

# Center on Self-Employment

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

## COLORADO STARTUP RESOURCES FOR PEOPLE WITH DISABILITIES

Colorado has several microloan resources through city, state, and private sector sources for all entrepreneurs. These resources are designed to benefit all entrepreneurs but can be useful to business owners with disabilities. Colorado appears to be a good environment for entrepreneurs but lacks resources specifically targeted to people with disabilities.

### 1. Colorado Office of Economic Development and International Trade

Provides microloans of \$5,000 to \$50,000 to small businesses through the Colorado business loan fund.

<https://oedit.colorado.gov/colorado-microloans>

<http://tapinco.org/news/oedit-5k-50k-microloans-available-startups-entrepreneurs/>

### 2. Colorado Enterprise Fund

Provides loans of \$1,000 to \$1 million for small businesses; average loan size is \$37,000. They also provide loans specifically to the creative industry, the food industry.

<https://coloradoenterprisefund.org/loans>

### 3. Colorado Enterprise Fund Black Business Loan Fund

Provides loans of \$1,000 to \$50,000 to black-owned businesses at a 3% interest rate and a 5-year term.

Black Business Loan Fund ([coloradoenterprisefund.org](http://coloradoenterprisefund.org))

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 [tcblanke@vcu.edu](mailto:tcblanke@vcu.edu).



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#### 5. Colorado Enterprise Fund Startup Loan Fund

Provides \$10,000 to \$150,000 loans to startup firms with a low maximum interest rate of 7%.

<https://coloradoenterprisefund.org/startup-loan>

#### 6. Colorado Enterprise Fund ITIN Loan

Provides loans of \$1,000 to \$25,000 to undocumented entrepreneurs with a maximum interest rate of 3%

<https://coloradoenterprisefund.org/itin-loan>

#### 7. Colorado Enterprise Fund Valor Fund for Veterans

Provides loans of \$1,000 to \$500,000 for veteran entrepreneurs for up to 10 years with maximum interest rate of 10%

<https://coloradoenterprisefund.org/valor-loan-program>

#### 8. Colorado Enterprise Fund Transforming Safety

Provides loans of \$1,000 to \$25,000 to entrepreneurs in distressed communities to reduce mass incarceration.

<https://coloradoenterprisefund.org/transforming-safety>

## 9. Greenline Ventures Emergency Microloan Program

Provides 5 year, 2% loans of \$5,000 to \$50,000 for veteran, minority and women owned businesses negatively affected by the pandemic and located on the western slopes of Colorado. No collateral required.

<https://www.greenlineventures.com/emergency-microloan-program>

## 10. Developmental Disability Resource Center

Provides general information for people with DD in Colorado

<https://www.ddrcco.com>

## 11. Boulder Microloan Program

City of Boulder microloan program which targets women and minority owned businesses and provides loans of up to \$50,000.

<https://bouldercolorado.gov/services/business-incentives-and-financial-assistance>

## 12. City of Denver Microloan Program

To provide loans of \$5,000 to \$50,000 to small businesses, especially run by low- and moderate-income persons and also women and minority owned businesses.

Applicants must meet one or more of the following criteria:

- Companies with less than \$1 million in gross revenues
- Challenged with obtaining business financing through traditional sources
- Low- to moderate- income, as existing or aspiring entrepreneurs
- Strong links to neighborhood placement/preservation and service with focus on Denver's NEST neighborhoods
- Minority or woman-owned
- Multi-generational ownership

- Goal to create or retain full-time jobs in industries, such as manufacturing, technology and agriculture technology, outdoor recreation, professional/financial business services, health care and bio sciences, energy, or authentic and vibrant retail and hospitality.
- Must be Certified through Denver’s Division of Small Business Opportunity (DSBO)

<https://www.denvergov.org/Government/Agencies-Departments-Offices/Agencies-Departments-Offices-Directory/Economic-Development-Opportunity/Incentives-Support/Loans>

[www.cedsfinance.org/med](http://www.cedsfinance.org/med)

### 13. Neighborhood Works Southern Colorado

Provides short-term microloans at low interest rates to small businesses; loans offered are \$1,000 to \$20,000 for 6 months to 2 years; interest rates are 0% for 6-month loan and 2% for 2-year loan.

