

# City of Bloomington -Small Business Safety & Cleanliness Grant

---

## Program Overview

The Small Business Safety & Cleanliness Grant supports Bloomington businesses in making physical improvements to enhance the safety, cleanliness, and overall appearance of their commercial properties. Funding may be used for projects that deter crime, prevent vandalism, improve sanitation, upgrade the exterior through professional cleaning services, and improve safety for employees and patrons.

A total of **\$85,000** will be awarded in the 2025 fiscal year. The **recommended maximum award request per applicant is \$5,000**.

## Eligible Projects

Projects must serve at least one of the following primary purposes:

- Reduce crime/vandalism OR replace, repair, or rehabilitate property due to crime/vandalism
- Deter theft or unauthorized access.
- Improve commercial property cleanliness or hygiene
- Structural improvements for entrance/egress
- Occupational safety
- Mobility, Sensory, and Access Improvements
- Enhance exterior appearance through professional cleaning (e.g., power washing, graffiti removal, refuse clean-up)

## Reimbursement Eligibility

Expenses for eligible projects completed within 6 months before the application date may be reimbursed, provided the applicant can submit:

- Itemized receipts or paid invoices
- "Before" and "after" photos or videos of the completed work
- A brief written summary of the project and its impact

Reimbursed projects must align with the program's goals and meet all eligibility criteria.

## Application Requirements

Applicants must submit:

- A clear description of the proposed safety or cleaning project
- A contractor's invoice, or paid receipt, with itemized materials or services
- "Before" photos or videos of the area to be improved
- Proof of business address (e.g., utility bill, lease, or deed)
- Timeline for project completion

## Program Guidelines

Open to all businesses located within the **City of Bloomington**

- Projects must be completed within the funding period outlined in the grant agreement (MOU).
- "After" photos and a brief completion report must be submitted by the end of the MOU term
- Grants are **one-time per year** per business.
- Funds **may not** be used for weapons, harmful devices, or other ineligible expenses.
- The program administrator reserves the right to deny funding for any project deemed inappropriate or outside the scope of this grant.

To apply, please visit - <https://civiform.bloomington.in.gov/programs> and select "Small Business Safety & Cleanliness Grant."

# Bloomington Urban Enterprise Association

## Grants & Scholarships 2026

The following programs can be found at Bloomington CiviForm <https://bton.in/CiviF>

### **2026 Business Economic Enhancement Scholarships -**

Scholarships of up to \$1,200 will be awarded to support professional development opportunities that further the economic stability of a business or organization operating within the Zone for at least 12 months.

- Applicants must own a business or non-profit within the Zone that has operated for at least 12 months.
  - Applications are accepted on a rolling basis and reviewed quarterly, with a lifetime maximum of \$ 1,200.00 per business.
  - The scholarship may be used to pay for economic development classes, business workshops, professional organization membership dues, or conference registration fees for the business owner or any business employee.
  - Applications must be received at least one month before the start of the class(es) or activity for which the scholarship is being awarded.
- After the application is completed, BUEA staff will reach out to the Applicant requesting proof of payment for the course, workshop, dues, or registration fees, or an invoice from the organization conducting the training if you would like the BUEA to pay the organization operating the activity directly.

### **Resident Economic Independence Scholarships**

For residents who have lived in the Zone for at least 12 months. Up to \$750/semester for two semesters.

- Applications are accepted on a rolling basis and reviewed quarterly.
- Residents who have lived in the Zone for at least 12 months may apply for a scholarship to attend post-secondary classes to further their economic independence. Check your address here- <https://bton.in/ZEDM>.
- The scholarship can be applied to any course (college, trade school, or other special training) that advances the applicant's skills as a workforce member.
- The BUEA will pay for two classes, including textbooks, or up to \$750.00 a semester, whichever is less, up to a lifetime maximum of \$1,500.00 in educational assistance.
- Funds are limited and awarded on a first-come, first-served basis. Applications must be received at least one month before the start of the class(es) being paid for with the scholarship.

### **Small Business Safety & Security Grant**

This grant aims to improve the Enterprise Zone's overall safety and security. The Safety & Security Grant is for small business owners seeking to enhance the overall security of their businesses within

the Enterprise Zone.

A total of \$30,000 will be awarded in the 2026 fiscal year. The maximum award amount will be at the discretion of the BUEA board. However, the staff recommends a maximum award of \$5,000 per Applicant.

## Eligibility Criteria:

- **Business:**
  - Must be a small business (defined as fewer than 50 employees or less than \$5 million in annual revenue).
  - It must be located within the Bloomington Urban Enterprise Zone.
  - The business must have been operational for at least six months.
- **Non-profit organization**
  - Must be a registered 501(c)3 with fewer than 25 paid employees.
  - It must be located within the Bloomington Urban Enterprise Zone.
  - The business must have been operational for at least six months.

## Application Requirements

- A cost estimate, a "before" photo, plans, and all other pertinent information regarding project costs.
  - Assessments must consist of breakdowns of materials/product lists.
  - Images/video of "before" status.
  - Describe their business security system project and the contractor's quote or invoice.
  - Applicants must attach proof of business address, i.e., utility bill, the current lease, or deed.
- Applicant must be able to match at least 25% of the requested funding.
  - Example: If you are requesting \$ 5,000, you must be able to demonstrate \$ 1,250 in personal financing for the project.
- A business security system project must have one or more primary purposes:
  - Crime reduction
  - Theft prevention
  - Vandalism prevention
  - An approved security system must be installed within the funding period.
- Applicant must submit "after" photos and a short report to the board before the termination date of the memorandum of understanding (MOU)
- Applicants are limited to a one-time-only grant award
- **This grant may not be used to support the purchase of weapons or devices that may cause physical harm to humans or animals.**
- **The Board holds the right not to approve any project it deems unsuitable for this grant.**

## Business Building Improvement Grant

This grant aims to improve the physical condition of business buildings in the Enterprise Zone and promote economic vitality and community beautification. This grant seeks to assist small business owners in updating and improving internal and external visual improvements, preservation, and structural integrity.

