

Loan or Grant	Description	Amount	Length of Loan	Interest Rate	Website
<b>Amber Grant</b>	Grants to women owned businesses	<b>\$10,000 Monthly Grant; \$25,000 Annual Grant</b>	N/A	N/A	<a href="https://ambergrantsforwomen.com/get-an-amber-grant/">https://ambergrantsforwomen.com/get-an-amber-grant/</a>
<b>Balboa Capital Equipment Financing</b>	Loan specifically for acquiring equipment or machinery, with the equipment serving as collateral.	<b>Up to \$500,000</b>	Varies by project.	Varies	<a href="https://www.balboacapital.com/equipment-financing/">https://www.balboacapital.com/equipment-financing/</a>
<b>Biz2Credit</b>	Biz2Credit is an online lending platform that connects small business owners with various loan options from multiple lenders.	<b>\$25,000 - \$6 Million</b>	Varies by project.	Varies	<a href="https://www.biz2credit.com/">https://www.biz2credit.com/</a>
<b>CAN Capital</b>	CAN Capital provides small business loans and merchant cash advances for businesses in need of quick financing solutions.	<b>\$2,500 - \$250,000</b>	6-24 Months	Varies	<a href="https://www.cancapital.com/">https://www.cancapital.com/</a>
<b>CDC LOANS</b>	Credit Blind Financing for Entrepreneurs of Color	<b>\$10,000 - \$4 Million</b>	10-25 Years	Fixed	<a href="https://cdcloans.com/">https://cdcloans.com/</a>
<b>CEED LENDING</b>	Providing business expansion and start-up financing to small business loans in the following nine southeast Michigan counties: Wayne, Oakland, Macomb, Monroe, Jackson, Hillsdale, Lenawee, Livingston, and Washtenaw.	<b>\$75,000</b>	Up to 6 years	Fixed	<a href="https://www.greatlakeswbc.org/ceed-lending/">https://www.greatlakeswbc.org/ceed-lending/</a>
<b>Community Foundation for Southeast Michigan Grants</b>	Offers various grants and funding opportunities to support nonprofits and community initiatives in Southeast Michigan.	<b>\$5,000 to \$1 Million</b>	Varies by project.	Fixed	<a href="https://cfsem.org/for-nonprofits/">https://cfsem.org/for-nonprofits/</a>
<b>Dealstruck</b>	Dealstruck offers term loans and lines of credit for small businesses, focusing on providing financing solutions tailored to specific needs.	<b>Up to \$500,000</b>	12-48 Months	Fixed	<a href="https://dealstruck.com/">https://dealstruck.com/</a>
<b>Elevate Together</b>	ELEVATE TOGETHER™ powered by Round It Up America is a nonprofit initiative designed to address systemic discrimination and historical racial disparities in business growth and profitability in Black and Hispanic communities. Through a partnership with the U.S. Hispanic Chamber of Commerce and the National Urban League's Entrepreneurship Centers, the initiative helps support Hispanic and Black small businesses with five or less employees. The ODP Corporation (parent company to Office Depot) is the initiative's founding partner.	<b>\$5,000 - \$10,000</b>	NA	NA	<a href="https://ushcc.formstack.com/forms/2023_elevate_together_grants">https://ushcc.formstack.com/forms/2023_elevate_together_grants</a>
<b>Fundbox</b>	Fundbox offers lines of credit and invoice financing options to help small businesses manage cash flow and bridge gaps in funding.	<b>Up to \$150,000</b>	Varies by project.	Varies	<a href="https://fundbox.com/">https://fundbox.com/</a>
<b>Fundera</b>	Fundera is an online marketplace that helps small businesses compare and access different loan options from a variety of lenders.	<b>Up to \$300,000</b>	Varies by project.	Varies	<a href="https://www.fundera.com/">https://www.fundera.com/</a>
<b>Funding Circle</b>	Funding Circle is an online platform that connects investors with small businesses seeking business loans.	<b>\$250,000 - \$5 Million</b>	6 Months - 5 Years	Fixed	<a href="https://www.fundingcircle.com/us/">https://www.fundingcircle.com/us/</a>
<b>Gust Angel Investment</b>	Equity financing provided by individual investors, known as angel investors, in exchange for ownership or equity in the business.	<b>Generally 20%-30% percent of Net Revenue</b>	Varies by project.	Varies	<a href="https://gust.com/">https://gust.com/</a>