<https://nwsoco.org/what-we-do/community-lending/emergency-micro-loan-fund.html>

### 14. CEDS Finance

Provides microloans to small businesses in metro Denver area; loans are 3K for credit builder loan and up to \$50,000 for small business loans.

<https://www.cedsfinance.org/med/>

### 15. Bside Capital

A benefit corporation that provides loans of up to \$100,000 to small businesses.

<https://www.bsidecapital.org/direct-lending>

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

## 16. Community Agricultural Alliance (CAA)

Provides loans of up to 10K on a short-term basis of 3 months to 2 years with a low interest rate of 2.5% to entrepreneurs in the agriculture and food sectors; must be CAA members.

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

## 17. Tapin Colorado

Business incubator for small businesses

<http://tapinco.org/news/oedit-5k-50k-microloans-available-startups-entrepreneurs/>

## 18. Ft. Collins Microloan Program

Provides loans of \$5,000 to \$50,000 for emerging small businesses in Ft. Collins, Colorado

[New Microloan Program Launched for Fort Collins, Colorado | LinkedIn](#)

## 19. 1st Southwest Community Fund

Fortaleza Fund for immigrants in rural areas Innovate Onwards / Climber Fund for rural Colorado up to 500K; Creative Arts Loan Fund 5K to 10K.

<https://fswcf.org/resources/fortaleza-fund>

<https://fswcf.org/resources/innovate-onwards-climber-loan-fund/>

## 20. Accion Colorado

National microlender which provides loans of \$5,000 to \$100,000 at interest rates of 6% and higher; also provides coaching and mentoring up to 300K lines of credit 20K to 100K.

[Small Business Loans - Accion Opportunity Fund \(aofund.org\)](#)

## 21. Colorado State Independent Living Center

Provides general information on employment for people with disabilities.

<https://coloradosilc.org/advocacy-public-policy/employment>

## 22. Boomtown Accelerators

Tech incubator for small businesses

<https://boomtownaccelerators.com/>

## 23. University of Colorado Boulder Entrepreneurship Resources

Provides general information about entrepreneurship resources at University of Colorado Boulder

<https://www.colorado.edu/catalyzecu/>

<https://www.colorado.edu/innovate/>

<https://www.colorado.edu/business/deming>

<https://www.colorado.edu/innovate/entrepreneurial-programs>

## 24. Innosphere Ventures

Provide support for tech startups including laboratory spaces and also venture capital funding.

<https://innosphereventures.org/>

[Home - Innosphere Ventures \(innospherefund.com\)](https://innospherefund.com/)

## 25. Founder Institute Colorado

Provides support for emerging companies in Colorado.

<https://fi.co/s/denver>

## 26. Colorado State University Institute for Entrepreneurship

Provides support, mentorship, and guidance to Colorado entrepreneurs.

[Institute for Entrepreneurship - Business Research Groups \(colostate.edu\)](https://colostate.edu/institute-for-entrepreneurship-business-research-groups)

## 27. Colorado Microloans

Provides loans of 5K to 50K to Colorado small businesses with a focus on rural areas. Colorado Economic Development Commission started this program; loan rate is prime plus 2%.

<https://oedit.colorado.gov/colorado-microloans>

## 28. Colorado Startup Loan Fund

Provides loans and small grants to Colorado entrepreneurs and small business owners needing capital to start, restart, or restructure a business, and those who are not able to obtain a loan from traditional lenders. This is a revolving loan fund; funding became available in the summer of 2022.

