

Center on Self-Employment

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

NORTH CAROLINA STARTUP RESOURCES FOR PEOPLE WITH DISABILITIES

1. Helpful, Unfettered Gift (HUG) Creative Micro-Grant Program

A fund that provides small grants to creative projects, initiatives, and businesses in the Charlotte area.

Offers a \$250 micro-grant or a \$300 credit at the Charlotte Community Tool Bank. Applicants can apply for a second \$1,000 grant after the first has been approved.

<https://www.charlotteiscreative.com/hug-micro-grants/>

2. Self-Help Credit Union

Offers loans to small businesses seeking to expand their operations.

<https://www.self-help.org/what-we-do/we-lend/to-small-businesses-nonprofits>

3. Carolina Small Business Development Fund

Non-profit lender to small businesses which offers loans of up to 350K and technical assistance; includes SBA Community Advantage Lending.

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

4. Durham Small Business Opportunity Loan Fund

Provides loans of 5K to 35K at 3% interest for small businesses in Durham County which have been in operation for two years.

Funding available for home-based businesses and food trucks.

<https://www.carolinasmallbusiness.org/durham-fund>

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5. Meck Lending

Mecklenburg County loan program offering favorable business loans and free assistance for small business owners; offers loans of up to 75K at prime interest rate.

<https://www.carolinasmallbusiness.org/mecklenburg-loan>

https://www.carolinasmallbusiness.org/_files/ugd/ddbdd1_e86ece8b012f40a698ca4726351bc44f.pdf

6. Oak City Business Labs

Formed by the city of Raleigh and the Carolina Small Business Development Fund. Provides grants and technical assistance for small businesses operating since March 2019 that were negatively affected by the pandemic.

<https://www.carolinasmallbusiness.org/oakcity>

7. Latino Enterprise Center

Provides loans of up to 250K for Latino-owned businesses at interest rates of 8% to 12% through their Latino entrepreneurship program.

<https://www.carolinasmallbusiness.org/programa-empresarial-latino>

8. RetoolNC, the North Carolina Small Business Impact Grant Program

Launched in Fall 2020 to help state-certified minority and women-owned businesses disproportionately impacted by COVID-19. Grants of up to \$25,000 are awarded to select small businesses.

<https://www.carolinasmallbusiness.org/retoolnc>

9. Western Women's Business Center

Designed to help women-owned businesses in the mountain region of North Carolina.

Located at the Asheville-Buncombe Technical Community College in Candler.

10. Thread Capital

A subsidiary of NC Rural Center; provides loans for small businesses. Provides loans of up to 50K for startups and 100K for established businesses.

<https://www.threadcap.org/capital/small-business-loans/>

11. NC Rural Enterprise Program

A non-profit lender for small businesses.

Offers loans of 500 to 25K. Express loans of 5K can be made within 5 business days.

<https://asapconnections.org/farmer-tools/grants-and-loans/loan-microenterprise-loan-program-nc-rural-center/>

12. O Berry Foundation Assistive Technology

Provides loans of up to 5K for assistive technology for people with disabilities through the North Carolina vocational rehabilitation system.

<https://www.ncdhhs.gov/divisions/vocational-rehabilitation-services/north-carolina-assistive-technology-program/assistive-technology-funding-resources>

13. Partner Community Capital

Offers loans of 25K to 1M to underserved communities especially minority communities.

<https://partnercap.org/apply>

14. Business Expansion Funding Corporation

Provides loans of up to 5M for businesses through the SBA 504 program.

<https://www.befcor.com/borrowers/borrowers-faqs/>

15. City Startup Lab

Provides funding for underserved minority entrepreneurs who want to start tech companies. Received funding from the Wells Fargo Grant.

<https://www.citystartuplabs.com/city-startup-labs-a-wells-fargo-grant-recipient/>

<https://www.citystartuplabs.com/blacktechclt-spring-news/>

16. Small Business and Technology Development Center

A program affiliated with the University of North Carolina which aims to provide technical assistance including funding resources to tech entrepreneurs.

<https://sbtdc.org/pdf/capopps.pdf>

17. Mountain Biz Works

SBA lender to underserved populations in Western North Carolina which provides loans of up to 250K to small businesses.

