



# FUNDING RESOURCES

Johnston Community College Small Business Center

## Abstract

This list of funding sources has been collected by the JCC SBC to assist clients in finding possible sources of funding for their small business needs.

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# Small Business Funding Resources

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## Small Business Funding Resources

### Resources for Finding Grants

#### General Small Business Grants

- **Federal Express Small Business Grant Contest** – Annual Grant Competition that awards up to \$30,000. Requires a FedEx Business Account and Video Submission.  
<https://www.fedex.com/en-us/small-business/grant-contest.html>
- **Bizee Fresh Start Business Grant** – Grant opportunity available three times per year that awards up to \$2,500. Must be a start-up or have a plan for significant growth.  
<https://bizee.com/entrepreneur-grant>
- **Bizee Young Entrepreneur Grant** – Grant opportunity that awards up to \$2500 to high school or college student to put toward educational expenses. Must submit a video and a business plan.  
<https://bizee.com/entrepreneur-grant>
- **National Association for the Self-Employed (NASE) Growth Grant** – Four winners are chosen quarterly and awarded \$4,000. Applicants must be a member for at least 3 months prior to application submission.  
<https://www.nase.org/become-a-member/grants-and-scholarships>
- **GrantWatch** – Search engine for grant opportunities.  
<https://www.grantwatch.com/grant-search.php>
- **US Chamber of Commerce Grants, Loans, and Programs Page** – This site is updated weekly and has an extensive list of small business funding options.  
<https://www.uschamber.com/co/run/business-financing/small-business-grants-and-programs>
- **Awesome Foundation** – Foundation distributes \$1,000 grants, no strings attached, to projects and their creators. Awarded monthly.  
<https://www.awesomefoundation.org/en>
- **Emergent Ventures Grant/Fellowship** – Program from the Mercatus Center at George Mason University, supports entrepreneurs with highly scalable, “zero to one” ideas for meaningfully improving society.  
[https://mercatuscenter.formstack.com/forms/emergent\\_ventures](https://mercatuscenter.formstack.com/forms/emergent_ventures)
- **Novae Grants Database** – Search tool for finding government grant money. Must create an account.  
<https://grants.novaegrants.com/>



## Small Business Funding Resources

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### Federal Grant Opportunities

- **Grants.gov** – Search engine for federal grants across all departments of the United States Government.  
<https://www.grants.gov/>
- **Small Business Administration Innovative Research Fund and Technology Transfer Fund** – Funding opportunities for businesses involved in technology innovation and innovative ideas using existing technology.  
<https://seed.nih.gov/small-business-funding/find-funding/sbir-sttr-funding-opportunities>
- **US Department of Agriculture Rural Development** - Multiple funding opportunities for businesses located in rural areas.  
<https://www.rd.usda.gov/programs-services/all-programs>

### North Carolina Grant Opportunities

- **NC IDEA Micro and Seed Grants** – Bi-annual grants for NC small businesses. Micro Grant awards \$10,000 and Seed Grant awards \$50,000.  
<https://ncidea.org/>
- **North Carolina Department of Commerce (NCDOC)** – Multiple grant opportunities for various business categories.  
<https://www.commerce.nc.gov/grants-incentives>
- **North Carolina Department of Health and Human Services (NCDHHS)** – Multiple grant opportunities for various business categories.  
<https://www.ncdhhs.gov/about/grant-opportunities>



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### Grant Opportunities for Women-led and Women-Owned Businesses

