



# THE HUB

**Central U.P. Small Business Support**



## **Erica Huss**

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Hub (“The Hub”)

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[centralupsmallbizhub.org](http://centralupsmallbizhub.org)

# What is The HUB?

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**MICHIGAN  
ECONOMIC  
DEVELOPMENT  
CORPORATION**

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

# MEDDC SBSH Program Objectives

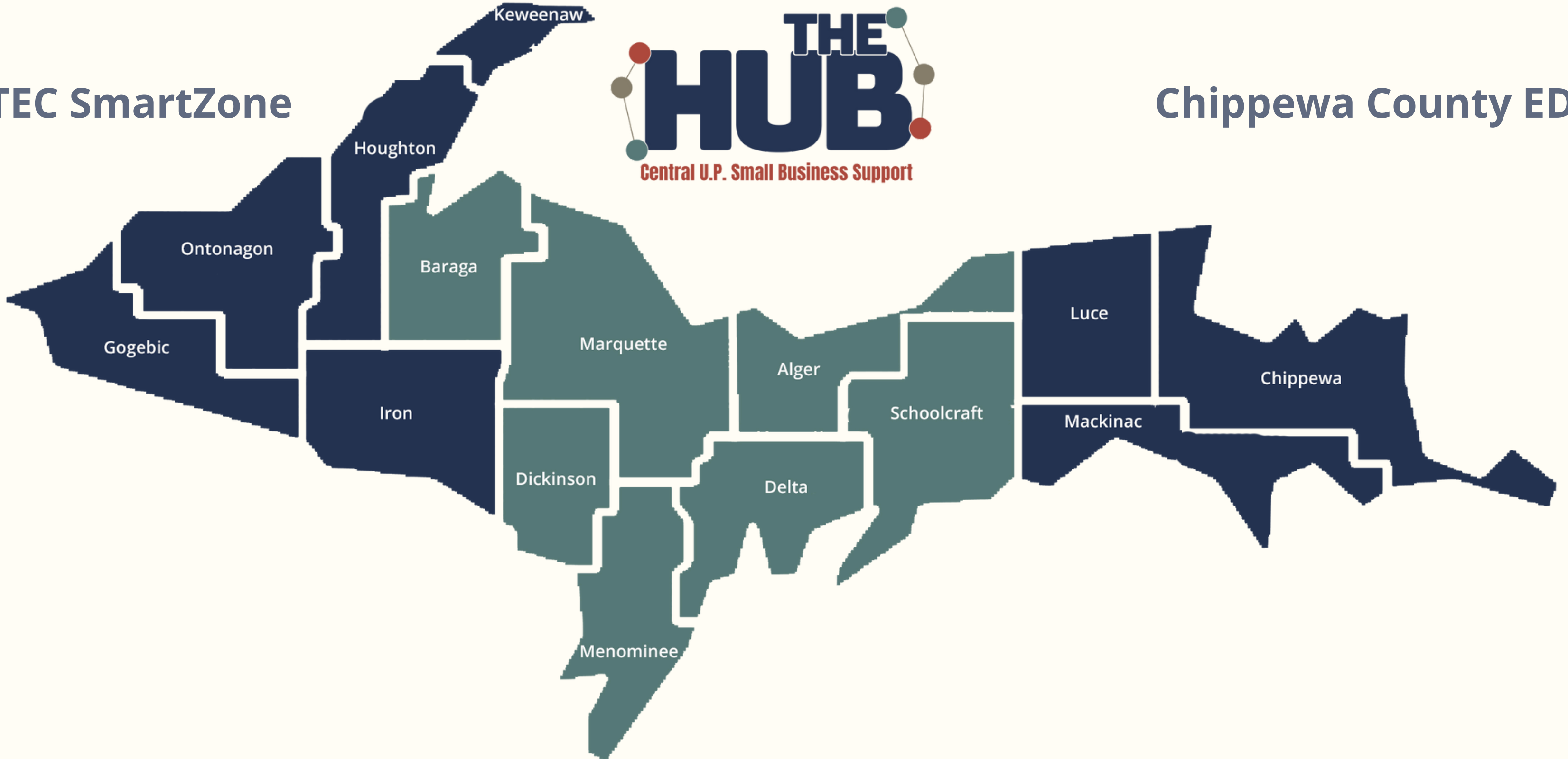
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Increase access to regional, state, & national small business resources

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

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 Strategic Partner agency 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.



