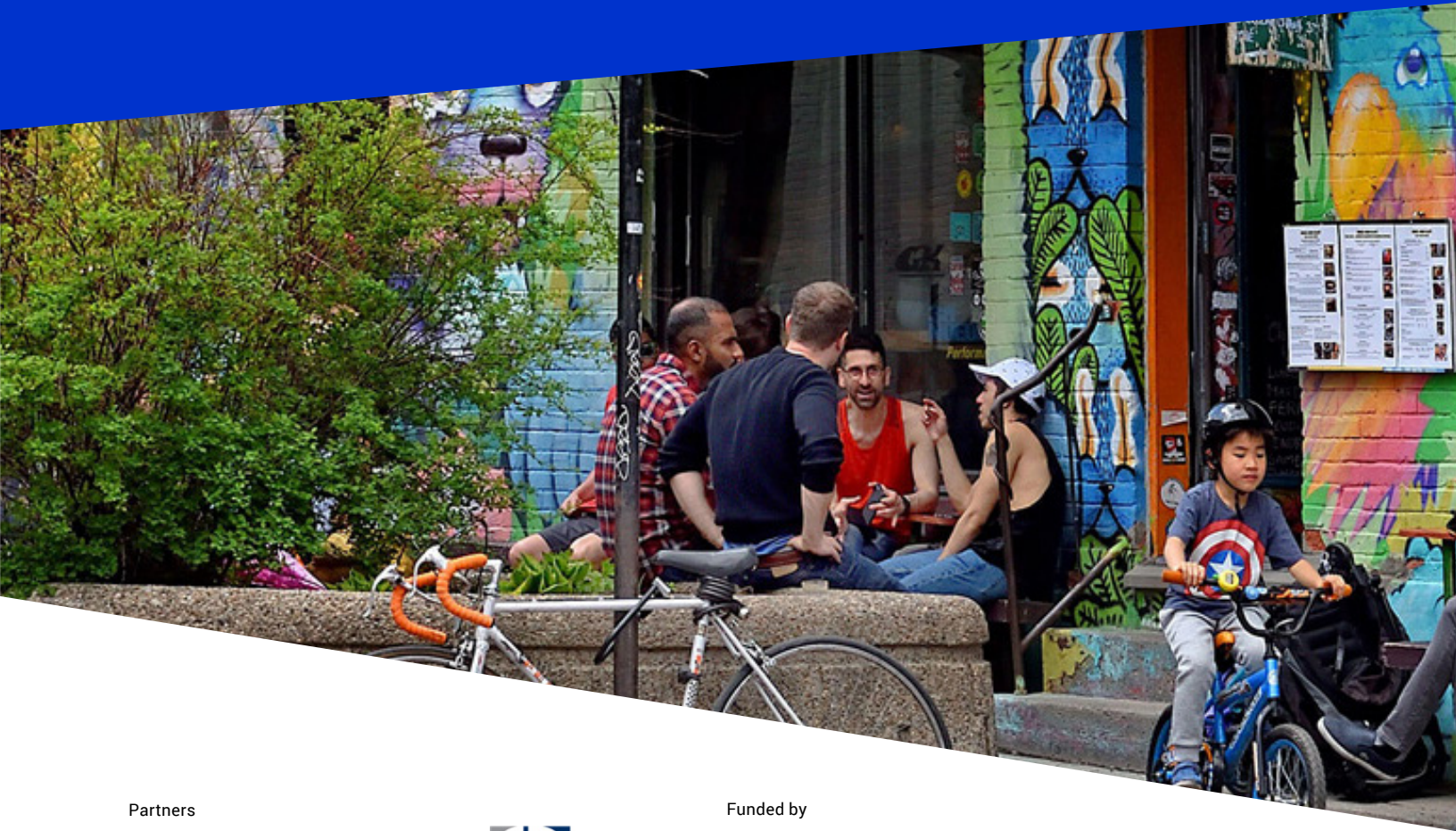


MY MAIN STREET  
MA RUE PRINCIPALE

# LOCAL BUSINESS NON-REPAYABLE CONTRIBUTION APPLICATION GUIDE



Partners



Canadian Urban Institute  
Institut Urbain du Canada



Economic Developers Council of Ontario

Funded by

Canada

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## MY MAIN STREET OVERVIEW

My Main Street is a \$23.5 million investment in local economic recovery funded by the Federal Economic Development Agency for Southern Ontario (FedDev Ontario). My Main Street is a collaboration between the Economic Developers Council of Ontario (EDCO) and the Canadian Urban Institute (CUI) to help support the revitalization of approximately 200 neighbourhoods across southern Ontario (excluding Toronto).

My Main Street is a two-year program that aims to revitalize neighbourhood main streets with a healthy retail mix while generating inclusive economic opportunities. The program features two funding streams: the My Main Street “Local Business Accelerator” and the My Main Street “Community Activator.”

## LOCAL BUSINESS ACCELERATOR PROGRAM OVERVIEW

The My Main Street Local Business Accelerator supports the revitalization of 65 main street communities by providing each with a dedicated Main Street Ambassador, customized market research, data analysis, and non-repayable funding contributions for small businesses.

By participating in the My Main Street Local Business Accelerator, participating communities unlock the following resources for the businesses along their main streets:

- **Access to a Local Main Street Ambassador**

At the heart of the My Main Street Local Business Accelerator are the Main Street Ambassadors. Main Street Ambassadors provide hands-on business advisory support to entrepreneurs. Local businesses can engage their Main Street Ambassador to assist them with their business challenges and receive guidance on programs and resources for their business.

- **Local Business Non-repayable Contributions**

Local businesses located in participating main street communities can apply for up to \$10K in non-repayable contributions to support starting or growing their business.

- **Community Market Profile**

