

Center on Self-Employment

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

OHIO STATE-SPECIFIC RESOURCES FOR PEOPLE WITH DISABILITIES

1. Community Fund Ohio

Provides grants for Ohio residents with disabilities – the amounts are not specified – grant review for grant applications submitted after 12/31/2022 has been temporarily delayed.

Provides:

- Special Needs Grant with Financial Hardship is for an Ohio resident with a disability who receives SSI, Medicaid, or any HCBS Waiver
- Special Needs Grant for an Ohio resident with a disability who does not receive SSI, Medicaid, or any HCBS waiver.

Grant for Former Community Fund Beneficiaries is for an Ohio resident who was a Community Fund client (beneficiary), but whose trust has closed.

<https://www.communityfundohio.org/grants/>

2. Ohio Department of Development Microloan Program

Provides loans of 10K to 45K at 0% interest to businesses that are certified as women or minority owned firms by the State of Ohio and have been in business and generating revenue for one year or more.

<https://development.ohio.gov/static/business/minority/04062022-Ohio-Micro-Loan-Program.pdf>

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3. Ohio Department of Development Loan Program

Provides loans for women and minority owned businesses in Ohio.

Provides loans of 45K to 500K at up to 3% interest for Women's Business Enterprise that have been in business and earning revenue for at least two years.

[Ohio Minority Business Direct Loan Program | Development](#)

4. Ohio Capital Access Program

The Ohio Capital Access Program (OCAP) is a loan portfolio insurance program, similar to a loan guarantee, that enables small businesses to obtain credit to help them grow and expand their businesses. In OCAP, when a participating Lender originates a loan, the Lender and Borrower combine to contribute a percentage of the loan (from 3% to 6%) into a reserve fund, held by the Lender.

[Ohio Capital Access Program \(OCAP\) | Development](#)

5. Ohio SBA Loan Program

Provides loans of 5K to 50K for small businesses in Columbiana, Jefferson, Belmont, Monroe, and Washington counties in Ohio.

<https://washingtoncountypa.org/sba-micro-loan-ohio/>

6. NeighborUp Program

Provides loans of up to 2K to musicians and music professionals

They are also working with Blessed Trinity Catholic Church to provide microloans of up to 2K and networking opportunities for undeserved entrepreneurs.

<https://neighborupcle.org/neighborup>

<https://blessedtrinitycleveland.org/microloan/>

7. Dayton Human Rights Council Microloan Program

Provides loans of up to 10k to small, at risk, and minority businesses that don't qualify for traditional loans in Greater Dayton area.

Works in partnership with First Financial Bank and Greater Dayton Minority Business Assistance Council.

<http://daytonhrc.org/microlending/>

8. JumpStart Inc.

Provides funding to established small businesses with revenues of at least 25K; amount of funding available is not specified.

<https://www.jumpstartinc.org/smallbiz>

9. JumpStart Inc. Venture Capital

Provides funding of up to 250K to women and minority owned technology startups.

<https://www.jumpstartinc.org/investing/focus/>

10. Ohio Accelerator Awards for Technology companies

Provides funding of approximately \$75,000 to emerging technology companies in the following sectors:

- Software/Information Technology
- Biomedical/Life Sciences
- Advanced Materials
- Manufacturing Sensors Energy

<https://keenan.osu.edu/accelerator-awards>

11. Ohio State University Resources on Entrepreneurship

Provides general information for entrepreneurs in Ohio.

<https://keenan.osu.edu/>

<https://oied.osu.edu/startups>

12. Rev Catalyst Fund II

The Rev Catalyst Fund II was established to make early-stage investments in life sciences companies, aiming to deliver critical investment capital and support for research-based spinouts and healthcare innovators. Rev1 Ventures, Ohio State and Nationwide Children's Hospital are investors in the fund.

<https://keenan.osu.edu/capital>

13. Export Assistance Grants

IMAGE provides eligible companies a 50% reimbursement of up to \$10,000 in grant funds (i.e., 50% of \$20,000 in eligible expenses) to engage in activities to increase export sales. Companies can receive up to \$10,000 in reimbursement per program year, not per funding round.

[IMAGE – Export Grant Programs | Development \(ohio.gov\)](#)

14. Youngstown Business Incubators

Provides funding and support to female, minority, and young entrepreneurs especially in the tech and manufacturing spaces.

<https://ybi.org/mbac/>

<https://ybi.org/we/>

15. University of Cincinnati Resources on Entrepreneurship

Provides support for entrepreneurs and emerging small businesses.

<https://business.uc.edu/centers-partnerships/entrepreneurship/resources-for-businesses.html>

16. Ohio Innovation Fund

Provides funding for early-stage tech companies.

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

17. Ohio University Innovation Center

Provides support to early-stage technology companies.

<https://www.ohio.edu/research/innovation/entrepreneurs>

18. Appalachian Center for Economic Network

Provides a business incubator and to provide support for companies in the food industry.

<https://acenetworks.org/facilities/athens-business-incubator/>

19. Grow America Fund

Provides funding to lower income people at a lower interest rate than traditional lenders.

<https://ndconline.org/grow-america-fund/>

20. Community Impact Loan Fund

Provides up to 100K to women and minority owned businesses and low- and moderate-income entrepreneurs.

<https://ndconline.org/community-impact-loan-fund/>

21. Greater West Dayton Business incubator

Offers a micro loan program for businesses owned by marginalized groups such as minorities and women.

- Typical loan size is 5K to 15K with minimum of \$500 and maximum of 25K.
- Maximum interest rate is prime rate plus 1 point.
- Typical repayment period is 1-4 years.
- Must be in business at least 1 year.

<https://www.thegwdi.com/cultural-capital-1>

22. Economic and Community Development Institute

- Provides loans for new small businesses.
- Provides microloans for refugees in Ohio.
- Provides Community Advantage Loans that range in size from \$750 to \$250,000.
- The SBA guarantees as much as 85% of loans of \$150,000 or less, and as much as 75% of loans of \$150,001 and more.
- Must have credit score of 590 and be eligible to get SBA loan funds.
- Provides loans for veterans, rural entrepreneurs, and black and minority construction contractors.

<https://www.ecdi.org/ca>

23. US Department of Agriculture Rural Microenterprise Assistance Program

Provides up to 50K in loans to small businesses in rural areas with populations less than 50,000.

[Rural Microentrepreneur Assistance Program in Ohio | Rural Development \(usda.gov\)](#)

24. Achieve More and Prosper Program

Provides programs and career development support for young adults aged 16-24 who are low income and/or disadvantaged.

<https://jfs.franklincountyohio.gov/amp>

25. City of Cleveland Heights Loan Program

Provides loans of up to 20K at 1% interest rate to companies in Franklin County, Ohio, that create at least one job for a low- or moderate-income person – can include the business owner if they are low to moderate income.

Also provides loans of up to 500K at competitive rates for this purpose.

<https://www.ecdi.org/cleveland-heights>

26. Cuyahoga East Vocational Education Consortium

Provides job training to students.

<https://spectrumnews1.com/oh/cleveland/news/2022/03/17/program-offers-job-opportunities-to-those-with-disabilities->

<https://www.mayfieldschools.org/CEVEC.aspx>

27. Jon Peterson Special Needs Scholarship Program

Provides up to 27K in scholarships to students with an Individual Education Plan (IEP).

[Jon Peterson Special Needs Scholarship Program | Ohio Department of Education](#)