

Center on Self-Employment

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

MICHIGAN SELF EMPLOYMENT RESOURCES FOR PEOPLE WITH DISABILITIES

1. MICRO ENTERPRISE WORKS

A program of the Ann Arbor Center for Independent Living that helps people with disabilities start their own business

<https://www.annarborcil.org/about-us/staff/cheranissa-roach-ms-employment-program-specialist/>

2. MICHIGAN SMALL BUSINESS RELIEF PROGRAM

A Michigan state government program to provide loans and grants to businesses negatively affected by Covid 19.

<https://www.michiganbusiness.org/covid19/>

3. SERVICE CORP OF RETIRED EXECUTIVES OF SOUTHEAST MICHIGAN

Provides free support, mentoring, and advice to emerging small businesses in Michigan

<https://semichigan.score.org/about-score-southeast-michigan>

4. MICHIGAN ECONOMIC DEVELOPMENT CORPORATION

Provides up to 15K per year to cover 75% of costs of export-related activities for Michigan small businesses

<https://www.michiganbusiness.org/services/international-trade/misstep>

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5. DETROIT DISTRICT LIASIONS

Provide support for Detroit small businesses

<https://www.degc.org/district-business-liaisons/#contact-us>

6. KALAMAZOO SMALL BUSINESS LOAN FUND

Provides 5K to 50K to small businesses which have been in operation for 1 year and are run by poor people, women, and minorities

<https://greaterkalamazooresource.org/portfolio/kalamazoo-small-business-loan-fund/>

7. MICHIGAN WOMEN FORWARD FUND

Provides \$2,500 to \$20,000 In funding to women and minority owned businesses with 7% interest rate and 3 to 4 year loan term

<https://miwf.org/endurance-loan-program/>

8. MICHIGAN WOMEN FORWARD LOAN

Provides loans of \$2,500 to \$50,000 for female entrepreneurs in Michigan

<https://miwf.org/wei/mwf-microloans/apply-for-a-loan/>

9. OPPORTUNITY RESOURCE FUND

Provides small business loans of \$10,000 to \$250,000

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

10. NORTHERN INITIATIVE FUND

A non-profit lender that specializes in working with veteran, women and minority owned businesses who don't qualify for bank loans

<https://northerninitiatives.org/>

<https://northerninitiatives.org/apply-for-a-michigan-small-business-loan/>

- they provide the following types of loans
- Microloans of 1K to 50K for startup and existing businesses
- The SBA 7 (a) Community Advantage Loan of 25K to 250K

- Business loans of 50K to 500K
- Contract / purchase order financing of 5K to 250K
- In 2020, 39% of their customers were women-owned, 11% were veteran-owned and 12% were minority owned

11. NORTHERN INITIATIVES FUND / GOOD FOOD FUND

Provides Healthy Food Access Loans of \$2,500 to 300K for food businesses that are serving underserved communities through the Michigan Good Food Fund

<https://northerninitiatives.org/apply-for-a-michigan-small-business-loan/michigan-good-food-fund/>

12. NORTHERN INITIATIVES FUND / EAGLE EMERGING ENTREPRENEURS FUND

Provides loans of 5K to 50K to emerging businesses in Marquette County

<https://northerninitiatives.org/apply-for-a-michigan-small-business-loan/eagle-emerging-entrepreneur-fund/>

13. DETROIT COMMUNITY LOAN FUND

Provides loans of 5K to 50K to people with disabilities and other members of underserved communities

<https://www.detroitcommunityloanfund.com/bizloan-fund/>

- their remaining target markets including people of color, Middle Eastern immigrants, formerly incarcerated persons, veterans, women, gay and lesbian people, low-income and low-wealth households, and less educated persons,
- target regions are Detroit, Hamtrack, and Highland park

14. THE ARAB COMMUNITY CENTER FOR ECONOMIC AND SOCIAL SERVICES (ACCESS) GROWTH CENTER

Promotes entrepreneurship training and opportunities in English and Arabic for members of the Arab community in Michigan

<https://www.accesscommunity.org/employment-services/entrepreneur-resources>

- the primary clients include women, artists, refugees, disadvantaged immigrants and other minorities

15. MICHIGAN MUNICIPAL LEAGUE MICROGRANTS

Provide loans for small businesses and artists

<https://mmlfoundation.org/bridge-builders-microgrants-awarded-statewide/>

16. MICHIGAN CAN DO KITCHEN

Provides funding and support for food based businesses

<https://www.candokitchen.org/aboutus>

17. DETROIT HISPANIC DEVELOPMENT CORPORATION

Provides financial literacy training for Hispanics

<http://www.dhdc1.org/programs/>

18. MICHIGAN AFFLICTED BUSINESS RELIEF GRANT

Government program to provide grants to small businesses negatively affected by Covid-19