# Is My Business Eligible to participate in The HUB?

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If your business:

- Is located within Alger, Baraga, Delta, Dickinson, Marquette, Menominee, or Schoolcraft County;
- Is independently owned and operated;
- Employs less than 500 people;
- Is NOT dominant in its field of operation;
- Is NOT a non-profit organization;
- Is NOT in the cannabis or casino gaming industry;

Then, **yes**, your business is eligible to participate!



# What does The HUB provide?

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## CONNECTIONS!

- Small Business Resource Navigators
- Strategic Partner Programs and Services
- Local, regional, state, and federal resources
- Quarterly Events; training, programs, networking
- Direct Grants





# The HUB's Small Business Resource Navigators:



## Baraga County & Tribal Communities

### **Robin Chosa**

*Small Business Resource Navigator*

Email: [rlchosa@mtu.edu](mailto:rlchosa@mtu.edu)

Phone: (906) 370-6480



## Dickinson & Menominee Counties

### **Jose Laynez**

*Small Business Resource Navigator*

Email: [jlaynez@mtu.edu](mailto:jlaynez@mtu.edu)

Phone: (906) 370-6563



## Alger, Delta & Schoolcraft Counties

### **Ilana Minor**

*Small Business Resource Navigator*

Email: [iminor@mtu.edu](mailto:iminor@mtu.edu)

Phone: (906) 370-2576



## Marquette County

### **Liam Goetz**

*Small Business Resource Navigator*

Email: [liam@accelerateUP.com](mailto:liam@accelerateUP.com)

Phone: (906) 250-0288

# How Can My Business Participate?

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- **“Get Connected!”** - Scan this QR code to complete The HUB’s Client Intake Form online.
- Get started by meeting with a HUB Small Business Resource Navigator for an initial consultation.



# Total Available Direct Grant Funding

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**\$426,315** was allotted for direct grants to eligible HUB program participants.