- **iFund Women** – This site has multiple grant opportunities for women.  
<https://ifundwomen.com/grants/apply-for-grants>
- **Fundera by NerdWallet** – This site has multiple grant opportunities for women.  
<https://www.fundera.com/blog/small-business-grants-for-women>
- **WomensNet** – This is the home of the Amber Grant which is a monthly program that awards \$10,000. There are several additional grant opportunities available on this site, including an annual Amber Grant and monthly industry specific grant opportunities.  
<https://ambergrantsforwomen.com/all-grants/>
- **Grant\$ for Women** – This is a search tool for finding grants for women.  
<https://www.grantsforwomen.org/>
- **Black Women in Food EatOkra Grant** – This is an annual grant that awards \$10,000 specifically for black women in the food service industry.  
<https://www.blackwomeninfood.org/grants>
- **Cartier Women's Initiative** – This is an annual grant program that awards three applicants from each of the nine defined regions. First prize for each region is \$100,000.  
<https://www.cartierwomensinitiative.com/regional-awards>
- **Tiger Global Accelerate(HER) Fund** – This program is an annual grant that awards up to \$50,000 for women in the STEM or Technology industry. This grant is also available to minorities and LGBTQIA+ applicants.  
<https://helloalice.com/grants/tiger-global/>
- **American Association of University Women(AAUW) Career Development Grant** – This grant is for applicants who hold a Bachelor's Degree and are changing careers or reentering the workforce in STEM or Social Sciences and awards up to \$20,000.  
<https://www.aauw.org/resources/programs/fellowships-grants/current-opportunities/career-development/>
- **UNC Innovate Carolina** – This is a list of grant opportunities for women and minorities in NC.  
<https://innovate.unc.edu/minority-female-entrepreneurship-resources/>
- **McBride Sisters SHE CAN Fund** – Annual program that shifts its focus each year within the wine/spirits, hospitality and finance industries.  
<https://www.mcbridesistersfund.org/>
- **Pure Leaf "No" Grants** – Program to enable more women to say "no" in the workplace. \$2000 in funding and access to community support for women in the US.  
<https://www.pureleaf.com/NoGrants/>
- **She's Connected Grant – AT&T** – Open to women owned small businesses for a chance at \$20,000 and a year of free AT&T service and devices.  
<https://about.att.com/story/2023/shes-connected-contest.html>



## Small Business Funding Resources

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### Fellowship and Investment Opportunities for Women-led and Women-owned Businesses

- **Tory Burch Foundation Fellowship Program** – This is a yearlong program designed to help women entrepreneurs grow their business and includes workshops, coaching, networking, and financial resources. Business must be a for-profit in the early stages with at least \$75,000 in revenue.  
<https://www.toryburchfoundation.org/fellows/>
- **37 Angels Investment Opportunities** – This is a list of investment funding resources for women and minorities.  
<https://www.37angels.com/resources#resources1>
- **Belle Capital USA Investment Opportunities** – This is a list of investment funding opportunities for women-owned and women-led businesses.  
<http://www.bellevc.com/belle-angel-fund-mission.html>



## Small Business Funding Resources

### Grant Opportunities for Minority-led and Minority-owned Businesses

- **US Department of Health and Human Services (HHS) Office of Minority Health Grant** – This site lists grant opportunities for minorities in the healthcare industry by state.  
<https://minorityhealth.hhs.gov/active-omh-grant-awards>
- **Minority Business Development Agency (MBDA) Grant** – This is a resource for information on applying for federal grant money.  
<https://www.mbda.gov/grants>
- **NerdWallet** – This is a good resource for a list of grant opportunities available to minorities.  
<https://www.nerdwallet.com/article/small-business/small-business-grants-minorities>
- **Fit Small Business** – This is a list of multiple grant opportunities for minorities.  
<https://fitsmallbusiness.com/minority-small-business-grants/>
- **UNC Innovate Carolina** – This is a list of grant opportunities for women and minorities in NC.  
<https://innovate.unc.edu/minority-female-entrepreneurship-resources/>
- **Instagram #BlackVisionaries Program** – This grant opportunity is specifically for black artists and award five \$100,000 grants and five \$30,000 grants annually.  
<https://about.instagram.com/blog/announcements/instagram-and-brooklyn-museum-debut-2022-blackvisionaries-program>
- **Southern Restaurants for Racial Justice Grant** – This is a grant opportunity for minority businesses in the food service industry. This is specific to the southern US geographic region.  
<https://www.leeinitiative.org/southern-restaurants-for-racial-justice>
- **First Nations Development Institute** – This is a list of grants and resources for Native American business owners.  
<https://www.firstnations.org/grantmaking/>
- **Minority Business 365 Galaxy of Stars**– This site has multiple resources and funding opportunities for minority-owned business. In addition, there are weekly awards of \$100 based on message board activity.  
<https://galaxyofstars.org/>
- **Tiger Global Accelerate(HER) Fund** – This program is an annual grant that awards up to \$50,000 for minorities in the STEM or Technology industry. This grant is also available to women and LGBTQIA+ applicants.  
<https://helloalice.com/grants/tiger-global/>
- **Amazon's Black Business Accelerator** – Provides financial support, strategic business guidance and mentorship, and marketing and promotional support to black entrepreneur sellers on Amazon.  
<https://sell.amazon.com/programs/black-business-accelerator>
- **Antares REACH Grant Program US** – Annual opportunity for historically underrepresented entrepreneurs providing important community services and working on business growth. Up to \$20,000.  
<https://helloalice.com/grants/antares-capital/>
- **Fearless Strivers Grant** – Open to black women who are US legal residents and business owners age 18 and up. \$20,000 grant.  
<https://www.fearless.fund/strivers-grant-contest>
- **Freed Fellowship Grant** – Monthly award of \$500 with a chance at additional annual award of \$2500 for underrepresented business owner in the US.  
<https://www.freedfellowship.com/grant1>