A total of \$40,000 will be awarded in the 2026 fiscal year. The maximum award amount will be at the discretion of the BUEA board. However, the staff recommends a \$5000 maximum award per Applicant.

### Eligibility Criteria:

- **Business:**
  - Must be a small business (defined as fewer than 50 employees or less than \$5 million in annual revenue).
  - It must be located within the Bloomington Urban Enterprise Zone.
  - The business must have been operational for at least six months.
- **Non-profit organization**
  - Must be a registered 501(c)3 with fewer than 25 paid employees.
  - It must be located within the Bloomington Urban Enterprise Zone.
  - The business must have been operational for at least six months.

### Application Requirements

- Applicant must be able to match at least 50% of the requested funding.
  - Example: If you are requesting \$ 5,000, you must be able to demonstrate \$ 2,500 in personal financing for the project.
- A cost estimate, a "before" photo, plans, and all other pertinent information regarding project costs.
  - Assessments must consist of breakdowns of materials/product lists.
  - Proof of business address, i.e., utility bill, the current lease, or deed.
  - Images/video of "before" status.
- Describe their building improvement project and the contractor's quote or invoice.
- Projects eligible for grant approval include
  - exterior painting/cleaning, historical restoration, awnings, roofs, guttering, replacing windows, and repairing sidewalks. Ineligible projects include new signage.
  - Exterior improvements must follow the style approved in the downtown design

plan. If the building is in a historic district, a Certificate of Appropriateness must be obtained before starting work.

- Work on the property may start after board approval.
- A contractor registered with the city must do construction work and obtain any necessary permits before applying.
- Applicant must submit "after" photos and a short report to the board before the termination date of the memorandum of understanding (MOU)
- BUEA can rebate the property owner after work is complete, and the Applicant provides a final bill, copies of canceled checks for the Applicant's half, and "after" photos of the completed work. However, the Board reserves the right to provide funding if improvements or repairs are in progress.
- **Applicants are limited to a one-time-only grant award.**
- **The Board holds the right not to approve any project it deems unsuitable for this grant.**

## **BUEA Minor Improvement Grant**

*The grant will be available online. Available on a rolling basis.*

The BUEA Minor Improvement Grant is available to small businesses and non-profit organizations in the Bloomington Urban Enterprise Association's (BUEA) downtown zone. Applicants are limited to a single Minor Improvement Grant per fiscal year. This grant may not be used to support the purchase of weapons or devices that may cause physical harm to humans or animals. The BUEA staff and board have the right to refuse to approve any project they deem unsuitable for this grant.

### **Purpose:**

This grant program is designed to provide financial support to small businesses and non-profit organizations needing minor repairs and improvements. The goal is to help companies and non-profit organizations maintain operations by addressing urgent needs that may otherwise disrupt business continuity. The grant provides up to \$1,000 in funding to help businesses quickly resolve issues and continue serving their customers.

### **Eligibility Criteria:**

- **For Businesses:**
  - Must be a small business (defined as fewer than 50 employees or less than \$5 million in annual revenue).
  - It must be located within the Bloomington Urban Enterprise Zone.
  - The business must have been operational for at least six months.
- **Non-profit organization**
  - Must be a registered 501(c)3 with fewer than 25 paid employees.

- It must be located within the Bloomington Urban Enterprise Zone.
- The business must have been operational for at least six months.
- Business or Non-profit organizations may not have received the following grants within the last 12 months.
  - Business Building Improvement Grant - award over \$5000
  - Safety & Security Grant - award over \$5000
  - Business Accessibility Grant -award over \$5000
  - Historic Facade Grant

## **Types of Repairs Covered:**

- Minor repairs needed to maintain safe operations (e.g., plumbing, electrical, HVAC).
- Repairs to physical infrastructure that directly impact business operations (e.g., window replacements, door repairs).
- Repairs that address accessibility concerns (e.g., ramp fixes, handrails).
- Fixing or upgrading signage or exterior issues that affect business visibility and customer access.

## **Ineligible Expenses:**

- Routine maintenance (e.g., cleaning, cosmetic upgrades).
- Major renovations or structural overhauls.
- Purchases of new equipment or supplies not related to repairs.
- Debt repayment or refinancing of existing loans.

## **Funding Amount:**

- Grants are available up to \$1,000 per business, with no matching funds required.

## **Application Process:**

### **Application Submission:**

- Complete the online application form, including a repair description, its impact on business operations, and the estimated cost.
- Provide at least one estimate from a licensed contractor or service provider for the proposed repair work.
- Or quotes, receipts, or invoices of equipment or material purchased for owner-completed/self-performed work

### **Review Process:**

- Applications will be reviewed on a rolling basis.
- The BUEA staff may contact businesses for additional information or clarification.

## **Grant Disbursement:**

The applicant must submit receipts and proof of completed repairs within 30 days of the disbursement of funds.

## **Accessibility Modification Grant**

The Accessibility Modification Grant provides grant funding to help small businesses make their facilities ADA-accessible and promote inclusive practices for people with disabilities. This grant aims to improve BUEZ's social and physical environment by implementing accessibility modifications in the Enterprise Zone. It aims to help business owners complete ADA modifications that do not meet requirements because of grandfathered plans. Businesses can use the funding to update their ADA-accessible areas, entrances, signage, low shelves, restroom accessibility, and parking spaces.