<https://www.mountainbizworks.org/get-funding>

18. Self-Help

A non-profit lender for small businesses in North Carolina.

Provides loans of less than 15K and loans of more than 15K in a variety of industries; specialties include the childcare industry and the food industry.

<https://www.self-help.org/business/loans/commercial-loans>

19. North Carolina Biotech Center

Provides loans of 100K to 250K for small business research loans for companies in the life sciences industry.

Provides loans of 250K to 500K for life science companies that are seeking angel funding and venture capital.

[Small Business Research Loans for Life Science Companies \(ncbiotech.org\)](https://ncbiotech.org)

[Strategic Growth Loan \(SGL\) | North Carolina Biotechnology Center \(ncbiotech.org\)](https://ncbiotech.org)

20. Vedic

Offers loans and technical assistance to small businesses in the town of Valdese and surrounding areas.

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

21. North Carolina Idea

Provides grants and technical assistance to emerging tech companies in North Carolina.

<https://ncidea.org/nc-idea-micro/>

22. Cumberland County Economic Development

Provides loans of 1K to 10K to emerging small businesses in Cumberland County, North Carolina.

<https://grantsforus.io/type-of-eligible-entity/business/small-business/small-business-resiliency-grant-program-north-carolina/>

23. North Carolina Micro Enterprise Loan Program

Non-profit lender for small businesses in North Carolina.

Provides 5K for express loans and 25K for general loans and 25K for environmentally sustainable firms.

<https://www.rcedc.com/business-resources/small-business-services/nc-microenterprise-loan-program>

24. North Carolina Capital Access Program

Provides loans to small businesses that don't meet conventional lending standards.

Loan sizes range from 25K to 50M; average loan size is 100K.

<https://www.rcedc.com/business-resources/small-business-services/capital-access-program>

25. Carolina Business Capital

Provides loans of up to 5M to small businesses through the SBA 504 loan program.

<https://www.cbc504.com/eligibility-information/>

26. First Flight Innovation Center

Provides assistance with grant writing, technical assistance, and business planning to tech startups.

<https://www.ffvcnc.org/our-programs>

27. City of Hickory Micro Enterprise Program

Community Development Block Grant for low-income families; micro enterprise program.

Offers grants of 1K to 4K for emerging small businesses.

<https://www.hickorync.gov/sites/default/files/hickoryncgov/Planning/Community%20Development/2021%20Microenterprise%20Grant%20Draft%20Guidelines%20Updated%204-5-2021.pdf>

28. North Carolina State University Entrepreneurship Clinic

Provides grants of 5K to 50K to emerging tech startups.

<https://entrepreneurshipclinic.ncsu.edu/accelerator>

29. QC Fintech

Provides funding to tech and fintech startups In North Carolina.

<https://www.qcfintech.co/program>

30. NC Handmade

Provides general support to artisan businesses including those run by people with disabilities.

<https://nchandmade.com/>

31. Piedmont Business Capital

Provides loans of 10K to 100K to women and minority-owned businesses.

<https://www.piedmontbusinesscapital.org/lending-programs>

32. Alamance County Funding

Offers funding for women and minority owned businesses negatively affected by Covid 19.

<https://www.alamancechamber.com/recovery-loan-program>

33. Slow Money North Carolina

A lending source for the food, farming, and restaurant industries.

<https://slowmoneync.org/>

34. Small Business Loans from First Bank

Offers bank funding for startups and small businesses in North Carolina.

<https://localfirstbank.com/article/small-business-startup-loans-in-north-carolina/>

35. SBA Resources for Veteran Business Owners

SBA programs for veteran business owners.

<https://www.sba.gov/offices/district/nc/charlotte/resources/resources-veteran-business-owners>

36. Befcor / Loan Well

“Befcor is a proud partner of the North Carolina rapid recovery loan program created in response to Covid 19 for small businesses and farms.”

<https://befcor.loanwell.com/>

37. Town of Elkin Economic Recovery Fund

Offers financing to local small businesses in the town of Elkin, NC.

https://www.elkinnc.org/business/economic_development_and_small_business/e3_microloan_and_small_business_mentoring.php

38. Carolina Community Impact

A community lender that offers loans of less than 25K and more than 25K to small businesses.

