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ECONOMIC  
DEVELOPMENT  
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# **MATCH ON MAIN**

## **FY25 FUNDING ROUND**

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**SMALL BUSINESS SERVICES**

# What is Match on Main

This webinar covers:

- Program Goals
- Impact since 2019
- Important Dates
- Eligibility (Applicants, Small Businesses, Expenses)
- Small Business Selection
- Updated Applicant & Small Business Worksheets
- How to Determine Private Investment
- Submittal
- MEDC Review
- Additional Resources

# Program Goals

Match on Main strives to:

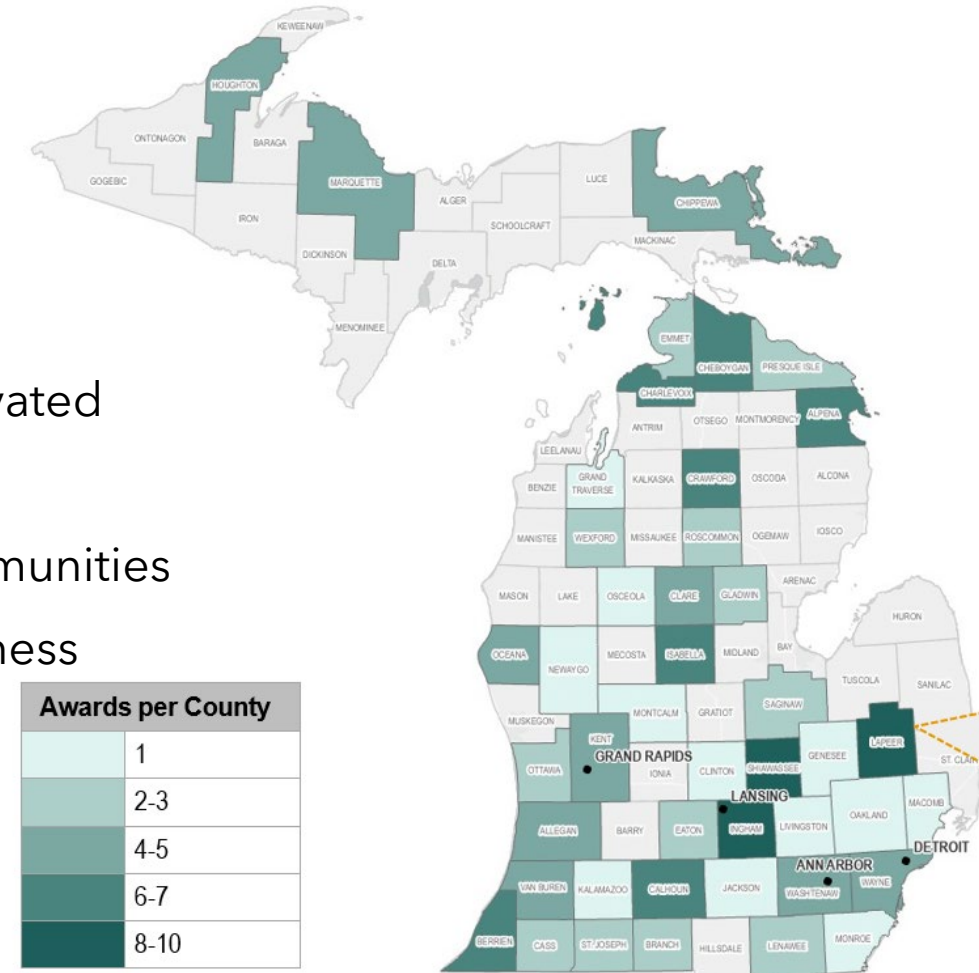
- Support the creation and growth of place-based businesses located in Select or Master Level Michigan Main Street Communities; or Essentials or Certified Redevelopment Ready Communities® across the state;
- Provide access to capital for place-based businesses, create and retain jobs, leverage private 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.



# Impact

## SINCE 2019:

- Over 500 applications submitted
- 196 businesses supported
- \$17M + in private investment leveraged
- Nearly 400,000 sq. ft. of vacant or underutilized space activated
- 383 full-time jobs created
- In 2024 the MEDC received 113 applications from 80 communities
- 91% of the businesses awarded since 2019 are still in business



# Dates to Remember

- Application Window Opens - Monday, January 20, 2025
- Application Window Closes - Monday, April 7, 2025
- Awardees Announced - Thursday, June 26, 2025
- Grant Agreements Executed - September 2025
- Projects must be completed within 12 months of the Grant Agreement.
- Grant award payments will be made following project completion and after the MEDC receives the required materials as outlined in the grant agreement.
- Payment will be made 6 - 8 weeks after the disbursement has been requested.



