



Michigan City Start-Up Business Grant Program

2026 Program Guidelines

Administered by the Economic Development Corporation Michigan City (EDCMC)

Program Overview

The Michigan City Start-Up Business Grant Program is designed to encourage entrepreneurship, support business growth, and strengthen the local economy by assisting new businesses with critical start-up and expansion expenses.

Funding for this program is provided by the **City of Michigan City** through federal funds received under the **Coronavirus State and Local Fiscal Recovery Fund (SLFRF)** established by the **American Rescue Plan Act of 2021 (ARPA)**. Through this investment, the City seeks to support emerging businesses, create economic opportunity, and promote long-term business success within Michigan City.

Grant awards will range from **\$500 to \$5,000** and may be used for eligible business-related expenses that contribute to the growth and sustainability of qualified start-up businesses.

Program Goals

The Michigan City Start-Up Business Grant Program seeks to:

- Encourage entrepreneurship and innovation.
- Support the establishment and growth of new businesses.
- Increase economic activity within Michigan City.
- Strengthen local commercial corridors.
- Promote job creation and business retention.



- Improve the long-term viability of small businesses.
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Funding Availability

Funding Information	Amount
Total Program Funding Available	\$50,000
Minimum Grant Award	\$500
Maximum Grant Award	\$5,000
Required Match	None

Funding is limited and awards will be made through a competitive review process. Submission of an application does not guarantee funding.

Eligibility Requirements

Applicants must meet **all** of the following requirements:

Business Requirements

- ✓ Operate as a for-profit business.
- ✓ Be physically located within Michigan City or maintain a commercial business presence within city limits.
- ✓ Have commenced operations on or after **January 1, 2024**.
- ✓ Employ fewer than twenty-five (25) full-time equivalent employees.
- ✓ Be properly registered and authorized to conduct business in Indiana.
- ✓ Be current on all required licenses, permits, and registrations.
- ✓ Be in good standing with all applicable local, state, and federal requirements.
- ✓ Not be involved in any active bankruptcy proceedings.
- ✓ Have no unresolved municipal code violations.



Quick Eligibility Checklist

Before applying, confirm that you can answer **YES** to each statement below:

- ☐ My business is for-profit.
- ☐ My business is located in or operates from a commercial location/commercial presence in Michigan City.
- ☐ My business began operating on or after January 1, 2024.
- ☐ My business has fewer than 25 employees.
- ☐ My business is properly registered and licensed.
- ☐ My business is in good standing and has no unresolved code violations.
- ☐ I can provide all required documentation.

If you checked **YES** to all items above, you may be eligible to apply.

Eligible Uses of Grant Funds

Grant funds may be used for expenses that directly support business start-up, operational growth, or business expansion.

Equipment and Tools

Eligible expenses include:

- Commercial equipment
- Specialty tools
- Machinery
- Production equipment
- Trade-specific equipment



Technology Improvements

Eligible expenses include:

- Computer hardware
- Point-of-sale systems
- Business software
- E-commerce platforms
- Cybersecurity improvements
- Technology upgrades

Marketing and Promotion

Eligible expenses include:

- Website development
- Branding and logo design
- Digital advertising
- Marketing materials
- Professional photography used to market or advertise the business's products or services (professional headshots are excluded)
- Promotional campaigns

Inventory and Product Development

Eligible expenses include:

- Initial inventory purchases
- Product development expenses
- New product launches
- Expansion of product offerings

Professional Services

Eligible expenses include:

- Business consulting
- Strategic planning assistance
- Professional training (workshops, classes, industry-specific training that improve the owner's or employee's skills, knowledge and ability to operate or grow the business)

- Industry certifications
 - Workforce development programs
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Ineligible Uses of Grant Funds

Grant funds may **not** be used for:

- Real estate purchases
- Mortgage payments
- Rent or lease payments
- Debt repayment
- Refinancing existing obligations
- Taxes
- Penalties or fines
- Utility expenses
- Payroll reimbursement
- Owner distributions or draws
- Political activities
- Lobbying efforts
- Expenses incurred before grant approval
- Exterior building improvements
- Façade improvements funded through other programs

Applications proposing ineligible expenses will not be considered for funding.

Application Requirements

Applicants must submit a complete application package that includes:

Required Documentation

- Completed grant application form
- IRS Form W-9
- Business registration documentation



- Documentation verifying business start date
- Proof of Michigan City business location or commercial presence
- Vendor quotes, estimates, or invoices supporting funding requests
- Required licenses or permits, if applicable

Incomplete applications may be deemed ineligible.

Special Circumstances

Applicants with special circumstances that may affect eligibility, documentation, timing, or project implementation may submit a written explanation with their application. Special circumstances will be reviewed on a case-by-case basis. Consideration of special circumstances does not guarantee eligibility, approval, funding, or waiver of any program requirement.

Review and Evaluation Process

Applications will be reviewed by a grant evaluation committee using the following criteria:

Business Need

How clearly the applicant demonstrates a need for grant assistance.

Business Readiness

The applicant's preparedness to successfully implement the proposed project.

Project Feasibility

Whether the project scope, budget, and timeline are realistic and achievable.

Economic Impact

The project's potential to support business growth, revenue generation, and economic activity in Michigan City.



Community Benefit

The extent to which the business contributes to the community and local economy.

Completeness of Application

Submission of all required documents and information.

The City of Michigan City and EDCMC reserve the right to request additional information during the review process.

Award Notification

Successful applicants will receive written notification of award approval.

Award recipients may be required to:

- Execute a grant agreement.
- Provide proof of expenditure.
- Submit project completion documentation.
- Participate in program reporting requirements.

Grant funds will be distributed according to the terms established in the grant agreement.

Reporting Requirements

Grant recipients must maintain records related to funded expenditures and provide documentation demonstrating that awarded funds were used for approved purposes.

Failure to comply with grant requirements may result in repayment obligations or disqualification from future funding opportunities.



Program Timeline

Milestone	Date
Program Opens	October 2026
Application Review	Rolling Basis
Funding Awards	As Funds Become Available
Project Completion Deadline	December 31, 2026

Applications will be accepted until available funds have been exhausted.

What Makes a Strong Application?

Competitive applications typically:

- ✓ Clearly explain the business need.
 - ✓ Demonstrate growth potential.
 - ✓ Present realistic project costs.
 - ✓ Include detailed vendor estimates.
 - ✓ Show readiness to implement the project.
 - ✓ Describe measurable outcomes and benefits.
 - ✓ Submit all required documentation.
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Contact Information

Economic Development Corporation Michigan City (EDCMC)

For questions regarding eligibility, application requirements, or the grant process, applicants should contact EDCMC prior to submitting an application by calling the EDCMC main line at (219) 873-1211, extension 204, or emailing info@edcmc.com.



Start-Up Business Grant Committee Members

- **Hannah Chapman**, Economic Development Manager, Economic Development Corporation Michigan City, IN
- **Lorri Feldt**, Regional Director of the Northwest Indiana Small Business Development Center
- **Kurt Gillins**, President, Michigan City Chamber of Commerce

Equal Opportunity Statement

The Michigan City Start-Up Business Grant Program is administered in accordance with applicable federal, state, and local laws. All eligible applicants will receive fair and equitable consideration without regard to race, color, national origin, religion, sex, disability, age, or other protected status.

Funding provided by the City of Michigan City through the Coronavirus State and Local Fiscal Recovery Fund established under the American Rescue Plan Act of 2021 (ARPA).