A total of \$20,000 will be awarded in the 2026 fiscal year. The maximum award amount will be at the discretion of the BUEA board. However, the staff recommends a maximum award of \$5,000 per Applicant.

## **Eligibility Criteria:**

- **Business:**
  - Must be a small business (defined as fewer than 50 employees or less than \$5 million in annual revenue).
  - It must be located within the Bloomington Urban Enterprise Zone.
  - The business must have been operational for at least six months.
- **Non-profit organization**
  - Must be a registered 501(c)3 with fewer than 25 paid employees.
  - It must be located within the Bloomington Urban Enterprise Zone.
  - The business must have been operational for at least six months.

## **Application Requirements:**

- Applicant must be able to match at least 25% of the requested funding.
  - Example: If you are requesting \$ 5,000, you must demonstrate \$ 1,250 in personal funding for the project.
- Applicants must attach proof of business ownership address, such as a utility bill, lease, or deed.
- Applicants must briefly describe their accessibility modification project and the contractor's receipt or invoice.
- Eligible projects include improving accessible areas, signage, entrances, low shelves, restroom accessibility, sidewalks, and parking spaces.

- Work on the property may begin after approval of the application.
- The application must include a cost estimate, a "before" photo, plans, and all other pertinent information regarding project costs. Assessments must consist of breakdowns of materials/product lists. The owner selects contractors.
- Applicant must submit "after" photos and a short report to the board before the termination date of the memorandum of understanding (MOU)
- BUEA can rebate the property owner after the work is complete, provided the Applicant provides a final invoice, copies of canceled checks for the Applicant's share, and "after" photos of the completed work. However, the Board reserves the right to provide funding if improvements or repairs are in progress.
- **Applicants are limited to a one-time-only grant award.**
- **The Board holds the right not to approve any project it deems unsuitable for this grant.**

## Historic Facade Preservation Grants -

***This grant is currently unavailable through CiviForm.***

***Please contact [noah.sandweiss@bloomington.in.gov](mailto:noah.sandweiss@bloomington.in.gov) for information about this program.***

Grants of up to \$10,000 with 100% matching required

BUEA allocates a limited annual funding pool to businesses to rehabilitate and preserve historic facades in the Urban Enterprise Zone. Grants are designed to protect and enhance Bloomington's landmark character by preserving and rehabilitating its historic downtown and maintaining the structural integrity of its places of business.

Summary:

Grants are awarded for up to \$10,000, requiring the Applicant to match at least 100% of the grant award.

I.e., an applicant would need a total facade rehabilitation project cost of \$20,000 to be eligible for the full \$10,000.

- Commercial, non-profit, and industrial properties are eligible for the grant.
- The grant may be used only for costs associated with actual, approved façade rehabilitation and other expenses required by applicable building codes.
- Grants are awarded on a rolling basis until annual funds are exhausted.

The Historic Preservation Commission will review all applications before approval. Guidelines are available <https://bton.in/HFEGG>.

## The Mill Day Pass Program

For residents who live in the Zone. Up to 1-day pass per month through December 31, 2026, to work at the Mill—Bloomington's Center for Coworking and Entrepreneurship, located at 642 N. Madison St.



(Just north of City Hall and across from Upland Brewing). Reserve your work area.

<https://bton.in/MDPP>

**Incentives** - Can be found at: <https://bton.in/jp6Q->

## **Tax Incentives**

BUEA offers tax incentives that are among the most immediate and robust economic development incentives. Urban Enterprise Zones are intended to encourage neighborhood development and economic growth through tax and regulatory relief to entrepreneurs and investors who launch businesses in the area. The following describes the tax incentives for involvement, which serve as recruitment tools for the EZs:

### **Enterprise Zone Investment Deduction**

#### **Real Property Tax Investment Deduction:**

The Enterprise Zone Investment Deduction is available to businesses within the Bloomington Urban Enterprise Zone that invest in real property and outside the Tax Increment Finance district for companies that make real property investments. Each EZID has a life of 10 years as described in Indiana Code (IC) 5-28-15 and IC Title 6. Tax benefits for employers participating in the Enterprise Zone program include:

#### **Personal Property Tax Investment Deduction:**

The EZID personal property tax deduction reduces the increase in the assessed value of a business's tangible personal property investment within the enterprise zone. The deduction may be declared for up to ten years. Qualified investments at an EZ location include:

- The purchase of new manufacturing or production equipment;
- Costs associated with the repair, rehabilitation, or modernization of an existing building and related improvements;
- On-site infrastructure improvements and
- Costs associated with retooling existing machinery.

### ***How the EZID Works***

Participation in the EZID programs requires the annual filing of the forms listed below and the annual payment of participation fees—a percentage of the tax savings—that support the program's administration at the state and local levels and all local programming.

#### **To receive the benefit:**

1. Email [BUEA@bloomington.in.gov](mailto:BUEA@bloomington.in.gov) to inquire about your investment.
2. Register your investment with the BUEA by filing an EZB-R form by June 1, the first year of your increase in assessed value, and for each year you wish to claim the benefit.
3. Report your investments by filing the EZ-2 with the Monroe County Auditor's office between March 1 and May 15 annually.

4. You must pay your participation fees annually after the registration year by paying the amount listed on your EZID invoice to the BUEA and the AIEZ (Association of Indiana Enterprise Zones)

### **Employee Income Tax Deduction (IC 6-3-2-8)**

Employees who live and work in an enterprise zone may qualify for an income tax deduction. To qualify, the employee must:

- Work for a business, nonprofit, or government entity in the enterprise zone.
- Spend at least 90% of their work time on tasks related to the business in the zone.
- Perform at least 50% of their work in the zone during the year.
- Live in the enterprise zone.

