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# Small-Business Grants:

## Where to Find Free Funding

Federal and state agencies, as well as private companies, offer small-business grants. Here's a list of resources.

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Written by

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 Estimated read time: 26 minutes

## Concerned about tariffs?

Many small-business owners are under increased economic stress and uncertainty following the latest tariff announcements. NerdWallet is here to help you find answers for whatever you're looking for. Here are some resources to help you get started:

- **Need emergency funding?** Consider a [business line of credit](#).
- **Looking for fast access to working capital?** Discover the [best working capital loans](#).
- **Want tips on how to mitigate the impact of tariffs?** Read [our guide](#).

Small-business grants provide free money for startups and existing businesses, including those impacted by the coronavirus pandemic or other hardships. Unlike [small-business loans](#), grants offer access to capital that doesn't need to be repaid.

It takes time and effort to research and apply for funding, but the payoff can be worth it if you secure a grant for your small business. To help you get started, here's a list of federal, state and private small-business grants and resources.

### How much do you need?

\$0

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We'll start with a brief questionnaire to better understand the unique needs of your business. Once we uncover your personalized matches, our team will consult you on the process moving forward.

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## Federal government grants for small businesses

Government agencies are among the biggest distributors of business grants, supporting a range of enterprises from environmental conservation to child care services. Applying may seem intimidating, but federal business grants are great opportunities for entrepreneurs looking to grow.

### Grants.gov

[Grants.gov](#) is a comprehensive database of government small-business grants administered by various federal agencies, such as the departments of Education and Veterans Affairs.

### Small Business Innovation Research and Small Business Technology Transfer programs

The [SBIR and the STTR grant programs](#) focus on research and development for technology innovation and scientific research. The programs help connect entrepreneurs with federal business grants and contracts from 11 government agencies.

To qualify, you must operate a for-profit business, have no more than 500 employees and meet other [eligibility requirements](#).

### USDA Rural Business Development Grant

The U.S. Department of Agriculture (USDA) administers the [Rural Business Development Grant program](#), which provides funding to strengthen and grow small businesses in rural communities.

Businesses must have fewer than 50 new employees, less than \$1 million in gross revenue and be located in an [eligible rural area](#) to qualify. Applications are accepted once per year through the USDA Rural Development's local or state offices.


## Program for Investors in Microentrepreneurs

The U.S. Small Business Administration (SBA) doesn't typically offer grants directly to small businesses. The [Program for Investors in Microentrepreneurs](#) (PRIME), however, offers federal grants to microenterprise development organizations so that they can provide assistance to disadvantaged microentrepreneurs.

These organizations, such as the Maryland Capital Enterprises and Native CDFI Network, both of which were awarded grants in 2024<sup>[1]</sup>, can be private nonprofits, or run by state, local or tribal governments.

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**We update this list of small-business grants on a regular basis.** Check back often for deadline updates and new funding opportunities.

 Want to see your grant program listed? Email us the details at [rkriss@nerdwallet.com](mailto:rkriss@nerdwallet.com).

## Regional government grants for small businesses

Because federal grants can be particularly competitive — and limited in number — you might also look into government small-business grants at the state and local levels. Start your search with options like these:

### Economic Development Administration

The [U.S. Economic Development Administration](#) provides business grants, resources and technical assistance for communities to support economic growth and encourage entrepreneurship and innovation.

Each state's agency helps small businesses find financing (including state or regional grants), secure locations and recruit employees. You can search the [economic development directory](#) for regional offices and local resources.

### Small Business Development Center

Your local [Small Business Development Center](#) (SBDC) provides support for small businesses and aspiring entrepreneurs. They're often associated with local universities or a state's economic development agency, and many can help connect you with small-business grants, as well as other [business financing opportunities](#) — plus, counseling, training and technical assistance.

## Minority Business Development Agency centers

The [MBDA](#) runs a national network of business centers dedicated to growing and promoting minority-owned small businesses. These centers help business owners access capital, secure contracts and compete in emerging markets.

Your local MBDA center can help you apply for debt-based financing as well as federal, state and local business grants. The agency usually holds an annual small-business grant competition and provides [contest updates on its website](#).

## State Trade Expansion Program

The SBA funds state governments to implement the [State Trade Expansion Program](#) (STEP) grant, which helps small businesses cover costs to start or expand into international markets.

