

Stop Waiting Start Innovating

FUNDING YOUR AI PROJECT WITH
GRANTS



MultipleAI
SOLUTIONS



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Introduction:

WHY COST SHOULDN'T HOLD YOU BACK

If you've been running a business for a while, you've probably heard how AI is "changing everything." Big companies automate customer service, generate marketing content, track inventory, and predict customer behaviour.

But for many small and medium businesses, the reaction is more cautious.

"Sounds great... but how much is it going to cost me?"

That's a fair question. New technology often comes with hefty price tags, lengthy contracts, and considerable uncertainty. No SME wants to waste precious cash on something that might not deliver.

Here's the good news: you don't have to foot the bill alone. In Australia, there are government grants. This is real money you don't have to pay back, and they are designed specifically to help businesses like yours adopt new technology. That includes AI.

These grants aren't just for tech startups. They're available to a range of industries: manufacturing, retail, hospitality, health services, and local trades. The government aims to help Australian businesses innovate, stay competitive, and create jobs by providing this funding. The problem? Most SMEs are unaware of these grants, let alone how to apply for them. That's where this guide comes in.

Let's break down what business grants are, the types available, and what you need to get started. Reach out to MultipleAI so you can stop waiting, start innovating, and get your AI project moving without breaking the bank.



1. The AI Hesitation Problem

HOW GRANTS CHANGE THE EQUATION

Let's be honest, AI can feel intimidating if you're not already in the tech world. You might have heard stories about businesses spending tens of thousands on complex systems or hiring consultants that charge more than your monthly payroll.

So, it's no surprise that many SMEs put AI in the "too hard" or "too expensive" basket. Maybe you've said it yourself:

- *"We'd love to explore AI, but right now it's not in the budget."*
- *"We'll wait until we're bigger or have more staff to manage it."*
- *"It feels risky, and what if it doesn't work for us?"*

Here's the reality: those worries are valid, but they don't have to stop you.

Grants are designed to take away that financial barrier. They give you:

- **Funding you don't have to repay.** Unlike loans, there's no debt attached.
- **Breathing room to experiment.** You can test AI in your business without risking your own capital.
- **Extra credibility.** Winning a grant signal that your business idea has been reviewed and approved by government or industry bodies. That makes you look stronger to customers, investors, and lenders.

Think of it this way: instead of gambling your own money on whether AI could work for you, a grant lets you run the experiment with someone else's backing.

And when you have support to navigate the process, to identify the right grant, prepare the application, a



2. What Are Business Grants?

When most people hear the word *grant*, they picture research labs, universities, or giant corporations chasing millions of dollars in funding. However, the truth is that there are hundreds of grants available in Australia tailored for everyday businesses, including small and medium-sized enterprises like yours. So, let's clear up a few things.

Grants vs. Loans: What's the Difference?

A **loan** is borrowed money. You receive a lump sum, pay it back with interest, and your business assumes the risk if things don't go as planned. Loans can be useful for flexibility, but they add debt to your balance sheet.

A **grant**, on the other hand, is essentially *free funding* provided by the government (or sometimes an industry body). You don't repay it. Instead, you agree to use the money for a specific purpose, such as adopting digital tools, creating jobs, or reducing emissions.

Think of a grant as the government saying: *"We want more businesses to innovate and grow in this area, so here's some money to help you do it."*

The catch? Grants are competitive and often come with clear rules. You must meet specific eligibility requirements, outline how the funds will be spent, and report back on the results.

How Grants Work in Practice

Here's a simple example:

- Let's say you run a small manufacturing company in Perth and want to introduce AI to improve quality control.
- On your own, the upfront cost of AI software and integration might feel out of reach.
- With the right grant, you could have part (or sometimes most) of those costs covered.
- All you need to do is show how the project aligns with the grant's goals, for example, boosting productivity, creating jobs, or making Australian manufacturing more competitive.