To help businesses in each main street community, a detailed community market profile is developed to help local businesses understand the community's trade area, its demographics, how residents spend their money, their mobility and how they consume media. This research is used to identify new business opportunities along the main street, as well as help existing businesses better target and meet the needs of their local community.

- **Market Research Report**

Businesses in participating main street communities can get access to customized market research reports for their business. These reports can help business owners understand their customers, what defines them and where and how they can find more of them.

- **Online Training Resources**

Businesses in participating main street communities can access a range of online training. There are on-demand videos focused on helping entrepreneurs start or grow their main street business, as well as monthly live webinars where industry experts will cover timely topics businesses may be facing ranging from marketing, business operations, recruitment and more. In addition to monthly webinars, businesses can engage in monthly Mastermind sessions where they can get real time lessons on how to apply the knowledge they learned in other My Main Street courses and webinars and ask questions they may have.

To view the on-demand training videos, visit [www.mymainstreet.ca/biztraining](http://www.mymainstreet.ca/biztraining).

To see upcoming live events, visit [www.mymainstreet.ca/events](http://www.mymainstreet.ca/events).

## PARTICIPATING MY MAIN STREET COMMUNITIES

To see a mapped area of the participating communities, please visit: [www.mymainstreet.ca/project-map](http://www.mymainstreet.ca/project-map)

COMMUNITY	MUNICIPALITY
Brampton - Bramalea	Brampton
Brampton - Downtown Brampton	Brampton
Brampton - Kennedy Road	Brampton
Brampton - Mount Pleasant	Brampton
Brampton - Queen Street (Queen and 410)	Brampton
Brampton - Queen Street (Queen and Airport)	Brampton
Brampton - Queen Street (Queen and Dixie)	Brampton
Brampton - Uptown	Brampton
Burlington - Aldershot Retail Corridor	Burlington
Burlington - Burlington Downtown BIA	Burlington
Burlington - Fairview Retail Corridor	Burlington
Cornwall - Downtown BIA	Cornwall
Haldimand County - Caledonia	Haldimand County
Haldimand County - Cayuga	Haldimand County
Haldimand County - Dunnville	Haldimand County
Haldimand County - Hagersville	Haldimand County
Haldimand County - Jarvis	Haldimand County
Haldimand County - Selkirk	Haldimand County

