AMEX SHOP SMALL® GRANTS UK
PROGRAMME GUIDELINES

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1. Programme Overview

Small businesses are the backbone of the UK's local economies and communities. They create jobs, provide essential goods and services and contribute to the character, identity and vibrancy of the places where people live, work and connect.

From neighbourhood cafes and family-owned retailers to local service providers, makers and creative enterprises, small businesses play a vital role in driving economic activity, fostering community connections and creating thriving local communities across the United Kingdom.

The Amex Shop Small Grants UK Programme celebrates and supports this important contribution. Administered by Be the Business and supported by American Express®, the Programme will provide £1,000,000 in direct financial support to small businesses across the United Kingdom through 100 grants of £10,000 each.

2. Programme Objectives

The Amex Shop Small Grants UK Programme aims to support independently owned small businesses to invest in projects that help them grow, innovate and support their local communities. The Programme has two parallel objectives:

Business Growth and/or Innovation: To help small businesses invest in their future, strengthening their competitiveness, resilience and capacity to grow.

Community Impact: To help small businesses contribute to vibrant destinations, active high streets and socially connected local communities.

3. Available Grant Funding

- Total grant funding: £1,000,000
- Grant amount per business: £10,000
- Total number of grants: 100
- Payment structure:
    - First instalment (£9,500 (95%): Signed agreement, verified bank details, approved project budget and delivery plan.
    - Second instalment (£500 (5%). Satisfactory final report submission and supporting evidence of expenditure.

4. Eligible Applicants

To be eligible to apply for the Amex Shop Small Grants UK Programme, applicants must meet the following criteria:

- Be 18 years of age or older

- Hold a valid Company Registration Number (CRN)
- Hold a valid UK business bank account
- Be a for-profit and independently owned and operated small business
- Operate from physical premises, which must be:
    - Located in the United Kingdom
    - A permanent structure
    - Available to customers
- Incorporated on or before 1 December 2025
- Have at least one employee in addition to the business owners or directors and no more than 49 Full-Time Equivalent (FTE) employees
- Hold all licenses and approvals required to legally operate

In addition, applicants must:

- Have a proposed project and demonstrate capacity to deliver the proposed project
- Be compliant with all applicable laws and regulations in force in the United Kingdom (i.e. England and Wales, Scotland and Northern Ireland).
- Be able to enter into a Grant Agreement and provide a financial report showing how the funding was spent
- Be able to complete the project within the approved project delivery period between June 2027 – December 2027
- Hold, or be able to obtain, appropriate public liability insurance for the project (where relevant)

5. Ineligible Applicants

The Amex Shop Small Grants UK Programme will not fund applications from:

- Individuals or unincorporated entities that are not registered with Companies House
- Franchise businesses
- Online only businesses and home-based businesses
- Not-for-profits
- Government departments, agencies or statutory authorities, or business owners who are also elected officials
- Political organisations or activities with a political purpose
- Media outlets and news organisations
- Organisations under insolvency, liquidation or administration

- Employees, officers, and directors of Be the Business ("Programme Administrator") and American Express Company ("American Express") and any subsidiaries or affiliated entities, and members of their immediate family and persons living in the same household, whether or not related, of such employees, are not eligible to participate

6. Eligible Project Types & Expenditure

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:

- 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.

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.

7. Assessment Criteria

Eligible applications will be assessed against the following criteria:

Business Impact

Applications will be assessed on the extent to which the proposed project is expected to deliver positive outcomes for the business. This may include increased sales or new income, more customers through the door, improved customer experience, higher productivity or lower costs, capacity to grow, greater resilience, wider market reach or innovation. Applicants should explain the need or opportunity the project addresses, what will change as a result of the funding, and how they will know it has worked.