The tax deduction is the smaller of:

- 50% of their income is earned in the zone, or
- \$7,500.

# State/Fed

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
Standard 7(a)	"The 7(a) Loan Program, SBA's most common loan program, includes financial help for small businesses with special requirements."	meet SBA size standards, be for-profit, not already have the internal resources (business or personal) to provide the financing, be able to demonstrate repayment	<a href="https://www.sba.gov/funding-program/s/loans/7a-loans">https://www.sba.gov/funding-program/s/loans/7a-loans</a>	Financing	SBA Loan	
7(a) Small Loan	"The 7(a) Loan Program, SBA's most common loan program, includes financial help for small businesses with special requirements."	meet SBA size standards, be for-profit, not already have the internal resources (business or personal) to provide the financing, be able to demonstrate repayment	<a href="https://www.sba.gov/funding-program/s/loans/7a-loans">https://www.sba.gov/funding-program/s/loans/7a-loans</a>	Financing	SBA Loan	
SBA Express	"The SBA Express program features an accelerated turnaround time for SBA review. The SBA will respond to your application within 36 hours."	determined by lender	<a href="https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans#id-sba-express">https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans#id-sba-express</a>	Financing	SBA Loan	
Export Express	"Export Express lenders can directly underwrite a loan without getting prior approval from SBA, which allows you to get capital quickly. Loans are typically approved within 36 hours, and can be up to \$500,000.."	determined by lender	<a href="https://www.sba.gov/business-guide/grow-your-business/export-products/international-sales/sba-export-products">https://www.sba.gov/business-guide/grow-your-business/export-products/international-sales/sba-export-products</a>	Financing	SBA Loan	

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
Export Working Capital	"allow small business owners to apply for loans in advance of finalizing an export sale or contract, giving exporters greater flexibility in negotiating export payment terms."	determined by SBA	<a href="https://www.sba.gov/business-guide/grow-your-business/export-products/international-sales/sba-export-products">https://www.sba.gov/business-guide/grow-your-business/export-products/international-sales/sba-export-products</a>	Financing	SBA Loan	
International Trade	"help small businesses enter international markets and make investments to compete with other importers. These loans offer a combination of fixed asset, working capital financing, and debt refinancing with SBA's maximum guaranty of 90% on the total loan amount."	determined by SBA	<a href="https://www.sba.gov/business-guide/grow-your-business/export-products/international-sales/sba-export-products">https://www.sba.gov/business-guide/grow-your-business/export-products/international-sales/sba-export-products</a>	Financing	SBA Loan	
Line of Credit	"a type of loan that doesn't give you one lump sum like a traditional loan, but works more like a credit card in that you borrow against your line of credit when you are in need of money to cover short term expenses."	determined by lender	<a href="https://www.iasourcelink.com/guides/fund-your-business-guide/sba-and-bank-loans/">https://www.iasourcelink.com/guides/fund-your-business-guide/sba-and-bank-loans/</a>	Financing	SBA Loan	
Home Equity	similar to "a second mortgage on your home provided by a lender, which allows you to borrow money against the equity (current market value) of your home."	determined by lender	<a href="https://www.iasourcelink.com/guides/fund-your-business-guide/sba-and-bank-loans/">https://www.iasourcelink.com/guides/fund-your-business-guide/sba-and-bank-loans/</a>	Financing	SBA Loan	
Grants	"typically contain a list of microloan programs that have funds you need to repay, or list grants available only for	determined by lender	<a href="https://www.iasourcelink.com/guides/fund-your-business-guide/sba-and-bank-loans/">https://www.iasourcelink.com/guides/fund-your-business-guide/sba-and-bank-loans/</a>	Financing	SBA Loan	

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
	non-profit businesses."					
Grants for Nonprofit Business	"Nonprofit or social entrepreneurs (people using innovative business applications to solve a social need – TOMS shoes is an example), might benefit from looking through the Iowa Community Foundation's Grant Search and/or their Endowment Search."	determined by lender	<a href="https://iowacomunityfoundations.org/about-cefp/">https://iowacomunityfoundations.org/about-cefp/</a>	Financing	SBA Loan	
Factoring	factoring companies buy long-term accounts receivables at a discounted rate, which is a way for companies with outstanding accounts receivables to receive cash more quickly.	determined by lender	<a href="https://www.iasourcelink.com/guides/fund-your-business-guide/sba-and-bank-loans/">https://www.iasourcelink.com/guides/fund-your-business-guide/sba-and-bank-loans/</a>	Financing	SBA Loan	
Small/Rural Lender Advantage	"part of SBA's 7(a) loan program and encourages smaller and or rural lenders to offer SBA loans by streamlining the agency's loan application and approval process."	same as the 7(a) loan program with a shorter application process	<a href="https://mn.gov/deed/business/financing-business/guidance/sba-financing.jsp">https://mn.gov/deed/business/financing-business/guidance/sba-financing.jsp</a>	Financing	SBA Loan	
Community Advantage Loan	focuses on assisting "community-based, mission-focused lenders meet the credit, management, and technical assistance needs of small businesses in underserved markets."	determined by lender	<a href="https://www.sba.gov/partners/lenders/7a-loan-program/pilot-loan-programs">https://www.sba.gov/partners/lenders/7a-loan-program/pilot-loan-programs</a>	Financing	SBA Loan	

