Introduce innovative or creative elements and dynamic space
- Have the potential to attract visitors or enhance community engagement

Can the business owner:

- Demonstrate business stability and operational history
- Provide a sales forecast showing projected revenue growth post-project
- Supply market research that supports project viability
- Cover costs associated with the project prior to reimbursement

The MEDC has provided a Business Scoring Guidelines document (Appendix D) that eligible applicants can use to prioritize which business will be included in the application. The Business Scoring Guidelines document is OPTIONAL to be used as a reference in creating a transparent process for selection and will not be required as part of the application. The selection of which business to include in the application is completely determined by the eligible applicant.

If the application has been previously submitted but not awarded, it is recommended that it be revised before resubmitting.

## Conflict of Interest

When an applicant chooses a business to include in their application, it's crucial to assess potential conflicts of interest. They should check for any contractual, financial, or other business connections between the applicant and the business, or their officers, directors, employees, or affiliates. Such conflicts could affect the applicant's or the business's ability to fulfill their obligations under the Match on Main program or could appear improper. For example, if a business owner serves on the board of the applicant

organization, they must not participate in or influence the selection process, or the management of the MEDC grant and funds.

A conflict-of-interest clause is included as part of the grant agreement. Every case and situation that may cause a conflict of interest is different. Every applicant is responsible to evaluate and effectively manage its responsibilities to avoid any conflicts of interest.

### Step 3: Completing the MEDC Match on Main Application

To assist you in preparing a complete submission, a copy of the Applicant Worksheet (Appendix B) and the Local Business Worksheet (Appendix C) will be included in advance of the program opening and can be found at <https://www.miplace.org/match-on-main> once it becomes available.

Applicants are encouraged to use the provided templates and gather all necessary attachments (see the list below) before starting the online submission process. This method allows for cutting and pasting from the template directly into the online form. The following documents **must** be submitted along with the application for consideration of the Match on Main Grant.

- MSF Background Certification Form (Appendix G)
- Applicant Worksheet (Appendix B)
- Local Business Worksheet (Appendix C)
- Project Cost Estimates from a third party that reflect total private investment. Private investment includes any non-Match on Main funds that will be leveraged to implement the project within 12 months of an executed grant agreement. All costs associated with the proposed project should be reflected in the required third-party cost estimates.
- A minimum of three photos that represent the scope of Match on Main request; this should include at least one exterior photo and at least one photo of the interior of the space (acceptable file types: PNG, JPEG, and PDFs).
- REQUIRED FOR NEW BUSINESSES: For businesses in operation 12 months or less, a copy of a detailed Business Plan that has been reviewed by a third-party small business resource provider, such as the Michigan Small Business Development Center (MI-SBDC). At a minimum, the Business Plan should include an executive summary, company introduction, description of products or services offered, an overview of operations, and a two-year projected cash flow. (If the business has been in operation for more than 12 months, this attachment is OPTIONAL.)
- OPTIONAL: Business Scoring Guidelines (Appendix D)

#### Calculating Project and Private Investment Totals

The MEDC asks applicants to provide detailed project and private investment totals - which are included in both the Local Business Worksheet and the Online Application. Two examples have been provided below to assist applicants and business owners with calculating these totals.

*Example Project 1:*



**Brewery Expansion:** A local brewery is expanding to include an indoor/outdoor seating area, with the total project cost estimated at \$900,000. To finance a portion of this, they intend to apply for the maximum \$25,000 grant available from MoM, contributing a 10% match (\$2,500) from their funds. The application will include \$27,500 in validated quotes from suppliers as proof of the planned expenditure. The business owner must also provide how they intend to finance the total Private Investment not covered by the grant in the Local Business Worksheet.

|   | Description  | Amount    |
|---|--|-----------|
| A | Total Match on Main Grant Sought (Including the 10% match)           | \$27,500  |
| B | Total other eligible expenses not covered by the Match on Main grant | \$872,500 |
| C | Total project cost   | \$900,000 |
| D | Match on Main grant amount requested                                 | \$25,000  |
| E | Total Private Investment   | \$875,000 |

*Example Project 2:*

**Retail Inventory Expansion:** A boutique retailer plans to broaden their offerings by adding new product lines, requiring an investment of \$27,500 in inventory. To finance this, they intend to apply for the maximum \$25,000 grant available from MoM, contributing a 10% match (\$2,500) from their funds. The application will include \$27,500 in validated quotes from suppliers as proof of the planned expenditure.

|   | Description  | Amount      |
|---|--|-------------|
| A | Total Match on Main Grant Sought (including the 10% match) | \$27,500.00 |
| B | Total Expenses not covered by the grant                    | \$0.00      |
| C | Total Project Cost   | \$27,500.00 |
| D | Match on Main grant amount requested                       | \$25,000.00 |
| E | Total Private Investment                                   | \$2,500.00  |

### Application Revisions

After an application is submitted to the MEDC, it undergoes a review for completeness and to verify that the applicant meets all eligibility criteria. Should a technical issue arise, such as a missing response or a required attachment, MEDC staff have the discretion, though not the obligation, to notify the applicant and allow an opportunity to rectify the error.

