AMEX SHOP SMALL GRANTS UK PROGRAMME
Frequently Asked Questions (FAQs)

What is the Amex Shop Small ® Grants UK Programme?

American Express ® is partnering with Be the Business to support small businesses through the Amex Shop Small Grants UK Programme, providing 100 grants across the United Kingdom to help small businesses grow and/or innovate while supporting local communities. From 26 November 2026, eligible small business owners will be able to apply for a £10,000 grant.

Who is delivering the Programme?

The Programme is delivered by Be the Business, in partnership with American Express.

How many grants are available?

There are 100 grants available. Eligible small business owners can apply to be considered for a £10,000 grant to help fund projects that grow and/or innovate their business and support their local communities.

How much funding will each successful applicant receive?

Each successful applicant will receive a grant of £10,000.

Who can apply?

Eligible applicants must be independently owned, for-profit UK small businesses with a valid Company Registration Number (CRN).

Please refer to Section 4: Eligible Applicants in the Programme Guidelines for the full eligibility criteria.

Franchises, home-based businesses and online-only businesses are not eligible for funding.

What is a permanent physical business premises?

A consistent business location from which the business regularly operates and serves customers; a permanent structure used for trading.

What operating history will businesses need to have?

Businesses must have been incorporated on or before 1 December 2025 to be eligible for the grant.

What can the funding be used for?

Eligible projects include, but are not limited to:

- Shopfront improvements, business fittings
- Accessibility upgrades
- Digital strategy development, including technology upgrades
- Equipment purchases
- Online and e-commerce platforms
- Digital marketing & promotion initiatives

- Business diversification projects
- Product development / Research & Development
- Supporting community activities, events or local causes
- Contributing to the vitality and attractiveness of a local centre or high street

Eligible Expenditures include:

- Equipment, technology, professional services, fit-out works, accessibility improvements, sustainability projects, furniture, lighting, security cameras, marketing, project-related contractor costs, community events, workshops, and signposting

What can the funding not be used for?

Ineligible expenditures:

- Projects that have already commenced or been completed prior to written approval and execution of a Grant Agreement
- Core operating or day-to-day business costs, including but not limited to:
    - General staff wages or salaries (except where directly attributable to project-specific delivery and clearly justified)
    - Rent, utilities, insurance, rates or ongoing overheads
    - General stock purchases or inventory
- Purchase of land or buildings
- Activities that exclude, denigrate or discriminate against any part of the community
- Debt repayment, retrospective expenditure, political activities and unrelated operational costs.

Can I apply for equipment purchases?

Yes, where the equipment directly supports the approved project.

Can I apply for marketing activities?

Yes, eligible marketing activities directly related to the project may be funded.

Can I apply for wages?

Only where directly tied to project delivery and clearly justified. Existing employee wages and salaries are not eligible.

What does business impact mean?

Business impact refers to the positive outcomes the proposed project is expected to deliver for your business. Examples include:

- **Increased sales or new income:** for example, launching an online shop or click-and-collect service, adding a new product or service, or starting something new such as catering, classes or events.

- **More customers through the door:** for example, a refreshed shopfront, new signage or window display, or a local marketing campaign that brings in new and returning customers.
- **Improved customer experience:** for example, a new card payment or booking system, a shop refit that makes it easier to browse and buy, or accessibility upgrades such as a ramp or wider door.
- **Higher productivity or lower costs:** for example, more efficient equipment (such as an oven, coffee machine or printer) or stock management software that saves staff time, reduces waste or cuts energy bills.
- **Capacity to grow:** for example, equipment or a fit-out that lets the business serve more customers, make more products or take on larger orders.
- **Greater resilience:** for example, reducing reliance on one product, supplier or customer, or adding a second source of income, such as online sales, to cover quieter seasons.
- **Wider market reach:** for example, a new website, social media presence or online marketplace listing that reaches customers beyond the local area.
- **Innovation:** for example, developing and testing a new product, recipe or service before launching it to customers.

What does it mean to "support local communities"?

Community support refers to the positive benefits the proposed project is expected to deliver for local communities and the broader area in which the business operates.

- **Bringing people together:** for example, hosting a regular coffee morning, craft club or book swap, or creating a space where neighbours can meet, particularly isolated residents.
- **Creating a lively, active high street:** for example, running or joining market days, late-night openings, seasonal festivals, live music or pop-ups that draw people to the local centre.
- **Making the business welcoming and accessible to everyone:** for example, adding a ramp or wider door, seating, a baby-changing area, or quiet hours for customers who find busy spaces difficult.
- **Supporting local people and causes:** for example, offering free or low-cost workshops or skills sessions, work experience for young people, fundraising for a local charity, or a community notice board.
- **Celebrating what makes the area distinctive:** for example, restoring a traditional shopfront, commissioning a local artist for a window display or mural, stocking and promoting local makers and producers, or showcasing local history and culture.

