

# Center on Self-Employment

National Center on Self-Employment, Business Ownership, and Telecommuting

## NATIONAL STARTUP RESOURCES FOR PEOPLE WITH DISABILITIES

### 1. Celebrate Edu

Provides microgrants of \$500 to small businesses across the country run by people aged 16 and over with IDD. Eligible product and service businesses may not require more than \$2,500 to get started.

<https://celebrateedu.org/microgrants/>

### 2. 2gether International Cohort

A four week accelerator called venture labs for new founders with disabilities; also provides a cohort in which companies owned by people with disabilities in the tech space with viable products compete for 10K in seed funding.

[Our Programs \(2gether-international.org\)](http://2gether-international.org)

### 3. USDA Farm Service Agency Microloans

Offers up to \$50,000 for a land or farm ownership loan and up to \$50,000 for a total operating loan. Participants can apply for up to a total of 100K in loans.

<https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/microloans/index>

### 4. USDA Emergency Loans

Provides loans of up to 500K.

<https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2019/emergency-loan-program.pdf>

The National Center on Self-employment, Business Ownership, and Telecommuting is funded by the U.S. Department of Education, Rehabilitation Services Administration (Grant#H263E200005). The ideas, opinions, and conclusions expressed do not represent recommendations, endorsements, or policies of the U.S. Department of Education. Virginia Commonwealth University, Rehabilitation Research and Training Center (VCU-RRTC) is an equal opportunity/affirmative action institution providing access to education and employment without regard to age, race, color, national origin, gender, religion, sexual orientation, veteran's status, political affiliation, or disability. If special accommodations are needed, please contact Teri Blankenship at [tcbanke@vcu.edu](mailto:tcbanke@vcu.edu).



## 5. Accion Opportunity Fund Business Loans in Cooperation with American Express

Provides loans to small business owners throughout the US, regardless of business owner credit score. Loans range from \$5,000 to \$100,000, with interest rates between 6% and 26%. Applicants must have been in business for at least 12 months and have \$50,000 or more in annual revenue.

<https://progress.aofund.org/>

## 6. Pursuit SmartLoan

Offers loans ranging from \$10,000 to \$100,000. Loans have a five-year term and a maximum interest rate of 11.9%. A 5% commitment fee is financed into the loan.

<https://pursuitlending.com/business-loans/products/smartloan/>

## 7. Ascendus Microlending

Provides loans of up to \$50,000 in all states except Vermont and California. Interest rates are between 7.5% and 14%. Applicants must have generated consistent revenue for at least six months.

<http://www.southeastern.edu/admin/slbc/services/index.html>

## 8. National Agricultural Funding List Opportunities

Provides funding and general resources for national level for agriculture sector businesses.

<http://www.agrability.org/funding-assistance/>

## 9. LISC

A list of state-specific small business resources. Last updated May 14, 2020.

[https://www.lisc.org/media/filer\\_public/36/13/3613e083-8ec6-4751-822f-a8882f698f51/051520\\_covid\\_response\\_resources\\_small\\_business\\_state-by-state.pdf](https://www.lisc.org/media/filer_public/36/13/3613e083-8ec6-4751-822f-a8882f698f51/051520_covid_response_resources_small_business_state-by-state.pdf)

## 10. Lift Fund

Provides small business loans of up to \$250,000 to entrepreneurs on a national basis and in selected states such as Alabama, Arkansas, Texas, Florida, Georgia, New Mexico, Kentucky, Louisiana, Mississippi, New York, Oklahoma, South Carolina, and Tennessee.

<https://www.liftfund.com/#>

## 11. Amber Fund for Women

Provides grants to female small business owners. Initial grants are \$10,000. Subsequent grants could be as much as \$25,000.

<https://ambergrantsforwomen.com/get-an-amber-grant/>

## 12. Streetshares Foundation Veteran Small Business Award

Provides a grant of 4K to 15K to firms owned by veterans that have an impact on the American military veteran community. Applications are due every October.

<https://usbusinessgrants.org/grants/streetshares-small-business-award.html>

## 13. SBA Microloan Program National List of Microlenders

Provides up to 50K for microloans for small business owners.

<https://www.sba.gov/funding-programs/loans/microloans/list-microlenders>

## 14. SBA 7(a) loans

Offers small business loans of up to \$500,000.

