

# Center on Self-Employment

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

## PENNSYLVANIA STARTUP RESOURCES FOR PEOPLE WITH DISABILITIES

### 1. Women's Opportunity Resource Center

Provides loans to women and minority entrepreneurs.

Additional information:

- Credit Builder Loans up to \$2,500
- Direct Loan \$1,000 to \$2,500
- Small Business Loans up to \$10,000
- Credit Line up to \$20,000
- Expansion Loans up to \$50,000
- Real Estate Loans for Business Property up to \$250,000

<https://www.worc-pa.com/loans.html>

### 2. JARI

Provides microloan funding and technical assistance to companies in Bedford, Blair, Cambria, Indiana, or Somerset Counties in PA.

Offers loans of 50K at an interest rate of 5.00 to 7.75%.

<https://www.jari.com/financing-incentives/microloan-program/>

### 3. North Central Business Financing Program

Provides microloans to companies that will create jobs in Cameron, Clearfield, Elk, Jefferson, McKean, or Potter Counties.

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Offers up to 400K and 50% of total project costs; loan origination fee of 1.5%. One full-time job should be created or retained for every 50K borrowed.

<http://www.ncentral.com/business-loans/>

#### 4. SBA Microloan Program

Provides microloans to eligible small businesses in Washington, Greene, Westmoreland, Fayette, Allegheny, and Beaver counties.

#### 5. Can Do Greater Hazelton

Offers ARC loans of up to 200K or 50% of project cost (whichever is less) and up to 100K of working capital loans.

<https://www.hazletoncando.com/financing/sba-504-micro-loan-programs>

#### 6. Can Do Greater Hazleton

Rural microloan program offered through Northeastern Pennsylvania Alliance.

Offers up to 35K. One full-time job must be created or retained for every 35K borrowed; must be in rural area with 5K or less of population. The project must be located within the six Northeastern Pennsylvania counties of Carbon, Lackawanna, Luzerne, Monroe, Schuylkill, and Wayne.

<https://www.hazletoncando.com/financing/sba-504-micro-loan-programs>

#### 7. Entrepreneur Works

Offers startup loans of up to 15K for startups in business less than a year; also offers small business loans for up to 50K and machinery and equipment loans for 50K and loans of up to 50K for women-owned businesses that have been in operation for 2 or more years.

<https://philadelphia.score.org/resource/score-philadelphia-microlenders>

## 8. Enterprise Center

Provides loans to women and minority-owned businesses.

<https://www.theenterprisecenter.com/about-us/divisions>

## 9. VestedIn

Offers expedited loans of 1-25K and small business loans of 1-100K.

Applicants must have a minimum credit score of 600.

<https://vestedin.org/business-loans/>

## 10. Neighborhood Progress Fund

Provides microloans to small businesses.

Additional Information:

- Seed Loan up to \$5,000 8% interest rate 24-month term
- Growth Loan up to \$25,000 7% interest rate 36-month term
- Thrive Loan up to 50K 6% interest rate 36-month term

<https://npfp.org/microloans/>

## 11. Impact Loan Fund

Offers loans of 25K to 100K. Loans have interest rates ranging from 6 to 8%. The loan term is 7 years.

<https://static1.squarespace.com/static/607754246b1d7a5e622e89c7/t/617995a3720e287aeba90fde/1635358117217/ILF+Business+Lending+brochure+3-2019.pdf>

## 12. Cultivate Lancaster

Provides microloans to emerging small businesses in Pennsylvania.

ASSETS provides loans of 600 to 3,600 along with one-on-one counseling; Community First Fund provides loans of 3K to 60K to startup businesses.

<https://cultivatelancaster.com/loans-financing>

### 13. Assets Pennsylvania

Provides funding for startups in Central Pennsylvania in Lancaster, York, Reading, Harrisburg, and Lebanon counties.

Offers small business loans ranging from 1K to 10K.

Provides impact loan of 10K to 50K for socially conscious businesses who are committed to becoming a B-Corp within 12 months of receiving funds.

<https://assetspa.org/offerings/community-lending/>

### 14. Community First Lending

Provides lending to affinity groups of low-income individuals.

Offers affinity group loans ranging from \$1,200 to \$3,600.

<https://communityfirstfund.org/financing/agl/>

### 15. Ben Franklin Partners

Makes seed investments in technology companies.

