Startup Challenge Guidelines

Competition handbook • Substantive rules preserved from version 1.1

1 COMPETITION OVERVIEW

Develop an original student venture, submit it for screening and, if accepted, pitch once to investors at the Summit. The panel allocates milestone-based grants from a pool of up to $10,000. There is no separate final.

This guide summarizes the binding Event Rulebook and General Rules. It creates no additional requirements or penalties; the Event Rulebook controls over the General Rules, which control over guidance.

2 EVENT OVERVIEW

Saturday, May 29, 2027 • 9:00 a.m.–5:00 p.m. ET • Maryland venue and address to be announced. Lunch is served; no breakfast. Contact mcba@mc-ba.com for questions, forms and entry instructions.

Event detail	Requirement
Team	1–4 students; one venture per team
Entries open	January 1, 2027
Submission deadline	March 15, 2027, 11:59 p.m. ET
Acceptance announcement	April 15, 2027
Live format	Up to 10 minutes to pitch, then 5 minutes of investor Q&A
Funding	$0 up to the full pool per team; full pool need not be awarded

WHO MAY COMPETE. Each competitor must be an active MCBA member on the registration deadline and Summit day; be enrolled in high school (grades 9–12) or a recognized equivalent; and be at least 13. A member under 18 needs a parent or legal guardian who has agreed to the MCBA Terms and signed the competition consent form.

ENTRY AND TEAM LIMITS. Each student may join only one team in one Summit competition. Cross-school and cross-chapter teams are permitted. Name one captain as MCBA's contact. Solo entrants and teams use the same rubric without adjustment for team size.

EXCLUDED PARTICIPANTS. Case/scenario writers, reviewers and anyone with advance access; judges and investor-panel members; and MCBA officers involved in running the competition they would enter may not compete. MCBA may request eligibility proof; an ineligible member may cause disqualification.

REGISTRATION. The captain registers through an MCBA account. Entry is complete only when MCBA confirms it by email. Provide the full roster, each member's school and grade, signed consent and media forms for members under 18, and all event materials. MCBA may cap entries; the event's selection method applies, or first-come registration if none is stated.

Final roster/substitutions: May 15, 2027. Each competitor also needs a Summit ticket; there is no separate competition entry fee.

Rule source: MCBA Summit official General Rules and applicable Event Rulebook, version 1.1, November 2026. Logistics/Terms snapshot: November 2, 2026. Source links are for updates; essential instructions are included here. mc-ba.com/competitions/summit • mc-ba.com/terms • mcba@mc-ba.com

3 COMPETITION GUIDELINES

ELIGIBLE VENTURES. On the submission deadline, the venture must have less than $10,000 in lifetime revenue; be owned or controlled by team members, not a parent, school or outside company; not be a franchise, resale of another business or subsidiary; and never have won funding in a prior MCBA Startup Challenge. New ideas and existing student ventures are eligible. The venture must be legal and appropriate for a high-school audience; MCBA may decline one that is not.

SUBMISSION AND SCREENING. Submit all required materials through MCBA by the deadline. Late or incomplete entries are not accepted. An MCBA-selected screening panel uses the live rubric categories to accept ventures it judges strong enough; there is no fixed number of accepted teams. Screening decisions are final and not appealable. Rejected teams receive short written feedback.

AI AND OUTSIDE HELP. AI tools may support research, drafting, design or checking only with disclosure of the tools and their use. The team is responsible for every claim and number; false claims about customers, revenue, partners or data are misrepresentation even if generated by AI. Mentors/advisors may coach but may not write materials or build the product. Team members must deliver the pitch and Q&A live in person; no AI voice or video may replace a presenter.

Required submission	Requirement
Pitch deck	PDF; at most 15 slides including title and appendix
Executive summary	At most 2 pages covering problem, solution, target customer, revenue model and team
Financial summary	Startup costs, 12-month revenue/cost projection and grant use-of-funds plan
Venture status	Launched or not; total lifetime revenue to date
AI disclosure	Short statement identifying AI tools and their uses
Optional video	At most 2 minutes

4 PRESENTATION GUIDELINES

FORMAT AND TIMING. One pitch round in a pitch room, to the investor panel only, not the full audience. A timekeeper signals 5, 2 and 1 minute remaining and stops the pitch at 10:00. Q&A ends at 5:00. Pitch order is randomly drawn and announced on Summit morning.