# Eligible Applicants

- 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.
- Applicant must be within a community that is an Essentials or Certified Redevelopment Ready community; or Master or Select level in the Michigan Main Street Program.
- Applicant must be able to demonstrate a history of supporting businesses located within the district/community that they're applying on behalf of.



# Eligible Small Businesses

- Located within the boundaries of the community the Eligible Applicant serves
- 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
- Sell products and/or services face-to-face, have a permanent physical location within the eligible community, have control over the site for which they are applying prior to MoM application
- Operating as a for profit or non-profit
- Headquartered in Michigan
- Meet the ten percent (10%) cash match required as part of this program

**Ineligible businesses include** 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.

# Calculating 10% Match

**The business owner is requesting \$25,000 in grant dollars:**

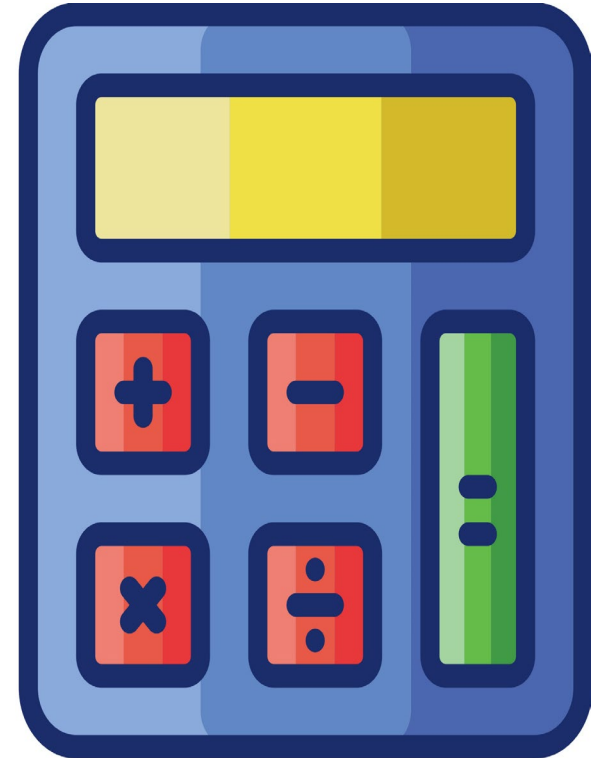
$\$25,000 \times .10 = \$2,500$  in Match Dollars

$\$25,000 + \$2,500 = \$27,500$  in identified eligible expenses

**The business owner is requesting \$18,000 in grant dollars:**

$\$18,000 \times .10 = \$1,800$  in Match Dollars

$\$18,000 + \$1,800 = \$19,800$  in identified eligible expenses





# Small Business Selection

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



# Eligible Expenses

- **Expenses for technical assistance** – such as design and layout of interior or exterior spaces merchandise layout, construction drawings, plans or specifications for physical space improvements
- **Expenses for interior building renovation** – such as rehabilitation of floors, walls, ceilings, rooms, electrical improvements, furniture displays, permanent kitchen equipment, fire suppression, etc.
- **Expenses for permanent or semi-permanent activation of outdoor space** – including dining areas, beer garden, or other place-based activation
- **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.



# Applicant Worksheet

The completed application has two parts: information from the local community (Applicant) and information from the local small business.

Match on Main documentation has been revised to enhance clarity, and remove duplication so please review all materials carefully before selecting a business to support.

**Tip:** Each application must be self-sufficient. Incomplete applications, or those dependent on other submissions from the same community, may score lower or be rejected.

Match on Main Applicant Worksheet

### Welcome to the Match on Main Program!

#### Application Overview

Thank you for your interest in the Match on Main program. Applications are due by March 7, 2025. Before you begin, it is essential that you have reviewed the Program Guide and all other relevant program information to fully prepare for this application. [Click here](#) to access the Match on Main program guide and details on required application materials.

This application template is provided for you to record your answers and gather all necessary attachments in advance. This will facilitate a smoother transfer of information into the online application form.

