

Center on Self-Employment

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

MISSOURI STARTUP RESOURCES FOR PEOPLE WITH DISABILITIES

The Midwest Special Needs Trust provides grants of up to \$2,000 to low-income individuals with medically and Social Security verified disabilities who are on SSI and/or SSDI. <https://www.midwestspecialneedstrust.org/charitable-program/about/>

1. Resources for Missouri, Inc.

Microloan program for companies unable to access traditional financial services; provides loans of to \$35,000 with 100% collateral.

<https://www.stlouis-mo.gov/government/departments/sldc/economic-development/financing/rmi.cfm>

2. Missouri Department of Economic Development

Provides a small business loan program.

<https://ded.mo.gov/programs/business/small-business-loan-program>

3. USDA program

To provide support for rural micro enterprises; offers microloans of up to \$50,000.

<https://www.rd.usda.gov/programs-services/business-programs/rural-microentrepreneur-assistance-program/mo>

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4. Lift Fund Missouri

Provides loans of up to \$250,000 to startups and women and minority-owned businesses

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

5. Missouri Microloans for Assistive Technology

Provides loans for assistive technology for people with disabilities.

<https://at.mo.gov/show-me-loans/Micro-Loan.html>

6. Alliance Credit Union

An SBA approved lender which provides loans to small businesses.

[Business Loans \(alliancecu.com\)](https://alliancecu.com)

7. Alt Cap

Provides 3–5-year loans of 5K to 250K to emerging small businesses.

Also provides microloans to artists of all types and to women, veteran, and minority-owned general contractors.

[Financing — AltCap \(alt-cap.org\)](https://alt-cap.org)

8. Assemblies of God Credit Union

Provides loans for small businesses.

[Trusted Business Finance Services from AGCU](https://agcu.com)

9. Central Bank of Kansas City

A non-profit lender that provides funding for small businesses

[Commercial Loans > Central Bank of Kansas City \(centralbankkc.com\)](https://centralbankkc.com)

10. Arch Grants

Provides grants of up to \$75,000 to emerging startup companies in St. Louis that win a startup competition and commit to staying in the St. Louis area and another \$25,000 to companies to agree to relocate to the St. Louis area.

[Competition FAQs - Arch Grants](#)

11. Center for Emerging Technologies

Provides support programs for emerging tech companies.

<https://cetstl.com/programs/square-one/>

12. Washington University at St. Louis

Provides support and resources to entrepreneurs including black and Latino entrepreneurs.

https://olin.wustl.edu/docs/Alumni/WashUolin_Entrepreneurship-sellsheet.pdf

<https://skandalaris.wustl.edu/event/2022/04/03/capital-access-roundtable-centering-black-hispanic-business-funders-and-investors/>

13. University of Missouri business incubator

Provides life sciences incubator.

<https://missouriinnovation.com/life-science-labspace/>

14. Midwest Special Needs Trust

Provides up to \$2,000 in grants to low-income people with disabilities in Missouri; must have a medically verified disability.

<https://www.midwestspecialneedstrust.org/charitable-program/about/>

15. Ozark Small Business Incubator

Provides microloans of \$5,000 to \$50,000 for small businesses; must have a minimum credit score of 600.

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

16. Innovation Stockyard

Provides support to emerging companies particularly in the science industry.

<https://innovationstockyard.com/>

17. Prosper Women Entrepreneurs

To provide an accelerator, funding, and support for female entrepreneurs.

<http://www.prosperstl.com/companies>

18. The Yield Lab

A global program to promote entrepreneurship and diversity in the agriculture sector.

<https://www.theyieldlab.com/the-yield-lab-institute>

19. Disability Project

A theater group to educate students and the community about people with disabilities.

<https://www.facebook.com/disAbilityproject/>

20. Justine Petersen (JP) Microloan Program

A non-profit socially conscious lender that provides a microloan of up to \$50,000.

Details:

- SBA Micro-Enterprise Loan (Non-SBA guaranteed loans) Up to \$50,000 (JP average under \$10,000)

- Terms of Micro Enterprise Loan – 7.25 to 11% interest, up to 6 years, 3% closing fee, 100% collateral requirement
- Unsecured loans of up to 3K are available.