The Different Levels of Grants

Not all grants are the same. They're usually divided into three levels:

- **Federal Grants** – These are the big ones, funded by the Australian Government. They support large initiatives, such as research and development, export expansion, or nationwide innovation programs. Budgets are usually bigger, but so is the competition.
- **State Grants** – Run by each state or territory, these focus on growing local industries, creating jobs, or helping SMEs scale. If you're looking to expand within your state, these can be a great fit.
- **Local Council Grants** – Smaller amounts of funding, but often easier to access. These can include initiatives such as digital upgrades, sustainability efforts, or local business enhancements. Perfect for micro-businesses or those testing the waters with AI.

Why It Matters for AI Adoption

AI projects often start small such as an automated chatbot, a smarter inventory system, or marketing content generation. But even those first steps come with costs. Grants can bridge the gap, turning *"we'll do it one day"* into *"we can start today."*

3. The Types Of Grants Available

Now that you know what a grant is and how it works, let's look at the kinds that could help your business start or scale its AI journey. There's a wide variety, from big national programs to smaller local ones that are quicker to apply for.

1. Federal Grants

These are run by the Australian Government and typically target broader goals, such as innovation, research, and exports. They're often competitive, but the funding amounts can be substantial.

- **Innovation & R&D Grants:** Designed to support businesses investing in research, product development, or adopting cutting-edge technology. Perfect if your AI project involves something new or experimental.
- **Export and Trade Support:** If AI could help you expand overseas, these grants assist with market research, trade shows, or getting your product/service into global markets.
- **Industry-Specific Programs:** For example, manufacturing, agriculture, and health services often have dedicated programs to encourage innovation in those sectors.

Example: A regional agribusiness uses AI to forecast crop yields. A federal innovation grant helps them cover the cost of data collection and software integration.

2. State Grants

Each state and territory run its own programs to encourage local growth. These are often aimed at SMEs that are ready to scale up, hire more staff, or introduce new technologies.

- **Small Business Growth Programs** – Funding for businesses investing in systems or tools (like AI) to improve productivity.
- **Industry Development Grants** – Tailored support for key industries your state is prioritising (e.g., mining in WA, advanced manufacturing in VIC, tech startups in NSW).
- **Workforce Development & Training Subsidies** – Help cover the cost of training your staff to use new tools, such as AI software.

Example: A café chain in Brisbane receives a state grant to train staff in AI-powered rostering software, helping them cut labour costs and reduce scheduling headaches.

3. Local Council Grants

Local councils often offer smaller grants that are easier to apply for and less competitive. These are great for quick wins or first steps into AI.

- **Digital Upgrade Funding** – To help local businesses invest in digital tools like automation or online booking systems.
- **Sustainability & Innovation Initiatives** – Support for projects that improve efficiency, reduce waste, or adopt greener technology (AI often fits here).
- **Community & Business Recovery Grants** – Post-COVID, many councils still run programs designed to help small businesses modernise.

Example: A hair salon in Fremantle applies for a council grant to implement an AI scheduling system, which reduces no-shows and frees up staff time.

Which Level Is Right for You?

- **Federal grants:** Bigger funding, higher competition.
- **State grants:** Mid-sized funding, SME-focused.
- **Local grants:** Smaller funding, quicker to access.

Start at the local or state level. The process is less daunting. Once you see results, take action: apply for federal grants to broaden your AI impact.

4. Who Can Apply

AND WHAT DO THEY LOOK FOR?

One of the biggest myths about grants is that they're only for tech startups, universities, or billion-dollar corporations. The truth? *Many grants are designed with small and medium businesses in mind.*

However, as with any project involving government funding, there are rules. Understanding what funders look for and whether you're eligible can save you hours of wasted effort.

Typical Eligibility Requirements

Most grants will ask for some (or all) of the following basics:

- **Active ABN/ACN** – You need to be a registered business.
- **GST registration** – Often required, especially for larger grants.
- **Years in operation** – Some grants need at least 1–2 years of trading history.
- **Business size** – Micro, small, and medium enterprises are often targeted, but larger firms may be excluded.
- **Location** – Federal grants are nationwide, but state and local programs will require you to operate within their borders.
- **Sector focus** – Certain programs are open only to specific industries (e.g., agriculture, health, advanced manufacturing).

Tip: Don't waste time applying for grants where you clearly don't meet the criteria. Focus your energy where you tick all the right boxes.