**Notes:**

- Submitted applications will be reviewed for completeness and eligibility.
- Complete and eligible applications will be scored to determine how funding will be awarded.
- Applicants will be notified of their funding status as soon as possible.
- Final eligibility and funding determinations are made at the discretion of the MEDC.

[Click Here](#) to Begin the Online Application

#### Applicant Eligibility

Please answer the following questions to help determine your organization's eligibility for the Match on Main program.

Applicant Entity Name (Legal Name):	
Main Street Program Name, (if different than Legal Name):	

*Note: An organization's legal name is the organization's name as it appears in the certificate of incorporation or the organization's application for charity status, unless a request was subsequently submitted to have the name officially changed. Do not use abbreviations (ex. DDA for Downtown Development Authority).*

Applicant Primary Point of Contact:	
Email address:	
Phone number:	
Applicant Authorized Signer:	
Email address:	
Phone number:	

*Note: Person within your organization authorized to sign legal documents; this person does not need to be the same as the Application Primary Point of Contact.*

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# Local Business Worksheet

The local business worksheet requests information from the local small business. It contains basic informational questions, narrative questions and a projected budget.

We've streamlined our documentation to enhance clarity, so please review all materials carefully before selecting a business to support.

**Tip:** The Applicant and the Small Business selected should work together on the application to ensure all criteria and evaluation considerations are met.

Appendix C: Match on Main – Local Business Worksheet

**Business Information**

First Name:		Last Name:	
Cell Number:		Office Number:	
Email:			
Preferred:			
Business Role:	<input type="checkbox"/> Email	<input type="checkbox"/> Cell Phone	<input type="checkbox"/> Office Phone
<input type="checkbox"/> Owner <input type="checkbox"/> Employee <input type="checkbox"/> Other: Please describe your role below:			
Please describe your role below: (i.e. manager)			

**Community Information**

Insert Name of Municipality/DDA/Main Street Organization:

**General Business Information**


Legal Business Name:	
DBA (if applicable):	
Street Address:	
City:	
Employer Identification Number (EIN):	Zip Code:
Date of Business Formation (filed with LARA):	
For existing, when did the business open?	
If new, when will the business open?	mm/year
Are you a sole proprietor?	
Business Type:	<input type="checkbox"/> Retail <input type="checkbox"/> Restaurant <input type="checkbox"/> Service <input type="checkbox"/> No <input type="checkbox"/> Other

Please select the 4-digit NAICS Code that best represents your business/industry

Retail/Stores	Restaurants / Food	Service Related
4221 Furniture	7223 Special Food Services (Food Truck)	
4422 Home Furnishings	7224 Limited Service: Taverns, Bars, Bakeries, Delis, Candy, Ice Cream	
4452 Specialty Food	7225 Full Service – Dine In	
4461 Health & Personal Care		5411 Legal, Title Company
4482 Shoes		5412 Accounting
4483 Jewelry, Luggage, Leather Goods		8121 Personal Care (Salons, Barbers, Spas)
4511 Sports, Hobby, Musical Instruments		8129 Pet Care (excluding Veterinary)
4512 Books		6211 Health Care
4523 General Merchandise		7139 Exercise & Wellness (Amusement, Recreation)
4531 Florists		
4532 Gifts, Novelty, Souvenir		
4539 Other - Miscellaneous		
Other Please Describe:		

# Business Scoring Guidelines

The Business Scoring Guidelines are provided as a resource, they are not required for the application submission. Applicants can use this form to rank and/or prioritize eligible businesses, or their own criteria.



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### Match On Main

#### Appendix D- Business Scoring Guidelines

Business Scoring Guide for Competitive Pool Evaluation

This guide is available as a resource, it is not required for the application submission. Local entities can rank and prioritize eligible businesses within their districts using this guide, or their own criteria.

**Instructions:**

1. **Rate each application** for each criterion using the scale provided.
2. **Record notes** to justify your rating and capture specific examples or key points.
3. **Total the scores** for each application to identify top candidates. Higher scores indicate a stronger alignment with competitive priorities.