The available funding amounts and eligibility criteria of these government small-business grants vary based on your state, but capital can be used to participate in export trade shows, design international marketing products, support website globalization and more.

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## Corporate and private grants for small business

Many corporations and large companies have a philanthropic component that includes small-business grants. While some provide grants to nonprofits servicing specific

industries only, some also give to for-profit companies.

## National Association for the Self-Employed Growth Grant

[NASE members](#) can apply for monthly small-business grants worth up to \$4,000, as well as an annual \$3,000 college scholarship for members' dependents. Grants are awarded year-round, with completed applications reviewed quarterly in January, April, July and October.

## Freed Fellowship Grant

The [Freed Fellowship](#) awards a \$500 microgrant to one U.S. small-business owner on a monthly basis. Grant recipients are then eligible to receive a \$2,500 end-of-year grant. The organization also offers grant winners a one-on-one strategy with a business expert, as well as a year of membership to the Freed Studio, a virtual community of entrepreneurs.

To qualify, you must be a micro- or small-business owner in the U.S. The Freed Fellowship particularly encourages underrepresented businesses to apply. Applications are accepted online on a rolling basis. To be considered for the grant in any given month, you must submit your application by 12:00 a.m. on the last day of that month.

## Start.Pivot.Grow. Micro Grant

Start.Pivot.Grow., a small-business accelerator program, offers a \$2,500 microgrant on a quarterly basis. Winners receive a digital business growth planner and a prep my loan planner, in addition to their funds.

To qualify, you must have at least two years in business, annual revenue of \$50,000 or more and one to two employees (including the owner). You can apply for the microgrant on the [company's website](#).

## Skip Small Business Grants

Skip is a marketplace that helps small-business owners find relevant grants and other resources. The company also offers its own grant opportunities, including instant grants, monthly grants and larger \$10,000+ Skip grants.

To qualify, you'll need to be a member of the [Skip platform](#). Additional requirements may apply. To be eligible for an Instant grant, for example, you'll need to be using the Skip app and tune in to a specific livestream video.

## Get Nearshored Grant

Small U.S.-based manufacturing businesses may be eligible for the [Get Nearshored](#) grant. Three businesses will receive \$5,000 to purchase inventory. To be eligible, your business must generate less than \$5 million in annual revenue. Applications are accepted on a rolling basis — and reviewed on June 1st and November 1st. Winners are announced June 15th and November 15th each year.

## Innovate Grant

Self-employed photographers and visual artists can apply for an [Innovate Grant](#). Each quarter, two microgrants of \$1,800 are awarded. Applications for the spring cycle are open until June 26, 2025.

## Honeycomb Celebration Grant

The [Honeycomb Celebration Grant](#) offers \$2,500 to entrepreneurs looking to grow their businesses. The grant is open to all small-business owners, regardless of industry, location or stage of business. You can apply online through the IFundWomen website. Applications are open through June 27, 2025.

## Verizon Small Business Grant

[Verizon's Digital Ready program](#) gives business owners the opportunity to access free courses and educational materials, as well as apply for grant funding. To be eligible for a \$10,000 small-business grant, entrepreneurs must register through the Verizon website and complete at least two of the following: courses, live coaching or community events.

Once these tasks are completed, you can submit a grant application. Applications for 2025 are now open through June 30, 2025.

## U.S. Chamber of Commerce CO-100

The [CO-100](#), formerly known as America's Top Small Business Awards, recognizes a small business for its contributions to the U.S. economy and offers a grant of \$25,000. The competition also awards smaller \$2,000 grants to 10 additional businesses.

Although you must have an existing business to qualify, you only need to have been in operation for one year. Applications are currently open through July 7, 2025.

## Breva Thrive Grant

The [Breva Thrive Grant](#) offers \$5,000 to small-business owners on a quarterly basis. To qualify, you should have at least one year in business and be generating revenue (minimum of \$35,000 in annual revenue is preferred). You must also demonstrate an impact on your community, such as creating new jobs, innovating new products or

making products and services more accessible. Brevi prefers businesses directly impacting underrepresented communities. Applications for the third quarter open on July 1 and run through July 31, 2025.

## Allstate Main Street Grants Program

The [Allstate Main Street Grants Program](#) is presented in partnership with Hello Alice and the Global Entrepreneurship Network. The program offers small businesses participation in a 12-week Boost Camp accelerator and the opportunity to win a \$20,000 small-business grant. 250 businesses are selected for the bootcamp and 63 of the 250 will receive grant funding.

