

# Center on Self-Employment

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

## IDAHO SELF-EMPLOYMENT RESOURCES FOR PEOPLE WITH DISABILITIES

### 1. Idaho Independent Living Center

Provides general information and support to people with disabilities.

<https://silc.idaho.gov/resources-for-individuals-with-disabilities/>

### 2. Idaho Central Credit Union

Provides microloans to emerging companies.

<https://www.iccu.com/loans/business-microloans>

### 3. Regional Development Alliance Microloans

Provides microloans to small businesses.

The maximum loan amount is \$50,000 and terms will be established based on the size of the amount borrowed.

<https://rdaidaho.org/funds/microloans/>

### 4. Revolving Loan Fund of Southeast Idaho

Offers microloans of up to \$10,000 and business loans of up to \$250,000. The company finances both business startups and expanding businesses. The applicant must have a solid business plan and provide equity participation of 10% and collateral. The loan origination fee is 2.5% for loans with 3–20-year terms.

<https://www.sicog.org/loans-home.html>

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## 5. Eastern Idaho Microloan Program

Provides microloans ranging from \$1,000 to \$25,000 for healthy small businesses seeking funding for small projects. Interest rates are normally set at between 2 to 4 percent above the Wall Street prime rate.

Loans with adequate collateral and loans that create new jobs will have lower interest rates. Interest rates are fixed for the life of the loan.

<https://www.thedevco.net/lending/micro-loans/>

## 6. Idaho Connect Kiva

Provides microloans for emerging entrepreneurs of \$1,000 to \$15,000 with a 0% interest rate, repayment of up to 3 years, and a grace period for agricultural businesses. Successful borrowers can obtain a second loan for up to \$15,000.

<https://www.idahoconnect.org/kiva-lisc-loan-program>

## 7. Region IV Development

Provides support for emerging companies in rural areas.

Offers USDA Rural Development Microloan Program Loans from \$2,500 to \$20,000. Restricted to south-central and south-west including Blaine, Camas, Cassia, Gooding, Jerome, Lincoln, Minidoka and Twin Falls, Adams, Elmore, Gem, Owyhee, Payette, Valley, and Washington. Loan terms are up to 7 years for working capital, 10 years for equipment, and 20 years for real estate.

<https://rivda.org/business-lending/>

## 8. Panhandle Area Council Microloan Program

The Small Business Microloan Program provides loans of \$1,000. Loans are typically for companies that have been in business for at least one year. However, start-up businesses will be considered with the submission of an adequate business plan. A 15% borrower capital injection is required.

#### Additional Information:

- Both personal and business collateral may be used.
- No bank match requirements exist for this program.
- The term is usually three to five years, with a fixed interest rate.

<http://www.pacni.org/micro-loan-program.html>

### 9. Economic Opportunity by Jannus

EO offers business microloans of \$1,000 – \$35,000 and Small Business Administration (SBA) intermediary loans of up to \$35,000 to provide financial support to underserved entrepreneurs who need a small business loan or startup capital loans. They are a non-profit microlender that works with people who don't qualify for bank loans.

<https://www.eojannus.org/how-we-help/business-development/>

### 10. State of Idaho Cash Grants for Small Businesses

Provides support for small businesses in Idaho negatively affected by Covid.

#### Additional Information:

- Cash grants of up to \$10,000 will be available to small businesses.
- Businesses will be eligible if they have not already received an SBA-backed Payroll Protection loan or received less than \$10,000 in such a loan.
- Businesses with up to 50 employees are eligible to apply.
- Funds can be used for rent, utilities, buying inventory, equipment, or personal protective equipment.

[Idaho Rebounds-Statewide Grant Initiatives](#)

## 11. Innovate Idaho

Provides education and support for emerging small businesses.

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

## 12. Bank of Idaho Business Lending

Provides agriculture loans, eagle term line of credit for unexpected expenses ranging from \$5,000 to \$25,000, SBA 7(a) business loans of up to \$5 million, term operating capital loans, and term equipment loans. Also offers 4 SBA Cap loans and lines of credit up to \$5 million.

<https://www.bankofidaho.com/business/business-lending/>

## 13. Idaho Center for Entrepreneurship and Economic Development

A business incubator run by Idaho State University which provides general support for emerging businesses.

