

Center on Self-Employment

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

CALIFORNIA STARTUP RESOURCES FOR PEOPLE WITH DISABILITIES

Author's Note

This report contains three sections: California Statewide, Southern California, and Northern California.

All three regions of California, namely the statewide region, the Southern California region, and the Northern California region, have a substantial number of microloan programs that are designed for all entrepreneurs but that would benefit entrepreneurs with disabilities as well. Many government agencies and non-profit lenders provide these programs, and some programs are designated for Latinos, African Americans, and Asian Americans.

The ibank microlender has a jumpstart loan of \$500 to \$10,000 for people with disabilities and other underserved populations in all parts of California. In addition, the California Department of Rehabilitation (DOR) has an excellent video which describes how people with disabilities can pursue self-employment through the California DOR.

California Statewide

1. It's Up to You

A video on self-employment for people with disabilities by the California Department of Rehabilitation.

<https://www.youtube.com/watch?v=vYbPDWd-YH0>

<https://www.dor.ca.gov/Home/SelfEmploymentProgram>

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2. Pacific Community Ventures

A non-profit lender for small businesses; the loan is up to 250K and has interest rate of 4.25% to 13%; business must be in operation for at least a year.

<https://www.pacificcommunityventures.org/small-business-loans/small-business-loan-criteria/#whatareterm>

3. Cameo Network

A statewide network of more than 300 micro lenders.

<https://cameonetwork.org/>

4. California Rural Coastal Development Corporation

Provides loans of 5K to 50K to emerging and expanding small businesses.

<https://www.calcoastal.org/loan-programs/micro-loan/>

5. California Infrastructure & Community Economic Development Bank (ibank) Jumpstart Microloan

A microlender that focuses upon underserved populations including people with disabilities, veterans, minorities, and women and provides loans of \$500 to \$10,000.

<https://ibank.ca.gov/small-business/jump-start-loans/>

6. TMC Capital

Provides microloans with a focus on women-owned businesses.

- Microloan light - 5K to 10K Loan Range: \$5,000 to \$10,000 Term: 12-24 months Interest Rate: 9% Fees Processing Fee: 3% Late Payment Fee: 5%
- Microloan 10K to 50K Term: 2 - 5 years Interest Rate: 6% - 9% Fees Processing Fee: 3% Late Payment Fee: 5% must be in operation at least one year.

- Covid 19 recovery loan 10K to 50K Term: 2 - 5 years Interest Rate: 4% - 6%
Deferment of principal or principal & interest for the first 6-12 months Fees
Processing Fee: 3% Late Payment Fee: 5% must be in operation at least 1 year.

<https://www.tmccommunitycapital.org/loans>

7. California Lift Fund

Provides microloans of up to 50K and small business loans of up to 500K.

<https://www.liftfund.com/locations/california/>

8. Runway Capital

Offers 3-year loans up 2.5K to 10K and 5-year loans of 10K to 20K.

Also offers microloans to small business owners and are a non-profit community lender focused on the black community.

<https://www.runway.family/entrepreneur-information#loanterms>

9. California Dream Fund

A program run by the California Office of the Small Business Advocate (CalOSBA) which provides \$35 million in onetime microgrants of 5K or 10K for companies that have completed specified training.

The program is designed for people who are starting their first business and who launched their company after July 1, 2019. People must have hired an employee, made their first sale, or established a business banking relationship to qualify for the program.

<https://cadreamfund.com/>

10. California Rebuilding Fund

Provides loans of up to \$100,000 to small businesses especially those from historically underserved areas which have a lack of banking services.

<https://www.calloanfund.org/loan-terms/>

11. NAAC Finance

Provides funding of \$1,000 to \$2,500 to emerging small businesses.

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

12. CFIC Funding

Provides funding of 5K to 500K to small businesses.

13. Accion Opportunity Fund

Provides loans of 5K to 100K to small business owners; 90% of business owners are either women, people of color, or low to moderate income.