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
Boots to Business	"an entrepreneurial education and training program offered by SBA as part of the Department of Defense's Transition Assistance Program (TAP). B2B provides participants with an overview of business ownership and is open to transitioning service members (including National Guard and Reserve) and their spouses."	veterans, military spouses, and their families	<a href="https://www.sba.gov/sba-learning-platform/boots-business">https://www.sba.gov/sba-learning-platform/boots-business</a>	Financing	SBA Program	veterans and service member families
CRF Small Business Loan	"CRF is one of three nonprofit small business lending companies authorized by the U.S. Small Business Administration (SBA) to provide SBA 7(a) small business loans. These loans – with amounts ranging from \$150,000 to \$4 million – can be used for commercial real estate, business acquisition, equipment, working capital, debt refinancing and more"	determined by lender	<a href="https://crfusa.com/lending/small-business-loans/">https://crfusa.com/lending/small-business-loans/</a>	Financing	Organization Loan	
Ascendus Business Term Loan	"Small business loans and microloans are offered up to \$50,000. Interest rates currently range from 6.00% – 9.99%*... Ascendus looks at the whole picture when deciding to lend, rather than focusing solely on credit, making us more flexible than other lenders. That said, not everyone is	criteria: "Business has been generating consistent revenue for at least 6 months, FICO score of 575 or higher, In some cases a cosigner to add strength to your application is required, No (0) or very new credit, No more	<a href="https://www.ascendus.org/products/small-business/">https://www.ascendus.org/products/small-business/</a>	Financing	Organization Loan	established small business

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
	ready to take out financing for their business."	than \$3,000 in unpaid / past due debt, Any bankruptcy must be discharged for more than 1 year, Any foreclosure must be complete for more than 2 years"				
NDC'S Community Impact Loan Fund(CILF)	"CILF focuses on younger enterprises needing loans of \$100,000 or less. Working in participating communities around the nation, CILF is inclusive in its mission, inviting inquiries especially from Woman-and Minority-owned businesses and low-moderate income entrepreneurs. With our flexible terms and hands-on assistance throughout the life of the loan, we help borrowers develop equity, create jobs, and build community."	determined by lender	<a href="https://ndconline.org/community-impact-loan-fund/">https://ndconline.org/community-impact-loan-fund/</a>	Financing	Organization Loan	
NDC's Grow America Fund Small Business Loan	"NDC's Grow America Fund is a national small business (SBA 7a) lending program designed to catalyze job creation in underserved communities. With Preferred Lender status granted by the Small Business Administration"	determined by lender	<a href="https://ndconline.org/grow-america-fund/">https://ndconline.org/grow-america-fund/</a>	Financing	Organization Loan	women and minority owned businesses in underserved areas

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
Shared Capital Cooperative Loan	"offer capital that aligns with cooperative values and supports democratic ownership."	determined by lender ("Any business or housing organization in the US operating and governed on a cooperative basis is eligible to apply for financing. Borrowers include worker, consumer, producer and housing cooperatives. A co-op must be a member of Shared Capital Cooperative to borrow")	<a href="https://sharedcapital.coop/borrow/">https://sharedcapital.coop/borrow/</a>	Financing	Organization Loan	co-op members
USI CDFI	"strive to ease the way for entrepreneurs to prosperity and economic liberation by creating middle-income and wealth-generating jobs and thriving businesses."	determined by lender	<a href="https://usi-cdfi.org/">https://usi-cdfi.org/</a>	Financing	Organization Loan	
Clearinghouse CDFI Small Business Financing	"Clearinghouse CDFI finances projects that improve communities through measurable benefits."	determined by lender	<a href="https://www.clearinghousecdfi.com/borrowing/community-loans/small-business/">https://www.clearinghousecdfi.com/borrowing/community-loans/small-business/</a>	Financing	Organization Loan	
Finance Fund Capital Corporation Small Business Loan	"This flexible financing tool supports small business growth and job creation in Ohio's underserved communities. Borrowers are primarily for-profit businesses with an established financial history that are unable to obtain a loan through	"For-profit businesses may be sole proprietorship, partnership or corporation providing vital services and operating in underserved markets. Applicants must offer	<a href="https://www.financefund.org/funding-programs/lending/">https://www.financefund.org/funding-programs/lending/</a>	Financing	Organization Loan	



Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
	traditional financing. Funds can be used to acquire and renovate commercial real estate, machinery or equipment and in some cases for working capital"	viable business ideas."				
Finance Fund Capital Corporation Community Facilities Loan	"Provides flexible financing for the development of commercial real estate owned and/or operated by non-profit organizations serving low-and moderate-income populations in underserved areas. Funds may be used for costs associated with building acquisitions, renovation, leasehold improvements, furniture or equipment, working capital, and refinancing of debt may also be possible."	"Developers creating and renovating affordable housing units are eligible to apply for funding. Non-profits serving or expanding services to low-and moderate-income people and neighborhoods are eligible."	<a href="https://www.financefund.org/funding-programs/lending/">https://www.financefund.org/funding-programs/lending/</a>	Financing	Organization Loan	nonprofits
Finance Fund Capital Corporation Economic Development Grant	"These grants provide funding for self-sustaining projects that create permanent private sector jobs to strengthen an area's economic base. Grants up to \$100,000 are available for hard construction costs and fixed assets such as real estate acquisition, machinery, equipment, furniture, fixtures, etc."	determined by lender	<a href="https://www.financefund.org/funding-programs/grants/">https://www.financefund.org/funding-programs/grants/</a>	Financing	Organization Grant	