Applications that are not awarded funding may be revised and resubmitted in future Match on Main funding rounds, provided they comply with the requirements of those rounds.

### Step 4: MEDC Review

Evaluation considerations related to the **eligible applicant** may include:

- History of supporting businesses within the district where the eligible business is located

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- Alignment of selected business and proposed project with mission, vision, and/or strategic priorities of the eligible applicant
- Demonstrated administrative capacity and plan for program management
- Transparency of process used to select the eligible business included in the program application
- If the eligible applicant submits more than one application, it is strongly recommended that the narrative is complete, and all questions answered for each application

Evaluation considerations related to the **eligible business** and proposed project may include:

- Clarity and completeness of project scope documentation, including cost estimates and budget
- Private investment by the eligible business
- Additional resources leveraged to support the eligible business and/or proposed project
- Impact Program funds will have on the eligible business
- Jobs created and/or retained as a result of the proposed project
- Availability of private sources funding to implement project prior to program reimbursement

Additional factors may also be considered including the geographic distribution of funding across various regions of the state and the location of eligible business in geographically disadvantaged areas (as defined by either a State Opportunity Zone or a State HUBZone).

Note: The MEDC does not report on new or retained jobs, nor does this information affect the scoring of the application. Job data is used internally to assess the effectiveness of the program.

## Step 5: Awarding Grants

### Timeline for Announcing Awardees

The MEDC plans to notify applicants of grant award decisions by the date(s) specified in the Timeline (Appendix F). All applicants will receive notification of their grant status via email.

### Process and Timing for Entering into a Grant Agreement with the MEDC

Once applicants are notified of their selection as proposed Match on Main grantees, the MEDC will immediately begin processing the Grant Agreement cases, which may take 8 – 12 weeks. After the grant agreement is drafted, it is sent to the grantee for signature and then returned to the MEDC for final signing. A fully executed grant agreement is provided to the grantee upon completion of all signatures. While the business owner is not required to sign the grant agreement, they must sign and certify Appendix E, a Grant Disbursement and Final Report Form, as part of the fund disbursement process from the MEDC to the applicant.

### Grant Payment Process

The MEDC requires a final written grant agreement with the Applicant before any grant funding is disbursed. Funds are released to the applicant under the terms of the final written grant agreement on a reimbursement basis for eligible expenses that were incurred after the application submission date. Grantees may submit only one grant disbursement request, and the MEDC will make only one payment

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to the grantee. The business must match the grant amount by contributing at least 10 percent of the grant award in cash or private funding and complete the proposed project within 12 months of the effective date of the grant agreement.

Only eligible expenses incurred **after** the date the application is submitted may be considered for reimbursement under the Match on Main program. **Any incurred expense is entirely at the sole risk of the business.**

### Assisting the Business in Project Completion Prior to Receiving Grant Reimbursement

To complete projects before receiving grant reimbursements, businesses may need to seek financing. Many communities have relationships with local lenders that can provide support. Additionally, organizations capable of legally advancing funds directly to the selected businesses may set up a process to do so. Bridge financing opportunities may also be available; businesses are encouraged to work with their Community Development Manager (CDM) to explore local resources. Regardless of the financial management method chosen for handling eligible expenses prior to reimbursement, the MEDC will reimburse only those expenses outlined in the executed grant agreement.

### Grant Disbursement Request, Compliance and Reporting Requirements

If an application is approved for funding, Match on Main grantees must agree to comply with all MEDC requirements, which include, but are not limited to, marketing promotions, reporting, and compliance obligations. Grantees are expected to issue a sub-grant to the selected business and will be required to collect reporting and compliance data from them.

### Appendix & Exhibit List

- Appendix A Program Fact Sheet
- Appendix B Applicant Worksheet
- Appendix C Small Business Application Worksheet
- Appendix D Business Scoring Guidelines
- Appendix E Grant Disbursement Request & Final Report Form
- Appendix F Timeline
- Appendix G MSF Background Certification Form
- Exhibit A MSF Approved Program Guidelines