

Center on Self-Employment

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

SOUTH CAROLINA STARTUP RESOURCES FOR PEOPLE WITH DISABILITIES

1. South Carolina Community Loan Fund

Provides loans to small businesses that serve low-income and moderate-income households in underserved communities.

<https://www.sccommunityloanfund.org>

2. Community Works Carolina Business Capacity Loan

Provides capacity loans of \$1,000 to \$3,000 for emerging small businesses in South Carolina.

<https://communityworkscarolina.org/lending/small-business-loans/>

3. Community Works Carolina Business Loans

Provides a variety of loans for startups and business expansion for small businesses.

Provides:

- \$900 credit builder loan
- Express loan of 3K to 10K for startups
- Express plus loans of up to 15K for business expansion for existing clients
- Micro loans of 10K to 50K for business expansion

The National Center on Self-employment, Business Ownership, and Telecommuting is funded by the U.S. Department of Education, Rehabilitation Services Administration (Grant#H263E200005). The ideas, opinions, and conclusions expressed do not represent recommendations, endorsements, or policies of the U.S. Department of Education. Virginia Commonwealth University, Rehabilitation Research and Training Center (VCU-RRTC) is an equal opportunity/affirmative action institution providing access to education and employment without regard to age, race, color, national origin, gender, religion, sexual orientation, veteran's status, political affiliation, or disability. If special accommodations are needed, please contact Teri Blankenship at tcbanke@vcu.edu.



<https://communityworkscarolina.org/lending/small-business-loans>

4. Lift Fund South Carolina

Provides startup loans of up to 50K and business expansion loans of up to 250K for all firms in South Carolina with a focus on women and minority owned firms.

<https://www.liftfund.com/loan-offerings/>

5. Women's Business Center of South Carolina

Provides training and resources for women business leaders in South Carolina including entrepreneurs.

<https://www.columbiasc.edu/community/womens-business-center>

6. Angel Investors in South Carolina

Provides opportunities to connect entrepreneurs with angel investors in South Carolina.

<https://www.angelinvestmentnetwork.us/angel-investors-southcarolina>

7. South Carolina Agribusiness SBDC

Provides support to South Carolina small businesses focused on agriculture.

<https://www.scsbdc.com/agribusiness>

8. South Carolina Bridges Program

Provides support to black entrepreneurs in South Carolina.

www.scsbdc.com/bridge

9. South Carolina Research Authority Project Development Fund Grant

To provide grants of up to \$25,000 to South Carolina businesses in the technology industry to grow the state's "Innovation Economy".

<https://www.scra.org/launch>

10. Clemson Agribusiness Extension Program Team

Clemson University program that provides entrepreneurs working in the agricultural industry with educational resources and advice.

<https://www.clemson.edu/extension/agribusiness/>

11. Clemson University New and Beginning Farmer Program

Provides support for new and beginning farmers in South Carolina.

(<https://www.clemson.edu/extension/newfarmer/prospective/index.html>).

12. Small Business Assistance Corporation Microloans

Provides microloans to small businesses in selected parts of South Carolina and southeast Georgia.

Provides:

- Microloans of up to \$50,000 (7-year term, 7.5% interest rate),
- Small business loans of up to \$50,000.
- Small steps lending program of up to \$15,000
- Loans of up to \$150,000 for businesses operating in rural areas or in Savannah, GA.
- SBA 7 (a) Community Advantage Loans of up to \$250,000.

<https://sbacsav.com/our-services/>

13. Palmetto Citizens Federal Credit Union Small Business Loans

Provides SBA small business loans.

<https://www.palmettocitizens.org/business/loans/>

14. South Carolinians with Disabilities Self-Employment Development Trust Fund

Proposed bill that establishes a trust intended to support the self-employment ventures of individuals with disabilities. The bill has passed the South Carolina Senate but not the South Carolina House

https://www.scstatehouse.gov/sess124_2021-2022/bills/264.htm

15. Climb Fund

A non-profit lender which provides loans of up to \$250,000 for small businesses in South Carolina with a maximum interest rate of 11%

<https://climbfund.org/apply>

16. SC Commerce Export Incentives Program

"To assist small and medium-sized businesses entering new markets or wishing to increase their exporting activities."

<https://sccommerce.com/doing-business-here/globalize/start-exporting/export-incentives-program>

17. South Carolina Association for Community Economic Development (SCACED) Opportunity Center

To help "small business owners and entrepreneurs establish, grow, and sustain their operations—especially for communities of color." And to provide capital and connections to capital for such entrepreneurs

<https://www.scaced.org/opportunity-center>

18. Partner Capital

A non-profit lender which provides loans of \$25,000 to \$1,000,000 to emerging small businesses

<https://partnercap.org/apply/>

19. First Community Bank Small Business Loans

A bank with branches in SC and GA which provides loans for small businesses.

<https://www.firstcommunitysc.com/Business/Business-Lending>

20. Beaufort County Black Chamber of Commerce

Beaufort County Black Chamber of Commerce

Provides loans of \$5,000 to \$100,000 to emerging black small businesses

<https://bcbcc.org/microloan-program/>