The Altura FOUNDATION

**SMALL BUSINESS EMPOWERMENT GRANT**
**2026 Application Guide**

The Altura Foundation's bi-annual **Small Business Empowerment Grant** program provides financial capital and resources to support economic growth, community impact, and long-term business success through $10,000 grants to locally-owned small businesses.

**The Foundation will award five grants in the amount of $10,000 each.**

Online applications will be accepted August 3 – September 7, 2026. Awards will be announced in October.

The following information is a guide for completing the online application.

## Eligibility Criteria

- Licensed and registered, for-profit business
- In operation for a minimum of 2 years
- Located and providing services within Riverside County, CA
- 10 or fewer employees

*The following businesses are ineligible for this grant:*

- Non-profit businesses
- Any business whose owner is an employee or board member of Altura Credit Union or the Altura Foundation, or is related to an employee or board member of Altura Credit Union or the Altura Foundation.
- Any business that provides vendor services to Altura Credit Union or the Altura Foundation.

## Altura Credit Union Membership

- Membership in Altura Credit Union is **not required** to apply for or receive a grant.
- Though membership is considered in the scoring process, it does not determine selection as a grant recipient.
- Prospective grant applicants are encouraged to visit www.AlturaCU.com and consider the many benefits Altura Credit Union membership offers for both personal and business financial services.

## Values Narrative

The Altura Foundation seeks to award small businesses that share its values of **serving the underserved** - including low-income and marginalized individuals - and **promoting holistic wellness** within their local communities.

Here are a few examples of what that may look like for your business:

- ✓ Creating jobs and economic opportunities within the local community.
- ✓ Supporting underserved or historically marginalized populations through business practices, partnerships, or outreach.
- ✓ Promoting the physical, mental, financial, or environmental well-being of employees or the community.
- ✓ Giving back through volunteerism, mentorship, charitable contributions, or community involvement.
- ✓ Fostering an inclusive, ethical, and socially responsible business culture.

This list is not exact or exhaustive – it is simply meant to show examples of what we might consider "shared values." We welcome your unique and creative stories!

Describe how your business aligns with the Altura Foundation's values.

## Business Narrative

- Tell us your business story. What inspired you to start the business? What challenges did you encounter, and how did you work through them? What education, training, resources or collaboration did you take advantage of to increase the likelihood of success?
- What makes your business unique or sets your business apart from others providing similar services?
- What are your goals for the business in the next 3-5 years? Describe your growth plan.
- If awarded a grant, how do you plan to use the funds for your business? Provide specific details.

## Video Essay

Use the power of video to explain the impact this grant will make on your business and on your community. Include how this grant will help your outreach to the underserved and/or your support of wellness initiatives. Emphasize the value your business can provide the community through the Foundation's investment. *Please keep the video to 5 minutes or less.

### Required Documents

- Business License/ Sales Tax Certificate/ Sellers Permit
- Business Insurance: Name of Carrier & Policy expiration date
- Proof of Business Type (*Fictitious Business Name Statement, Partnership Agreement, Corporate Resolution, Articles of Incorporation, etc.*)
- Most recent Tax Return *(2024 or 2025)*
- Current year W9
- Current-Year Earnings statement

  *A financial document that shows your business revenue and expenses for the current year (through Q2 2026)*.

  *Acceptable examples include:*
    - *Profit & Loss Statement (P&L)*
    - *Income Statement*
    - *Cash Flow Summary*
    - *Quarterly Earnings Report*
    - *QuickBooks Financial Summary*
    - *Bookkeeping Report*
    - *Spreadsheet or ledger showing business income and expenses*
    - *Other financial documentation demonstrating current business earnings*

  **The document must include both business income and business expenses.*