Community Impact

Applications will be assessed on the extent to which the business already contributes to, or how the project will contribute to the local community and enhances the vitality of the surrounding area. This may include celebrating what makes the area distinctive, bringing people together, creating a lively, active high street, making the business welcoming and accessible to everyone, supporting local people and causes, working with neighbours and local groups or making the local centre more attractive and cared of. Applicants should explain who in the local community benefits and what will be different as a result of the existing or new initiative(s). Please see the FAQs for more details on what "Community Impact" means for this Programme.

Project Quality and Feasibility

Applications will be assessed on the quality, clarity and feasibility of the proposed project. This includes the project's objectives, implementation approach, budget, timeline, value for money and the applicant's capacity to successfully deliver the project within the proposed timeframe.

8. Key Dates & Application Process

- Applications will be submitted and managed online via Be the Business's application platform: https://btb.smartygrants.co.uk/amexgrants
- Applications open: 26 November 2026
- Applications close: 21 February 2027
- Assessment and awarding timeline:
  - Assessment period: February 2027- April 2027
  - Recipients notified: May 2027
  - Grant Agreements executed: May 2027

- First payment issued: June 2027

- Project delivery and reporting:
  - Project delivery period: June 2027 – December 2027
  - Project expenditure report due: One month post project completion
  - Final report due: One month post project completion
  - Second payment: Within one month of project completion, subject to the submission and approval of project expenditure report and final report.

9. Terms & Conditions

By submitting an application, applicants acknowledge and agree to the following Terms and Conditions:

A. **Late applications** will not be accepted

B. **Assessment & Decisions:** All applications are assessed competitively. Funding decisions are final.

C. **Disqualification:** Be the Business, as Programme Administrator reserves the right to disqualify an applicant or grant recipient where it determines, in its reasonable discretion, that the applicant or grant recipient:

   i. Produces or publishes content that is offensive, harmful or objectionable, including content that promotes discrimination, hatred or harm against any individual or group, or promote a political party, affiliation or ideology; or

   ii. Has engaged in conduct that could reasonably be expected to adversely affect the name, reputation or goodwill of Be the Business, American Express or the programme.

D. **Grant Awards**: Limit of one (1) £10,000 Programme grant per eligible small business. Grant recipients may not substitute, assign, or transfer a grant. All terms and conditions and details of the grant are at the Programme Administrator's sole discretion.

E. **Grant Agreement:** Successful applicants must enter into a Grant Agreement with Be the Business (as Programme Administrator) prior to any funds being released**.**

F. **Payments:** The grant will be paid in two instalments, as follows:

   - **First payment (£9,500 (95%):** Following execution of the Grant Agreement and receipt of the required onboarding documentation:
     - Completion of information form confirming project and contact details
     - Bank details form including required UK bank account information
     - Completion of final Budget Template and delivery plan
     - Media and publicity consent including permission to announce recipients and confirm consent or decline to participate in case studies and media activities
     - Privacy consent for Be the Business to collect and share information with American Express

- **Second payment (£500 (5%):** The second instalment will be released upon satisfactory review and approval of the following documents:
    - Final Impact Report: Demonstrating the project's outcomes and impact.
    - Project Expenditure Report: Providing evidence of eligible expenditure of the grant, supported by appropriate financial documentation.

G. **Use of Funds:** Grant funds must be used solely for the purpose approved in the Grant Agreement. Any proposed changes to the project scope or budget must be approved in writing by Be the Business prior to implementation.

H. **Expenditure Timing:** Grant funds cannot be used for goods, services or activities purchased or undertaken prior to the applicant being notified of success and execution of the Grant Agreement.

I. **Compliance, Permits & Insurance:** Grant recipients are responsible for obtaining all required permits, approvals and licences, and for holding appropriate public liability insurance relevant to their project.

J. **Shortfalls:** Be the Business and American Express will not be responsible for any project cost overruns or budget shortfalls.

K. **Final Reporting**: To receive the second payment, grant recipients must submit the following within one month of project completion:
    - Financial reconciliation against the approved budget with copies of receipts or invoices
    - Final Report after one month of project completion including impact and outcome reporting on growth, innovation, and support for the local community as specified in the guidelines.