Hamilton - Concession Street BIA	Hamilton
Hamilton - Hess Village	Hamilton
Hamilton - International Village BIA	Hamilton
Hamilton - James Street Corridor	Hamilton
Hamilton - King Street East Corridor	Hamilton
Hamilton - King West BIA	Hamilton
Hamilton - Locke Street BIA	Hamilton
Hamilton - Main West Esplanade BIA	Hamilton
Hamilton - Stoney Creek/East Hamilton	Hamilton
Hamilton - Waterdown BIA	Hamilton
Kingston - Downtown Kingston	Kingston
Kingston - Inner Harbour / Williamsville	Kingston
Kitchener - Belmont Village	Kitchener
Kitchener - Downtown Kitchener (City Centre & Innovation Districts)	Kitchener
Kitchener - Lancaster Street West	Kitchener
Kitchener - Market District & King Street East	Kitchener
Kitchener - Victoria Street North	Kitchener
London - Downtown Core/Dundas Street	London
London - Downtown Core/Richmond Row	London
London - Dundas St East (Old East Village)	London
London - Hamilton Road BIA	London
Markham - Downtown Unionville	Markham

Markham - First Markham Place and First Markham Centre	Markham
Mississauga - Clarkson BIA	Mississauga
Mississauga - Cooksville BIA	Mississauga
Mississauga - Downtown Core	Mississauga
Mississauga - Malton BIA	Mississauga
Mississauga - Port Credit BIA	Mississauga
Mississauga - Streetsville BIA	Mississauga
North Glengarry Township - Alexandria	North Glengarry Township
North Glengarry Township - Maxville	North Glengarry Township
Orangeville - Downtown Orangeville	Orangeville
Orillia - Downtown Orillia BIA	Orillia
Oshawa - Downtown Oshawa	Oshawa
Ottawa - Bank Street BIA	Ottawa
Ottawa - Preston Street BIA	Ottawa
Ottawa - Somerset Chinatown BIA	Ottawa
Ottawa - Sparks Street BIA	Ottawa
Ottawa - Vanier BIA	Ottawa
Port Colborne - Downtown Port Colborne	Port Colborne
Port Colborne – Main Street BIA	Port Colborne
Sarnia - Downtown Sarnia	Sarnia
Sarnia - Mitton Village	Sarnia
Smith Falls - Beckwith Street	Smith Falls

St. Catharines - Downtown St. Catharines	St. Catharines
St. Catharines - Merritton	St. Catharines
St. Marys - Downtown St. Mary's	St. Marys
St. Thomas - Downtown St. Thomas	St. Thomas
Stratford - Downtown Stratford	Stratford
Town of Carleton Place - Downtown Carleton Place	Town of Carleton Place
Town of Essex - Essex Centre	Town of Essex
Town of Essex - Harrow	Town of Essex
Vaughan - Highway 7 West	Vaughan
Vaughan - Thornhill (Centre Street) Vaughan	Vaughan
Vaughan - Thornhill (Yonge Street)	Vaughan
Vaughan - Vaughan Metropolitan Centre	Vaughan
Waterloo - University District	Waterloo
Waterloo - Uptown Waterloo	Waterloo
West Elgin - Rodney	West Elgin
West Elgin - West Lorne	West Elgin
Whitby - Downtown Brooklin	Whitby
Whitby - Downtown Whitby North	Whitby
Whitby - Downtown Whitby South	Whitby
Whitchurch-Stouffville - Main Street Stouffville	Whitchurch-Stouffville
Warton - Downtown Warton BIA	South Bruce Peninsula



## LOCAL BUSINESS NON-REPAYABLE CONTRIBUTIONS

New and existing businesses in the participating main street community may apply to receive funding up to \$10,000 under this program. This is a competitive process and funding is only available to five (5) new and five (5) existing businesses per participating main street community.