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

14. FreedomTech

Provides low interest loans to enable people with disabilities to buy assistive technology.

<https://cfilc.org/about/docs/2020-freedomtech-rackcard-02112020-revB-PRINT.pdf>

15. California Black Chamber of Commerce

Provides loans and grants and financial literacy training for black entrepreneurs. provides grants of 5K to 25K to small businesses owned by African Americans.

[California Relief Grant - California Black Chamber of Commerce | CALBCC](#)

<https://www.calbcc.org/small-business-association/>

16. National Asian American Coalition

Provides small business loans to Asian American small businesses.

[Small Business - National Asian American Coalition \(NAAC\)](#)

17. CDC Loans

Provides loans to emerging small businesses of \$20,000 to \$350,000.

[Small Business Loans | SBA Loans For Small Businesses \(cdcloans.com\)](#)

18. California IBank Export Import Bank

Provides loans to companies that want to do import/export businesses.

<https://www.ibank.ca.gov/small-business/loan-guarantees/>

19. California Office of the Small Business Advocate

A government agency that seeks to advocate for small businesses throughout California; provides information and resources for small businesses on a statewide basis.

<https://calosba.ca.gov>

20. California Office of the Small Business Advocate Find-a-Lender Program

Provides a statewide list of lenders that offer loan guarantees to help small businesses qualify for loans.

<https://ibank.ca.gov/small-business/participating-lenders/>

21. California Farmlink

Provides loans to farmers and fishery owners.

Offers:

- Starter loans of 1K to 5K for new businesses.
- Operating loans and term loans of 5K to \$1.825M.
- Land purchase loans of up to \$1.825M.
- Lines of credit for 5K to 100K.
- Fishery loans of up to 250K.

<https://californiafarmlink.org/loans/loan-types-and-terms/>

22. Access Plus Capital

Provides microloans for small businesses.

Offers:

- Nano-loans of 5K to 20K.
- Micro-loans of up to 50K.
- Startup loans that cover up to 75% of project costs; maximum amount is not listed.
- An emergency microloan program for companies in San Benito County who have suffered losses due to Covid 19; loan amounts are 5K to 25K.

<https://www.accesspluscapital.com>

23. Beneficial State Bank

Provides business builder loans of 10K to 150K.

Also provides SBA 7(a) loans, SBA Express Loans (coming soon) and USDA loans for agricultural purposes.

[Beneficial State Bank | Business Lending](#)

Southern California

24. EWDD

Provides microloans of 5K to 50K to small business owners in the city of Los Angeles who can show evidence of being denied by a bank or other traditional lender.

<https://ewddlacity.com/index.php/microloan-program>

25. City of San Diego Fund for Small Businesses Affected by Covid 19

Provides loans and support to businesses affected by Covid 19; provides loans of 25K to 95k:

<https://www.sandiego.gov/economic-development/resources/relief>

26. Fresno MBDA for Native Business Initiative for Transformation

An agency that provides support including business accelerators for Native American business owners in central California.

<https://www.asianinc.org/business/mbda/fresno/>

27. City of Los Angeles Emergency Microloan Program

Provides loans of \$5,000 to \$20,000 to companies negatively affected by Covid 19.

https://laedc.org/connectory_resource/city-of-la-micro-loan-program/

28. Los Angeles Economic Development Corporation

Provides a list of business incubators and venture capital firms located in the city.

<https://laedc.org/incubators/>

29. Amplify

Offers funding and mentorship to emerging tech companies in Los Angeles.

<http://amplify.la/community>

30. LA Biostart

A biotech business incubator for emerging entrepreneurs in partnership with Cal State LA.

<https://labiospace.calstatela.edu/biostart/>

31. LA PREP

A business incubator for the food industry.

<https://www.ampedkitchens.com/la-prep>

32. UCLA Business Incubator

Provides mentoring and support to emerging companies in Los Angeles through the UCLA business school.