L. **Promotion & Case Studies:** Successful applicants may be asked to participate in Programme storytelling and will be required to consent to use of their project information, images, quotes and case study material for reporting, media and advocacy purposes by executing the Grant Agreement.

M. **Public Disclosure:** The names of successful applicants, project titles and funding amounts may be made publicly available through American Express and Be the Business communications. By accepting this grant, all applicants grant permission to the Programme Administrator and American Express, their respective affiliates, and each of their respective officers, directors, employees, agents, or representatives use de-identified and aggregated data pertaining to location, industry, and other application information (except for anything that would be identifying to the applicant) to prepare and distribute public-facing impact reports.

N. **License to Use Grant Materials**: In accepting a grant, the recipient grants to the Programme Administrator and American Express, and their respective designees, successors, employees, representatives, affiliates, subsidiaries, agents, licensees and assigns a non-exclusive, royalty-free, perpetual, and transferable license to use, and to allow others to use, any and all application materials, information, reports,

documents, photographs, videos or other materials provided by the recipient in connection with the grant (including any photographic images, audio recordings and video footage, whether created by American Express, another third-party, Grantee, or otherwise provided by the recipient) (the "Grant Materials") along with the right to use, in whole or in part, without limitation, the recipient's name, logo, biographical information, social media handles, quotes and statements (in written or recorded oral form), and likeness, in any manner, in any and all media, now known or hereafter devised, throughout the world, for advertising, promotional, social media content, and other purposes, without further compensation, notification, or permission. The recipient also agrees to allow the Programme Administrator and American Express to take their own photographs or video recordings of the project. Recipient agrees that neither the Programme Administrator nor American Express will be responsible for any unauthorized use of the Grant Materials by third parties. Neither the Administrator nor American Express have any obligation to make use of the rights granted herein, and the recipient understands that the Programme Administrator and American Express may decide not to include the recipient's name, statements, image, or video footage containing their name, voice or statements in any advertising, promotion, publication or other material.

O. **Data Collection and Use:** Personal information will be handled in accordance with applicable privacy laws, Be the Business Privacy Statement, and the Be the Business privacy notice. Applicants should not provide sensitive information unless specifically requested. By submitting an application, each applicant consents to the Programme Administrator's processing of personal information provided by the applicant in connection with their application and the Programme in order to facilitate administration of the Grant Programme, including sharing such information with assessment panel members for the purpose of evaluating applications. The Programme Administrator may also share personal information with American Express for purposes related to administration, evaluation and promotion of the Programme, as communicated and permitted by applicable law.

P. **Personal Data:** Your Grant Materials may qualify as personal data about you. American Express processes your personal data as an independent controller and is committed to processing this information in accordance with the American Express Privacy Disclosures and applicable data protection laws. You have the right to request to see a copy of the personal data American Express holds about you and to request corrections or deletions of the personal data that is no longer required. You can ask American Express to stop using your Grant Materials at any time, in which case they will not be used in future publications but may continue to appear in publications already in circulation. To exercise these rights, please refer to the 'Your Rights' section available in the American Express Privacy Disclosures.

Q. **Right to Vary or Cancel.** American Express and Be the Business reserve the right to vary, suspend or terminate funding or the terms of the Programme at their sole discretion.

R. **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.

S. Be the Business will only award a grant to a business that it considers, in its reasonable discretion, to be suitable to receive funding. In forming that view it may consider the application, any due diligence, eligibility and subsidy control requirements, the applicant's financial standing and conduct, and any previous funding received.

T. By submitting an application, applicants acknowledge and agree that, if successful, their 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.

U. Applicants should refer to the Privacy & Declarations section of the Programme application form for further information on how their personal information will be collected, used and disclosed.

PROGRAMME ADMINISTRATOR: The Productivity Group (trading as Be the Business) 10 Queen Street Place, London, EC4R 1AG, England.