PRESENTERS AND EQUIPMENT. At least one member must present; all members should attend Q&A. Only team members may speak. MCBA supplies a projector, laptop running the submitted deck and slide clicker. Physical prototypes/product samples are allowed. A live software demo may use the team's device if set up within the 2-minute changeover.

DECK RESTRICTION. The submitted deck is the deck MCBA loads. No post-deadline changes are allowed except error fixes approved by MCBA in writing before the Summit.

INTEGRITY AND CONFIDENTIALITY. All work must be the team's own. General coaching before the Summit is allowed; outsiders may not write, build or present any part of the entry. Do not share, discuss or post case/scenario content outside the team until MCBA announces results. Misrepresentation, plagiarism and prohibited help are academic dishonesty.

CONDUCT. Treat everyone respectfully. Harassment, discrimination, bullying, intimidation and threats are prohibited. Spectators must be silent and may not record without MCBA permission; event-specific judges-only presentation rules still apply. Silence and put away devices in competition rooms unless the Event Rulebook permits them. Depending on severity, MCBA may warn, deduct points, disqualify or remove a person. Removal and account action follow MCBA Terms sections 4 and 17.

5 JUDGING AND EVALUATION

The investor panel has at least three investors, founders or business professionals without a conflict of interest. Each independently scores out of 100. Scores guide private funding deliberations after the last pitch; the panel decides each allocation, from $0 to the full pool, and may leave funds unawarded. Funding and any recognition awards are announced live at the Summit.

MCBA recruits qualified judges and briefs them on the rubric. A judge may not score a relative, current student, employee or someone with a financial relationship; MCBA reassigns that team. Written feedback follows the Summit.

Funding is a grant, not a loan; no equity, ownership or revenue share goes to MCBA, sponsors or panelists. Failure after a good-faith effort does not require repayment. If MCBA or sponsors add money before the Summit, MCBA announces the new pool size. Funding remains subject to the grant conditions on the following page.

6 PENALTIES AND DISQUALIFICATION

Violation or condition	Consequence
Ineligible member or venture; false/misleading revenue, customer, partner, data or award claims; presenting others' work as the team's; materially incomplete AI disclosure; or General Rules conduct violations	Disqualification or cancellation of funding may apply
Late or incomplete submission	Not accepted
Not present when called	Slot forfeited; MCBA may, but need not, offer a later slot

PARTICIPATION AND ADMINISTRATION

TICKETS. Every competitor needs a valid Summit ticket. Competition entry has no separate fee. A ticket does not guarantee Startup acceptance. Published prices: $32 through December 31, 2026, 11:59 p.m. ET; $124 from January 1, 2027, 12:00 a.m. ET. Sales opening date is unannounced as of November 2, 2026.

PURCHASING. Published route: free MCBA account → Academy → My MCBA → Summit → Stripe checkout when sales open. One ticket per account admits one person. The code is shown on the ticket page and emailed after payment. Earned referral credit reduces the checkout price.

ROSTER CHANGES. Email MCBA for substitutions by May 15, 2027. After that date, members may be dropped but not added; at least one original member must remain. Notify MCBA promptly of withdrawal. Withdrawing does not refund the Summit ticket.

CHECK-IN AND ACCESS. Check in at the competition desk by your assigned time. Each member shows a ticket code and photo ID or school ID. Schedules, room assignments and heat draws published before or on Summit morning are final. Dress: business professional or business casual. Request accommodations at registration; MCBA makes reasonable accommodations and shares only necessary details with judges.

AUTHORITY AND CHANGES. The Event Rulebook controls over the General Rules; General Rules control over Guidelines, which are advice and create no requirement or penalty. MCBA Terms control on eligibility, conduct, payments, privacy and awards to minors. Rules are published before entries open. Later rule changes carry a new version and date, are posted and emailed to registered teams. MCBA may change format, schedule or venue, or cancel; registered teams are notified by email. Public Rules Q&A answers affecting all teams are binding.

PROCEDURAL APPEALS. Only procedural errors may be appealed, including timing, arithmetic or incorrect rule application; judges' scores and opinions may not. The captain submits a written appeal to the Competition Director within 30 minutes of the round ending or before results are announced, whichever is earlier. The Director and one MCBA officer uninvolved in the round decide; their decision is final.

PARTICIPANT TERMS AND ESSENTIAL INFORMATION

GRANT CONDITIONS

AGREEMENT AND RECIPIENTS. Within 30 days after the Summit, every funded team and a parent/guardian of each member under 18 must sign a grant agreement with MCBA. Grants to minors are paid through their parent/guardian. The agreement includes a signed use-of-funds plan.