To qualify, you must be a U.S.-based business that generated at least \$25,000 in 2024. You must be willing to participate in the virtual Boost Camp starting in September 2025 and demonstrate a need for funding and business coaching. Applicants must be the leading executive of the business. Applications are now open through July 25, 2025.

## Intuit QuickBooks and Mailchimp Small Business Hero Program

The [Small Business Hero Program](#), presented by Quickbooks and Mailchimp, has expanded into a quarterly program. The program awards three businesses with a \$20,000 grant each quarter. Winners also receive social media promotion and free access to QuickBooks and Mailchimp services.

To qualify, you must be a U.S.-based business that has been in operation for at least one year. You must be registered with your Secretary of State and have no more than 99 employees. Applications are now open through Aug. 14, 2025.

## Progressive® Driving Small Business Forward Grant Program

The [Progressive Driving Small Business Forward Grant](#) is an annual program that awards \$50,000 to 20 businesses that have demonstrated a need for a commercial vehicle. Grant recipients are also invited to attend a 12-week virtual Boost Camp coaching program.

To qualify, you must have 10 or fewer employees and generate less than \$5 million in annual revenue. Applications closed on June 20, 2025.

## Amazon Small Business Grant

The annual [Amazon Small Business Grant program](#) offers free grants to small businesses that have an Amazon Business account and \$1 million or less in annual revenue. The program offers grants to 15 businesses, ranging in amounts from \$15,000 to \$25,000.



Winners can also receive a one-year membership to Business Prime and free products from Eero Wifi and Kindle Scribe. Applications closed on May 23 and winners will be announced in July.

## Seed Capital Pitch Competition

Business owners have the opportunity to pitch their business to investors as part of the [Seed Capital Pitch Competition](#). The first-place winner receives a \$200,000 investment. Second and third place get \$100,000 and \$75,000, respectively. Finalists will also participate in a year-long business accelerator program that provides mentorship and free resources. Applications for 2025 are now closed.

## Kirabo Grant

This \$5,000 grant program, offered by [Kirabo Equity](#), a fintech platform, is open to historically underrepresented business owners, for example Black, indigenous or Hispanic entrepreneurs, as well as those located in rural areas. Eligible businesses must have generated less than \$750,000 in gross profit over their company's lifetime. Applications are currently closed.

## Comcast Rise

[Comcast Rise](#) is a small-business grant program that focuses on promoting business growth, particularly in the area of technology. The program awards small businesses with a \$5,000 grant, business consultation services, education resources, creative production, media schedules and technology makeovers. Applications for 2025 are now closed; recipients will be announced in August.

## Pathway to Opportunity Pitch Competition

Pathway to Opportunity (formerly known as the National Black Business Pitch) is a [pitch competition](#) that offers exposure and funding to business-to-business companies. To qualify, you should be looking to sell your product or service to corporations, be at least 21 years of age, be at least 51% owned and operated by U.S.-based entrepreneurs and be operational for at least three months.

To apply, you'll submit an application form, along with a three-minute video about your business. Thirty businesses will be chosen to advance to phase two, where they'll participate in a virtual live pitch. Three winners will receive business grants. First place receives \$5,000, second place receives \$2,500 and third place receives \$1,250. Applications for 2025 closed on June 9.

## Visa Everywhere Initiative

The [Visa Everywhere Initiative](#) is a grant competition that offers free capital to tech-forward startups across five different regions around the globe. Applicants must show how they've developed a product or service that creatively involves Visa's products.

Visa will select a top finalist in each region, and these businesses will move forward to a global finals event. The overall winner of the competition is awarded a \$100,000 small-business grant.

Additional grants are awarded to second- and third-place finalists, audience favorites, as well as regional and local winners. Applications for the 2025 contest have not yet been announced.

## Venmo Small Business Grant

The [Venmo Small Business Grant program](#) awards 20 eligible entrepreneurs with \$10,000 grants for their small businesses. It also offers public promotion on the Venmo website and social media accounts, as well as mentorship from industry leaders.

To qualify, you must have a U.S. Venmo account and a valid [business profile on Venmo](#) in good standing. You also must have less than \$50,000 in annual sales and 10 employees or fewer. Applications for 2025 have not yet been announced.

## Lenovo Evolve small-business grant

The [Lenovo Evolve Small initiative](#) is a program designed to support small businesses throughout the U.S. and Canada by offering grants and technology donations.