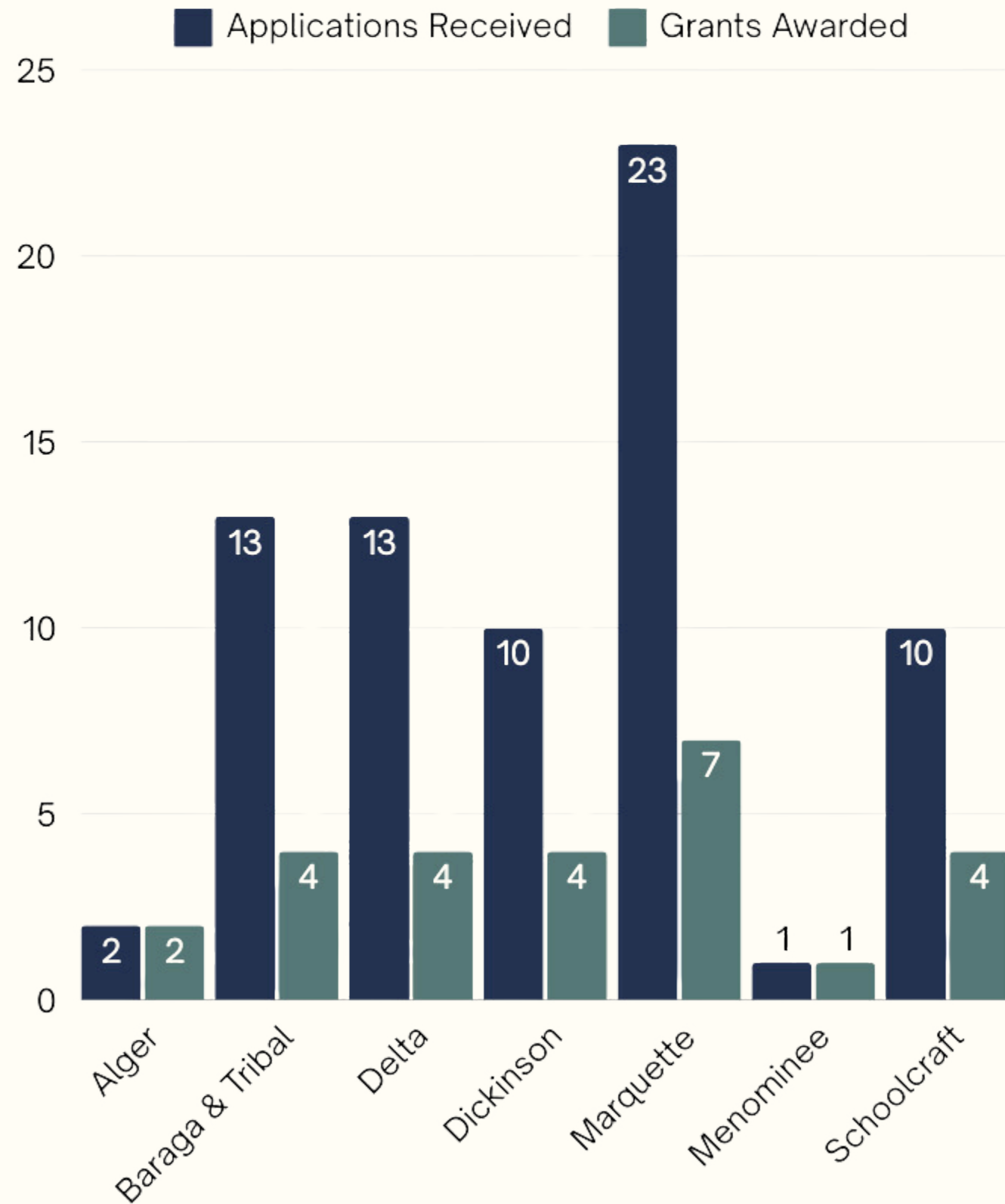
**\$105,875**  
awarded in 2024

**\$320,440**  
available for 2025-2026

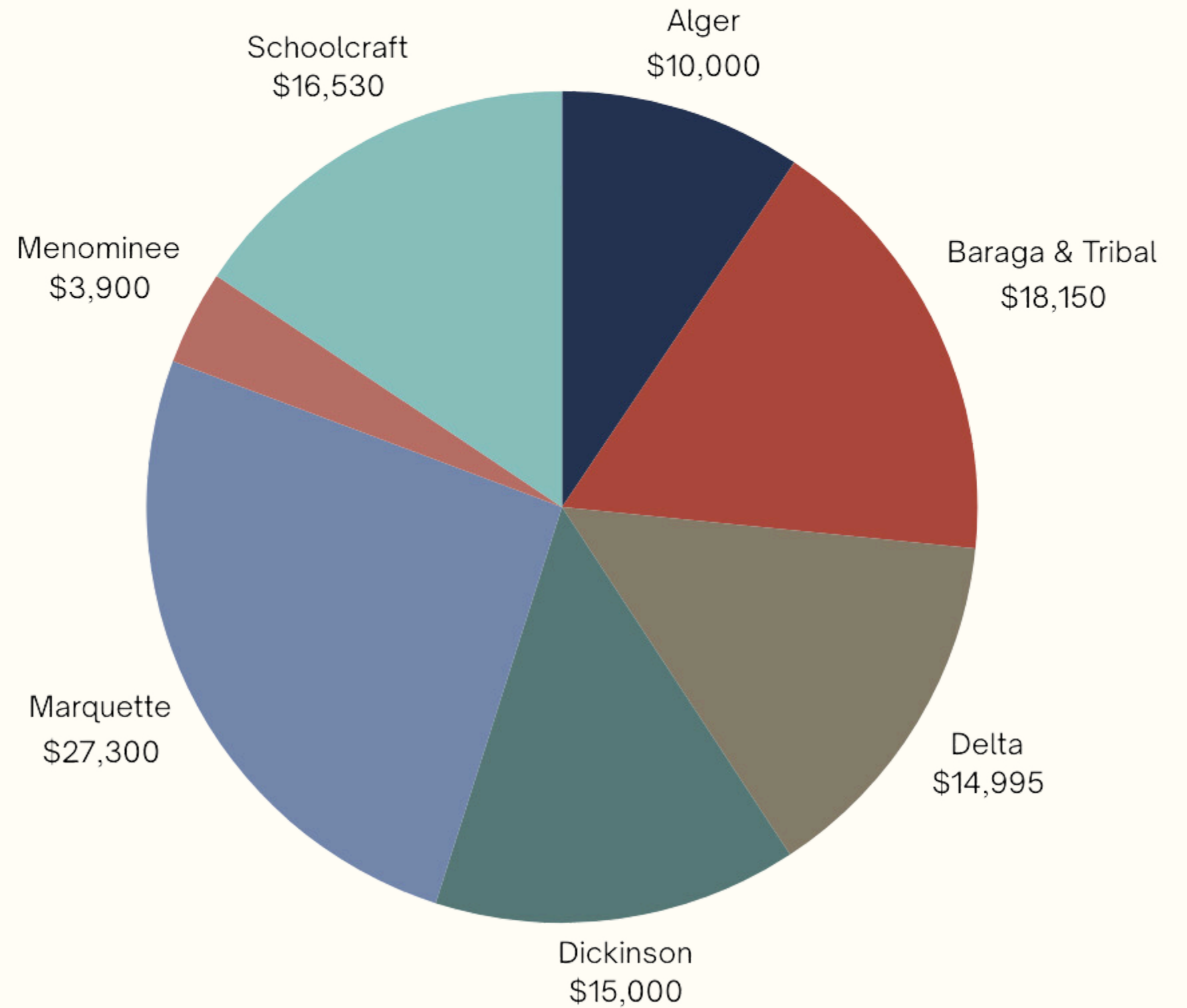
*\*Direct Grants must be obligated to Grantees by February 2026*

*\*\*All funds must be expended by September 2026*

# Impact of 1st HUB Direct Grant Window



# Dollar Amount Awarded by County



# Eligibility for The HUB's Direct Grants

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Business must **be a HUB Program participant**

**AND**



Within the **6 months prior** to the award, have completed **one** of the following options:

- Attended a HUB event, training, or program
- Actively engage in the small business support or services supplied by HUB Navigators and referred agencies.

# Direct Grants may be used for:

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- Equipment, inventory, software, and hardware; the **cost of any single unit** of which **CANNOT exceed \$4,999**
- Highly specialized consulting services
- Initial (NOT RENEWAL) of certification or licensure - received by 9/30/2026
- Any other Hub-approved cost (that is not an Ineligible Cost)

***\*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:

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- **General overhead:** such as rent, lease payments, utilities, professional membership dues; personnel costs (salary, wages, fringe benefits), **renewals** of certifications and licenses, and subscription service **renewals** (e.g., online accounting programs/services, platforms, website hosting, etc.).
- **General infrastructure projects and building-based construction or renovation;** essentially ANYTHING that would disturb structures or the ground.

# Direct Grants may *NOT* be used for (continued):

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- The cost of any single unit of equipment, inventory, software, or hardware, exceeding the \$4,999 maximum set by the Grant's funding source.
- Costs **incurred before** a Direct Grant is awarded.
- Costs that have been or will be reimbursed by the Michigan Strategic Fund (MSF), MEDC, or any other local, regional, state or federally funded program.
- Projects contrary to efforts to stop COVID-19.