<https://www.anderson.ucla.edu/about/centers/price-center-for-entrepreneurship-and-innovation>

33. San Diego Small Business Collaborative Loan

Provides loans and support for small businesses.

<https://northparkmainstreet.com/blog/san-diego-small-business-collaborative-loan/>

34. San Diego Incubator

Provides funding to emerging tech and life science companies.

<https://connect.org/>

35. Fresno Area Hispanic Foundation (FAHF)

Provides micro-loans to Hispanic entrepreneurs.

- Provides 15K microloans through FAHF for central valley businesses in urban and rural areas – 3-year loans at prime + 2%
- 50K loans through USDA Rural Micro Enterprise Program for central valley businesses in rural areas – 5 years
- City of Coalinga Revolving Loan Fund – up to 75K loan for Coalinga residents with 5-year time frame

<https://www.fresnoahf.org/micro-loan-program>

36. Veteran Incubators at University of California San Diego

Provide tuition free entrepreneurship training for veterans – via an entrepreneurship certificate and veteran ventures.

https://today.ucsd.edu/story/uc_san_diegos_veteran_entrepreneur_initiatives_take_flight

37. IdeaLab

Provides support to emerging technology companies in Southern California.

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

38. LDR Ventures

Female led venture capital firm focused on the fashion industry.

<https://ldrventures.com/>

39. LA Incubator

Provides funding and mentorship to emerging clean tech companies in the Los Angeles area.

<https://laincubator.org/startups/>

40. CDC Loans

Micro-lender based in San Diego California

- Small business loans of 20K to 250K take 4-6 weeks for approval.
- SBA 504 loans of 250K to 40M take only 3-5 days longer than a conventional loan for approval.

<https://cdcloans.com/>

41. Accessity Loans

Offers term loans for 300 to 100K for emerging small businesses covid-19 relief and recovery funds - 2K to 50K. The business to be located in San Diego, Imperial, Riverside, or San Bernardino counties; 1% discount offered to veterans.

<https://accessity.org/loans/>

42. Inclusive Action

Provides micro loans to emerging entrepreneurs in low-income communities – based in Los Angeles.

<https://www.inclusiveaction.org/semia-fund>

43. NPHS

Provides microloans of up to \$25,000 to companies in San Bernardino, Riverside, and East Los Angeles County.

[PIVOT Small Business Microloan - NPHS Inc](#)

44. City of Long Beach Emergency Microloans

- 2.5K to 10K for emergency microloans for companies negatively affected by the Covid 19 emergency. Low interest rate of 2.44%.
- 25K to 100K for micro enterprise program – must create 1 full time job for every 35K borrowed.
- Between \$100,000 and \$2 million is available for businesses that have been operating in Long Beach for at least two years.

[City Loan Programs \(longbeach.gov\)](#)

45. Southland Economic Development Corporation

Provides microloans of 5K to 25K to emerging small businesses.

<https://www.southlandcdc.com/microloans>

46. Riverside County Office of Economic Development

Works with Ampac Business Capital to provide restart loans of 15K to 30K for businesses with at least 2 years of operating history.

[Riverside County Office of Economic Development \(rivcoed.org\)](http://rivcoed.org)

47. Social Enterprise for Economic Development (SEED) Program

A project to promote entrepreneurship among underserved populations including immigrants and refugees in San Diego; they provide grants of \$2,500 to \$7,500 to entrepreneurs from immigrant and refugee populations in addition to technical assistance and entrepreneurship training. To receive the grants, individuals must attend the training, write a business plan, and work with a business coach.

<https://www.lisc.org/san-diego/initiatives/economic-development/business/seed/>

48. California Southern Small Business Development Corporation

Provides loan guarantees that allow women and minority-owned small businesses in San Diego to obtain loans.

<https://casouth.com/about-us/>

49. City Heights Covid 19 Grants

Provides grants of 4K to 10K to small businesses in San Diego metro area who are negatively affected by Covid 19.

