

Center on Self-Employment

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

ARIZONA STATE-SPECIFIC RESOURCES FOR PEOPLE WITH DISABILITIES

Arizona has no resources that are specifically designed to help people with disabilities. However, they have several resources that benefit all people, including those with disabilities.

1. Arizona MicroCredit Initiative

Provides microloans of up to \$7,500 to small businesses.

<https://www.azmicrocredit.org/loan-plans>

2. Local First Arizona

Offers microloans of up to 25K to local small businesses.

<https://localfirstaz.com/microloans>

3. Partial List of Microloan Programs in Arizona

<https://www.azcommerce.com/small-business/checklist-items/financing-options-and-funding-sources/loans-and-loan-programs/>

4. Arizona Assistive Technology Loans

Provides assistive technology loans of \$500 to 20K for people with disabilities

<https://aztap.org/at-funding/azlat/>

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5. Mescan Development Program

Provides generalized support for entrepreneurs including a business 3:1 savings match program. They also provide transitioning program for veterans who are interested in starting their own business. They operate in greater Phoenix area.

<https://www.turnanewleaf.org/services/financial-empowerment/economic-development/>

6. Chicanos Por La Causa Prestamos

Provides loans to small businesses, including:

- Micro-Loans of up to 50K
- SBA-Community Advantage Loans (\$100,000-\$350,000)
- Small Business Loans of up to 1M
- SBA-Community Advantage Loans (\$100,000-\$350,000)

Prestamos loan products are designed to address common barriers to capital such as: lack of collateral, credit blemishes, and insufficient equity and or cash flow. Prestamos also provides business coaching and technical support to its clients.

<https://cplc.org/econ/lending.php>

7. Verde Valley Regional Economic Organization

Provide loans to small businesses that cannot access traditional financing sources.

Minimum Loan Amount: \$25,000.

<https://www.vvreo.com/money.html>

8. CIC Tuscon Microloans

Provides microloans of \$500 – \$10,000 for 1 to 5 years at an interest rate of 8-10%

<https://cictucson.org/small-business-loans/>

<https://cictucson.org/loan-requirements/>

9. CIC Tuscon Small Business Loans

Provide loans of 10K to 100K to emerging small businesses for 1-5 years at an interest rate of 8-10%. In rare circumstances, they can lend more than \$100,000.

<https://cictucson.org/small-business-loans/>

10. Health and Food Microloan Program by Community Food Bank of Southern Arizona

A program that offers low interest loans (3-5% interest rate) of up to 10K to entrepreneurs looking to grow their health or food-related business.

<https://www.communityfoodbank.org/how-we-help/grants-loan-opportunities/>

11. Desert Financial Credit Union

Provides loans to small businesses.

<https://www.desertfinancial.com/en/business/business-loans>

12. PPEP Microloan and Housing Development

Provides loans of \$500 to 50K for small businesses for terms from 1-6 years at interest rate of 7.75% to 8.5%.

Requires denial letter from a commercial bank or credit union for loans starting at \$20,000. No minimal FICO score (FICO scores are taken into consideration).

<https://www.pmhdc.com/business-financing/microloan>

13. Spark Small Business Program by Growth Partners Arizona

Provides microloans of 10K to 35K to small businesses in Avondale, AZ.

Prerequisites:

- The company must be located in Avondale, AZ.

- The company must have been in operation for at least one year and generated income in the last six months.
- The company cannot be a home-based or mobile business.

All loans have a fixed interest rate of 8.5%, a 3% origination fee, and an \$11.00 filing fee.

[Spark Small Business Loan | Growth Partners Arizona \(growthpartnersaz.org\)](#)

14. BIPOC Loan Fund

Provides loans of \$500 to 10K at 0% interest and with no fees to BIPOC minority small business owners in Southern Arizona.

Details:

- Completion of application online can be submitted via video, audio or text.
- No business plan is required.
- Decisions are made by community leaders who meet monthly to approve 3-4 applications.

<https://bipocloanfund.com/>

15. Kiva Tuscon

Provides loans of 1K to 10K with 0% interest to small businesses in Southern Arizona.

<https://www.growthpartnersaz.org/loan-programs/kiva-tucson/>

16. Growth Partners Arizona Microloan Program

Provides microloans of 15K to 50K to small businesses; loans are up to 5 years.

Applying companies must have a business plan, must have been in operation for at least a year, and must be generating revenue.

<https://www.growthpartnersaz.org/business-loans/>

17. Growth Partners Arizona Business Loans

Provides standard business loans of 50K to 150K to small businesses.

Details:

- The firm will consider loans to businesses that have at least two tax years of operation with annual revenues of at least \$50,000.
- Qualifying FICO Score required
- Preference will be given to businesses and/or owners located in a CDFI Investment Area.

<https://www.growthpartnersaz.org/business-loans/>

18. Arizona Association for Economic Development

A trade group focused on economic development in Arizona

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

19. General List of Economic Development Resources in Arizona

<https://eda.gov/resources/directory/states/az.htm>

20. Arizona Commerce Authority

Provides a list of government programs and also private funding sources that can benefit small businesses.