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



# When are Direct Grants available?

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

# Direct Grant Guidelines/Criteria

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This information is an overview of The HUB's Direct Grant Guidelines. For more detailed information, please refer to the [Direct Grant Guidelines](#) available on The HUB's website [centralupsmallbizhub.org](http://centralupsmallbizhub.org)

## Basic Information:

- \$10,000 maximum award for Winter 2025 window
- Competitive grant process
- Online application
- Grant funds taxable; W-9 required
- Legal compliance and good standing w/ LARA and local municipality
- State and Federal tax obligations - current or on payment plan



# Direct Grant Guidelines/Criteria

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## Project Proposal:

- Clearly defined and focused goals and objectives
- Timeline with benchmarks and completion date (well before 9/30/26)
- Explains how project will drive stabilization or increase revenue (IMPACT!)
- Sufficiently demonstrates all proposed costs are eligible (supporting docs)
- Contains no ineligible costs
- Conveys funding source for project until completion and reimbursement

## Recommended supporting documentation:

- quotes/estimates for services (e.g., web design and hosting, highly specialized consulting services, installation, training, etc.)
- screenshots or photos of products, items, equip., etc. with prices/fees

# Direct Grant Scoring Rubric

Category	Possible Points
Clearly defined and focused project goals, timelines, and benchmarks	<b>15</b>
Overall <b>IMPACT</b> of the project <i>drives stabilization or increases revenue.</i> (i.e., impacts the business's ability to leverage sales, grow their customer base, or better sustains the business in some way).	<b>30</b>
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. <b>Up to 20 pts total</b>
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 <b>10 pts</b> total if has adapted, or if project is a way to adapt.
<b>Total Score:</b>	___/65

# Direct Grant Scoring Rubric - Bonus Points

Possible

Category	Possible Points
<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><b>Total Bonus Points:</b></p>	<p>__/7</p>
<p><b>Category Points + Bonus Points (Total Points Possible)</b></p>	<p>__/72</p>

# Direct Grant Guidelines/Criteria

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## Budget:

- In whole dollar amounts with total rounded to the nearest \$100
- Consistent with project proposal
- Sufficiently detailed - refer to prompts in sample budget
- Match amounts from all other sources (match encouraged, not required)
- Supporting documentation for costs

## Recommended supporting documentation:

- quotes/estimates for services (e.g., web design and hosting, highly specialized consulting services, installation, training, etc.)
- screenshots or photos of products, items, equip., etc. with prices/fees

# 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	List and describe the equipment, inventory, software, or hardware.		
Contracted Services	Describe the highly specialized services or services The Hub cannot provide or contract for.		
Fees (license/certification/training)	List and describe the license certification training and the associated fees.		
Supplies	List and describe the supplies.		
Other (specify)	Describe.		
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		

# Application Rejection

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The HUB reserves the right, at its sole discretion, to reject applications that:

- Do not meet the program requirements; including scope, eligibility, and allowable grant dollar use.
- Are received after the deadline.
- Are incomplete or missing necessary forms, narrative, supporting docs, or budget.
- Do not follow the outlined application requirements.



# Review & Scoring

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## Review Process for Accepted Applications

- Independent reviews scored by two HUB Navigators & Program Manager.
  - Final score = the average of the 3 reviewer's scores.
- The HUB Advisory Council reviews the top 20 scoring applications.
- All applicants notified within 45-60 days after application window closes.

*During review, The HUB may request additional information or clarification from applicants regarding their proposed projects. The HUB may also elect to award a Direct Grant of a lesser amount than was requested in the grant application.*

# How Businesses May Apply

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1. **“Get Connected!”** - Complete The HUB’s Client Intake Form.
2. **Meet** with a HUB Small Business Resource Navigator.

**AND** within the 4 months before each application window.

3. **Participate** in at least one HUB Event, Program or Training  
**OR**  
**Actively engage** in small business coaching and consulting services provided by the Navigator or comparable business development specialist.

**AND**

4. **Receive** an invitation to apply when a Direct Grant window opens!



# Learn more:



[marquette.org/thehub](https://marquette.org/thehub)



# Stay updated:



[bit.ly/429pvWw](https://bit.ly/429pvWw)



**What questions may  
I answer for you?**

**Thank you!**



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