## Small Business Funding Resources

- **Google for Startups Accelerator: Black Founders** – Open to black-led technology startups in US and Canada. Companies should have a minimum of 5 employees and must be available to attend all program elements.  
<https://startup.google.com/accelerator/black-founders/>
- **HerRise MicroGrant** – Monthly \$500 micro grant for business owned by woman of color. \$10 fee to apply.  
<https://www.hersuitespot.com/herrise/>
- **Juntos Creemos Hispanic Digital & Delivery Program (PepsiCo)** – Latina entrepreneurs in the food service industry can apply for 8 weeks of consultation on operations, technology, marketing and digital presence.  
<https://pepsicojuntoscreemos.com/iefaowned/>
- **Keep It Local Business Fund** – From NextDoor Kind Foundation, provides \$5000 in grant money for a majority owned and operated business by a person of color with less than \$1M in revenue and less than 25 employees.  
<https://about.nextdoor.com/nextdoor-kind-foundation/keep-it-local-business-fund/>
- **PublishHerGrant** – For 100% woman of color owned businesses in the US that are making an impact in the world and the lives of others.  
<https://publishherpress.com/grants-for-women-business-owners/>
- **Shape Your Future Small Business Awards – Tarte Cosmetics** – Two tiers of funding for black female-owned small business with 6 awards of \$25K and 15 awards of \$10K.  
<https://tartecosmetics.com/shop/explore/tarte-gives-back/>
- **SPUR (Shared Purpose, Unlimited Reach) Pathways** – Access to a range of capital options for underrepresented businesses presented by Macy's, Inc. and Momentus.  
<https://www.macysinc.com/purpose/diversity-equity-and-inclusion/spur-pathways/default.aspx>
- **Startup Collective by Aveeno** – For black female-identifying entrepreneurs with a product, brand, or technology that meets the skin or hair care needs of black consumers. Funding up to \$100,000 plus education and resources.  
<https://www.aveeno.com/startup-collective>
- **TL Effect Mentorship Program** – Mentorship program for women of color looking to take their consumer focused start up to the next level. Funding up to \$20,000  
<https://www.thirdlove.com/blogs/learn/the-tl-effect>
- **TRANSFORM Business Grant** – Grants for \$1000 for individuals in systemically oppressed groups including black and indigenous people of color, individuals with disabilities, formerly incarcerated individuals and queer, trans and nonbinary individuals.  
<https://www.transformgrant.org/>
- **Wish Local Empowerment Program** – Program for black owned brick-and-mortar shops in the US with less than 20 employees. Grants up to \$2000. Must be willing to join Wish Local(free).  
<https://www.wish.com/local/empowerment>
- **Sephora Beauty Grant** – Grant for black owned businesses in the beauty industry. Award up to \$100,000.  
<https://15percentpledge.org/award-sephora>