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
IFF Acquisition Loan	"Racial inequality in property values still exists today. IFF takes a different approach to underwriting that isn't limited by appraisals, but instead is informed by a deep understanding of nonprofit operations and the importance of nonprofit facilities to communities."	determined by lender	<a href="https://iff.org/services/capital-solutions/">https://iff.org/services/capital-solutions/</a>	Financing	Organization Loan	nonprofits
Raza Development Fund's Capital	"Raza Development Fund is currently working with a number of mission-aligned community partners in Arizona, California, Oregon, Washington, Philadelphia, Texas, Florida, Minnesota, and Ohio to ensure affordable access to credit for small, minority-owned business enterprises that have been systemically overlooked by traditional funders."	determined by lender	<a href="https://razafund.org/phx/small-business/">https://razafund.org/phx/small-business/</a>	Financing	Organization Loan	minority-owned business enterprises
Chi Ishobak, Inc. Commercial Loan	"Chi Ishobak prides itself in nurturing Tribal entrepreneurs with access to capital for small-business start-ups or expansion. Loans may range from \$1,000 to over \$35,000. Funds may be used for equipment, inventory, supplies, and/or working capital."	determined by lender	<a href="https://www.chiishobak.org/commercial-loan-program/">https://www.chiishobak.org/commercial-loan-program/</a>	Financing	Organization Loan	Native entrepreneurs

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
Cinnaire Advancing Communities Loan Products	"Cinnaire Lending provides financial products for developers to build and preserve affordable housing and build community facilities that create neighborhoods of opportunity for underserved communities."	"Nonprofit and for-profit entities that improve lives, create jobs and contribute to vibrant, strong communities in our primary geographies" including Illinois	<a href="https://cinnaire.com/cdfi-lending/">https://cinnaire.com/cdfi-lending/</a>	Financing	Organization Loan	
The Disability Opportunity Fund Loans	loans for "real estate developers, communities and organizations serving the disabilities market and to any group participating in the creation of access to housing, schools or any other projects for people with disabilities throughout the United States."	determined by lender	<a href="https://thedof.org/what-we-do/lend-funds/">https://thedof.org/what-we-do/lend-funds/</a>	Financing	Organization Loan	entrepreneurs with disabilities
Accion Opportunity Fund Small Business Progress Loan	"Accion Opportunity Fund is a financial support system that provides business owners with access to capital, networks, and coaching."	determined by lender	<a href="https://aofund.org/small-business-loans/">https://aofund.org/small-business-loans/</a>	Financing	Organization Loan	
Allies for Community Business Loan	"Allies for Community Business offers term loans and lines of credit between \$500 and \$100,000 to early, emerging, and established businesses in Illinois and Indiana."	"Allies for Community Business offers loans between \$500 and \$100,000 to early, emerging, and established businesses."	<a href="https://a4cb.org/services/loans/">https://a4cb.org/services/loans/</a>	Financing	Organization Loan	
Bankable Small Business Loan	A loan "Up to \$350,000" for "Start-ups & existing businesses"	determined by lender	<a href="https://www.bankable.org/loans#types">https://www.bankable.org/loans#types</a>	Financing	Organization Loan	

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
Bankable Indiana Black-Owned Business Loan Fund	A loan "Up to \$50,000" with "No closing cost" and a "1 year paid membership to Black Chamber of Commerce"	determined by lender	<a href="https://www.bankable.org/loans#types">https://www.bankable.org/loans#types</a>	Financing	Organization Loan	Black-owned businesses
Community Investment Fund of Indiana, Inc. Business Loan	"CIFI makes small business loans to new and existing small businesses, providing loans to entrepreneurs who lack access to bank credit."	"If you can answer "yes" to all the questions below with respective supporting documents, your business may qualify for a loan through CIFI: My business is located in Indiana. I am committed to growing and sustaining my business financially. I have or will have collateral available for a business loan."	<a href="https://capitalizingindiana.org/business-loans/">https://capitalizingindiana.org/business-loans/</a>	Financing	Organization Loan	
Community Investment Fund of Indiana, Inc. Housing and Community Development Financing	This loan offers "loan services to Indiana organizations seeking to improve their neighborhoods through affordable housing or community facilities."	determined by lender	<a href="https://capitalizingindiana.org/housing-community-development-financing/">https://capitalizingindiana.org/housing-community-development-financing/</a>	Financing	Organization Financing	

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
Grameen America Loan	"first-time loan starts at no more than \$2,000 and good-standing members are eligible to receive larger loans every six months. No credit score, collateral, or business income is required to receive a microloan from Grameen America."	<p>requirements:</p> <p>Live in or nearby one of Grameen America's branch locations across the United States,</p> <p>Form a group of four other women entrepreneurs in your community that you know and trust,</p> <p>Participate in a week of training to learn about the program and loan requirements,</p> <p>Attend weekly meetings once a week at a specified 30-minute time to make loan repayments, continue receiving financial education, and build your peer networks,</p> <p>Commit to repaying your loan on time in weekly installments.</p> <p>The amount and due date are based on your loan size. All loans are on a six-month term,</p> <p>Work hard and invest your loan to grow your business. Our first-time loan is between \$500 and \$2,500 and</p>	<a href="https://www.grameenamerica.org/request-a-loan">https://www.grameenamerica.org/request-a-loan</a>	Financing	Organization Loan	Women entrepreneurs

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
		every six months, depending on your record and support from your center, you will have the opportunity to receive larger loans.				
Greenwood Archer Capital (GAC) Loan	"Greenwood Archer Capital (GAC) provides entrepreneurs with loans and technical assistance necessary to start and/or grow their operations. GAC loans support businesses with working capital, assist in purchasing new inventory/equipment and provide start-up capital for new businesses."	determined by lender	<a href="https://greenwoodarchercapital.org/general-lending">https://greenwoodarchercapital.org/general-lending</a>	Financing	Organization Loan	
Community Development Fund Microloan	"The NCRC Community Development Fund's mission is to work with community partners – and target our capital – to build wealth, and reduce poverty and unemployment, in LMI, Black, and Hispanic communities nationwide."	determined by lender	<a href="https://www.communitydevelopmentfund.org/lending/">https://www.communitydevelopmentfund.org/lending/</a>	Financing	Organization Loan	low-income and minority entrepreneurs
Community Development Fund Small Business Loan	"The NCRC Community Development Fund's mission is to work with community partners – and target our capital – to build wealth, and reduce poverty and unemployment, in	determined by lender	<a href="https://www.communitydevelopmentfund.org/lending/">https://www.communitydevelopmentfund.org/lending/</a>	Financing	Organization Loan	low-income and minority entrepreneurs

