



BREVATM THRIVE GRANT OFFICIAL RULES (Effective July 8, 2025 – Revised July 8, 2025)

IMPORTANT NOTICE

These Official Rules ("Rules") govern the BrevaTM Thrive Grant Program ("Program"). By submitting an application, each applicant ("Applicant") agrees to be bound by these Rules and by the final decisions of Cadence Financial Group, Inc. dba BrevaTM ("Breva").

1. PROGRAM PURPOSE

The Program provides catalytic funding to early-stage and growing U.S. small businesses that generate positive, measurable impact in their communities. All eligible businesses are encouraged to apply. Breva particularly welcomes applications that demonstrate benefits for historically underserved populations while maintaining a race- and gender-neutral selection process.

2. ELIGIBILITY

2.1 Legal Status

- For-profit entity legally formed and in good standing in any U.S. state, D.C., or U.S. territory.
- Principal place of business and funded activities must be located in the United States.

2.2 Operating History

- Twelve (12) months of continuous operations before the application deadline is preferred. Businesses operating for less time remain eligible but must show strong early traction or clear potential for near-term impact.

2.3 Revenue

- Applicant must have generated commercial revenue prior to application. Revenue history will be considered as part of Business Viability but is not dispositive.

2.4 Community Benefit

- Applicant must articulate a clear, trackable benefit to its community (e.g., job creation, access to essential goods or services).
- Applications substantiating impact in historically underserved communities may receive favorable consideration within the Community Impact criterion. The Program itself does not grant preference on the basis of race, gender, or any protected characteristic.

2.5 Excluded Businesses

Ineligible businesses include those whose principal activities involve lobbying, partisan political work, adult entertainment, cannabis, firearms, gambling, or any operation that violates applicable law; entities in bankruptcy; or entities unwilling to comply with Breva's data-security requirements.

3. GRANT AWARD

3.1 Amount

One recipient per calendar quarter will each receive a one-time grant of USD 5,000.



3.2 Disbursement

Funds are transferred via ACH within thirty (30) days after the Recipient executes the Grant Agreement and successfully completes any requested verification.

3.3 Permissible Use of Funds

Funds must advance the Recipient's business mission or stated community-impact goals (e.g., equipment, hiring, product development, or targeted outreach).

3.4 Prohibited Use

Grant funds may not be used for personal expenses, political contributions, or repayment of unrelated personal debt. Misuse may result in claw-back and other remedies.

4. APPLICATION PERIOD

The Program follows quarterly cycles. Opening and deadline dates are posted on Breva's website at least thirty (30) days in advance.

5. APPLICATION PROCESS

5.1 Submission

Applicants must complete the online Breva Thrive Grant Application Form and upload all required documentation by the stated deadline.

5.2 Certification

By applying, Applicant certifies that the information provided is accurate and complete and authorizes Breva to verify any portion of the application.

6. SELECTION AND REVIEW

6.1 Evaluation Criteria

Applications are evaluated holistically against the following factors:

1. **Community Impact** – reach, depth, and measurability of benefits.
2. **Business Viability** – revenue history, growth path, and management capacity.
3. **Alignment with Program Purpose** – consistency with Breva's mission of inclusive economic growth.
4. **Clarity & Feasibility of Fund Use** – realistic plan connecting requested funds to impact.

6.2 Non-Discrimination

Demographic information, if voluntarily provided, is used only in aggregated, anonymized form for program-evaluation purposes. Reviewers are instructed to disregard individual demographic data in scoring.

6.4 Finality of Decisions

All decisions are final. Applicants may submit written questions regarding feedback within ten (10) business days, but Breva is not obligated to re-evaluate decisions.

7. NOTIFICATION AND ACCEPTANCE

Selected Applicants ("Recipients") will be notified by email and phone within ten (10) business



days after the panel decision. To accept, Recipients must sign the Grant Agreement, provide an IRS Form W-9, and supply ACH information within five (5) business days of notification.

8. POST-AWARD OBLIGATIONS

8.1 Progress Report

Recipients must submit brief progress updates confirming fund use and key outcomes (e.g., jobs created, revenue growth, customers served).

8.2 Recordkeeping & Audit

Recipients must keep records of fund use for three (3) years and furnish them upon reasonable request.

8.3 Publicity

Recipients grant Breva the right to use the business name, logo, and non-confidential project descriptions in Breva communications. Detailed financials or proprietary data will not be shared without additional written consent.

9. DATA PRIVACY

9.1 Use of Data

Application data may be used to refine Breva products, improve future grant cycles, and offer Applicants relevant resources. Data will be anonymized or aggregated whenever practicable.

9.2 Opt-Out

Applicants may opt out of future communications at any time by emailing contact@breva.ai.

10. GENERAL CONDITIONS

10.1 Program Changes

Breva may amend, suspend, or terminate the Program at its discretion. Grants already awarded will be honored.

10.2 Limitation of Liability

Breva, its affiliates, and reviewers are not liable for any indirect or consequential damages arising from participation in the Program.

10.3 Tax Responsibility

Recipients are solely responsible for any applicable taxes.

10.4 Governing Law

These Rules are governed by the laws of the State of Delaware, without regard to conflict-of-law principles.

CONTACT

Questions may be directed to contact@breva.ai.

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