**Local Business:**

Criteria	Description	Rating Scale	Score
<b>Alignment with Community Goals</b>	Evaluate how well the project aligns with the community's mission, vision, or strategic priorities. Look for clear, specific examples.	<b>5</b> - Strong alignment with examples and clear relevance <b>3</b> - Moderate alignment with general statements <b>1</b> - Weak alignment or unclear relevance	
<b>Projected Community Impact</b>	Assess how well the project articulates its impact on the community. Look for measurable outcomes, such as job creation, increased foot traffic, or use of underutilized areas.	<b>5</b> - Clear impact with specific, measurable examples <b>3</b> - General impact description with some examples <b>1</b> - Little to no community impact described	
<b>Innovation and Creativity</b>	Look for unique or innovative elements, such as new business models or partnerships, that set the project apart.	<b>5</b> - Project introduces highly innovative or creative elements <b>3</b> - Moderate innovation, somewhat new to the area <b>1</b> - Little to no innovation described	
<b>Business Growth Potential</b>	Evaluate how well the applicant explains anticipated growth in revenue, customer base, or products/services. Strong	<b>5</b> - Clear growth metrics and projections provided <b>3</b> - Moderate growth potential with limited metrics	

Appendix D | FY25



# Budget

The Local Business Worksheet provides a budget page that is critical to the success of the project.

Provide a detailed list of all items and cost of the work to be performed or the items to be purchased that will support a reimbursement request from the Match on Main dollars. Be specific by providing vendor, items and quantity, and cost.

Third-Party Project Cost Estimates are **REQUIRED**. All costs associated with the proposed project should be reflected in the required third-party cost estimates.

**Tip:** Ensure that the small business provides information about how they will fund the project prior to receiving the grant and the gap between the awarded amount and the total cost of the project (if any).

[illegible]

# Calculating Project & Private Investment

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 private investment would be \$875,000. 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.

A. Total MoM Grant Sought (including 10% match)	\$27,500
B. Total expenses not covered by the grant	\$872,500
C. Total Project Cost	<u>\$900,000</u>
D. MoM Grant Request	\$25,000
<b>E. Total Private Investment</b>	<b>\$875,000</b>



# Calculating Project & Private Investment

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 should include \$27,500 in validated quotes from suppliers as proof of the planned expenditure. In this case the Private Investment would be \$2,500.

A. Total MoM Grant Sought (including 10% match)	\$27,500
B. Total expenses not covered by the grant	\$0
C. Total Project Cost	<u>\$ 27,500</u>
D. MoM Grant Request	\$25,000
<b>E. Total Private Investment</b>	<b>\$2,500</b>





# Ready for Submission?

Applicants are encouraged to use the provided templates and gather all necessary attachments (see the list below) before starting the online submission process.

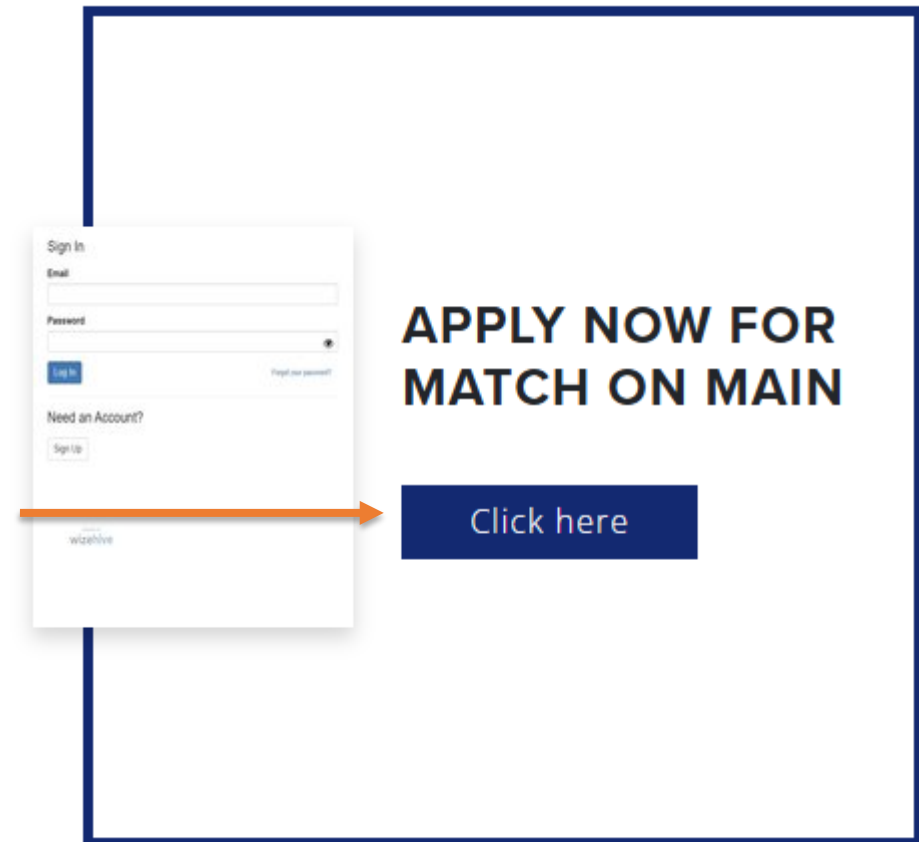
- Online application will be available at: [www.miplace.org/small-business/match-on-main](http://www.miplace.org/small-business/match-on-main) beginning January 20, 2025
- The applications ask informational and narrative questions about the applicant organization and narrative questions about the project and the local small business.
- The application requires several attachments including:
  - MSF Background Certification Form,
  - Applicant and local business worksheets,
  - Before photos (a minimum of 3) of the project,
  - Third-party cost estimates,
  - Business plan (optional for existing businesses, required for businesses open less than a year or startups).