What Funders Want to See

Winning a grant isn't just about filling out forms — it's about showing the funder that their money will make a real difference. Here's what they're looking for:

1. **Clear alignment with their goals**
Every grant has a purpose. It could be job creation, digital adoption, sustainability, or export growth. The closer your project matches their goals, the stronger your application.
2. **A project that makes sense**
Funders want confidence that you know what you're doing. That means a well-defined project plan: what the AI will do, how it will be implemented, and what outcomes you expect.
3. **Evidence of impact**
Think of jobs creating efficiency gains, cost savings, or community benefits. If you can demonstrate measurable outcomes, your chances increase.
4. **Capacity to deliver**
Even with funding, you need to demonstrate that you can successfully carry out the project. This might involve demonstrating your financial stability, introducing your team, or showing successful past projects.

Matching Grants to Your Business Stage

- **Sole traders & micro-businesses** – Often eligible for smaller grants (\$1k–\$10k) to cover digital upgrades or first steps with AI.
- **Small & medium businesses** – Can access mid-sized grants (\$10k–\$500k) focused on scaling, exports, or industry-specific initiatives.
- **Larger SMEs** – May qualify only if the grant supports a specific industry or major innovation program.

Example: A local accounting firm with 10 staff applies for a state grant to introduce AI-powered document processing. They demonstrate how it will save hundreds of administrative hours and enable them to hire two new client-facing staff members.

The Bottom Line

Funders want to back projects that are:

- Aligned with their objectives
- Realistic and achievable
- Backed by a capable business
- Likely to deliver measurable benefits

If you can demonstrate these four things, you're well on your way to being "grant-ready."



5. The Application Process

If the word “*application*” makes you think of endless forms, confusing jargon, and government red tape, you’re not alone. Many business owners give up before they even start, assuming the process is too complicated.

Here’s the good news: once you know what to prepare and how to approach it, grant applications become far less intimidating. In fact, with the right structure (and a bit of help), they can be straightforward.

Step 1: Know the Story You’re Telling

At the heart of every application is a story. Funders want to know:

- What problem are you solving?
- Why is this the right time?
- How will AI help your business grow, create jobs, or make an impact?

Think of it less like paperwork and more like a business pitch. Instead of “we want money for new software,” try:

“We plan to introduce an AI-powered scheduling system that will allow us to serve 40% more customers, reduce admin costs by \$25,000 a year, and create two new roles in our team.”

That’s clear, measurable, and aligned with what grant assessors want to see.

Step 2: Get Your Numbers Straight

Every grant application needs a budget. This doesn’t have to be complicated, but it does need to be realistic. Break your costs into categories like:

- Hiring or training staff
- Software or technology costs
- Marketing and rollout
- Consulting or support

Funders want to see that you’ve thought through the details. Add quotes where possible, and demonstrate your contributions (in cash, time, or co-funding).

Tip: Don’t inflate numbers to “look big.” Assessors spot this easily. Realistic budgets build trust.

Step 3: Gather the Paperwork

Most applications will ask for supporting documents such as:

- Business registration (ABN/ACN)
- Recent financial statements or BAS summaries
- Proof of turnover or headcount
- Team bios or partner details
- Insurance or compliance documents

It’s worth setting up a simple “grant folder” on your computer so you have everything ready for future opportunities, too.

Step 4: Avoid the Common Mistakes

From our experience, these are the big ones that trip businesses up:

- **Missing deadlines** – Many portals auto-reject late entries. Set reminders weeks in advance.
- **Incomplete answers** – Leaving fields blank or vague reduces your credibility.
- **Overcomplicated language** – Keep it plain and simple. Write as if you're explaining to a smart friend, not a lawyer.
- **Inconsistent numbers** – Make sure totals in your budget match everywhere in the application.

Step 5: Submit — Then Stay Organised

When you've completed the form, double-check everything. Then submit ahead of the deadline (don't wait until the last day — portals crash).

After submission:

- Save a copy of your application.
- Note down reporting requirements.
- Add key dates to your calendar (progress reports, final reports, audits).