<https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans>

## 15. Funding Circle

Offers up to 500K in loans available for companies that have been in business for over 2 years and have 50K or more in annual revenue and FICO score of 660 or above.

<https://grow.fundingcircle.com/business-loan>

## 16. National Association of Self Employed

Offers grants of 4K on a quarterly basis to paid members of their organization in Michigan, New York, New Hampshire, Texas, Utah, Virginia, and Wisconsin.

<https://www.nase.org/become-a-member/member-benefits/business-resources/growth-grants>

## 17. Blue Vine

Offers up to 250K in lines of credit for small business owners with interest rates of 7.8% and above. Also provides term loans of up to 500K with a repayment under 2 years.

<https://www.bluevine.com/business-loans/line-of-credit>

## 18. Lendio Lending Portal

Provides lending at all levels to small businesses. The portal also connects small businesses with different lenders.

<https://www.lendio.com/small-business-loans/>

## 19. Sunwise Capital

A for-profit lender that provides loans to small businesses nationally. Offers loans between \$10,000 and \$2,000,000.

<https://sunwisecapital.com/>

## 20. TD Bank

A bank small business lender. Offers loans and lines of credit to small businesses. Provides online loans of up to 250K and higher loans with a banker.

<https://www.td.com/us/en/small-business/loans-lines-of-credit/>

## 21. Loan Nexus

A national lender portal.

<https://www.loannexus.com/platform/listings/category/small-business-loans-funding/>

## 22. Start Small Think Big

Offers business consulting regarding finances and marketing and legal assistance to firms with at least \$500 in sales.

<https://www.startsmallthinkbig.org/small-business-services>

## 23. National Veterans Business Development Council

A resource for veteran and service-disabled veteran owned businesses.

<https://nvbdc.org/>

## 24. Self-Employment Guide for People with Disabilities

A guide that helps individuals with disabilities determine whether self-employment is right for them. The guide also discusses the implications of starting a business for people with disabilities.

<https://www.easterseals.com/programs-and-services/employment-training/self-employment-people-with-disabilities.html>

## 25. Tribal VR Self-Employment Kit

Provides a resource for Native American entrepreneurs with disabilities and their VR counselors.

<https://tvrselfemployment.org/>

## 26. Grameen America

A program that provides microloans to poor women. Provides loans up to \$2,500, access to funding circles, financial training, and support to women-owned businesses.

<https://www.grameenamerica.org/program>

## 27. First Horizon Bank

Provides funding to emerging small businesses.

<https://www.firsthorizon.com/Small-Business/Products-and-Services/Borrowing/SBA-Loans>

## 28. Job Accommodation Network Series on Self-Employment for People with Disabilities

An informational series for people with autism and/or mental health conditions who want to be self-employed.

<https://askjan.org/topics/Entrepreneurship.cfm>

## 29. ODEP Resources on Self-Employment

An informational series for people with autism and/or mental health conditions who want to be self-employed.

<https://www.dol.gov/agencies/odep/program-areas/employers/self-employment-entrepreneurship>

## 30. Syracuse U Entrepreneurship Bootcamp for Veterans

A program to promote entrepreneurship for veterans with disabilities.

<https://business.okstate.edu/riata/vep.html>

### 31. Veterans Entrepreneurship Program

Promotes entrepreneurship for service-disabled veterans.

<https://business.okstate.edu/riata/vep.html>

### 32. SBA programs for Veterans and Office of Veterans Business Development

Provides information on SBA programs and general resources for veterans exploring entrepreneurship.

<https://www.sba.gov/business-guide/grow-your-business/veteran-owned-businesses>

### 33. St. Johns University Program for Veterans with Disabilities

An entrepreneurship bootcamp for veterans with disabilities.

<https://sites.sju.edu/veteransservices/entrepreneurship-programs/sju-entrepreneurship-bootcamp-for-veterans-with-disabilities-ebv/>

### 34. Federal Program for Veterans

A federal program for veteran entrepreneurs. Located on US military bases around the world.

<https://sbavets.force.com/s/>

### 35. VA Self-Employment Track

VA self-employment track offers veterans the opportunity to start their own business, including the possibility of obtaining grants and loans.

<https://www.va.gov/careers-employment/vocational-rehabilitation/programs/self-employment/>

### 36. Veterans Venture Capital Fund

Provides funding to veteran-owned startups.