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
	LMI, Black, and Hispanic communities nationwide."					
Bluehub Capital Real Estate Loans	"BlueHub Loan Fund looks to partner on commercial real estate projects that are part of broad economic development efforts supporting job creation, and that align with neighborhood investment plans."	determined by lender	<a href="https://bluehubcapital.org/community-development-finance/commercial-real-estate">https://bluehubcapital.org/community-development-finance/commercial-real-estate</a>	Financing	Organization Loan	
ARI Innovation Voucher	"Innovation Vouchers are used to leverage Indiana's research and higher education institutions, as well as approved non-profit research organizations to provide small businesses access to industry experts and research leaders. This grant will match your company's funding for up to \$50,000 and can be utilized for product development, simulations, studies, and more – all to help entrepreneurs in the State of Indiana develop innovative products and services."	determined by lender	<a href="https://theari.us/innovation-voucher-application/">https://theari.us/innovation-voucher-application/</a>	Financing	State Voucher	

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
Capital Access Program(CAP)	"CAP provides businesses with access to capital by encouraging lenders who participate in the program to make loans they may not otherwise make."	"To be eligible for the program: Most types of loans to Indiana businesses qualify for CAP-SSBCI Most Indiana Businesses with 500 or fewer employees qualify Loans up to \$5,000,000 may qualify CAP-SSBCI may not be used in conjunction with any other federal credit enhancement tool on the same credit facility Term loans and lines of credit are eligible credit facilities CAP-SSBCI does not supersede an existing or previous CAP reserve fund"	<a href="https://www.iedc.in.gov/program/capital-access-program/overview#skip-header">https://www.iedc.in.gov/program/capital-access-program/overview#skip-header</a>	Financing	State Program	
NDC'S Community Impact Loan Fund(CILF)	"CILF focuses on younger enterprises needing loans of \$100,000 or less. Working in participating communities around the nation, CILF is inclusive in its mission, inviting inquiries especially from Woman-and Minority-owned businesses and low-moderate income entrepreneurs. With our flexible terms and hands-on assistance	determined by lender	<a href="https://ndconline.org/community-impact-loan-fund/">https://ndconline.org/community-impact-loan-fund/</a>	Financing	Organization Loan	



Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
	throughout the life of the loan, we help borrowers develop equity, create jobs, and build community."					
SBA 8(a) Business Development program	"The 8(a) program can be a valuable tool for experienced socially and economically disadvantaged small business owners, who have already been in business for at least two years or more, and are interested in expanding their footprint in the federal marketplace."	determined by lender	<a href="https://www.sba.gov/federal-contracting-assistance-programs/8a-business-development-program">https://www.sba.gov/federal-contracting-assistance-programs/8a-business-development-program</a>	Federal Business Certification	N/A	minority-owned business enterprises that have been in business for more than 2 years
National Funding Small Business Loan	"Whether you're planning a business expansion or you need help with managing payroll, small business loans provide entrepreneurs with the funding necessary to operate their businesses hassle-free."	determined by lender	<a href="https://www.nationalfunding.com/small-business-loans/">https://www.nationalfunding.com/small-business-loans/</a>	Financing	Organization Loan	
National Funding Working Capital Loans	"A short-term loan that is used to finance day-to-day business operations such as managing payroll, stocking inventory, manufacturing products, paying debts, and so on can be termed as working capital loan."	determined by lender	<a href="https://www.nationalfunding.com/solutions/working-capital-loans/">https://www.nationalfunding.com/solutions/working-capital-loans/</a>	Financing	Organization Loan	
National Funding Short Term Business Loans	"When it comes to business loans, the length of your personal business loan term is almost as important as securing funds."	determined by lender	<a href="https://www.nationalfunding.com/solutions/short-term-business-loans/">https://www.nationalfunding.com/solutions/short-term-business-loans/</a>	Financing	Organization Loan	

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
National Funding Equipment Financing & Leasing	"equipment financing loans help businesses secure the equipment they need to keep their business up and running."	determined by lender	<a href="https://www.nationalfunding.com/equipment-leasing/">https://www.nationalfunding.com/equipment-leasing/</a>	Financing	Organization Loan	
Veteran Entrepreneur Portal	"VEP makes it easier for small businesses to access federal services, regardless of its source"	determined by lender	<a href="https://www.va.gov/osdbu/entrepreneur/">https://www.va.gov/osdbu/entrepreneur/</a>	Resource center	N/A	veterans and service member families
SBA Lender Match	"Get matched to potential lenders offering SBA-backed funding."	determined by lender	<a href="https://www.sba.gov/funding-programs/loans/lender-match-connects-you-lenders">https://www.sba.gov/funding-programs/loans/lender-match-connects-you-lenders</a>	Resource center	N/A	
Spark Revolving Loan Fund	"accepting applications to provide low-interest loans to businesses in Clay, Montgomery, Parke, Putnam, Sullivan, Vermillion, and Vigo counties."	requirements listed on website	<a href="https://thrivewestcentral.com/spark/">https://thrivewestcentral.com/spark/</a>	Financing	Organization Loan	Clay, Montgomery, Parke, Putnam, Sullivan, Vermillion, and Vigo county entrepreneurs
Muncie-Delaware County Microloan Program	"The Muncie-Delaware County Microloan Program (MLP) is administered by the Muncie-Delaware County Indiana Economic Development Alliance in close cooperation with the Muncie-Delaware County Chamber of Commerce."	requirements listed on website	<a href="https://www.muncie.in.gov/topic/index.php?topicid=53&amp;structureid=22">https://www.muncie.in.gov/topic/index.php?topicid=53&amp;structureid=22</a>	Financing	Organization Loan	
Kokomo Business Development Revolving Loan Fund Program	"provides primary and gap financing to employers in Howard County, focused on manufacturing, industrial, service and high-tech businesses that consist of more skilled or semi-skilled"	determined by lender	<a href="https://www.cityofkokomo.org/departments/development/revolving_loan_fund.php">https://www.cityofkokomo.org/departments/development/revolving_loan_fund.php</a>	Financing	Regional Loan	