<https://www.lisc.org/san-diego/impact/small-biz-relief/chbrf/>

50. Latino Small Business Relief Grant Program

Provides grants of 5K to Latino businesses in San Diego metro area that were negatively affected by Covid 19.

<https://www.lisc.org/san-diego/impact/small-biz-relief/latino-small-business-grants/>

51. Opportunity Fund LA

Provides funding for micro lending to firms in Southern California.

<https://www.dogoodla.org/opportunity-fund>

52. Women's Economic Ventures

Provides loans to female entrepreneurs in Santa Barbara County and Ventura County.

Offers:

- Microloans for startup up to 25K.
- Streamlined business loans up to 10K.
- Expansion loans up to 150K for companies that have been in business for 1 year or more.

<https://www.wevonline.org/funding/>

53. International Rescue Committee Center for Economic Opportunity

Provides small business loans to new immigrants.

<https://irc-ceo.org/what-we-do/>

54. Los Angeles Economic Development Corporation

A government agency that provides general information and resources for entrepreneurs including help to find loan and grant resources.

<https://laedc.org/>

<https://laedc.org/business-assistance/>

55. Hub101

A startup business incubator.

<https://www.hub101.org/startup-resources>

56. The Miracle Project

Provide a theatre arts environment for people with disabilities including non-verbal individuals.

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

57. Genesis LA Economic Growth Corporation

Provides microloans to minority and women-owned businesses – 65% of loans go to women and minority-owned firms.

<https://www.genesisla.org/our-impact#innovation-and-entrepreneurship>

Northern California

58. California Capital Financial Development Corporation

Offers microloans of \$500 to 20K.

The EDA Revolving Loan Fund Loans up to \$150,000 for business in Sacramento, Yolo, Nevada, El Dorado, and Placer Counties.

They also offer loans of up to \$100,000 for businesses in San Joaquin, Solano, Stanislaus, and Calaveras Counties.

<https://cacapital.org/business-loans/lending-center/>

<https://cacapital.org/business-assistance/womens-business-center/>

59. City of San Jose Resource List for Small Business Owners

<https://www.sjeconomy.com/why-san-jose/covid-19-guidance/business-resources>

60. Anew America

Provides training, education, and support to female Business owners in Oakland and San Jose.

<https://www.anewamerica.org/en/services/anewamerica-women-s-business-center-oakland>

61. The Latino Business Foundation of Silicon Valley

Provides support to emerging Latino owned businesses including marketing help.

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

62. Asian Inc.

Provides support for Asian business owners in San Francisco including help with government contracting.

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

63. Prosperity Lab

Provides support to Latino food service providers and Vietnamese business owners and to female business owners.

<https://prosperitylab.org/plb/mesa-redonda-round-table/>

64. Working Solutions

Provides loans of \$5,000 to \$100,000 to emerging small businesses.

They also provide extensive information about a wide range of grant resources for entrepreneurs, especially minority entrepreneurs, from other organizations and so checking their web site regularly is a good idea.

<https://www.workingsolutions.org/loan-program>

65. San Francisco Revolving Loan Fund for District 10

Provides loans of \$5,000 to \$100,000 to emerging small businesses in San Francisco's District 10; (zip codes 94124, 94134, 94107, 94110, and 94103).

<https://www.workingsolutions.org/news/2021/1/27/revolving-loan-fund-for-san-francisco-district-10>

66. City of Berkeley Covid 19 Resiliency Program

Provides loans to city of Berkeley residents in cooperation with Working Solutions.

<https://www.workingsolutions.org/news/announcing-a-new-partnership-with-the-city-of-berkeley>

67. ICA Fund

A business incubator and accelerator for companies in specific industries including Retail, Packaging, Warehousing and Distribution, CPG Manufacturing, Business Services, and Food and Beverage; designed for companies that are focused on growing their business in the next 12 months. Seeks to maintain a business model that supports good job creation and wealth building opportunities.