## Small Business Funding Resources

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### Grant Opportunities for Military (Active and Veteran) and Family Members

- **Veterans Support Foundation (VSF) Grant** – This is a source of funding for military families who have a business or are interested in starting a business providing scientific, charitable, or educational programs. This is not a source for “brick and mortar” projects.  
<https://vsf-usa.org/apply>
- **The Second Service Foundation Military Entrepreneur Challenge** – This program is offered quarterly for military entrepreneurs. It is a three-step program that offers guidance and coaching throughout the competition process. Nine finalists are chosen each quarter to receive \$1,000 with one first place winner receiving an additional \$1,000 (\$2,000 total). There is an annual challenge with prizes awarded around Veteran’s Day at the Military Influencer Conference (MIC) which award three grants of \$15,000, \$6,000 and \$4,000.  
<https://secondservicefoundation.org/mec/>
- **Warrior Rising Vetpreneur Program** – This is not a grant, but an opportunity for military families to get coaching and access to resources which can include some funding.  
<https://www.warriorrising.org/apply/>
- **Work Vessels for Vets** – A non- profit organization, that matches donations of vessels, vehicles, equipment, tools and electronics to veterans of Iraq or Afghanistan as they start a business or pursue career education.  
<https://www.workvesselsforveterans.org/>
- **Veterans Business Outreach Center Program (VBOC)** – Resources for veterans who are interested in starting or growing their small business. Multiple locations offering workshops, training, counseling and mentorship opportunities.  
<https://www.sba.gov/local-assistance/resource-partners/veterans-business-outreach-center-vboc-program>



## Small Business Funding Resources

### Grant Opportunities for Non-Profit Businesses

- **Wells Fargo Community Giving Program** – This is a grant program by application and funding is available for businesses that align with the Wells Fargo national priorities.  
<https://www.wellsfargo.com/about/corporate-responsibility/community-giving/>
- **Walmart Local Community Grants** – Open applications are accepted for their local community grants program for non-profit businesses with significant impact on their local community. Award values are up to \$5,000.  
<https://walmart.org/how-we-give/grant-eligibility>
- **Duke Energy Foundation** – Duke Energy offers grant opportunities for up to \$20,000 for non-profits focused on the areas of economic development; climate resiliency; and justice, equity and inclusion.  
<https://www.duke-energy.com/community/duke-energy-foundation/north-carolina>
- **North Carolina Community Foundation** – The Community Foundation connects nonprofits to donors and fundholders. There are a variety of grant programs accepting applications annually.  
<https://www.nccommunityfoundation.org/apply/grants>
- **North Carolina State Government** – This site lists and links to grant programs across all North Carolina state agencies.  
<https://www.nc.gov/your-government/all-nc-state-services/grant-opportunities>
- **Fundera by NerdWallet** – This is a list of nine grant opportunities for nonprofit businesses.  
<https://www.fundera.com/blog/grants-for-nonprofits>
- **Canva for Nonprofits** – Nonprofits can register to get Canva's premium features for free.  
<https://www.canva.com/canva-for-nonprofits/>
- **Charity Entrepreneurship Incubation Program** – A two month, cost covered training program to assist with launching a field-leading charity organization. \$200,000 in seed money is available.  
<https://www.charityentrepreneurship.com/incubation-program>
- **Pollination Project** - Grants for nonprofits with annual budget less than \$50K. Funding request for immediate project must be under \$40K.  
<https://thepollinationproject.org/apply/>
- **We Make Change** – Global initiative that matches volunteers to nonprofits to help startups build a free volunteer base.  
<https://www.wemakechange.org/>
- **Literacy Opportunity Fund** – Up to \$6000 for nonprofits providing literacy services in their community. Quarterly awards.  
<https://proliteracy.org/grants-funding/literacy-opportunity-fund/>
- **Microsoft TechSpark Community Engagement Fellowship Grant** – For nonprofits focused on creating inclusive opportunities based in the US. Funding up to \$50,000.  
<https://learning.eventbuilder.com/event/70460>
- **MIT Solve: Truist Foundation Inspire Awards** – Challenge program for nonprofits with innovative, tech-enables solutions that address challenges faced by small business owners. Funding up to \$10,000.  
<https://solve.mit.edu/challenges/truist-foundation-inspire-awards-year-2>
- **Nasdaq Foundation: Quarterly Grant Program to Empower Diverse Entrepreneurs** – For nonprofit organizations providing programs that impact women and under-represented communities to enhance financial