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
	positions in terms of employment."					
Emerging Business Revolving Loan Fund Program	"targeted toward new and emerging businesses, defined as businesses with 50 or fewer employees, and less than \$1 million in expected annual gross revenue. The EBRLF program is designed for businesses that would like to locate or expand within Howard County, but have difficulty receiving the full amount needed through conventional lenders."	determined by lender	<a href="https://www.cityofkoko.org/departments/development/revolving_loan_fund.php">https://www.cityofkoko.org/departments/development/revolving_loan_fund.php</a>	Financing	Regional Loan	
Industry & Technology Revolving Loan Fund	"The Industry & Technology Revolving Loan Fund seeks to revitalize the Kokomo community by providing favorable financing for new and expanding technology, manufacturing, industrial and service companies."	determined by lender	<a href="https://www.cityofkoko.org/departments/development/business_assistance_programs.php">https://www.cityofkoko.org/departments/development/business_assistance_programs.php</a>	Financing	Regional Loan	
Blackford County Forgivable Loan Fund	"offers a Forgivable Loan program for qualified businesses that are relocating to Blackford County."	determined by lender	<a href="https://www.hartfordcity.net/business-incentives">https://www.hartfordcity.net/business-incentives</a>	Financing	Regional Loan	Blackford County entrepreneurs
Hartford City Revolving Loan Fund PDF	"The purpose of the Hartford City Revolving Loan Fund is to enable Blackford County businesses the opportunity to receive financing when conventional sources of financing are not available."	determined by lender	<a href="https://www.hartfordcity.net/business-incentives">https://www.hartfordcity.net/business-incentives</a>	Financing	Regional Loan	Blackford County entrepreneurs

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
Energize-ECI Regional Revolving Loan Fund	"The ECI RRLF program is funded by the USDA and is being administered by the regional Small Business Development Center."	determined by lender	<a href="https://www.hartfordcity.net/business-incentives">https://www.hartfordcity.net/business-incentives</a>	Financing	Regional Loan	
Fort Wayne Enterprise Center	"The SEED Fort Wayne Enterprise Center is a small business incubator that provides industrial, manufacturing, production, and professional office space."	determined by lender	<a href="https://www.fwcommunitydevelopment.org/enterprise-center">https://www.fwcommunitydevelopment.org/enterprise-center</a>	Business Incubator	N/A	
Community Development Corporation of Northeast Indiana	"The CDC is an Indiana Certified Development Company authorized by the US Small Business Administration (SBA) to administer the 504 loan program."	"Legal entity – corporation, partnership, sole proprietor, limited liability company Located in the United States Net worth under \$15 million and net profits under \$5 million Participation by another lender who finances up to 50% of project costs Economic development goals must be achieved through the project financing Owner-user of the project being financed must occupy at least 51% of the property for an existing building or 60% of a newly constructed building. Two or	<a href="https://cdcnein.org/sba-504-loans/">https://cdcnein.org/sba-504-loans/</a>	Financing	Regional Loan	

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
		more unrelated small businesses can receive a SBA 504 loan if they combine to meet occupancy requirements. Job creation of 1 job for every \$65,000 lent out with SBA funds (Job requirement is not required for rural areas)."				
The Launch Pad Investor Funding Resources	"Investor Funding Resources By Investor Resources"	determined by organization	<a href="https://www.thelaunchpad.org/resources/investor-resources/">https://www.thelaunchpad.org/resources/investor-resources/</a>	Resource center	N/A	
Black Ambition Prize	"If Black and Hispanic people were supported to succeed as entrepreneurs at the same rate as white people, the United States could add 1.1M new businesses and 9M new jobs to the economy."	determined by organization	<a href="https://www.blackambitionprize.com/">https://www.blackambitionprize.com/</a>	Business Competition	N/A	
New Markets Tax Credit Program	"The NMTC Program attracts private capital into low-income communities by permitting individual and corporate investors to receive a tax credit against their federal income tax in exchange for making equity investments in specialized financial intermediaries called Community	NMTC Program applicants must be certified as CDEs by the CDFI Fund.	<a href="https://www.cdfifund.gov/programs-training/programs/new-markets-tax-credit">https://www.cdfifund.gov/programs-training/programs/new-markets-tax-credit</a>	Tax Credit	N/A	Community Development Entities

Name of Loan	Description	Eligibility	Link to More Information	Opportunity Type	Type of Financing	Primary Audience
	Development Entities (CDEs)"					
Grow America Entrepreneurship Academy	"includes financial training in a virtual classroom, as well as a self-paced, online series of business training modules that entrepreneurs can complete on their own schedule"	determined by organization	<a href="https://growamerica.org/innovative-leadership-and-entrepreneurial-support/entrepreneurship-academy/">https://growamerica.org/innovative-leadership-and-entrepreneurial-support/entrepreneurship-academy/</a>	Business Incubator	N/A	