<https://www.azcommerce.com/small-business/checklist-items/financing-options-and-funding-sources/loans-and-loan-programs/>

21. Arizona Innovation Challenge

Provides \$150,000 in funding to each of 10 awardees each year; is a program of the Arizona Commerce Authority.

<https://www.azcommerce.com/programs/arizona-innovation-challenge/about/>

22. Arizona Venture Ready Program

Provides mentorship and guidance to emerging Arizona companies who apply for funding to the Arizona Innovation Challenge.

<https://www.azcommerce.com/programs/venture-ready-accelerator/>

23. Venture Madness Conference

Provides an innovative startup competition and conference for emerging companies along with the Arizona Commerce Authority and Invest Southwest.

[Venture Madness Conference 2024 - Venture Madness](#)

24. Startup Arizona

Provides 1 year training and mentorship program for emerging tech companies in AZ.

<https://startupaz.org/programs/>

25. Economic Collaborative of Northern Arizona

Provides general economic development and information resources for northern Arizona.

<https://econa-az.com/about-econa/our-services/>

26. Building Businesses and Entrepreneurs

A county government program. Provides a free 9 week training program for potential entrepreneurs in Coconino County, AZ.

<https://www.coconino.az.gov/144/Business-Empowerment-Services>

27. Market of Dreams

A food truck incubator and retail marketplace in Flagstaff, AZ.

<https://marketofdreams.info/>

28. Cocoop

Provides a makerspace in Flagstaff, AZ.

[FAQs \(cocoop.org\)](https://cocoop.org)

29. Moonshot

Provides entrepreneurial education to small businesses in AZ.

<https://www.moonshotaz.com/education.html>

30. Moonshot Rural Arizona Pitch Competition

Provides 5K or 10K in cash to a business in rural Arizona that wins an annual pitch competition.

<https://www.moonshotaz.com/moonshotpitchtour.html>

31. Change Labs

An incubator for Native American entrepreneurs in Arizona.

<https://www.nativestartup.org/incubator>

32. Arizona Virtual Accelerator

Provides a 12 week training program for emerging companies in Arizona. Also provides mentorship and guidance for running a business and applying for funding.

<https://www.azcommerce.com/programs/virtual-accelerator/>

33. Arizona State University (ASU) Resources for Entrepreneurs

A list of community resources for entrepreneurs.

<https://entrepreneurship.asu.edu/spaces/>

34. ASU Entrepreneurship & Innovation @ 850PBC

Provides support for bioscience and health-related ventures in the greater Phoenix area.

<https://entrepreneurship.asu.edu/spaces/850pbc/>

35. ASU Chandler Innovation Center

Provides general support for entrepreneurs in the greater Chandler area.

<https://entrepreneurship.asu.edu/spaces/asu-chandler-innovation-center/>

36. ASU The Studios @ Mesa City Center

Provides general support to entrepreneurs in Mesa City, AZ.

<https://entrepreneurship.asu.edu/spaces/the-studios-at-mesa-city-center/>

37. ASU Venture Mentor

Provides mentorship to local entrepreneurs.

<https://entrepreneurship.asu.edu/about/become-a-mentor/>

38. University of Arizona Center for Innovation

Provides an incubator system and support for emerging companies including the possibility of cash prizes for such firms.

[Startup Programming | UACI](#)

39. Forge Communities

A university of Arizona program that provides general support for emerging companies in Arizona.

<https://forge.arizona.edu/programs/forge-communities>

40. Native Forge

Provides support and guidance to indigenous entrepreneurs in Arizona - serves one tribe per year.

<https://forge.arizona.edu/native-forge>

41. Forge Venture Advisors

Provides 12 to 18 month training and support program for emerging entrepreneurs.

<https://forge.arizona.edu/programs/forge-venture-advisors>

42. XeroCraft

A makerspace for scientists, engineers and artists to collaborate and help each other with their ventures.

<https://xerocraft.org/pages/about-xerocraft>

43. Tech Park at the University of Arizona

Provides general support for emerging tech companies in AZ.

<https://techparks.arizona.edu/tech-park>

44. The UA Tech Park at The Bridges

An emerging site of potential economic development located in an Opportunity Zone- may provide opportunities for emerging companies in Tuscon.

<https://techparks.arizona.edu/parks/the-bridges/fact>

45. Additional Entrepreneurship Resources at the University of Arizona

<https://eller.arizona.edu/departments-research/centers-labs/entrepreneurship/launch-resources>

46. Desert Angels

A group of high net worth investors who invest in emerging high growth companies in a wide range of industries.

<https://desertangels.org/about-us/>

47. Startup Tuscon

Provides a pre-accelerator for food startups and support for creative businesses and for new tech firms.

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

48. BlueStone Venture Partners

A venture capital firm that provides funding to select high growth life sciences firms in Arizona.

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