<https://oedit.colorado.gov/colorado-startup-loan-fund>

## 29. University of Northern Colorado Food Incubator

Provides guidance, mentorship, and support to emerging firms in the food industry.

[Northern Colorado Food Incubator - Home \(nocofoodincubator.com\)](http://nocofoodincubator.com)

## 30. Venture Jumpstart

Colorado State University Incubator; offers a 6-week business planning course for entrepreneurs.

<https://biz.colostate.edu/resources/centers-institutes/entrepreneurship/venture-jump-start>

## 31. Exponential Impact

Provides a series of programs that benefit tech companies and emerging companies in general.

<https://www.exponentialimpact.com/springsstartup>

### 32. University of Northern Colorado Entrepreneurial Challenge

Provides mentorship and prize money for entrepreneurs in Northern Colorado

<https://mcb.unco.edu/e-challenge/>

### 33. TIE Denver

Provides mentorship and support for emerging companies in Colorado; has a special competition for female entrepreneurs that offers cash and prizes.

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

### 34. Catalyst Health Tech

To provide support to companies in the health care tech industry

<https://catalysthealthtech.com/the-building/collaborate/>

### 35. Global Accelerators Network

A business incubator which provides support to emerging companies

<https://www.gan.co/>

### 36. TechStars Boulder

Local branch of a tech support system which provides significant funding for accepted companies.

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

### 37. Business Incubation Center

To provide support to emerging companies over a 5-year period.

<https://gjincubator.org/incubator-program/>

### 38. Denver Accelerator

Provides support specifically for tech companies.



<https://denveraccelerator.com/>

### 39. Prime Health

Business incubator focused on the healthcare industry.

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

### 40. Galvanize

Tech incubator

<https://www.galvanize.com/campuses/coworking-space-denver>

### 41. Uncharted

Social enterprise incubator

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

### 42. The Commons

Denver entrepreneurial community

<https://thecommons.co/power-hours>

### 43. Colorado Cross Disability Coalition

To provide statewide disability advocacy

<https://www.ccdconline.org/policy-advocacy/>

### 44. Colorado Fund for People with Disabilities

Provides general information on trusts for people with disabilities and their families.

<https://www.cfpdtrust.org>

## 45. Wellspring Community

General information and programs for adults with DD including bakery self-employment programs and classes.

<https://lillisfoundation.org/grants/grantees>

<https://wearewellspring.org/bakery>

## 46. Imagine! Foundation

Provides general programs and services for autistic people and people with IDD.

<https://imaginedirectservices.org/adult/about>

## 47. Rocky Mountain Micro Finance Institute

Provides training and support to emerging entrepreneurs.

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

## 48. Colorado State Small Business Credit Initiative

Provides funding for small businesses in Colorado.

<https://oedit.colorado.gov/colorado-state-small-business-credit-initiative>

## 49. Energize Colorado

Provides low-interest loans of up to 20K and an accelerator worth up to 1.2K to people in Colfax, Southwest Denver, and Pueblo areas and the childcare industry.

<https://energizecolorado.com/ecp>

## 50. Southern Colorado Entrepreneurship Competition

Provide an entrepreneurship competition that offers venture capital for potential entrepreneurship through Colorado State University – Pueblo.

<https://healycenter.org/adult.html>

## 51. Pueblo Economic Development Corporation

Provides support for small businesses through the Business & Technology Center

<https://www.pedco.org/btc/>

## 52. Pueblo Accelerator Program

Provides training, mentorship, and opportunity to compete in Southern Colorado Entrepreneurship Competition for venture capital funding.

[https://www.csbj.com/premier/businessnews/pueblo-accelerator-aims-to-launch-new-businesses/article\\_70e82f07-0698-5ae0-baff-ca983f561073.html](https://www.csbj.com/premier/businessnews/pueblo-accelerator-aims-to-launch-new-businesses/article_70e82f07-0698-5ae0-baff-ca983f561073.html)