## Small Business Funding Resources

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engagement and improve access to knowledge and tools. Funding up to \$75,000.

<https://www.nasdaq.com/nasdaq-foundation/grant-program>

- **Truist Nonprofit Grant** – Grant for nonprofits that target leadership development, economic mobility, thriving communities and educational equality. Quarterly deadlines.

<https://www.truist.com/purpose/truist-foundation/grant-application>

**NOTE:** Many grants available to non-profits are by invitation only, but using some of the general grant search tools available could help you find additional grant opportunities.



## Small Business Funding Resources

### Industry Specific Grant Opportunities

- **eBay Up and Running Grant** – This grant program is for eBay sellers only. Fifty winners are chosen annually to receive grant packages of \$10,000, including cash, eBay education and coaching.  
<https://helloalice.com/grants/ebay/>
- **The Halstead Grant** – This grant program is specific to jewelry artisans and award up to \$7,500.  
<https://grant.halsteadbead.com/>
- **DoorDash and Hello Alice Restaurant Disaster Relief Fund** – This grant opportunity is specifically for US based restaurants that are struggling to recover after a state- or federally-declared disaster.  
<https://doordash.helloalice.com>
- **Studiobinder Grant Program** – This program is specifically for filmmakers and there are grants available for multiple different genres of filmmaking.  
<https://www.studiobinder.com/blog/film-grants/>
- **4.0.org Fellowship Program** – This program is available for businesses working on innovative ideas for more equitable learning methods in the education industry.  
<https://www.4pt0.org/>
- **Amazon App Store Small Business Accelerator** – The Small Business Accelerator Program allows eligible developers to access additional benefits up to 20% of Appstore revenue.  
<https://developer.amazon.com/apps-and-games/small-business-program>
- **AWS Startup Loft Accelerator** – Program provides up to \$25,000 in AWS credits as well as tech resources, guidance and a community of peers for AWS developers.  
<https://aws-startup-lofts.com/emea/program/accelerator>
- **Etsy Disaster Relief Fund** - Etsy sellers who experienced a federally declared disaster in the past year, have been active for at least one year with an account in good standing can receive up to \$2500 in grant money.  
<https://advocacy.etsy.com/etsy-emergency-relief-fund-at-cerf/>
- **She Loves Tech Global Startup Challenge** – For technology based startups using science and innovation to invent useful things or solve problems.  
<https://www.shelovestech.org/competition>
- **Start Path Small Business (Mastercard)** – Four month program for companies in customer service, banking, security, eCommerce, artificial intelligence, payment processing, digital lending, and fintech.  
<https://developer.mastercard.com/programs/start-path-small-business/>
- **Vela Education Fund Grants** – Up to \$10,000 for US based organizations that support K-12 learners or programs outside of traditional public, private and charter schools.  
<https://velaedfund.org/microgrants/>



## Small Business Funding Resources

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### Alternative Funding Sources

#### **Crowdfunding Sources**

- **Kiva.org** – Crowdfunded micro-loan resource. This site allows individuals to help fund a company with small 0% interest loans that get paid back and then can be used to fund additional companies.  
<https://www.kiva.org/>
- **Indiegogo** – Crowdfunding website to acquire starter capital for entrepreneurs. They also offer an In Demand option for raising money after your crowdfunding startup campaign.  
<https://entrepreneur.indiegogo.com/how-it-works/>
- **Kickstarter** – Crowdfunding source for innovators. They use an “all or nothing” approach, so if you don’t raise 100% of your goal, you don’t get anything. There are fees to consider when setting your goal.  
<https://www.kickstarter.com/>
- **CircleUp** – Crowdfunding source for more established businesses that are looking for capital to expand or grow their business.  
<https://circleup.com/>
- **StartEngine** – Crowdfunding source that is acquiring SeedInvest. Best for startups and early-stage businesses.  
<https://www.startengine.com/raise-capital/>