### Definitions

The definitions of 'new' and 'existing' businesses are particular to this program and may not align with definitions used for other programs or business supports. My Main Street defines these terms as follows:

#### **New Business (Start-up)**

1. A brand-new business starting in the participating main street.
2. A home-based business or business currently in shared space (co-working or commercial kitchen) locating to a retail location (commercial space) in a participating main street community; or
3. An existing business moving to a participating main street community.
4. All businesses must be sales ready at time of funding, with a location in a participating main street community.

#### **Existing Business (Expansion and Recovery)**

1. Any business already operating in a participating main street community.

## ELIGIBILITY

### Eligible Businesses

To be eligible for consideration, all businesses must meet the following criteria:

- ✓ Must be physically located in a participating main street community at the time of funding.
- ✓ Be open to the public for walk-in and on-site purchase of goods or services; or be ready to open at time of funding (within COVID protocols).
- ✓ Must be an independent local business with under 10 employees (25 if a restaurant).
- ✓ Be paying commercial property tax (commercially assessed) either directly or through commercial rent.
- ✓ Be a sole proprietorship, partnership, corporation, co-operative, or social enterprise.
- ✓ Must have a business bank account in the registered name of the business.
- ✓ Must be owned by an Ontario resident, operating in Ontario.
- ✓ Business owner must be 18 years of age or older at the time of application and be a Canadian resident or permanent resident.
- ✓ Businesses with multiple locations or owners with multiple businesses are only eligible to submit one (1) application.
- ✓ Must have completed and reviewed a Market Research Report provided by My Main Street prior to applying. To receive a Market Research Report for your business, please complete this form – [www.mymainstreet.ca/marketresearch](http://www.mymainstreet.ca/marketresearch).
- ✓ Priority will be given to applicants of equity seeking groups, including Francophone, women, Indigenous, racialized groups, Black communities, newcomers, immigrants and refugees, youth (39 and under), people living with disabilities or 2SLGBTQ+.

## Ineligible Businesses

The following types of businesses will be ineligible for consideration:

- ✓ Distributorships or franchises, including those independently owned and operated.
- ✓ Businesses operating within shared workspaces such as a hot desk or dedicated desks.
- ✓ Businesses that are purely online, multi-level marketing or pay-per-click.
- ✓ Part time or seasonal businesses.
- ✓ Government-owned entities or social service providers.

## ELIGIBLE COSTS

The funds must be used to cover costs (net HST) related to the following categories:

### **Equipment**

Includes costs related to the purchase of equipment necessary for the manufacture or creation of products or services to meet the specific objectives as outlined in this application.

### **Leasehold Improvements**

Costs can include improvements to the business space, installing PPE, or other improvements or updates necessary to improve the customer experience.

### **External Façade Renovations**

Includes costs such as signage or external façade updates.

### **Inventory**

Includes costs related to adding new products or services to meet the needs of your customers. Funds cannot be used to replenish existing or ongoing inventory requirements.

### **Technology**

Includes costs related to secure technology to support business operations including point-of-sales (POS), customer relationship management (CRM) or other software or programming. Funds cannot be used to pay for existing contracts/renewals or on-going IT/website maintenance agreements.

### **Marketing**

Includes costs related to collateral marketing materials (flyers, brochures, business cards, newspaper ads); electronic marketing materials (websites, social media ads or posts, email campaigns, content articles, blogs or paid online advertising); or other activities (networking, trade shows, sponsorships, editorials, articles, referrals, testimonials, sales promotions, discounts, contests, samples) necessary to get the attention of potential customers and keep current customers engaged with your business and products / services.