This year, Evolve Small offered an AI business grant. Winners received \$25,000 and a customized AI technology package valued at \$10,000. Applications closed in February.

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## 5 Business Grants for August 2025 (\$2.5K-\$40K)



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### Grants to start a business

If you're looking for [startup business grants](#), you may have more difficulty finding available federal grants. Some state and local governments, as well as private companies, however, offer startup grants for small businesses.

#### Faire Small Business Grant

Entrepreneurs that own a new independent retail store — or plan to open one this year — may qualify for the [Faire Small Business Grant](#). This business grant offers \$5,000 in Faire credit to independent retailers based in the U.S. or Canada. The \$5,000 award can be used to buy inventory through Faire.com. Applications are open now through June 30, 2025.

#### FedEx E-Commerce Learning Lab

The [FedEx E-Commerce Learning Lab](#) is a program created by Accion Opportunity Fund and FedEx to help small-business owners develop and expand their e-commerce operations. The program offers a \$5,000 business grant and participation in a four-month educational cohort.

To qualify, you must be a U.S.-based business with at least six months in operation. You must currently sell a packaged, shelf-stable product with the appropriate legal permits to

produce and sell that product. You must also have earned less than \$500,000 in annual revenue in 2024. Applications are now open through July 3, 2025.

## The Spark Grant

A partnership between Sengo, a business finance platform, and Honeycomb Credit, a crowdfunding platform, the [Spark Grant](#) is open to early-stage businesses. To qualify for the first-place \$3,000 grant, you must be a current Sengo subscriber (it costs \$15 per month), but any businesses can apply to win one of two runner-up grants worth \$1,000 each. Applications are open until July 8, 2025.

## Greatness Grant

The [Greatness Grant](#) is a \$2,500 business grant given out every quarter by entrepreneur Nehemiah Davis. The grant program is designed to help aspiring or new business owners who need financial support to kickstart their journey.

To qualify, you must have a clear business idea or be operating an early-stage business. Your application will be judged based on the clarity of your business idea, your passion and the potential impact of your business on your community.

## The UPS Store Small Biz Challenge

The [UPS Store Small Biz Challenge](#) offers a grand prize grant of \$25,000 to one U.S. small business with nine or fewer full-time employees. The winning company also receives a feature in Inc. Magazine. Two additional finalists are awarded \$5,000 each. Applications for the latest cycle closed Feb. 19, 2025.

## HoneyBook Breakthrough Grant

HoneyBook, a clientflow management platform, offers a business grant designed specifically for early-stage marketing and creative consultants. To qualify, you must be an independent business owner selling your skills and expertise as a consultative service — and you must have been in business for less than three years.

Winners of the [Breakthrough Grant](#) will receive a \$18,000 cash award, a three-year HoneyBook Premium membership and \$4,600 worth of expert support from the HoneyBook Pros. Applications are currently closed.

## Hello Alice grant platform

[Hello Alice](#) partners with a variety of companies, such as Progressive and DoorDash, to offer different grants for small businesses, including startups. You can create an account

to receive notifications about new opportunities and apply for the grants that are relevant to your business.

## Amber Grant for women

WomensNet offers the \$10,000 monthly [Amber Grant](#), the \$10,000 monthly startup grant and awards three \$25,000 grants on an annual basis. The foundation also gives additional free funding throughout the year. To qualify for any of the grants offered by WomensNet, businesses only have to fill out a single application. Startups and existing women-owned businesses are eligible.

» **MORE:** [How to get startup funding for your new business](#)

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## Small-business hardship grants

Small-business hardship grants can help you recover after an emergency situation, like a natural disaster or public health crisis. These grants may be available from the government, nonprofits or corporations, among other sources.

Depending on the emergency, certain business hardship grants may only be available within a specific time frame, so it's particularly important to check their funding deadlines.

Here are some options to consider:

### State and local small-business recovery grants

Your state and local governments can be great places to find small-business hardship grants, as well as [emergency business loans](#) and other options for financial relief and assistance. In the wake of a crisis — like the COVID-19 pandemic, for example — states and cities often create grant programs specifically to help small businesses.

Some states and cities also run ongoing small-business grant programs to assist business owners when they suffer from damages as the result of fires, floods and hurricanes, among other disasters.