Making It Easier with Support

For many SMEs, the hardest part isn't the form — it's knowing how to frame the project in a way that ticks all the boxes. That's where partners like **MultipleAI** come in:

- Translating your AI idea into a fundable project
- Helping you prepare budgets and impact statements
- Ensuring your application is complete, clear, and competitive

Instead of spending weeks trying to figure it all out alone, you can move quickly and with confidence.



6. Maximising Your Grant's Impact

Winning a grant is a big achievement, but it's only the beginning. The real value lies in how you utilize it. Many businesses make the mistake of treating a grant as a "bonus" or a once-off cash injection. In reality, grants can be a launchpad to much bigger opportunities if you approach them strategically.

Think Beyond the Money

Of course, the funding helps. It might cover software licenses, staff training, or consultancy fees. But the benefits don't stop there. A grant can also:

- **Boost your credibility:** When a government body backs your project, it sends a strong signal to customers, investors, and lenders that your business is doing something worthwhile.
- **Open new doors:** Some grants connect you with industry networks, accelerators, or government agencies that can lead to partnerships and contracts.
- **Strengthen your team:** By funding training and tools, you give staff the chance to upskill and feel more engaged with the future of the business.

Make It Part of the Bigger Picture

Instead of seeing your grant project as a one-off, think about how it fits into your wider business goals. Ask yourself:

- How will this AI tool improve operations in the long run?
- Can the outcomes from this project help us secure bigger clients or contracts?
- Will the lessons learned here prepare us for larger grants or investments down the track?

Example: A logistics business uses a grant to trial AI route optimisation. Beyond saving on fuel, they use the data from the trial to pitch for a larger federal grant and eventually land a national retail contract.

Track Your Results

Most grants require reporting, but don't treat it as a chore. This is your opportunity to assess the impact of your project and demonstrate its effectiveness. Keep track of things like:

- Jobs created or hours saved.
- Cost reductions or efficiency gains
- Customer satisfaction improvements
- New markets reached

These metrics not only keep the funder happy but also give you powerful data to use in sales pitches, investor presentations, and future grant applications.

Plan for What's Next

Grants rarely cover everything. Consider how you'll sustain and build upon your AI project once the funding runs out. This could mean reinvesting savings, using the project as leverage for another grant, or seeking private investment.

How MultipleAI Helps You Maximise Grants

We don't just help businesses apply for funding — we help them maximize its benefits. From mapping AI tools to business goals, to providing ongoing advisory support, we ensure your grant dollars create long-term value rather than short-term wins.

7. Where MultipleAI Fits In

By now, you can see that grants are a powerful way to kick-start your AI journey. But here's the catch: knowing a grant exists and winning one are two very different things.

For many SMEs, the biggest hurdles are:

- Not knowing which grant is the best fit
- Struggling to frame their project in the right language
- Feeling overwhelmed by the paperwork and deadlines

That's where **MultipleAI** comes in. We don't just talk about AI — we partner with you to make it happen.

1. Translating Ideas into Fundable Projects

You may already have a vision: “I want AI to help automate my customer service,” or “We need smarter inventory management.” We take that vision and shape it into a **clear project plan** that aligns with grant criteria.

Think of us as translators — we turn your business goals into language funders understand.

2. Grant Application Support

From start to finish, we help you put together a compelling application:

- Crafting strong project descriptions that highlight impact
- Building realistic budgets with supporting evidence
- Ensuring your application ticks every eligibility box
- Reviewing the final draft so it's clear, consistent, and competitive

Instead of you wrestling with forms, we guide you step by step and save you time.

3. Business Plans, White Papers & Investor Materials

Some grants require extra documentation — like detailed business plans or technical proposals. This is one of our specialties. Our team creates professional materials that not only support your grant application but can also be repurposed for investors, banks, or internal strategy.

4. Beyond Approval: Making the Most of Your Grant

Winning the grant is just the first step. We stick around to help you:

- Implement your AI project effectively.
- Track outcomes and prepare reports
- Leverage the results to access future funding or investment.

In other words, we're not just about getting you funded. We're about making sure that funding drives real growth.

The MultipleAI Advantage

- **Local expertise** – We understand the Australian SME landscape.
- **End-to-end support** – From idea to funding to implementation.
- **Practical outcomes** – We focus on solutions that create measurable value for your business.