### **Lease (for 'new' businesses only)**

Includes costs related to securing a storefront/commercial location (lease costs, utilities deposits and installation/set-up, security systems etc.).

## INELIGIBLE COSTS

Funds cannot be used to cover owner or current employee salaries, software subscription renewals, costs of land, building or vehicle purchases, monthly mortgage, loan and/or rent payments, business losses, fines or penalties, ongoing fees or licensing costs, any costs related to litigation or non-compliance, or to pay for any expenses committed or dated prior to the signed non-repayable contribution agreement.

## PROGRAM PROCESS & COMMITMENT

Applications will be considered on an on-going basis in each participating main street community until all ten (10) non-repayable contributions per community have been distributed.

The application portal for submission of completed documents is open for all communities and will remain open until all funds in each individual community have been disbursed.

A large part of the Local Business Accelerator program is based on the interaction between businesses and their local Main Street Ambassador. To that end, businesses should look to engage with their local Main Street Ambassador to discuss their interest in the program.

Remember you cannot apply for funding until you have applied for and received your Market Research Report. Please do that first at [www.mymainstreet.ca/marketresearch](http://www.mymainstreet.ca/marketresearch).

## APPLICATION REQUIREMENTS

The Local Business Accelerator program is based on assisting main street businesses by providing direct business support, training, customized market research, data analysis and non-repayable funding contributions. Therefore, submission of an application is **not a guarantee of funding**. To make informed funding decisions, applicants will be required to complete and submit the following:

- Market Research Report completed and reviewed with Main Street Ambassador.
- Completed online application form
- Completed plan (as attachment):
  - New Business – Business Plan Template
  - Existing Business – Business Expansion and Recovery Plan
- Attachments of all additional necessary documents, including:
  - **Copies of Business Registration**  
(Letters of Incorporation, Partnership Agreement, Master Business License)
  - **Verification of Commercial Property Taxes**  
(copy of a Commercial Tax Bill or Lease Agreement highlighting its inclusion in the rent)
  - **Storefront Photo**  
(high resolution photo of your storefront)

Applicants will be informed of the status of their application within approximately two weeks (10 business days) of their submission of a fully complete application and attachments. If information is missing or incomplete, the application and attachments will be returned for updates and resubmission, resulting in a new submission date for the application.

## HOW WILL APPLICATIONS BE ASSESSED?

In addition to the completion of the application and necessary attachments for a viable business, applicants will also be assessed on the following criteria:

- Applicants who can confirm that they have or will obtain all necessary licenses and permits in relation to their business, satisfying the requirements of all regulating bodies of their appropriate jurisdiction.
- Applicants who can demonstrate how their business start-up or growth and expansion will contribute to the needs addressed in their local main street community, as identified in the Market Research Report.
- Applicants who are working with their local Main Street Ambassador and other community service providers to ensure their success.
- Applicants who are willing to participate in announcements, events and storytelling initiatives related to their business, its impact on the main street community and its funding through the My Main Street program.

# SCORING MATRIX

ITEM	OPTIONS	SCORE
<b>ELIGIBILITY</b>		
Is the applicant business located within one of the participating main street communities?	Yes / No	1 Yes 0 No
Has the applicant business completed the Market Research Report?	Yes / No	2 Yes 0 No
Will the necessary local approvals be in place by the funding start date?	Yes / No	2 Yes 0 No
<b>IDENTIFIED NEED</b>		
There is a well-defined scope and objective for the funding.	0 - 5	<p>5 I completely understand what the applicant business is trying to do and why and it is very aligned with the goals of My Main Street.</p> <p>4 I mostly understand what the applicant business is trying to do and why and it is quite aligned with the goals of My Main Street.</p> <p>3 I somewhat understand what the applicant business is trying to do and why and it is somewhat aligned with the goals of My Main Street.</p> <p>2 I am not sure what the applicant business is trying to do and why and it is generally not very aligned with the goals of My Main Street.</p> <p>1 There is a clear scope but no objective or vice versa.</p> <p>0 There is no clear scope or objective.</p>