- **Working with neighbours and local groups:** for example, partnering with nearby businesses on a shop trail or shared promotion, or with local schools, community groups or the traders' association.
- **Making the local centre more attractive and cared for:** for example, adding planters, lighting or outdoor seating, or organising community events.

How do I apply and what is the application deadline?

Applications must be submitted through the Be the Business online application portal before the closing date on 21 February 2027. Link here: https://btb.smartygrants.co.uk/amexgrants

What supporting documentation is required?

Applicants may provide additional business information, project budget detail, supporting evidence, letters of support and testimonials. Supporting documentation should be relevant to the proposed project and may be used to assist the Programme Administrator in understanding the project, its feasibility and its proposed impact. Please note that supporting documentation is not mandatory. Please refer to the Grant Application Form for full details.

Can I submit more than one application?

No. Only one application per eligible business entity will be accepted.

How are applications assessed?

Applications are considered for funding based on potential business impact, community impact, and project feasibility.

If my business already contributes to the local community, does my proposed project need to incorporate a community engagement element?

No. If a business already supports the local community, the grant can be used solely for growth and/or innovation. You must, however, provide evidence through your grant application of existing community engagement efforts.

If my business does not already contribute to the local community, does my proposed project have to include a community engagement element?

Yes. At least a portion of the grant must be dedicated to a community-focused initiative, in addition to business growth and/or innovation.

What does Full-Time Equivalent (FTE) mean?

A Full-Time Equivalent (FTE) Employee is a way of measuring the total number of employees based on the hours they work, rather than simply counting the number of people employed.

How do I calculate my FTE employees?

To calculate your FTE employees:

- Count each full-time employee as 1.0 FTE
- Add together the average weekly hours worked by all part-time and casual employees

Divide those hours by the standard full-time weekly hours worked in your business (typically 37.5 hours per week).

How is geographic representation considered?

The Programme aims to support geographic areas across the United Kingdom, reaching businesses in both rural and urban areas, including metropolitan communities.

When will successful applicants be notified?

Successful applicants are expected to be notified in May 2027.

Changes to Key Dates: Be the Business and American Express reserve the right to vary any key dates in relation to the Programme, including extending the application closing date, where reasonably necessary for the administration of the Programme or to support appropriate geographic or sector representation. Any such changes will be communicated via the Programme website.

Will I need to sign an agreement?

Yes. Successful applicants must enter into a Grant Agreement with Be the Business before funding is released.

What reporting is required?

Grant recipients must submit a Final Impact Report describing the project's outcomes and impact, and a Project Expenditure Report providing evidence of eligible expenditure, supported by appropriate financial documentation. Both reports are due within one month of project completion.

Can my project change after approval?

Project variations may be considered but require prior written approval from Be the Business before any material changes are made to the approved project.

Do I need to pay tax on grant funds I receive?

Grant funds received in the UK are generally treated as taxable income. However, grant recipients are responsible for obtaining their own tax advice about the tax treatment of grant funds and any reporting obligations that may apply to their business.

Will my business be promoted?

If selected, you may be asked to participate in Programme storytelling. We will seek your consent to use your project information, images, quotes, and case study material for reporting, media, and advocacy purposes.

You may also be invited to participate in optional media, interviews, photography, video, quotes, or case studies. Declining media participation will not affect your eligibility or application score.

By submitting an application, you agree that information, including your business name, business location, project name, project description and funding amount may be published by Be the Business and American Express, including on websites and in Programme-related communications. This information may also be used for case studies and broader Programme promotion. Please see the Programme guidelines under "License to Use Grant Materials," "Public Disclosure," and "Data Collection and Use."

How will my information be used?

Information will be used for administration, eligibility checks, assessment, reporting, promotion and evaluation purposes. Information may be shared with Be the Business, American Express, assessment panel members and service providers involved in administering the Programme, as described in the application form and Programme guidelines. Successful applicants' business name, business location, project name and description and amount funded may be published. Please see the Programme guidelines under "License to Use Grant Materials," "Public Disclosure," and "Data Collection and Use."

Who can I contact for assistance?

Please send your message to grants@bethebusiness.com and a member of our team will be in touch. For any data related queries, please contact DPO@bethebusiness.com.