MILESTONES. The team and MCBA agree on two milestones to be reached within 12 months. The team reports progress with spending receipts at each milestone and sends a final report within 12 months.

USE OF FUNDS. Spend grant funds on the venture according to the approved plan. Changes involving more than 20% of the grant require MCBA's written approval.

UNRELEASED PAYMENTS. If a milestone is not reached within 12 months, or the team stops work, unreleased payments are cancelled and return to MCBA's future Startup pool. Paid funds are not reclaimed unless misused or obtained through misrepresentation.

TEAM CHANGES. If the team splits, remaining payments go to members continuing the venture as agreed in writing by all members and their guardians. If agreement cannot be reached, MCBA may cancel the remaining payments.

Payment	Released when	Share
1	Signed grant agreement and use-of-funds plan	40%
2	Milestone 1 reached and verified by MCBA	30%
3	Milestone 2 reached and verified by MCBA	30%

AWARDS. Awards may be below the advertised maximum or withheld if no entry earns them. Awards to members under 18 are paid through a parent/guardian; required tax information may be requested. Team cash is split equally unless all members and guardians of minors agree in writing otherwise. Required prize paperwork must be completed within 60 days of notice or the prize is forfeited. Event-specific Startup grant terms also apply.

OWNERSHIP AND MEDIA. Teams own their ideas, plans and materials; MCBA takes no ownership. Entry permits MCBA to store submissions, share them with judges and announce team/venture names and a short description in results. Judges/panelists are asked to keep entries confidential but do not sign NDAs; do not disclose trade secrets you are unwilling to show. MCBA may photograph/record sessions for educational, promotional and marketing use. Send media opt-out requests in writing in advance; reasonable accommodation is attempted. A minor's guardian may request an opt-out or removal of a published image at any time.

TICKET TERMS AND PRIVACY. Tickets are nonrefundable and nontransferable. Cancellation by MCBA earns a full refund; rescheduling carries the ticket forward. Spent referral credit returns on a refunded ticket. The early-bird checkout closes at the price switch or 31 minutes after opening, whichever is later. Stripe handles payment; MCBA does not receive card numbers. MCBA collects limited program/account/progress/payment information to operate and improve services and communicate. The Terms state that only MCBA administrators see member data and student data is not sold. Contact MCBA for privacy/data requests. Participation is voluntary and attendees assume normal event risks.

TENTATIVE SUMMIT PROGRAM

Tentative program (ET): 9:00–9:45 registration/expo; 9:45–10:15 expo/networking; 10:15–11:30 round 1/workshops; 11:30–12:30 lunch/networking; 12:30–1:45 round 2/workshops; 1:45–2:30 speaker panel; 2:30–3:30 expo/finals; 3:30–4:15 keynote/panel; 4:15–5:00 awards. Sessions may overlap. Startup has one pitch round, not a final. Assigned competition times govern participation; the agenda remains subject to change.

INFORMATION AWAITING CONFIRMATION

Awaiting MCBA confirmation: venue/address and travel/access arrangements; final agenda and team times/rooms; named Competition Director and day-of contact; registration/upload destination, file-size limits and consent/media forms; May 15 cutoff time/time zone; meal/allergen and chaperone details; active-membership interpretation if needed; later binding Q&A or awards updates. Ask MCBA directly. Guest checkout, email-account linking, judge-contact collection and a $50 judge no-show fee are not confirmed in the current published attendee rules/terms and are not imposed here.

PRESENTATION EVALUATION FORM

Startup Challenge

Team or venture _____ Round _____

Judge _____ Date _____

Score each category within its maximum. Criteria and point allocations are unchanged. No performance-level bands are defined in the source rules. Record only authorized penalties; the team score is the average of independent judges' scores.

Evaluation category	What the judge assesses	Max.	Judge score
Innovation	Something new or meaningfully better than what customers use today	20	
Market and opportunity	A real customer with a real need; a sensible market estimate; evidence from customers	20	
Feasibility and team	The team can build and run this; a clear plan for the next 12 months	20	
Financial realism	Sensible costs, pricing and projections; a clear use of funds; a credible path to sustainability	20	
Pitch and Q&A	Clarity, structure, confidence; direct, honest answers to hard questions	20	

Score record	Points
Category total	____ / 100
Authorized penalty deductions	____
Recorded score	____

Ties: Feasibility and team first, then a head-judges vote.

JUDGE COMMENTS

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