<https://ccifund.org/loan-inquiry/>

39. Piedmont Regional Council

Provides loans of 2,500 to 25K to businesses negatively affected by Covid and low-income businesses in the region.

<https://www.ptrc.org/services/economic-development/lights-on-loan>

40. Bessemer City Loan Fund

Provides loans of up to \$40,000 to companies that are negatively affected by Covid and in the Bessemer area.

<https://bessemercity.com/covid-19-business/>

41. Wilmington Downtown Loan Fund

Provides micro loans of up to 25K to businesses in Downtown Wilmington.

<https://wilmingtondowntown.com/business/apply-for-a-microloan/>

42. Greenville North Carolina Small Business Loan Fund

Provides loans of up to 50K to small businesses negatively affected by Covid 19.

<https://greenvillenc.gov/government/planning-and-development-services/housing-division/covid-relief-small-business-assistance>

43. Downtown Newbern Small Business Covid 19 Fund

Provides loans of up to 10K to emerging small businesses in the local area negatively affected by Covid 19.

44. Mecklenberg County Small Business Loan Fund

A government program providing 75K in loans to local small businesses.

<https://www.mecknc.gov/oed/Pages/small-business-loan.aspx>

45. Pitt County Economic Development Microloan Program

Provides loans of 10k to 50K to companies negatively affected by Covid 19.

<https://www.growpittcountync.com/news/7307/>

46. Lee County EDC Small Business Loan Fund

Government program that provides loans of up to 10K to emerging small businesses.

Also has a loan fund that provides 50K to 200K in loans to emerging small businesses.

<https://startingyourbusiness.com/revolving-loan-funds-in-north-carolina/>

http://growsanfordnc.com/relocate_expand/incentives

47. Raleigh NC Build Up Fit Grant

Provides funding for a small business in Raleigh, North Carolina.

<https://raleighnc.gov/services/grants-and-funding/building-fit-grant>

48. Council for Entrepreneurial Development

A business incubator focused on the tech and life sciences sectors.

<https://cednc.org/get/>

49. One Buncombe Fund

Provides funding for companies negatively affected by the pandemic.

Funding offered is 2.5K for sole proprietorships and 5K for small businesses with 2-25 employees.

<https://www.mountainbizworks.org/coronavirus-resources-2019/covid-19-loans/one-buncombe-fund/>

50. Burlington North Carolina Micro Enterprise Program

Provides forgivable loans of up to 7K to companies negatively affected by the pandemic.

<https://www.burlingtonnc.gov/2185/Microenterprise-Forgivable-Loan>

51. New Ventures Accelerator

Provides funding of \$50,000 to emerging companies in the health, agriculture, and B2B software sectors.

<https://newventuresnc.com/>

52. Start 100 Fund

Business accelerator for technology companies; offers funding of \$50,000 and mentoring and crowd funding.

<https://www.start100fund.com/#how-it-works>

53. Ventureprise Launch NC Idea Program

Provides funding of 50K and mentoring to emerging technology companies.

<https://entrepreneurship.charlotte.edu/community/ventureprise-launch-nc-idea-program>

54. Riot Startup Accelerator

Provides funding and support to tech companies focused on the Internet of Things.

<https://riot.org/startup-accelerator>

55. Joules Accelerator

Provides funding and access to large companies for clean tech startups; partners with EY.

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

56. Polk County Economic Development

Provides funding to environmentally sensitive companies in North Carolina.

http://www.polknc.org/economic_development/capital_and_financing/index.php#.YhaEqYrMK3A

57. IBM Sustainability Accelerator

Uses IBM technologies to solve environmental challenges.

<https://www.ibm.org/initiatives/environment/ibm-sustainability-accelerator>

58. Lamb Foundation

A foundation that is designed to help people with intellectual disabilities in North Carolina.

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

59. TEACCH Autism Program at UNC Chapel Hill

A nationally known UNC chapel hill program that seeks to improve employment opportunities for people with autism and IDD.

<https://teacch.com/north-carolina-community-employment-collaborative/>

60. ADA NC

Provides generalized resources to people with disabilities, including employment related resources.

https://adanc.org/resources/?fwp_resource_topic=employment