AMEX SHOP SMALL GRANTS PROGRAM

Frequently Asked Questions (FAQs)

What is the Amex Shop Small Grants program?

American Express is partnering with Mainstreet Australia to support small businesses through the Amex Shop Small Grants program, offering up to 100 grants nationwide. From 27 July 2026, eligible small business owners can apply for a chance to receive an AUD $20,000 grant.

Who is delivering the program?

The program is delivered by Mainstreet Australia.

How many grants are available?

The program has launched with an initial $1 million contribution to provide up to fifty (50) grants of $20,000 each to eligible small business owners across Australia.

Plus, every time an Amex Card Member makes an eligible transaction at an eligible Shop Small business during 1-7 August 2026, Amex will contribute an additional $1 to the Grants program, up to $1 million, providing up to 50 additional grants of $20,000 each.*

With up to AUD $2 million of Shop Small grants available, eligible small business owners can apply to be considered for a $20,000 grant to help fulfill projects that grow and innovate their business and support their local communities.

** From 1–7 August 2026, every time an eligible American Express Card is used for an eligible transaction at an eligible Shop Small Business in Australia, American Express will contribute an additional $1 to the Amex Shop Small Grants program, up to a maximum contribution amount of $1 million. Eligible Transactions are used only to determine the amount of American Express's contribution. No portion of any purchase price is donated, and Card Members do not make any donation or other contribution to Mainstreet Australia Inc through their transactions. Excludes transactions made using American Express debit cards and prepaid gift cards. Mainstreet Australia administers the Amex Shop Small Grants program. The contribution will support up to 50 additional grants under the Amex Shop Small Grants program. The final number of additional grants awarded will depend on the total contribution generated through eligible transactions during the promotion period. In the event that the eligible transactions do not result in sufficient funding for 50 additional grants of AUD$20,000, American Express may award less than 50 additional grants, however, we will ensure that each additional grant awarded will be valued at AUD$20,000.*

How much funding will each successful applicant receive?

Each successful applicant will receive a grant of AUD $20,000 inclusive of any applicable GST.

Who can apply?

Eligible independently owned Australian small businesses that meet all published eligibility criteria. Please refer to the program guidelines for full eligibility criteria.

Are franchises eligible?

No. Franchise businesses are not eligible for funding.

Are home-based businesses eligible?

No. Applicants must operate from a permanent physical premises available to customers.

Are online-only businesses eligible?

No. Businesses must operate from a permanent physical premises available to customers.

What is a permanent physical business premises?

A consistent business location from which the business regularly operates and serves customers.

Why must businesses have commenced before 1 January 2025?

This requirement ensures applicants have an established trading history and demonstrated operating capacity.

What can the funding be used for?

Funding may be used for equipment, technology, accessibility improvements, marketing and customer experience improvements. Please refer to the program guidelines for further information about eligible uses of the grant funds.

What the funding cannot be used for?

Funding cannot be used for debt repayment, rent, utilities, existing wages, retrospective costs or unrelated operational expenses.

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?

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

What does “grant funds must be used to help the small business grow, innovate and support their local communities” mean?

If a business already supports its local community, the grant can be used for growth and/or innovation. If not, a portion of the grant must be dedicated to a community-focused initiative, in addition to business growth and/or innovation.

What does *business impact* mean?

Business impact refers to the positive outcomes the proposed project is expected to deliver for your Business. Assessors will consider how the project may help your Business grow, improve performance, enhance customer experiences, increase productivity, strengthen competitiveness, attract new customers, generate additional revenue or create new opportunities for innovation. Examples of business impact may include:

- Increased sales or revenue
- Improved customer experience or satisfaction
- New products or services
- Increased visitation or foot traffic
- Expanded market reach
- Improved operational efficiency
- Enhanced accessibility for customers
- Increased business visibility or brand awareness

Applicants should clearly explain the outcomes they expect the project to achieve and how the grant funding will help deliver those outcomes.

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. Small businesses play

an important role in creating vibrant places and bringing communities together. Assessors will consider how the project contributes to these broader outcomes.

Examples of community impact may include:

- Creating more welcoming and accessible spaces
- Increasing community participation and engagement
- Supporting local events and activities
- Enhancing the attractiveness and vitality of local main streets
- Strengthening community connection and wellbeing
- Providing free needed resources or services for the benefit of the community
- Applicants should describe how the project will create benefits beyond their individual business and contribute positively to their local community.

What does “community significance" mean?

A small business that has community significance is one that is widely recognized and/or valued by the local community. These businesses are often established, long-running enterprises that help preserve a neighbourhood's character and identity. They may be located in historic buildings or offer goods and services that reflect the area's traditions, culture, or distinctive local industries.

How do I apply?

Applications must be submitted through the online application portal via Mainstreet Australia powered by SmartyGrants before the closing date.

What supporting documentation is required?

Applicants may provide additional business information, project budgets, supporting evidence, letters of support and testimonials. Supporting documentation should be relevant to the proposed project and may be used to assist assessors in understanding the project, its feasibility and its proposed impact.

Can I submit more than one application?

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

How are applications assessed?

Applications are assessed against the published criteria including business impact, community impact and project feasibility.

Do projects have to address all objectives?

No, but strong applications address multiple objectives clearly.

What does Full-Time Equivalent (FTE) mean?

A Full-Time Equivalent 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. For the purposes of this program, one full-time employee working standard full-time hours is equal to 1.0 FTE. Part-time and casual employees should be converted into a proportion of a full-time employee based on the average hours they work.

How do I calculate my FTE employees?

To calculate your FTE employees:

- Count each full-time employees 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 38 hours per week)

Example: A business employs 5 full-time employees and 2 part-time employees working 19 hours per week each. Calculation: Full-time employees = 5.0 FTE. Part-time employees = 38 hours/38 hours = 1.0 FTE. Total = 6.0 FTE

How is geographic representation considered?

The program seeks broad representation across metropolitan, regional and rural Australia and across all states and territories.

When will successful applicants be notified?

Successful applicants are expected to be notified in October - November 2026.

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

Will I need to sign an agreement?

Yes. Successful applicants must enter into a Grant Agreement before funding is released.

What reporting is required?

At the end of the project, Recipients will need to complete a short report explaining how the funding was used, what the project achieved, and provide copies of receipts or other evidence of eligible spending.

Can my project change after approval?

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

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

The Grant is provided as financial assistance only and is not intended to be considered for a taxable supply for the purposes of the A New Tax System (Goods and Services Tax) Act 1999 (Cth). 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 program storytelling, and will be required to consent to use of your project information, images, quotes and case study material for reporting, media and advocacy purposes by executing the Grant Agreement.

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

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 Mainstreet Australia, American Express, assessment panel members and service providers involved in administering the program, as described in the application form and program guidelines. Successful applicants' business name, business location, project name and description and amount funded may be published or used in promotional, marketing, media and public communications relating to the program.

Who can I contact for assistance?

Applicants should contact the Mainstreet Australia team by emailing amexshopsmallgrants@mainstreetaustralia.org.au.