[Entrepreneurship and Economic Development \(CEED\) | Idaho State University \(isu.edu\)](#)

## 14. Innovation Collective

A co-working space for entrepreneurs in Idaho.

<https://www.innovationcollective.co/membership>

## 15. Idaho Technology Council Capital Connect

Provides entrepreneurs with opportunities for finding early state capital and mentorship.

[Capital Connect – Idaho Technology Council \(idahotechcouncil.org\)](#)

## 16. Shoshone-Bannock Tribes Community Development Financial Institution

The Shoshone-Bannock Tribes Community Development Financial Institution has been awarded the tier 2 Small Business Administration's Community Navigator Pilot Program in the amount of \$150,000 for Native American small business entrepreneurship initiatives for the Fort Hall Reservation.

The Idaho Connect Initiative is in partnership with the Idaho Hispanic Foundation and will leverage business development expertise statewide. The small business initiative project will focus on engaging direct outreach, offering technical assistance to better access loans, grants and relief for small businesses and will include financial literacy, credit counseling, financial assistance and accessing valuable resources for small businesses.

## 17. North Idaho Native Fund

As an Emerging Entity, NINF provides developmental services such as training and technical assistance in various types of financial services (financial literacy, savings plans, consumer loans, business loans, debt consolidation, etc.) to clients in and around the Coeur d'Alene Reservation. They are planning to offer business loans soon.

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

## 18. Nimiipuu Fund

Provides loans and support for Nez Perce entrepreneurs.

The Nimiipuu Fund facilitates financial independence by enhancing the personal and entrepreneurial capacity of the Nez Perce Reservation and surrounding communities. They promote economic growth while embracing our cultural values and traditions by providing tailored financial products and services.

<https://nimiipuufund.org/loans-services/business-loan/>

## 19. Idaho Opportunity Fund

The IOF serves as a “deal-closing fund” to strengthen Idaho’s competitive ability to support the expansion of existing Idaho businesses and recruit new companies to the state, ultimately creating new jobs and economic growth in Idaho.

<https://commerce.idaho.gov/incentives-and-financing/grants/>

## 20. Idaho Women’s Business Center

The Idaho Women's Business Center has partnered with Rural Local Initiatives Support Corporation (LISC) and the Kiva small business lending program to provide 1:1 matched, 0% interest loans to rural entrepreneurs.

They offer 0% interest loans of up to \$15,000 through Kiva crowdfunding.

<https://www.idahowomen.org/kiva-lisc-loan-program>

## 21. Trailhead Boise

Provides general support for emerging companies in Idaho.

<https://trailheadboise.org/>

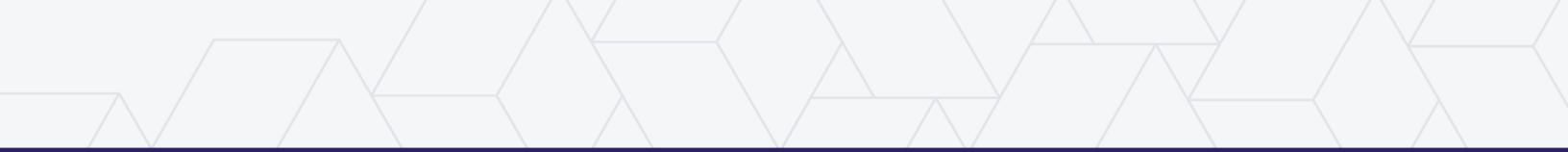
## 22. CTAP - CAES Technical Assistance Program

A technical assistance program at Boise State University. They provide lab space to test commercial ideas and also offer business consultations. C-TAP will provide project oversight and contract administration to allow a lab to focus on the technical and scientific aspects of the work.

<https://www.boisestate.edu/ctap/>

## 23. One Stone / Hatch

Hatch is an idea incubator for high school student-led ventures, businesses, and products. Students gain entrepreneurial and design thinking skills and mindsets to bring ideas to market. Hatch provides seed money, resources, and coaching to empower



students to develop their innovative ideas, or those of community partners, into business startups or high-impact projects.

<https://onestone.org/hatch>