<p>The funding will contribute to a business that will support a healthy retail mix along the participating main street.</p>	<p>0 - 10</p>	<p>10 Excellent contribution to long-term community strategy and impact.</p> <p>8 Very good contribution to long-term community strategy and impact.</p> <p>6 Satisfactory contribution to long-term community strategy and impact.</p> <p>4 Somewhat poor contribution to long-term community strategy and impact.</p> <p>2 Very poor contribution to long-term community strategy and impact.</p> <p>0 No reference whatsoever to long-term community strategy and impact.</p>
<p>The funding will contribute to a sustainable strategy for the business as identified in their Market Research Report.</p>	<p>0 - 10</p>	<p>10 Excellent contribution to long-term business strategy and impact.</p> <p>8 Very good contribution to long-term business strategy and impact.</p> <p>6 Satisfactory contribution to long-term business strategy and impact.</p> <p>4 Somewhat poor contribution to long-term business strategy and impact.</p> <p>2 Very poor contribution to long-term business strategy and impact.</p> <p>0 No reference whatsoever to long-term business strategy and impact.</p>

## CAPACITY

<p>The business has the capacity and appropriate resources to meet its objectives.</p>	<p>0 - 5</p>	<p>5 Applicant demonstrates excellent capacity for successful achievement of objectives. Strong partnerships and consultation processes are in place for delivery, including the representation of equity-seeking groups.</p> <p>4 Applicant demonstrates strong capacity for successful achievement of objectives.</p> <p>3 Applicant demonstrates satisfactory capacity for successful achievement of objectives.</p> <p>2 I have concerns about the applicant's ability to achieve objectives.</p> <p>1 Poorly described.</p> <p>0 Not at all described.</p>
<p>The business has outlined a clear plan and budget to deliver the objectives within the required timeframes.</p>	<p>0 - 5</p>	<p>5 I am confident in the costs and timelines as presented.</p> <p>4 I understand the costs and timelines as presented.</p> <p>3 I somewhat understand the costs and timelines as presented.</p> <p>2 I am somewhat unclear of the costs and timelines as presented.</p> <p>1 I have concerns about the costs and timelines as presented.</p> <p>0 There is no clear budget.</p>

SCORE: /40

## PANEL ASSESSMENT

Each application will be reviewed by a three-member panel, including:

- External representatives with a demonstrated experience in local economic development, business start-up and growth and community development.
- Internal My Main Street representatives with an understanding of the program vision, capacity, and community need.

Where an applicant wishes to appeal a decision made by the Panel, a formal request can be made for review.

## APPROVAL REQUIREMENTS

Applicants that are approved for funding must also provide the following documentation prior to any receipt of funds.

- Signed Agreement (all agreements will be submitted for signature via the electronic system DocuSign®)
- Signed Electronic Funds Transfer form (EFT) (copy included in the Agreement)
- VOID cheque or Bank Direct Deposit form (in the name of the Business – no personal accounts will be accepted)

## PAYMENT AND REPORTING REQUIREMENTS

The Local Business Non-Repayable Contribution will be paid in two installments.

1. \$5,000 (or 50% of approved non-repayable contribution if less than \$5,000) upon signing of the contract and submission of all required documents; and
2. \$5,000 (or 50% of approved non-repayable contribution if less than \$5,000) upon submission of an interim report that will include copies of receipts for the initial expenditures.

Participating businesses will also need to submit a final report once all funds have been expended. It is also expected that participating businesses will be willing to share their business in My Main Street communications.

To receive payments, non-repayable contribution recipients will be required to submit information on their expenditures and provide copies of all relevant receipts. Businesses must keep all original copies of receipts, invoices and agreements related to this program for a period of seven (7) years and meet all Canada Revenue Agency guidelines and requirements as to their storage and reporting.