<b>Idea Café Small Business Grant</b>	Offers grants to support innovative small business ideas.	<b>\$1,000 Grant</b>	N/A	N/A	<a href="https://www.businessownersideacafe.com/small_business_grants/">https://www.businessownersideacafe.com/small_business_grants/</a>
<b>Kabbage Business Line of Credit</b>	Revolving credit line for accessing funds on an as-needed basis, typically used for short-term working capital needs.	<b>\$2,000-\$250,000</b>	6-18 Months	2-27%	<a href="https://www.americanexpress.com/en-us/business/blueprint/line-of-credit">https://www.americanexpress.com/en-us/business/blueprint/line-of-credit</a>
<b>Kickstarter Crowdfunding</b>	Funding method involving raising small amounts of capital from a large number of individuals through online platforms.	<b>Most Funding Campaigns Net Less than \$10,000</b>	Varies by project.	Varies	<a href="https://www.kickstarter.com/">https://www.kickstarter.com/</a>
<b>Lending Club - Peer-to-Peer Lending</b>	Loan obtained through online platforms connecting borrowers directly with individual lenders.	<b>Up to \$40,000</b>	24-60 Months	Varies	<a href="https://www.lendingclub.com/">https://www.lendingclub.com/</a>
<b>Merchant Cash Advance</b>	Lump-sum advance based on future credit card sales, repaid through a percentage of daily credit card transactions.	<b>Loans from \$300—\$250,000</b>	15 Months	Fixed	<a href="https://squareup.com/us/en/banking/loans">https://squareup.com/us/en/banking/loans</a>

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<p><b>Michigan Defense CyberSmart Program</b></p>	<p>This two-phase program has pre-qualified Michigan contractors to provide cybersecurity technical services to assist with the implementation of NIST SP 800-171 required for meeting the DFARS 252.204-7012 regulation required in all United States DoD and Homeland Security (DHS) contracts</p>	<p><b>Up to \$22,500 Grant</b></p>	<p>N/A</p>	<p>N/A</p>	<p><a href="https://bidtarget.org/pdf/Flyer_Cybersecurity.pdf">https://bidtarget.org/pdf/Flyer_Cybersecurity.pdf</a></p>

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<b>Michigan Women Forward Grant Programs</b>	Provides grants and resources to support women entrepreneurs and women-owned businesses in Michigan.	<b>MicroLoans range from \$2,500 to \$50,000</b>	Varies by project.	Fixed	<a href="https://miwf.org/wei/mwf-microloans/apply-for-a-loan/">https://miwf.org/wei/mwf-microloans/apply-for-a-loan/</a>
<b>Minority Business Development Agency (MBDA) Business Grants</b>	Grants and funding opportunities specifically for minority-owned businesses.	<b>Up to \$150,000 Grant</b>	N/A	N/A	<a href="https://www.mbda.gov/grants">https://www.mbda.gov/grants</a>
<b>NASE Growth Grants for Minority-Owned Businesses</b>	Small grants specifically for minority-owned businesses that are NASE members.	<b>\$4,000 Grants</b>	N/A	N/A	<a href="https://www.nase.org/become-a-member/member-benefits/business-resources/growth-grants">https://www.nase.org/become-a-member/member-benefits/business-resources/growth-grants</a>
<b>National Association for the Self-Employed (NASE) Growth Grants</b>	Provides small grants to NASE members to support business growth and development.	<b>Variable Amounts</b>	N/A	N/A	<a href="https://usafundingapplications.org/v9/">https://usafundingapplications.org/v9/</a>
<b>Oakland County Revolving Loan Fund</b>	The Oakland County Revolving Loan Fund (RLF) was created to provide gap financing to businesses negatively affected by COVID-19, primarily small businesses owned by minorities, women or located in an economically, disadvantaged area.	<b>\$50,000 to \$200,000</b>	5-10 years	Fixed at closing	<a href="https://www.oakgov.com/business/business-development/business-loans/revolving-loan-fund-rlf">https://www.oakgov.com/business/business-development/business-loans/revolving-loan-fund-rlf</a>