### Etsy Emergency Relief Fund

Etsy partners with the nonprofit organization, CERF+, to provide its sellers with financial relief after they're affected by a disaster. To qualify for this small-business hardship grant, you'll need to have experienced a federally declared natural disaster within the last year, as well as have had an active Etsy seller account in good standing for at least one year.

[Etsy Emergency Relief grants](#) are available in amounts of \$2,000. Applications are accepted on a rolling basis and funds are issued quarterly.

## DoorDash Restaurant Disaster Relief Fund

Restaurants that have experienced a natural disaster may be able to get a small-business recovery grant from the [DoorDash Restaurant Disaster Relief Fund](#). This program offers \$10,000 business grants to brick-and-mortar restaurants that have been impacted by a federally or state-declared disaster, such as a wildfire, hurricane or earthquake.

To qualify, you'll also need to have three restaurant locations or fewer, 50 or fewer employees, been in business for at least six months and made \$3 million or less per location in the last year.

Applications are accepted on a quarterly basis but they must be submitted within 12 months of the declared disaster. Recipients will be notified within 30 days after the application period closes. You can apply for the latest cycle of funding until July 7, 2025.

## Small Business Readiness for Resiliency Program

The [Small Business Readiness for Resiliency \(R4R\) Program](#) is a two-part initiative that strives to help businesses prepare for and recover from unexpected disasters. To participate in the program, you must complete a preparedness checklist (which includes an emergency action plan), register in the R4R database — and then, in the event of a disaster, you can apply for grant eligibility.

Emergency relief grants are issued in amounts of \$5,000 and you must be able to show that you incurred disaster-related damages or losses that equal or exceed that amount. You'll also need to have fewer than 500 employees, among other requirements, to qualify for this small-business hardship grant.

## Binc Foundation emergency financial assistance grants

The [Binc Foundation](#) awards small-business hardship grants to bookstore owners, booksellers and comic store owners who have unforeseen emergency financial needs. To qualify, you must be located in the U.S. or one of its territories and have experienced a qualifying event, such as a natural disaster, man-made disaster, serious medical expense or domestic violence, among others.

You can fill out an inquiry form on the Binc Foundation website at any time to connect with the organization and apply for emergency assistance.

## American Express Backing Small Businesses Disaster Recovery Grant

The [Backing Small Businesses](#) grant program is a collaboration between American Express and Main Street America. The program is currently offering \$10,000 grants to 100 small businesses affected by FEMA-declared disasters on or after Jan 1, 2024. Applications for 2025 are closed.

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## State grants for small businesses

Some state and local governments, nonprofits and private companies offer business grants that are unique to their communities. Click on your state below to find small-business grants in your area.

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**California small-business grants**



**Colorado small-business grants**



**Florida small-business grants**



**Georgia small-business grants**



**New York small-business grants**



**Ohio small-business grants**



**Texas small-business grants**



## Specialty small-business grants

To help spread entrepreneurial success across demographics, many organizations focus their free business funding efforts on specific communities.

We've put together lists of:

- [Small-business grants for women.](#)
- [Small-business grants for veterans.](#)
- [Small-business grants for minority groups.](#)
- [Small-business grants for Black women.](#)
- [Small-business grants for LGBTQ-owned businesses.](#)
- [Small-business grants for nonprofits.](#)

- [Small-business grants for people previously convicted of felonies.](#)
- [Small-business grants for farms.](#)
- [Small-business grants for Native Americans.](#)
- [Small-business grants for people with disabilities.](#)

## How to get a small-business grant



### 1. Research and identify the right grants.

Narrow down online search results by using keywords that are specific to your business or searching by location.



### 2. Prepare your grant applications.

Verify that you meet all eligibility requirements and gather the necessary paperwork.



### 3. Submit and track your applications.

Make sure you submit your applications by the appropriate deadline. Set up a tracking document to monitor different grant timelines.





#### 4. Consider hiring a grant writer.

Professional grant writers can provide expertise to help you get funding. They can draft proposals, track eligibility requirements and manage deadlines.

## Alternatives to small-business grants

Finding and applying for the right grants for your small business can be difficult, as well as time-consuming. If you don't qualify for certain grants, there are other ways to fund your business. Here are some avenues to explore:

- **Small-business loans.** Compare loan options — including bank loans, SBA loans, business lines of credit, term loans and equipment financing — plus, learn how to choose the right financing for your needs.
- **Small-business credit cards.** Explore dozens of cards and find the best choice for funding your everyday business purchases — and earn rewards in the process.
- **Crowdfunding for business.** Raise money for your small business by tapping into the power of the internet and promoting your product or service through a crowdfunding campaign.

