

PENNSYLVANIA CDFI NETWORK MICROGRANTS PROGRAM



DIRECT GRANT FUNDING TO HELP HISTORICALLY DISADVANTAGED SMALL BUSINESSES START, GROW, AND THRIVE.

The Pennsylvania CDFI Network Microgrants Program provides direct grant funding to eligible historically disadvantaged businesses throughout Pennsylvania. Microgrants are designed to help entrepreneurs implement growth strategies, strengthen operations, access new opportunities, and overcome barriers to business success.

Unlike loans, PA CDFI Network microgrants do not require repayment and may be used for a variety of business-related expenses that support business growth, stabilization, and expansion.

Businesses are encouraged to engage with their regional Business Assistance Service Center (BASC) to access technical assistance, business coaching, and guidance throughout the application process.



GRANT AWARDS

Eligible businesses may receive PA CDFI Network microgrant funding ranging from

\$7,500 to \$20,000

based on business size, demonstrated need, revenue, and program guidelines.

ELIGIBILITY

Who Qualifies for a Microgrant?

To be eligible, businesses must:



Be a for-profit business operating in Pennsylvania



Be at least 51% owned or controlled by one or more historically disadvantaged individuals who are Pennsylvania residents



Have fewer than 100 full-time employees



Generate at least 51% of revenues within Pennsylvania



File a Pennsylvania tax return



Be actively operating at the time grant funds are awarded



Be able to provide documentation verifying eligibility

ELIGIBLE USES OF FUNDS

Microgrant funding may be used for a variety of business expenses, including:



Equipment & Machinery



Inventory & Supplies



Marketing & Advertising



Website Development & Technology



Professional Services



Licensing & Certification Costs



Insurance Expenses



Working Capital



Commercial Rent & Occupancy Costs



Other eligible business growth expenses

What Is a Historically Disadvantaged Business?

For purposes of the PA CDFI Network Microgrants Program, a historically disadvantaged business is a for-profit business that is at least 51% owned or controlled by one or more socially or economically disadvantaged individuals residing in Pennsylvania.

The disadvantage may arise from cultural, racial, chronic economic circumstances, background, or other similar causes.

APPLICATION PERIOD

**July 9 to
Aug 10, 2026**

BUSINESS REVENUE

Up to \$50,000
\$50,001 - \$500,000
\$500,001 - \$750,000
\$750,001 and up

MAX GRANT

\$7,500
\$12,500
\$17,500
\$20,000

FOR MORE INFO & TO APPLY:

www.pacdfinetwork.org/basc-microgrants-programs



PROGRAM PRIORITIES

PA CDFI Network Microgrants Program gives priority consideration to businesses that:

- Are current or former borrowers or clients of participating CDFIs
- Generated less than \$1 million in revenue
- Were established within the past 24 months
- Are located in a low-income Census tract
- Operate in counties with limited access to CDFI financing

FREQUENTLY ASKED QUESTIONS

Do microgrants need to be repaid?

No. PA CDFI network microgrants are grants and do not require repayment. However, grant recipients must comply with all program requirements and reporting obligations. Grant awards may also be considered taxable income and recipients may receive a Form 1099

I own multiple businesses. Can I apply for more than one microgrant?

No. Business owners are eligible to receive only one microgrant through the Pennsylvania CDFI Network Microgrants Program and may not receive separate grants for multiple businesses they own.

Will everyone who applies receive a microgrant?

No. The Pennsylvania CDFI Network anticipates significant demand for the program and available funding is limited. Meeting eligibility does not guarantee funding. Applications will be reviewed and prioritized according to program guidelines.

What expenses are not eligible?

Microgrant funds may not be used for:

- Repayment of existing debt
- Payroll taxes
- Previously paid interest or finance charges
- Political activities
- Religious activities
- Lobbying services
- Fines, penalties, or legal settlements

What counties are eligible?

The Pennsylvania CDFI Network Microgrants Program serves eligible businesses located throughout all 67 counties of Pennsylvania.

What documents will I need?

Businesses selected for further review should expect to provide documentation such as:

- Federal tax returns
- Pennsylvania tax documentation
- Government-issued photo identification
- Ownership information
- Business formation documentation
- EIN or Social Security Number (as applicable)
- Proposed use of grant funds

Additional documentation may be required during the application review process.

How long will I have to provide additional information if I am selected for further review?

Businesses selected to move forward for microgrant consideration will be asked to submit additional documentation (used for Due Diligence review). Those applications will generally have two weeks to provide requested documentation. Applicants that do not respond within the requested timeframe may be withdrawn from consideration.

I previously received funding through another PA CDFI Network program. Am I still eligible?

Yes. Previous recipients of grants administered by the Pennsylvania CDFI Network may be still eligible to receive one microgrant, provided all other program requirements are met.

Can startups apply?

Yes. In fact, businesses established within the previous 24 months are one of the program priority categories. Businesses must meet all eligibility requirements and be actively operating at the time funding is awarded.