

# Center on Self-Employment

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

## TENNESSEE STARTUP RESOURCES FOR PEOPLE WITH DISABILITIES

### 1. Dawn of Hope

Provides information on self-employment options for people with disabilities.

<https://www.dawnofhope.com/home/services/vocational-services/>

### 2. Pathway Lending

Provides loans to small businesses in the greater Memphis region. Loan amounts range from \$5,000 to \$5,000,000.

<https://www.pathwaylending.org/faqs/>

### 3. Lift Fund Tennessee

Provides loans to small businesses in Tennessee. Provides small business loans for women & minorities and startups in Nashville, Memphis, and Knoxville, and throughout Tennessee.

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

### 4. First Horizon Bank

Provides loans to small businesses.

Offers unsecured loans ranging from 25K to 500k and secured loans from 25K to 3M.

<https://www.firsthorizon.com/Small-Business/Products-and-Services/Borrowing/Term-Loans>

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## 5. Tennessee Valley Federal Credit Union Idea Leap Grant

Provides grants to small businesses.

Grand Prize 50K; first place 20k; 3 runner ups 10K each.

<https://www.tvfcu.com/business/idea-leap/idea-leap-grant.html>

## 6. Greater Nashville Regional Council Mid-Cumberland Area Development Corporation

Provides financing to for-profit businesses that are located in one of the following Middle Tennessee counties: Cheatham, Davidson, Dickson, Houston, Humphreys, Montgomery, Robertson, Rutherford, Stewart, Sumner, Trousdale, Williamson, and Wilson.

<https://www.gnrc.org/DocumentCenter/View/2372/MADC-RLF-Flyer>

## 7. AgLaunch

Provides technical assistance and potential equity investments to companies owned by minorities and innovative firms in the agritech business.

<https://www.aglaunch.com/aglaunch365>

## 8. SBA Loan Programs

SBA covers up to \$67,500 for small project grants under the Public Assistance Program and up to \$2 million for businesses. This ceiling may be waived based upon SBA for physical disaster and economic injury loans.

<https://www.tn.gov/tema/recover/sba-loans.html>

## 9. City of Memphis Loan Programs: Contractors Assistance Program (CAP)

The City of Memphis Contractors Assistance Program offers short-term contract financing between \$15,000 and \$250,000 for startup costs or to be used as working capital.

CAP offers a plans room, bonding and insurance assistance, various certification opportunities and state licensing. CAP also offers a revolving loan fund to provide contractors with non-traditional lending options for contract financing, equipment purchases, etc.

<https://wearememphis.com/business/fostering-growth/>

## 10. Communities Unlimited

An Arkansas-based organization that provides funding of 1K to 100K to small businesses.

They also provide SBA microloans for small businesses owned by women, minorities, veterans, low-income entrepreneurs, and other small businesses in need of small amounts of capital.

[Apply For a Loan - Communities Unlimited](#)

[SBA.MicroLoan.v1\\_1\\_30\\_23.pdf \(communitiesu.org\)](#)

## 11. Company Lab

Provides general support for emerging small businesses in Tennessee.

<https://colab.co/chattalyst-fund/>

## 12. Zeroto510

Provides guidance, mentorship, and financial support to medical device companies.

<https://zeroto510.com>

## 13. Just Lay Bricks

Invests financially in promising small businesses in TN; funding offered ranges from 100K to 250K.

<https://www.justlaybrick.com/ourtake>

#### 14. The City of Memphis Entrepreneurs Network Center (ENC)

Provides entrepreneurs and small businesses in Memphis with training, one-on-one counseling, and information to assist in their success.

<https://www.memphistn.gov/business/entrepreneurs-network-center/>

#### 15. Lamp Post Group

Provides support to emerging companies in all industries.

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

#### 16. Rural Micro Enterprise Assistance Program

Provides microloans of up to \$50,000 to small businesses. Fixed interest rate. Limited to 75 percent of project cost.

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

#### 17. Tennessee Place Makers Entrepreneurship Fund

Provides funding to underrepresented and underserved groups including business owners with disabilities, veterans, and women.

<https://www.tn.gov/e cd/rural-development/tn-placemakers.html>

#### 18. Memphis Tomorrow

Memphis Tomorrow, together with City and County mayors and a diverse roundtable of 20+ economic development organizations, created and implemented the Memphis Economic Development Plan. MT raised \$35 Million to provide seed funding to support the Plan and its implementation partners over a 5-year implementation period. Overall results included more than 15,000 new jobs created with an average annual wage of \$39,900; new capital investment of \$4.2 billion; new minority business receipts of \$576 million, among other results.

[Economic Development - MemphisTomorrow.org](http://EconomicDevelopment-MemphisTomorrow.org)

## 19. Innova

Innova is a pre-seed, seed and early-stage investor focused on starting and funding high-growth companies in the Biosciences, Technology and AgTech fields.

[About | Innova Memphis](#)

## 20. Memphis Music Resource Center

Provides general support for emerging players in the Memphis music industry.

<https://www.memphistdc.com/music-resource-center-1>

## 21. The MMBC Continuum | Programs & Services

The MMBC Continuum is an economic accelerator for stage II Minority and Women-Owned Business Enterprises (M/WBEs) that successfully connects diverse suppliers with the Mid-South's largest corporations.

[The MMBC Continuum | Programs & Services \(mmbc-memphis.org\)](http://mmbc-memphis.org)

## 22. Catalyst 30

An economic development program designed to promote opportunities and digital investment by 2030.

[Catalyst30](#)