8. Case Studies & Examples

Sometimes the best way to understand the power of grants is to see how other businesses have used them. Here are a few simple, real-world scenarios that show what's possible.

Case Study 1: A Local Retailer Goes Digital

Business: A family-owned clothing store in Adelaide

Challenge: Rising competition from online retailers and too much time spent on manual stock management.

Grant Solution: A state digital adoption grant helped cover the cost of AI-powered inventory software.

Result: The store reduced stockouts by 30%, improved cash flow, and freed up the owners to focus on marketing rather than managing spreadsheets.

Case Study 2: A Café Embraces Smarter Rostering

Business: A small café chain in Brisbane

Challenge: Staff scheduling was a nightmare, with frequent overstaffing and costly underutilisation.

Grant Solution: A workforce development grant funded the training and implementation of AI rostering software.

Result: Labour costs dropped by 15%, and staff satisfaction improved because rosters were fairer and more predictable.

Case Study 3: A Manufacturing SME Levels Up

Business: A medium-sized manufacturer in Perth

Challenge: Quality control relied on manual checks, leading to errors and waste.

Grant Solution: A federal innovation grant supported the adoption of AI-driven image recognition systems.

Result: Error rates were cut in half, waste was significantly reduced, and the company gained credibility with larger clients, resulting in new contracts.

The Takeaway

These aren't billion-dollar unicorns. They're regular Australian businesses using grants to make AI accessible and practical. With the right guidance, your business could be the next success story.



9. Quick Grant Readiness Checklist

Before you dive into an application, it helps to know if you're "grant ready." Use this simple checklist to assess your current status.

Business Basics

- ☐ Do you have an active ABN/ACN?
- ☐ Are you registered for GST (if required)?
- ☐ Have you been trading for the minimum time required by the grant (typically 1–2 years)?
- ☐ Do you have recent financial statements or BAS summaries?

Project Fit

- ☐ Can you clearly explain what your AI project will do?
- ☐ Does your project align with the grant's goals (e.g., innovation, jobs, sustainability)?
- ☐ Do you know what success looks like (measurable outcomes such as hours saved, revenue gained, or jobs created)?

Budget & Resources

- ☐ Have you prepared a realistic budget with specific categories (e.g., software, training, staff, etc.)?
- ☐ Do you have quotes or estimates to back up the figures?
- ☐ Can you show your contribution (in cash, as co-funding, or in-kind support)?
- ☐ Do you have the people or partners in place to deliver the project?

Application Prep

- ☐ Have you gathered supporting documents (registrations, insurances, compliance)?
- ☐ Have you checked the deadline and set reminders at least two weeks in advance?
- ☐ Have you reviewed the application for clarity, consistency, and completeness?

If you tick most of these boxes, you're already in a strong position. If you're missing a few, that's where a partner like **MultipleAI** can help fill the gaps and get you ready.

10. Conclusion:

DON'T LET COST SLOW YOU DOWN

Every business owner knows that standing still is the fastest way to fall behind. Technology is advancing rapidly, and AI is no longer a “future trend” — it’s already reshaping industries, driving efficiencies, and opening up new opportunities.

But here’s the key message: *adopting AI doesn’t have to be out of reach.*

Grants exist precisely so businesses like yours can innovate without carrying all the financial risk. Whether it’s a local grant for digital upgrades, a state program to help SMEs grow, or a federal initiative supporting big innovation — there’s support available right now.

The only real barrier is knowing how to tap into it.

That’s where MultipleAI comes in. We help you:

- Identify the grants that best fit your business and project.
- Translate your AI idea into a fundable plan.
- Prepare strong, competitive applications.
- Implement your project and maximise your funding impact.

In other words, we take the stress and uncertainty out of the process, so you can focus on what matters most and that is growing your business.

So, the question isn’t whether you can afford to explore AI.

The real question is: **can you afford not to?**

Stop waiting. Start innovating. With grants on your side and let MultipleAI as your partner. The AI journey becomes not just possible, but practical.

Book your free session at MultipleAI Solutions.

Let’s build something great together.



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