<https://www.ica.fund/faq>

68. Mission Asset Fund

Provides microloans of up to \$2,500 to small businesses.

Also provides lending circles where 6-12 people can get loans of \$300 to \$2,400.

<https://www.missionassetfund.org/contact-us/>

69. City of San Francisco Microloan Program

Provides loans of up to \$50,000 for emerging small businesses through the Revolving Loan Fund.

<https://sfmayor.org/business-loans#>:

70. Mission Economic Development Agency

Provides financial training for low-income Latinos in San Francisco.

<https://medasf.org/programs/financialcapability/>

71. Northeast Community Federal Credit Union

Provides small business loans to emerging companies with a focus on immigrants.

<https://necfcu.weebly.com/business-loans.html>

72. Southeast Asian Community Center

1K to 50K for microloan program; they also maintain relationships with banks to help businesses that need more than 50K in loans; must live in Northern California; application process takes 3-4 weeks and requires credit check.

<https://www.seaccusa.org/microloan-program>

73. Y Combinator

Nationally known tech incubator based in Northern California – provides up to 500K in funding to selected companies.

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

74. 500 Startups

San Francisco-based tech incubator.

<https://500.co/accelerators>

75. Kiva Bay Area

Provides loans of 10K to small businesses in the Bay Area and 15K in other areas.

<https://www.kiva.org/borrow>

76. La Luz Microloan Program

Provides loans of 1k to 50K In Sonoma County, California.

<https://www.sonomacf.org/blog/la-luz-microloan-program/>

77. San Francisco Entrepreneurs of Color Fund

Provides loans of 5K to 200K to entrepreneurs of color in San Francisco.

<https://entrepreneursofcolorfunds.org/>

78. California Capital Women's Business Center

Provides loans and inspiration to female entrepreneurs; also provides information for all entrepreneurs about how to pursue government contracts; based in Sacramento.

[Sacramento Women's Business Center - Training, Loans & More \(cacapital.org\)](http://cacapital.org)

79. Seed Network

Provides support for minority owned businesses including an accelerator and information about grants; based in San Francisco.

[SOMA Business Accelerator — Seed Network](http://somaaccelerator.com)

80. San Francisco Office of Economic and Workforce Development

Provides information about grants and programs for small businesses.

<https://oewd.org/>

81. Storefront Vandalism Grant

Provides grants of \$1,000 and up to \$2,000 for storefronts that have been vandalized in San Francisco.

[Storefront Vandalism Relief Grant | Office of Economic and Workforce Development \(oewd.org\)](http://oewd.org)

82. Apply for a grant to make your business accessible | San Francisco (sf.gov)

10K grant to make your business more accessible or complete an accessibility inspection.

<https://sf.gov/apply-grant-make-your-business-accessible>

83. Construction Funds Grant

Get up to \$5,000 in funding to complete construction projects and purchase new equipment.

[SF Shines | San Francisco](#)

84. Get help for your business after a fire or other disaster | San Francisco (sf.gov)

10K grant for disaster relief for businesses.

<https://sf.gov/get-help-your-business-after-fire-or-other-disaster>

85. Apply for a grant for your woman-owned small business | San Francisco (sf.gov)

\$5,000 grant for women-owned businesses in San Francisco that complete 3 months and 8 hours of training and technical assistance.

<https://sf.gov/apply-grant-your-woman-owned-small-business>

86. Black Millionaire Development Program

Provides training, mentoring, and networking opportunities for black small business owners in San Francisco.

[Black Millionaire Development Program - SF Black Wallstreet](#)

87. Plug and Play

A global venture Capital Firm based in Silicon Valley that provides seed and series A funding of 50K to 250K to emerging companies in exchange for a 1-5% fee and also follow-on funding of up to \$1 million; they also provide opportunities for small businesses to network with large potential corporate partners.

They also have a special program for female led companies called Found Her.