<https://www.veteranventures.us/>

### 37. Venture Capital for Military, Female, and Minority Entrepreneurs

Provides venture capital to companies run by veterans, women, and minority entrepreneurs.

<http://www.lunacapventures.com/>

### 38. Veteran Sources for Investor Money

Provides a list of resources for veteran entrepreneurs who are seeking investment capital.

<https://theveteranpro.com/investor-money-for-veterans/>

### 39. Viscardi Center for Disability Entrepreneurship

Provides general support to entrepreneurs with disabilities.

<https://www.viscardicenter.org/disability-entrepreneurship-institute/>

### 40. Think Work Stories

Provides examples of successful employment of people with disabilities including self-employment from around the country.

<https://www.thinkwork.org/think-work-stories>

### 41. Mark Esho

A successful black male entrepreneur with a physical disability from the UK. Esho is also author and motivational speaker.

<https://www.markesho.com/>



## 42. Galaxy Grants

Provides grants of \$4,250 and services to black and female business owners.

<https://galaxyofstars.org/galaxy-grants>

## 43. Bunker Labs

Provides entrepreneurship resources for veterans and military spouses.

<https://bunkerlabs.org/communities/>

## 44. Whole Planet Foundation

A potential source of microcredit for small scale entrepreneurs. Partnered with Grameen America. Operates in several large US cities.

<https://wholeplanetfoundation.org/where-we-work/the-united-states/>

## 45. Operation Hope

National program that promotes entrepreneurship in under-served black communities.

<https://operationhope.org/1mbb/#faq>

## 46. Nav Small Business Grant

Provides a list of grant resources for small businesses.

<https://www.nav.com/resource/small-business-grants/>

## 47. Ethel Louise Armstrong Foundation

Provides scholarships of \$1,000 to \$2,000 to women with physical disabilities who are pursuing college and graduate degrees.

<https://www.bridges4kids.org/misc/ELA2-03.html#:~:text=The%20ELA%20Scholarship%20provides%20financial,an%20objective%20and%20nondiscriminatory%20basis>

#### 48. National Veteran-Owned Business Association

Provides support to veteran-owned businesses.

<https://www.navoba.org/who-we-are>

#### 49. Founders Boost Pre-Acceleration Program

A pre-accelerator program for tech companies with operations in Detroit, Chicago, Denver, South Florida, Austin, Pittsburgh, Washington, DC, and Los Angeles. Provides a six week part-time program of education and support.

<https://www.foundersboost.com/pre-accelerator#location>

#### 50. Small Business Innovation and Research (SBIR) and Small Business Technology Transfer (STTR) Programs

The federal SBIR (Small Business Innovation Research) and STTR (Small Business Technology Transfer) programs can assist eligible small businesses with funding to advance technology solutions with federal funds through several federal agencies.

<https://www.innovators.net/startup-funding/>

#### 51. Rural Micro Assistance Program

Offers loans of up to \$50,000. Fixed interest rate. Limited to 75 percent of project cost. For businesses with less than 10 employees in rural areas of 50K population or less.

<https://www.rd.usda.gov/programs-services/business-programs/rural-microentrepreneur-assistance-program/nv>

## 52. Qualcomm Small Business Accelerator Program

Offers technology and equipment to small businesses affected by Covid-19 across the country.

<https://www.qualcomm.com/covid-19/qualcomm-small-business-accelerator-program>

## 53. Gener8tor Program for Artists

Provides a program of funding and support to artists.

<https://www.gener8tor.com/creatives>

## 54. Gener8tor Program for Musicians

Provides entrepreneurial support to musicians.

<https://www.gener8tor.com/creatives>

## 55. Gener8tor Accelerator

Provides 100K in funding to emerging high growth startups.

<https://www.gener8tor.com/investment-accelerators>

## 56. Tory Burch Foundation

Provides grants of 10K and 20K to women of color owned businesses that have been in operation for 1-5 years and are generating revenue, preferably 100K per year.

<https://www.toryburchfoundation.org/women-of-color-grant-program-2023/>

## 57. Micro Mentoring

A national and global web site that provides entrepreneurs with mentoring and support.

<https://www.micromentor.org/faq/>

## 58. Go.BE Mastering Money Boot Camp

Applying businesses must have at least one other employee in addition to the owner and must also have been in business for at least three years.

<https://gobe.org/level-up/>

## 59. Techstars

Provides equity support and mentoring to emerging tech companies. Provides tech accelerators in several large US cities.