<https://nep.benfranklin.org/>

### 16. Innovation Works

Provides funding to early-stage technology companies.

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

### 17. Dream It

Provides funding to emerging technology companies.

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

## 18. Philly Startup Leaders

Provides support to emerging technology companies.

<https://www.phillystartupleaders.org/founded-in-philly-series-i-workshops>

## 19. Backstage Capital

A 3-month program that provides funding to low income and disadvantaged entrepreneurs including women, minorities, and gay and lesbian people.

<https://backstagecapital.com/for-founders/>

## 20. Welcoming Center for Entrepreneurship

Provides funding for entrepreneurs.

<https://welcomingcenter.org/entrepreneurship/>

## 21. Southeast Pennsylvania Tech Partners

Provides funding to early-stage startups.

<https://www.sep.benfranklin.org/>

## 22. ic3401

Provides funding and support for early-stage tech startups.

<https://ic3401.org/about/>

## 23. Entrepreneurship Resources at University of Pittsburgh

Provides support to small businesses and family-owned businesses.

<https://entrepreneur.pitt.edu/>

## 24. Alpha Labs

Offers \$50,000 in funding in exchange for equity in the technology company. They also offer the opportunity to seek venture capital funding through the Innovation Works Seed Fund.

<https://alphalab.org/program/>

## 25. Startable Pittsburgh

Provides entrepreneurship education to young people aged 13 to 19.

<https://www.innovationworks.org/programs/youth-programs/>

## 26. Innovation Works

Provides funding of 100K to 150K to emerging technology companies; they are funded by the Commonwealth of Pennsylvania.

<https://www.innovationworks.org/resources/faqs/>

## 27. IncubateHer

Provides funding of \$1,500 and resources to female entrepreneurs.

## 28. PHG Labs

A city of Pittsburgh initiative that provides funding and support for emerging tech companies.

<https://pittsburghpa.gov/innovation-performance/pghlab/index.html>

## 29. Alpha Lab Gear

Provides funding and support to emerging tech companies.

<https://alphalabgear.org/faq/>

## 30. LifeX Global

Provides support to emerging companies in the drug and pharmaceutical and digital health sectors.

<https://lifexglobal.com/accelerator/>

### 31. Free Library for Entrepreneurs

Provides training and resources for entrepreneurs. The Business Resource and Innovation Center (BRIC) at the Free Library of Philadelphia supports entrepreneurs, nonprofits, and inventors at every stage, through research and digital and print resources. Free for all PA residents.

<https://libwww.freelibrary.org/programs/bric/>

### 32. Carnegie Library

Whether you are exploring a new business idea or are seeking to sell an existing enterprise, the Carnegie Library supports your research needs.

<https://www.carnegielibrary.org/services/help-for-businesses/>

### 33. Steel Bridge Capital

Provides funding and support for emerging software companies.

<https://steelbridgelabs.com/entrepreneurs/>

### 34. Pittsburgh Life Sciences Greenhouse

Provides funding, connections, and support to emerging entrepreneurs in the life sciences sectors.

<https://www.plsg.com/entrepreneurs/>

### 35. Olympus Project at Carnegie Mellon University

Connects emerging companies with the support of graduate students who can assist them in running their operations.

<https://www.cmu.edu/swartz-center-for-entrepreneurship/education-and-resources/csl/index.html>

### 36. Numo

Provides funding and support for fintech startups.

<https://www.numo.com/portfolio/>

### 37. BridgeWay Capital

Provides funding to underserved minority entrepreneurs; offers microloans for startups, small business loans, and loans for business growth.

<https://www.bridgewaycapital.org/financing/small-business/>

### 38. Philadelphia Alliance for Capital and Technology

Provides funding and support for emerging entrepreneurs including coaching and financial assistance.

<https://philadelphiapact.com/>

### 39. Wilkes-Barre Connect

The Wilkes-Barre Connect program, powered by the Greater Wilkes-Barre Chamber of Business & Industry, aligns entrepreneurs with appropriate providers, services, and locations to your goals and objectives.

Monthly educational courses led by connect partners are tailored to meet each group's specific needs. Events are designed to connect you to peers and executives in your industry. They also help veterans.