*Former NerdWallet writer Steve Nicastro contributed to this article.*

## Frequently Asked Questions

How do you find grants for a small business?



What kind of grants are available for small businesses?



How do you qualify for a small-business grant?



Can your business get an SBA grant?



Are business grants taxable?



About the author:

Randa Kriss is a senior writer and NerdWallet authority on small business. She has nearly a decade of experience in digital content. Prior to joining NerdWallet in 2020, Randa worked as a writer at Fundera, covering a wide variety of small-business topics and specializing in the lending and banking spaces. Her work has been featured in The Washington Post, The Associated Press, MarketWatch and Nasdaq, among other publications. She has also hosted a webinar as part of the SBA's 2024 National Small Business Week Virtual Summit. Randa is passionate about helping small-business owners make

educated financial decisions, especially when it comes to affordable funding. She is based in New York City.

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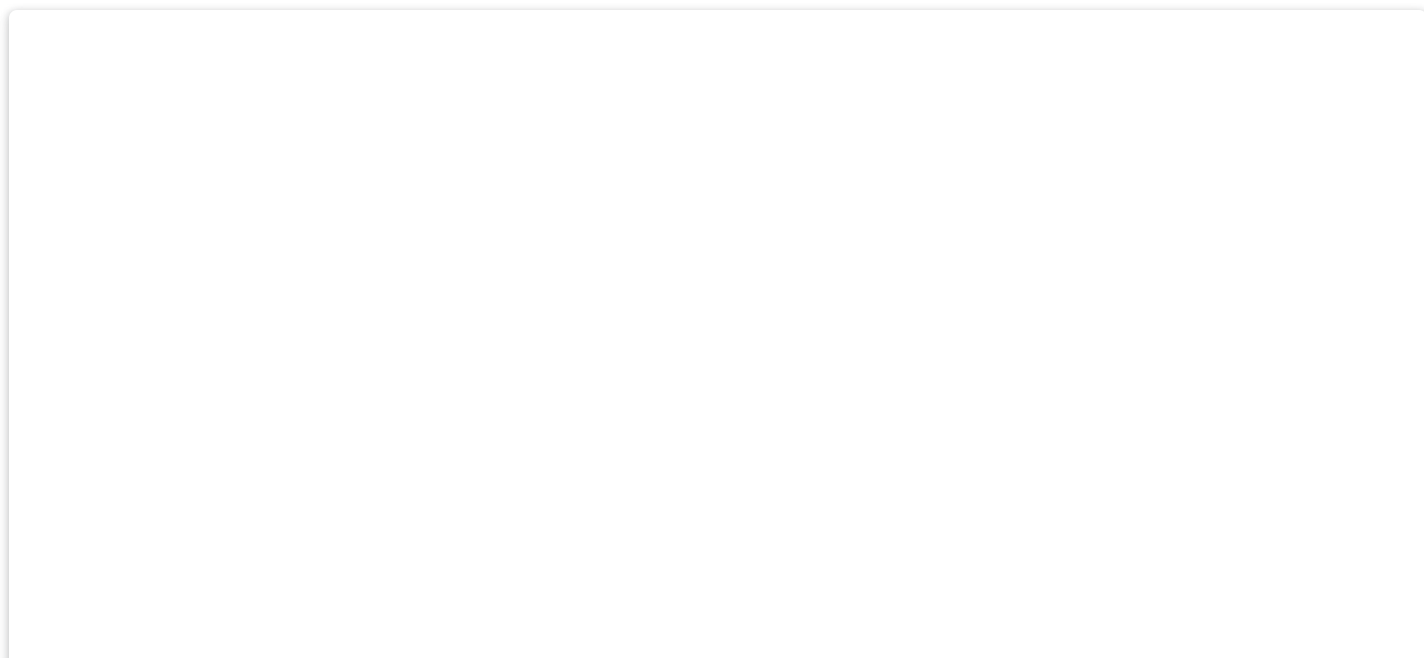
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1. U.S. Small Business Administration. [PRIME Grantees](#). Accessed Jun 23, 2025.

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by Randa Kriss

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by Randa Kriss

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by Tina Orem, Randa Kriss

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