# Submission

Go to the Match on Main webpage and click the link:

- [www.miplace.org/smallbusiness/match-on-main](http://www.miplace.org/smallbusiness/match-on-main)
- If a new user, create a profile to get started
- If existing user, enter your email and password and update your profile.



# Submission

## Match on Main Grant Application

Thank you for your interest in the Match on the Main program. Prior to starting this application, it is expected that you have reviewed the Program Guide and all other relevant program information. [Click here](#) to access the Match on Main program guide and information about required application materials. Submitted applications will be reviewed for completeness and eligibility. Eligible and complete applications will be scored to determine how funding will be awarded, and applicants will be notified of their funding status as soon as possible. Final eligibility and funding determinations are made at the discretion of the MEDC.

### Applicant Eligibility

Please answer the following questions to help determine your organization's eligibility for the Match on Main program. Final eligibility and funding determinations are made at the discretion of the MEDC.

**Name of Community that the Applicant is applying on behalf of. \***

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 on behalf of the same district or geographic area, the MEDC reserves the right to deny any or all of the applications.

**In order to qualify for Match on Main funding, an applicant must represent a district that is located within a community that is Certified or Essentials in the Redevelopment Ready Communities Program - OR - an applicant must represent a district that is in the Select or Master Level of the Michigan Main Street Program. \***

- ☐ Certified or Essentials in RRC
- ☐ Engaged in MMS
- ☐ None



[Redevelopment Ready Communities Program](#)  
[Michigan Main Street Program](#)

# MEDC Review

## Applicant Evaluation Considerations

- History of administrative track record of past MoM grant management
- History of supporting businesses within the district where the eligible business is located
- Alignment of selected business and proposed project with mission, vision and/or strategic priorities of the applicant organization
- Demonstrated administrative capacity and plan for program management
- Transparency of process used to select the business included in the Match on Main application

## Small Business Evaluation Considerations

- Clarity and completeness of project scope documentation, including cost estimates and budget
- Private investment by the selected business
- Additional resources leveraged to support the business and/or proposed project
- Impact Match on Main funds will have on the selected business
- Availability of private sources funding to implement project prior to Match on Main grant reimbursement

Additional considerations may include the geographic distribution of funds across state regions and the location of eligible businesses in disadvantaged areas, as defined by State Opportunity Zones or HUB Zones.

# RESOURCES

## Additional Information

Visit our website at

<https://www.miplace.org/small-business/match-on-main/>

- [Match on Main Program User Guide](#)
- [Appendix A: Program Fact Sheet](#)
- [Appendix B: Applicant Worksheet](#)
- [Appendix C: Local Business Worksheet](#)
- [Appendix D: Business Scoring Guidelines](#)
- [Appendix E: Grant Disbursement & Final Report Form](#)
- [Appendix F: Timeline](#)
- [Appendix G: MSF Background Certification](#)
- [Exhibit A: Program Guidelines](#)
- [Previous Match on Match Grant Awardees](#)



## Technical Difficulties or Questions?

Please contact:

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