<https://www.techstars.com/accelerators>

## 60. Native American Entrepreneur in Residence

A support, mentorship, and guidance program for Native American entrepreneurs in all industries. Offers 6 months of training along with a living stipend.

<https://nmccap.org/about-neir/>

## 61. I Can Connect

Provides funding for low-income blind and deaf people to receive assistive technology equipment.

<https://www.icanconnect.org/how-to-apply/#eligibilityoverview>

## 62. Community Commonwealth Trust

Helps families of children with disabilities set up trusts for their children.

<https://commonwealthcommunitytrust.org/>

### 63. Pathway Lending

Provides loans to small businesses in Tennessee, Alabama, Mississippi, and Arkansas with credit scores above 580. Serves primarily the manufacturing, distribution, professional services, food service, and retail sectors.

<https://pathwaylending.org/lending/>

### 64. Communities United

Provides support to women, minority owned, veteran-owned, and low-income owned businesses in the South. It offers a Small Business Administration-guaranteed microloan of up to 50K and small business loan of up to 100K.

[https://communitiesu.org/assets/uploads/2023/01/SBA.MicroLoan.v1\\_1\\_30\\_23.pdf](https://communitiesu.org/assets/uploads/2023/01/SBA.MicroLoan.v1_1_30_23.pdf)

### 65. Tennessee Valley Authority Loan

Provides loans for general economic development and job creation in the South.

<https://wearememphis.com/business/fostering-growth/>

### 66. Tru Fund Financial Programs

Offers loans of between \$50,000 and \$25,000 in New York, Louisiana, Texas, and Alabama.

<https://www.trufund.org/products-services/small-business-lending/sba-community-advantages-7a-loan/>

### 67. Artfully Gifted Foundation

Provides entrepreneurship and mentoring opportunities for students with disabilities. Also helps students develop a business plan and sell their artwork.

<https://www.artfullygifted.org/>

## 68. Landmark College Entrepreneurship Accelerator Program (LEAP)

Provides education, training and mentoring along with financial support for student entrepreneurs with disabilities.

<https://www.landmark.edu/news/making-their-pitch>

## 69. Golden Seeds

A venture capital fund that finances women-led startups in the tech, health care, consumer products, and services fields.

<https://goldenseeds.com/contact/>

## 70. National List of Grant Sources for Small Businesses

A list of grant sources for small businesses.

<https://wvforward.wvu.edu/wv-forward-work/investing-in-innovation-and-business-growth/100-ways-to-get-startup-capital/grant-opportunities-for-wv-companies>

## 71. Visa Everywhere

Provides support to financial technology startups. One or two North American startups are chosen per year. They are looking for products that deliver innovative payment and commerce solutions to consumers and businesses.

<https://usa.visa.com/visa-everywhere/everywhere-initiative/initiative.html>

## 72. Hello Alice

Provides resources and supports including loans and information about grants for emerging entrepreneurs.

[Your marketplace for small business loans - Hello Alice](#)

### 73. Black Ambition

Eligible companies run by African-American and Latino founders can compete for up to \$1 million in funding. Companies must be in the consumer products and services, artificial intelligence, health care, technology, and media and entertainment fields.

<https://blackambitionprize.com/faqs/>

### 74. Visa Plug and Play

An inclusive fintech accelerator to advance diverse founders in the fintech industry. The accelerator program will run for eight months. Visa created a curriculum which will cover basic foundational knowledge of payments, building a successful card program, and tips and tricks on how to succeed and integrate into the Visa ecosystem.

<https://www.plugandplaytechcenter.com/drive/visa-inclusive-fintech-accelerator/>

### 75. Bside Corporation

A benefit corporation that provides direct loans of 20K to 350K and community advantage loans of 25K to 350K through the SBA program for companies in early to mid-stage from underserved communities. Operates in Colorado, New Mexico, Utah, and Arizona.

<https://www.bsidefund.org/directloans>

### 76. Eileen Fisher Foundation Grants for Women Entrepreneurs

Each year this foundation offers 200K in total grants to up to 10 recipients. The grant sizes range from 10K to 40K.

<https://www.womensfundingnetwork.org/member/eileen-fisher-foundation/>

### 77. Fedex Small Business Grants

In 2024, Fedex offered one grant of 50K and 9 grants of 20K each to U.S. small business owners.

<https://www.fedex.com/en-us/small-business/grants.html>