## Small Business Funding Resources

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### Other Alternative Sources

- **Community Development Financial Institutions Fund (CDFI)** – Tailored resources and programs that combine federal dollars alongside private sector capital to support economically disadvantaged communities.  
<https://www.cdfifund.gov/>
- **Thread Capital- A subsidiary of NC Rural Center-** provides business loans for small businesses in addition to coaching and connections for success. Works with businesses with fair credit.  
<https://www.threadcap.org/>
- **Blackrock.org** – Relationship funding for veteran, minority, and women-owned businesses.  
<https://www.blackrock.com/corporate>
- **The Barter Business Exchange** – A network of business owners who help each other by trading products and services.  
<https://ncbarter.com/>
- **Antler Global Startup Group** – Antler is a global early-stage Venture Capital that runs multiple programs for business startups around the world.  
<https://www.antler.co/#apply-now>
- **F6S Accelerators and Pitch Competitions** – This site provides a list of accelerators, contests, and pitch competitions from around the world.  
<https://www.f6s.com/>
- **Savvy Fellowship** – Twelve week virtual Fellowship program for aspiring entrepreneurs age 40 or younger.  
<https://savvyfellows.com>
- **Techstars Accelerators** – This site provides a list of accelerator programs from around the world. Application deadlines vary.  
<https://www.techstars.com/accelerators>



## Small Business Funding Resources

### Resources for Finding Small Business Loans

#### National Business Loan Information

- **DreamSpring.org** – This site offers multiple loan types with affordable fixed rates and flexible credit requirements.  
<https://www.dreamspring.org/>
- **US Small Business Administration (SBA)** – The SBA offers resources and funding programs for small businesses. Their site also has a Lender Match tool to help you find the right lenders for your needs.  
<https://www.sba.gov/funding-programs/loans>
- **NerdWallet** – This is a Lender Match site that allows you to compare loan offers from multiple lenders. NerdWallet uses area of need as search criteria.  
<https://www.nerdwallet.com/small-business-loans>
- **Lending Tree** – This is another Lender Match site that allows you to compare loan offers from multiple lenders. Lending Tree uses business structure as search criteria.  
<https://www.lendingtree.com/business/small/>
- **BestMoney** – This site lists a number of loan options based on your monthly revenue, time in business, and credit score.  
<https://www.bestmoney.com/business-loans/compare-business-loans>

#### Local Business Loan Information

- **Capital Opportunities NC** – Search tool put together by the NC Bankers Association, NC Chamber, NC Rural Center and the SBTDC for small businesses to get connected to financial institutions.  
<https://www.capitalopportunitiesnc.org/>
- **KS Bank** – Kelly Aycock, Relationship Manager | 115 W. Anderson St. Selma, NC 27576 | (919) 965-6351  
<https://www.ksbankinc.com/>
- **United Community Bank** – Brent George, Relationship Manager | 102 E. Main St. Clayton, NC 27520 | (919) 553-2323  
<https://www.ucbi.com/locations/clayton-e-main-st/>
- **First Citizens Bank** – Kelly West, Financial Advisor | 409 E. Market St. Smithfield, NC 27577 | (919) 989-3200  
<https://locations.firstcitizens.com/nc/smithfield/409-east-market-street>
- **First Federal Bank** – 105 N. Johnson St. Benson, NC 27504 | (919) 894-2591  
<https://www.firstfederalbanknc.com/business/>
- **BankLocal** – This site offers a search engine that lists local banks by municipality with website links and bank report card information.  
<https://banklocal.info/locations/nc>