THE BLACK BUSINESS & BALLOT INITIATIVE · NATIONAL BLACK CHAMBER OF COMMERCE

ELECTION 2026 BUSINESS READINESS BRIEF

What's Real, What's Noise, What Businesses Can Do

For NBCC members, affiliated chambers, and partners | Nonpartisan | Prepared October 2026

WHY THIS MATTERS TO OUR BUSINESSES

The National Black Chamber of Commerce is a nonpartisan organization. It does not endorse candidates or parties. It advocates for the SMEs, entrepreneurs, and founders it represents across its federation of affiliated chambers.

An orderly, trusted election is a business condition, not a political preference. Black-owned businesses feel post-election uncertainty first and longest:

- **Capital.** Lenders and investors slow decisions when outcomes are disputed. Thin-margin firms have the least room to wait.
- **Contracts and payments.** Federal, state, and local procurement depends on stable agencies, timely appropriations, and predictable leadership transitions.
- **Customers and workforce.** Consumer confidence and employee focus drop when communities are flooded with conflicting claims.
- **Policy continuity.** Programs our members rely on, including SBA 8(a), DBE, and small-business contracting goals, are set by the officials this election seats.

> **NBCC position:** every eligible voice heard, every lawful ballot counted, results certified under the law, and an orderly transition. Then the work turns to the issues, bills, and legislation that move Black business forward.

KEY DATES

Date	What happens
Wed., Oct. 28 7:00 PM ET	The State of Black Business America: NBCC 2026 Midterm Election Virtual Town Hall. Kickoff of the Black Business & Ballot Initiative.
Now through Nov. 2	Early and mail voting under way in many states. Rules and deadlines vary by state; confirm at vote.gov or your local election office.
Tue., Nov. 3	Election Day. Results reported that night are unofficial.
Nov. 3 to certification	Counting, canvass, and certification. Timelines vary by state, from days to several weeks. Recounts and legal challenges follow state law.
Nov. to Dec.	Lame-duck session of the current Congress. Watch federal funding and expiring-program decisions that affect contracts and SBA programs.
Early Jan. 2027	The 120th Congress convenes.

WHAT'S REAL AND WHAT'S NOISE

Use this to brief staff, members, and customers when claims start circulating on election night and the days that follow.

You will hear	What is real	What to do
"We don't have results yet."	Normal. Counting mail, early, and provisional ballots takes time. Election-night numbers are unofficial.	Wait for official results from state and local election officials.
"The numbers shifted overnight."	Normal. Different ballot types are counted in different orders.	Do not read shifts as wrongdoing without evidence from officials or courts.
"There's a problem at a polling place."	Isolated issues happen and are fixed locally. Officials publish updates.	Check the local election office or state chief election official before sharing.
"A recount or lawsuit means it's rigged."	Recounts and challenges are lawful processes with set rules and deadlines.	Follow the process. Respect the outcome the law produces.
Viral video, screenshot, or "insider" post	Often old, out of context, or false.	Do not forward. Verify with an official source first.

WHAT BUSINESS OWNERS AND EMPLOYERS CAN DO

- **Make voting practical.** Give employees time and schedule flexibility to vote. Many states require time off to vote; check your state's law.
- **Share facts, not opinions.** Point employees to vote.gov and their local election office for registration, early voting, mail ballots, and polling places.
- **Keep the workplace nonpartisan.** Encourage participation. Do not tell employees how to vote or use company channels for candidates.
- **Support local election offices.** Encourage employees to serve as poll workers. Offer paid civic leave if you can.
- **Plan for a slow count.** Brief your team and key customers that final results may take days. Avoid reacting to unofficial numbers.
- **Model calm.** Customers and employees take cues from business owners. A steady, factual message protects your business and your community.
- **Watch the transition.** After certification, track agency leadership, appropriations, and program changes that affect your contracts and capital.

WHAT AFFILIATED CHAMBERS CAN DO

- **Adopt the model statement.** Issue the model statement on page 3, co-signed by your board chair and president, before Election Day.
- **Send the member notice.** Distribute this brief and the employee notice to members by October 30.
- **Bring members to the town hall.** Promote the October 28 NBCC town hall to your list.
- **Know your officials.** Introduce your chamber to your county or city election office now, before a dispute.
- **Recruit poll workers.** Ask member businesses to sponsor employees as poll workers.
- **Hold the line on facts.** Use only official sources in chamber communications during the count.
- **Report back to NBCC.** Share local business impacts so NBCC can carry them into its post-election policy agenda.

COMMUNICATION GUARDRAILS

Do	Don't
Encourage participation by all eligible voters	Endorse, oppose, or rate candidates or parties
Cite official election sources	Forward unverified claims, even to debunk them
Frame stakes as economic: capital, contracts, jobs	Use partisan labels or campaign language
Call for lawful counting and certification	Predict or call results before officials do
Say "Black-owned businesses" and "disadvantaged businesses"	Assume every member shares one political view

TRUSTED SOURCES

- **vote.gov** (U.S. government) — registration and voting information by state.
- **Your state chief election official** — find yours at nass.org or canivote.org (National Association of Secretaries of State).
- **Your county or city election office** — polling places, ballot status, local results.
- **eac.gov** (U.S. Election Assistance Commission) — how elections are administered.
- **nationalbcc.org** — NBCC updates and the Black Business & Ballot Initiative.

READY-TO-USE TEMPLATES

Model statement for affiliated chambers

[CHAMBER NAME] Statement on the 2026 Election

[CHAMBER NAME], an affiliate of the National Black Chamber of Commerce, is a nonpartisan organization representing Black-owned businesses in [CITY/STATE].

Our members need stability to grow, hire, and compete. We encourage every eligible voter to participate. We call on all parties to let election officials count every lawful ballot, to respect the legal process for certification and any recount or challenge, and to support an orderly transition.

When the count is complete, we will work with the officials the voters choose on the issues that matter to our members: access to capital, contracting and timely payment, small-business development, operating costs, and workforce growth.

[NAME], Chair | [NAME], President | [DATE]

Model employee notice

Election Day: Tuesday, November 3

We encourage every eligible team member to vote. [Describe time-off or schedule flexibility.] Find your registration status, early voting options, and polling place at vote.gov or through your county election office.

Results on election night are unofficial. Final results can take several days. Please rely on official election sources and keep workplace conversations respectful.

AFTER NOVEMBER 3

The October 28 town hall opens the Black Business & Ballot Initiative. NBCC continues the Initiative after the election, shifting from participation to policy: tracking the issues, bills, and legislation that affect its constituents and engaging the officials voters seat.

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This brief is nonpartisan voter and business education. It does not support or oppose any candidate or party.