<https://www.wyomingvalleychamber.org/wilkes-barre-connect/>

### 40. Can Be Hazelton (Community Association for New Business Entrepreneurship)

Provides support to entrepreneurs in the greater Hazelton area in cooperation with Penn State University.

<https://www.canbe.biz/about-can-be/about-us>



#### 41. Women in Philanthropy Loan

Provides funding to female entrepreneurs in PA through Scranton Area Community Foundation.

<https://supportnepawomen.org/entrepreneurship-and-micro-loans/>

#### 42. Finanta

Provides loans to African, Asian, and Latino immigrants and African American entrepreneurs.

[http://finanta.org/wp-content/uploads/2020/12/FAQ-Sheet\\_FINANTA-CommunityFirstFund-Merger-ENG.pdf](http://finanta.org/wp-content/uploads/2020/12/FAQ-Sheet_FINANTA-CommunityFirstFund-Merger-ENG.pdf)

#### 43. Seedco

Offers a 7a loan to businesses for the following purposes: buy commercial real estate, machinery, and equipment, finance a start-up, acquire inventory, buy an existing business, provide permanent working capital, and Fund leasehold improvements.

Loans are up to 5M, and the equity injection can be as low as 10% of project cost.

<https://seedcopa.com/sba-7a/>

#### 44. Power Up Your Business with the Community College of Philadelphia

A free program that provides support to emerging businesses in Philadelphia.

<https://www.ccp.edu/business-and-industry/power-your-business>

#### 45. Riverside Center for Innovation

Located in a Federal HUBZone, a certified Pennsylvania Enterprise Zone and Keystone Innovation Zone, RCI provides direct services, training, and educational programs for entrepreneurs and micro-enterprises.

<https://riversidecenterforinnovation.com/access-to-capital/>

#### 46. Happy Valley Launchbox

Provides support and resources, including financial support to emerging companies; sponsored by Pennsylvania State University. Offers a 10-week FastTrack Accelerator, which provides training in marketing and business planning.

<https://happyvalley.launchbox.psu.edu/fasttrackaccelerator/>

#### 47. Invest PGH

Provides loans and support for small businesses.

The Micro-Enterprise Loan Program is part of Invest PGH's strategy to promote opportunities for groups who have not had ready access to business financing in the City of Pittsburgh, including minority- and women-owned businesses. Loans of 5K to 30K are available to people with credit history concerns and those with insufficient collateral for a traditional loan.

[https://investpgh.org/?page\\_id=1053](https://investpgh.org/?page_id=1053)

#### 48. Urban Redevelopment Authority of Pittsburgh Minority Business Growth Loan Fund

Provides loans of up to 100K for existing and growing minority owned businesses in the city of Pittsburgh that have been in business for at least one year.

<https://www.ura.org/pages/mbgf>

#### 49. Pittsburgh Business Fund

Provides funding and support for expanding small businesses. The loan range is 30k to 500K and is designed for economic development projects that will generate new jobs.

<https://www.ura.org/pages/pittsburgh-business-fund>

## 50. Avenues of Hope Storefront Façade Grant Program

The Avenues of Hope (AoH) initiative is a place-based, people-first approach that promotes Black-owned centers of arts, culture, and business with mixed-use and pedestrian-friendly developments. Applicants can apply for up to \$12,000 in grant funding for façade improvements. Applicants will need to show evidence of a 10% investment in the project.

<https://www.ura.org/pages/avenues-of-hope-storefront-facade-grant-program>

## 51. Childcare Reinvestment Business Fund (CRiB)

Provides funding and support for childcare facilities.

CRiB, run by Invest PGH, is a pilot program designed to sustain and stimulate the growth of childcare businesses in the City of Pittsburgh. The forgivable loan provides below market-rate financing to childcare businesses based on determination of need.

<https://www.ura.org/pages/childcare-business-resources>

## 52. The Accelerating Business Expansion Loan (ABEL) Program

The Accelerating Business Expansion Loan (ABEL) Program is part of Invest PGH's strategy to promote opportunities for groups who have not had ready access to business financing for moderate expansion activities in the City of Pittsburgh. Loans are 30K to 150K with a fixed rate of 4% or lower.

[https://investpgh.org/?page\\_id=1064](https://investpgh.org/?page_id=1064)

## 53. Kiva

Provides 10K loans at 0% interest for entrepreneurs.