<https://justinepetersen.org/what-we-do/small-business/>

21. Justine Petersen Microloan Program II

Offered by Great Rivers Community Capital. Loans up to 50K and typically over \$10,000.

Terms: 12-20% interest rate, up to 6 years, 6% closing fee, 100% collateral requirement.

<https://justinepetersen.org/what-we-do/small-business/>

22. Justine Petersen Microloan Program III

Able Biz - provides loans of up to 50K with an interest rate of 6% and up to 7 years with 100% collateral and 3% closing costs.

Details:

- Justine Petersen serves existing and start-up businesses.
- Seeks to help companies transition back to mainstream finance.
- Offers loans from \$500 to 150K.
- Up to \$3,000 unsecured loans are available.

<https://justinepetersen.org/what-we-do/small-business>

23. Justine Petersen Loan Program for rural agricultural areas

Seeks to address racial and gender inequality in addition to promoting loans for disadvantaged groups.

Details:

- USDA Micro-Enterprise Loan up to 150K For businesses based in rural MO areas.

- will require address verification.
- Terms 9.5% interest rate, up to 6-year term; 6% closing fee, 100% collateral requirement.

<https://justinepetersen.org/what-we-do/small-business/>

24. Justine Petersen Microloan Program IV

Able Life Loan Up to \$2,500.

Details:

- Interest rate: 9%.
- Up to 84-month term.
- No collateral required, per state law.

<https://justinepetersen.org/what-we-do/small-business/>

25. Justine Petersen Contractor Loan

The goal of the JP Contractor loan is to build the capacity of St. Louis minority- and women-owned construction firms with access to affordable capital. These loans are typically originated as 90-day short-term balloon notes with no monthly payments and an option for a 90-day renewal.

Details:

- Contractor loans up to 150K are originated at 0% interest rate with a 6-8% closing fee.
- Designed for companies that have secured contracts but can't get traditional lines of credit.
- Also designed for minority and women owned firms with poor personal credit scores that make them ineligible for traditional loans and lines of credit.

<https://justinepetersen.org/what-we-do/small-business/>

26. Justine Petersen Greencubator

The Justine Petersen (JP) Greencubator is designed to help food and green entrepreneurs start a business with a 25K square foot incubator in the Near North Side.

The goal is to encourage economic opportunity and entrepreneurship for low-income persons.

<https://justinepetersen.org/what-we-do/greencubator/>

27. Launch Kansas City – Kansas City Economic Development Corporation

Provides grants of 35K to 50K plus 6 months of mentoring and support to socially conscious businesses.

<https://edckc.com/launchkcs-social-venture-studio-announces-selected-cohort-companies/>

28. Elevate Capital

Provides funding of 50K to 200K and technical assistance for Black and Latino owned businesses.

<https://wepowerstl.org/elevate-capital/>

29. Mid Missouri Tech Incubator

To provide funding and support to emerging technology firms in conjunction with the University of Missouri.

<https://missouriinnovation.com/mid-mo-tech-accel/>

30. Sprint Mobile Health Accelerator

Provides 120K in funding and 3 months of mentoring to mobile health technology startups nationally including in Missouri.

[Sprint partners up with Techstars to launch mobile health startup accelerator | Healthcare Digital \(healthcare-digital.com\)](#)

31. Innovation Technology Park at University of Missouri Saint Louis

A business incubator that provides support for large and small businesses in the technology and health care sector.

<https://www.umssystem.edu/ums/red/umrpi/locations>

32. Cortex Innovation Community

To provide support for entrepreneurs.

<https://cortexstl.com>

33. Missouri Life Sciences Incubator

To provide funding and support to emerging life science companies in cooperation with various departments at the University of Missouri

<https://missouriinnovation.com/life-science-labspace/>

34. People First Missouri

A program that provides advocacy and support for people with DD.

<https://www.missouripeoplefirst.org>

35. Down Syndrome Innovations

Provides support to adults with Down's Syndrome and their families.

<https://kcdsi.org>

36. Down Syndrome Association of Greater St. Louis

Provides support to families of children with down's syndrome.

<https://dsagsl.org/>

37. Missouri Family to Family

Support Group for families of children with IDD

<https://mofamilytofamily.org/>