<b>On Deck Short-Term Loan</b>	Loan designed to be repaid over a shorter period, used to cover immediate cash flow gaps or finance small-scale projects.	<b>Loans up to \$250,000</b>	Up to 24 Months	Fixed	<a href="https://www.ondeck.com/business-term-loan">https://www.ondeck.com/business-term-loan</a>
<b>SBA 7(a) Loan</b>	Government-backed loan program for general business purposes, including working capital and equipment purchase.	<b>Up to \$1 Million</b>	UP to 25 Years	4.5-6.5%	<a href="https://www.sba.gov/funding-programs/loans/7a-loans">https://www.sba.gov/funding-programs/loans/7a-loans</a>
<b>SBA Microloan Program</b>	Small loans offered by nonprofit organizations to support startups and small businesses.	<b>Up to \$50,000</b>	72 Months	8-13%	<a href="https://www.sba.gov/funding-programs/loans/microloans">https://www.sba.gov/funding-programs/loans/microloans</a>
<b>Second Service Foundation</b>	Offers grants to veteran-owned businesses	<b>Grants amounts ranging from \$5,000 to \$15,000.</b>	N/A	N/A	<a href="https://secondservicefoundation.org/">https://secondservicefoundation.org/</a>
<b>Small Business Association of Michigan (SBAM) Grants and Resources</b>	Any organization that has demonstrated significant experience installing and maintaining electric vehicle charging stations and have a significant presence in Michigan, and are enrolled in a Utility EV program, are eligible to apply for this grant.	<b>\$70,000</b>	N/A	N/A	<a href="https://www.sbam.org/charge-up-michigan-grant-program/">https://www.sbam.org/charge-up-michigan-grant-program/</a>
<b>Small Business Innovation Research (SBIR) Grants</b>	Federal grants supporting research and development of innovative technologies with commercialization potential.	<b>Variable</b>	N/A	N/A	<a href="https://www.sbir.gov/">https://www.sbir.gov/</a>
<b>The Halstead Grant</b>	Specifically for jewelry artists and entrepreneurs	<b>\$7,500 grant plus other benefits.</b>	N/A	N/A	<a href="https://grant.halsteadbead.com/">https://grant.halsteadbead.com/</a>
<b>The Michigan Arts and Culture Council Grants</b>	The Michigan Arts and Culture Council (MACC) coordinates grants to arts and culture organizations, cities and municipalities, and other nonprofit organizations ensuring that every citizen and community in Michigan enjoys the civic, economic and educational benefits of arts and culture.	<b>\$4,000-\$20,000</b>	N/A	N/A	<a href="https://www.michiganbusiness.org/industries/macc/macc-grants/">https://www.michiganbusiness.org/industries/macc/macc-grants/</a>
<b>The Oakland County Business Finance Corporation (BFC)</b>	Fixed assets, Building improvements, construction, renovation, acquisition and related soft costs, Land acquisition and improvements, Machinery and equipment, Refinancing	<b>\$250,000 to \$13 Million</b>	5,10, and 25 years	Fixed at closing, Borrower 10% Equity	<a href="https://www.oakgov.com/business/business-development/business-loans/sba-small-business-loans-bfc">https://www.oakgov.com/business/business-development/business-loans/sba-small-business-loans-bfc</a>
<b>The Oakland County Economic Development Corporation (EDC)</b>	Non-profit and manufacturing entities fixed assets financing	<b>\$2 Million to \$10 Million</b>	Varies by project.	Varies	<a href="https://www.oakgov.com/business/business-development/business-loans/tax-exempt-revenue-bond-program-edc">https://www.oakgov.com/business/business-development/business-loans/tax-exempt-revenue-bond-program-edc</a>
<b>The Pollination Project</b>	Offers small seed grants to individuals and community groups working on social change projects.	<b>Daily Grants of \$1,000</b>	N/A	N/A	<a href="https://thepollinationproject.org">https://thepollinationproject.org</a>
<b>Wells Fargo Community Investment Grants</b>	Grants for nonprofits and community-based organizations working on neighborhood revitalization, economic development, and job creation.	<b>\$40,000</b>	N/A	N/A	<a href="https://www.wellsfargo.com/about/corporate-responsibility/community-giving/">https://www.wellsfargo.com/about/corporate-responsibility/community-giving/</a>