<https://www.phila.gov/programs/kiva/>

## 54. Creative Business Loan Fund

Provides loans to creative businesses. The fund prioritizes businesses located in low-income communities; businesses owned by Black, indigenous, and people of color;

businesses that serve diverse markets; and/or businesses located in small towns and rural communities.

<https://www.arts.pa.gov/Pages/Creative-Business-Loan-Fund.aspx>

### 55. Bridgeworks Enterprise Center

Provides support for manufacturers who are starting up in the Lehigh Valley.

<https://allentownedc.com/bridgeworks/>

### 56. Bethlehem Economic Development Corporation

Provides general economic development programs for the city of Bethlehem, PA.

<https://www.bedco-pa.org/about>

### 57. Allentown Economic Development Loan Fund

Promotes economic development in Allentown, PA. Allentown offers competitive low interest rate flexible loans to commercial, industrial, and mixed-use properties located within Allentown proper. The Loans are 50K to 100K depending on the project size and the financial health of the prospective borrower.

<https://www.allentownpa.gov/Work/Capital>

### 58. Pennsylvania Minority Business Development Authority Revolving Loan Fund Program

Provides loans of 20K to 50K to minority owned businesses for 75% of eligible project costs (subject to fund availability).

Applying businesses must be 51% owned by minority members as defined by the PMBDA.

[https://www.allentownpa.gov/Portals/0/files/LiveWorkPlay/Work/PMBDA\\_RevolvingLoanFundGuidelinesJune2013.pdf](https://www.allentownpa.gov/Portals/0/files/LiveWorkPlay/Work/PMBDA_RevolvingLoanFundGuidelinesJune2013.pdf)

## 59. Retail Mosaic

Provides loans to retail businesses in Allentown. The Retail Mosaic is a self-forgiving loan program that supports new retail business growth in Allentown. The Retail Mosaic will provide a financial award of up to \$15,000.

<https://www.allentownpa.gov/Work/Capital>

## 60. Allentown Microloan Program

Provides microloans for emerging businesses.

The microloan program lends a maximum of \$10,000 at competitive interest rates and terms not exceeding 36 months or the remaining term of a client's active lease.

<https://allentownedc.com/aedc-launches-microloan-fund/>

## 61. Bethlehem Small Business Loan Fund

City of Bethlehem Loan Funds of \$25,000 - \$100,000. 1 FT job must be created for each \$35,000 borrowed. Owner investment required: 20-25%

<https://business.lehigh.edu/centers/small-business-development-center/for-existing-businesses/financing-assistance>

## 62. Allentown Development Company Loan Program (ADCO)

Provides funding for small businesses in Allentown, PA. City of Allentown Loan Funds: \$10,000 - \$75,000.

<https://business.lehigh.edu/centers/small-business-development-center/for-existing-businesses/financing-assistance>

## 63. Rural Microentrepreneur Assistance Program

Provides microloans to rural businesses in PA.

Up to \$50,000. Fixed interest rate. Limited to 75 percent of project cost. uses include but are not limited to Working capital. Debt refinancing. Purchasing equipment and supplies. Improving real estate.

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

#### 64. North Central PA Regional Planning & Development Commission Microloan

North Central also offers microloans up to \$50,000 to new and emerging businesses with 10 employees or less. The interest rate is fixed at 5.00% for the term of the loan. The microloan fund can function as the sole lender for a project or be combined with other lending sources.

<https://www.ncentral.com/business-loans/>

#### 65. North Central PA Regional Planning & Development Commission Business Financing Program

Promotes economic development in PA by providing loans of up to 400K to small businesses.

One full-time job must be either created or retained for every \$75,000 borrowed.

Loans Amounts Up to 50% of total project costs.

<https://www.ncentral.com/business-loans/>

#### 66. SBA Disaster Loans

Provides relief to agricultural small businesses and small businesses in selected parts of Pennsylvania affected by a drought in 2022.

<https://www.sba.gov/article/2023/feb/08/sba-working-capital-loans-available-pennsylvania-new-york-following-secretary-agriculture-disaster>

## 67. Agrability

Provides general information on how to apply for funding for agricultural assistive technology.

<http://agrabilitypa.org/wp-content/uploads/2023/04/Funding-Ag-AT-handout-email.pdf>