<https://www.michigan.gov/abr/-/media/Project/Websites/abr/Final-ABR-2-Page-Factsheet.pdf>

19. CENTER FOR EMPOWERMENT AND ECONOMIC DEVELOPMENT

Provides loans of 5K to 35K to small businesses owned by women and minorities

20. KIVA FUND MICHIGAN

Provides 0% loans of up to 15K to Michigan small businesses

<https://www.kiva.org/team/michigan>

21. HUNTINGTON LIFT MICHIGAN

Provides funding of 1K to 150K to small businesses owned by women and minorities and other underserved groups

<https://www.huntington.com/SmallBusiness/loans/lift-local>

22. INNOVATE YPISLANTI

Provides loans of 10K to 75K to Ypsilanti businesses in two specific zip codes 48197 and 48198

https://annarborusa.org/wp-content/uploads/2018/04/innovate_ypsi_incentive_fact-sheet_2.17.16.pdf

23. BARRY COUNTY REVOLVING LOAN FUND

Provides loans to entrepreneurs in need in Barry County, Michigan

<https://www.barrycf.org/covid-19-community-response/#economy>

24. START GARDEN

A business incubator for female and minority entrepreneurs and they offer a 5K prize to the winner of a pitch competition

<https://startgarden.com/faq/>

25. MIDWEST TECH PROJECT

Provide funding for minority entrepreneurs in the tech field – also introduce people of color to the tech industry and train them for jobs in this industry

26. DETROIT TECH TOWN

A business incubator that provides mentorship and funding to emerging tech entrepreneurs

<https://techtowndetroit.org/services/start-studio/>

27. MICHIGAN EMERGING TECHNOLOGY FUND

A program to partner with the SBDC and to help emerging tech companies in Michigan get federal funding; provides funding of up to 25K for phase I and 125K for phase 2

<https://annarborusa.org/funding/startup/>

28. NEW ENTERPRISE FORUM

To provide significant mentorship and funding of \$250 to emerging entrepreneurs in Michigan; the mentorship is more valuable than the funding amount

<https://newenterpriseforum.org/entrepreneurs/pitch-pit-competitions>

29. RENDE PROGRESS CAPITAL

Seeks to merge traditional lending methods with approaches to lending that promote racial equity; the result is more loans to entrepreneurs of color

<https://www.rendeprogresscapital.com/about>

30. MICHIGAN WORKS

Provides generalized support for startups in Michigan from the state government

<https://www.michiganworks.com/job-seekers/small-business-start-up/>

31. MICHIGAN CREATIVE COAST

To provide support for tech companies in the Traverse City region

<https://michiganscreativecoast.com/create/careers-industries/tech/>

32. UNIVERSITY OF MICHIGAN ECONOMIC GROWTH INSTITUTE

To provide mentorship and support to early stage tech companies using resources from the U of Michigan

<https://economicgrowth.umich.edu/entrepreneurs-innovators/>

33. CLEAN ROCKET LAB

To provide tech and manufacturing focused incubator which also offers grants of up to 10K to selected companies

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

34. CENTROPOLIS INCUBATOR

An incubator focused on cleantech, they offer substantial funding of 50K to emerging companies including those owned by underserved groups; they have a \$1.6 million seed fund

<https://www.centropolisaccelerator.com/Programs/>

35. LAKESHORE ADVANTAGE INCUBATOR

A tech- focused incubator that offers mentorship and financial support of \$2,500 to emerging companies

<https://www.lakeshoreadvantage.com/surge/surge-resources>

36. 100K VENTURES

To provide funding and support to emerging tech and sports based businesses

<https://100kventures.org/>

37. SEAMLESS INCUBATOR

A tech incubator with a global focus and an office in Michigan

<https://seamlesswellbeing.com/startups>

38. CONQUER ACCELERATOR

Michigan State U incubator that provides funding of 20K and mentorship to tech entrepreneurs

<https://www.conqueraccelerator.com/startups>

39. PROTO ACCELERATOR

A tech incubator that provides funding of 60K and mentorship to emerging firms

<https://www.protoaccelerator.com/startups>

40. MTECH SMARTZONE

Provides funding and support to tech companies

<https://www.mtecsz.com/support-services/>

41. GREENGARAGE DETROIT

A tech accelerator focused on the cleantech sector

<https://greengaragedetroit.com/>

42. CITY OF HURON EMERGE FUND

Provides 5K in funding to emerging tech companies

<https://www.startunderground.com/entrepreneurial-funding>

43. 20 FATHOMS INCUBATOR

Provides support to emerging tech companies in Michigan

<https://20fathoms.org/startup-incubator/>

44. ID VENTURES

Provides early stage venture capital and mentoring to emerging tech companies in Michigan

<https://investdetroit.vc/>