[FoundHER - Plug and Play Tech Center](#)

[Frequently Asked Questions \(FAQs\) | Plug and Play - Plug and Play Tech Center](#)

88. La Luz Center

Provides microloans of \$1,000 to \$50,000 to small businesses in Sonoma County with a focus on the Latino market.

[Economic Advancement | La Luz Center](#)

[La Luz Microloan Program - Community Foundation Sonoma County \(sonomacf.org\)](#)

89. 3Core

Provides loans of \$25,000 to \$250,000 to companies located in Butte, Tehama, and Glenn Counties; business owner must provide 10% of total project cost.

<https://3coreedc.org/loan-program/>

90. Alchemist Accelerator

Has headquarters in San Francisco and Munich, Germany; works with companies all around the world in the tech sector; offers an initial investment of \$25,000; also helps with long-term fund-raising; as of 2020, approximately 50% of their companies who present to investors have received seed funding of \$500,000; the backers include major corporations and venture capital firms; companies must provide a single digit equity amount in exchange for participation in the program; the next program begins on April

6, 2023 and lasts for six months; companies must have a tech founder and a business co-founder.

[The Alchemist Accelerator Program](#)

91. Mainstream Launch

Provides loans of 10K to 250K to entrepreneurs in Oakland and San Francisco.

<https://mainstreetlaunch.org/oakland-launch/>

92. City of San Francisco Emerging Business Loan Fund

Provides loans of 50K to 250K to emerging small businesses.

<https://mainstreetlaunch.org/san-francisco-launch/>

93. Mainstream Launch / Veteran Launch

Provides funding to veteran entrepreneurs.

<https://mainstreetlaunch.org/veteran-launch/>

94. Arcata Economic Development Corporation

Provides loans of 10K to 250K to businesses to cover up to 90% of project cost.

<https://www.aedc1.org/what-we-finance>

95. Opening Doors, Inc.

Provides micro loans to small businesses who are immigrants, refugees, and survivors of human trafficking in Sacramento and Northern California.

<https://openingdoorsinc.org/programs/expanding-economic-opportunity/>

96. Valley Small Business Development Loans

Based in Fresno, CA. Provides a wide variety of small business loans.

Offers:

- Community Advantage Loan – up to 100K, up to 250K in some cases
- Wells Fargo Small Business Loan – up to 100K
- Wells Fargo Small Farm Loan - up to 25K
- USDA Rural Micro Enterprise Program - up to 50K or up to 75% of total project financing
- Direct Agriculture Loan Program with a Farm Service Agency Guarantee – provides loan of up to 1.8M
- Farm operation and farm ownership loans
- A beginning farmer program for new farmers who have been in the industry for less than 10 years

20% capital injection by the loan recipient required for small business loans.

They do finance startups but with stricter conditions.

<https://www.vsbdc.com/small-business-loan-programs/program-descriptions/>

<https://www.vsbdc.com/loan-guarantee-program/program-description-lgp/>

<https://www.vsbdc.com/agriculture-loan-programs/agricultural-loan-programs-faq/>

97. AngelPad

Tech accelerator based in San Francisco and New York.

<https://angelpad.com/>

98. Atchison Village Credit Union

Provides loans for small businesses.

<https://www.creditunionsonline.com/credit-union-3480.html>

99. Bay Federal Credit Union

Provides loans of 5K to 100K to small businesses.

<https://www.bayfed.com/products-services/business-services/business-loans>

100. Community Bank of the Bay

Provides term loans, lines of credit, SBA 7(a) loans, California Lines and Loans through the California State Loan Program, and letters of credit for small businesses.

[Business Loans | CBB \(bankcbb.com\)](#)

101. Community First Lending

A microlender that provides loans of 5K to 100K to small businesses.

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

102. Economic Development Finance Corporation

Provides loans of \$5,000 to \$250,000 to companies in Lake and Mendocino Counties.

Also offers loans of up to \$50,000 at 3% or higher APR for companies negatively affected by Covid 19.

[Loan Programs – EDFC](#)