



36 SMALL- BUSINESS GRANTS FOR MINORITY ENTREPRENEURS



A complete reference guide to grants,
pitch competitions, federal programs,



36 Small-Business Grants for Minority Entrepreneurs

A complete reference guide to grants, pitch competitions, federal programs, and free resources available to minority-owned businesses in 2025–2026.

Minority-owned businesses are less likely to be fully approved for financing compared to their white-owned counterparts according to Federal Reserve data published in 2025. This guide compiles every available grant, competition, and funding program to help you close that gap.

Category	# of Programs	Max Available
Private Grants (Open/Rolling)	16	\$20,000
Pitch Competitions & Awards	16	\$1,000,000
Federal Programs	4	Varies
Free Resources	6	Free

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PRIVATE GRANTS — OPEN & ROLLING

1. Wish Local Empowerment Program

ROLLING

AMOUNT	\$500 – \$2,000
DEADLINE	Rolling
ELIGIBILITY	Black business owners, 18+, 20 or fewer employees, under \$1M annual revenue, brick-and-mortar location in the U.S.
NOTES	Funds can be used for various purposes. Winners must join Wish Local, a mobile shopping app.
APPLY	wishlocal.com

2. HerRise Microgrant

ROLLING

AMOUNT	\$1,000
DEADLINE	Last day of each month
ELIGIBILITY	U.S.-based, for-profit businesses under \$1M annually, at least 51% owned by a woman of color.
NOTES	Offered by the Yva Jourdan Foundation and HerSuite Spot. Funds can be used for equipment, marketing, software, website creation, and more.
APPLY	hersuitspot.com

3. The Freed Fellowship Grant

ROLLING

AMOUNT	\$500 (+ possible \$2,500 year-end grant)
DEADLINE	Rolling — awarded monthly
ELIGIBILITY	U.S. small-business owners. Women, minorities, and underrepresented entrepreneurs especially encouraged.
NOTES	All applicants receive 2 months free access to Freed Studio, a virtual small-business community.
APPLY	freedstudio.com

4. NASE Growth Grants

ROLLING

AMOUNT	Up to \$4,000
DEADLINE	Rolling — reviewed quarterly (Apr, Jul, Oct, Jan)
ELIGIBILITY	Active NASE members. Open to all business owners including minority groups.
NOTES	Must provide detailed explanation of fund use, show business growth impact, and provide supporting documentation.
APPLY	nase.org

PRIVATE GRANTS — ACTIVE DEADLINES

5. Transform Business Grant

OPEN

AMOUNT	\$1,000
DEADLINE	March 20, 2026
ELIGIBILITY	Business owners from systemically oppressed backgrounds: minorities, LGBTQ+, individuals with disabilities, formerly incarcerated.
NOTES	Winners receive a customized year-long business strategy and development program in addition to funding.
APPLY	transformgrant.com

6. Secretsos Small Business Grant

OPEN

AMOUNT	\$2,500
DEADLINE	March 31, 2026 (Q1). Quarterly thereafter.
ELIGIBILITY	U.S.-based entrepreneurs, 21+, legally registered business. Must be traditionally underserved: denied bank loan, woman-, veteran-, or minority-owned, or located in a low-income area.
NOTES	Applications open the first day of each quarter and close on the last day.
APPLY	secretsos.com

7. Outta Excuses Small Business Empowerment Grant

OPEN

AMOUNT	\$3,000 + 1 month free weekly business coaching
DEADLINE	March 31, 2026 (Q1). Quarterly thereafter.
ELIGIBILITY	U.S.-based LLCs or nonprofits generating under \$500,000 annually.
NOTES	Applying automatically enters you for a bonus \$10,000 grant in September 2026.
APPLY	outtaexcuses.com

8. Breakthrough Program by DigitalUndivided

OPEN

AMOUNT	\$5,000
DEADLINE	April 5, 2026
ELIGIBILITY	Black or Latina female small-business owners. Must have at least 1 year in business, min. \$50K annual revenue, and a technology component.
NOTES	Sponsored by J.P. Morgan Chase. Includes mentorship and business development sessions covering startup funding, marketing, and customer analytics.
APPLY	digitalundivided.com

9. Breva Thrive Grant**OPEN**

AMOUNT	\$5,000
DEADLINE	April 1–30, 2026 (Q2). Quarterly.
ELIGIBILITY	U.S.-based small businesses already generating revenue. Preference for businesses with 1+ year and impact on historically underserved communities.
NOTES	Must demonstrate community impact to qualify.
APPLY	breva.com

10. Giving Joy Microgrant**OPEN**

AMOUNT	\$500
DEADLINE	April 1–30, 2026
ELIGIBILITY	Any woman entrepreneur, 18+, located anywhere in the world.
NOTES	Funds must be used for a project with positive economic or social impact on girls and women in your community. Winners announced June 2026.
APPLY	givingjoy.org

11. Galaxy Grants (Hidden Star)**OPEN**

AMOUNT	\$3,500
DEADLINE	April 30, 2026
ELIGIBILITY	Women and minority business owners.
NOTES	Offered by Hidden Star, a nonprofit supporting underserved founders. Reduces barriers to entrepreneurship for women and people of color.
APPLY	galaxygrants.com

12. Hey Helen Grant Program**OPEN**

AMOUNT	\$10,000
DEADLINE	April 30, 2026
ELIGIBILITY	U.S.-based businesses, 100% women-owned, under \$1M annual revenue.
NOTES	Presented by Visionaries Collective. Awarded 3 times in 2026. Funds can be used for a wide variety of business costs.
APPLY	visionariescollective.com

13. Small Business Hero Program (Intuit QuickBooks + Mailchimp)**OPEN**

AMOUNT	\$20,000 + 1 yr QuickBooks Advanced + 1 yr Mailchimp Standard
DEADLINE	Spring 2026 — exact dates TBA
ELIGIBILITY	Three businesses that have made an impact on their community.
NOTES	Winners announced June 4, 2026.
APPLY	quickbooks.intuit.com

14. Jobber Grants for Home-Service Businesses**ROLLING**

AMOUNT	Varies
DEADLINE	Sign up for next cycle notifications
ELIGIBILITY	Home-service businesses.
NOTES	Funds can be used for a variety of purposes.
APPLY	getjobber.com

15. Santander Bank Cultivate Small Business Grant**OPEN**

AMOUNT	Up to \$20,000
DEADLINE	July 22, 2026
ELIGIBILITY	Food businesses in a low-to-moderate income area. Must have operated 1+ year, generated \$25K–\$1M in prior year, 1–10 full-time employees.
NOTES	Selected entrepreneurs enroll in a 12-week virtual food-focused business curriculum.
APPLY	santanderbank.com

16. Her Agenda Breakthrough Grant**OPEN**

AMOUNT	\$5,000
DEADLINE	September 18, 2026
ELIGIBILITY	U.S.-based women entrepreneurs, 18+, in business for at least 1 year. Must subscribe to free Her Agenda newsletter before applying.
NOTES	Funds can be used for marketing, legal, operational costs, or product development. \$25 application fee.
APPLY	heragenda.com

PITCH COMPETITIONS & MAJOR AWARDS

17. CO-100 Program (U.S. Chamber of Commerce)**OPEN**

AMOUNT	\$25,000 (grand prize); ten \$2,000 finalist grants
DEADLINE	Spring 2026 — exact dates TBA
ELIGIBILITY	U.S. residents, for-profit business, 1+ year in operation, under 250 employees, under \$20M gross revenue over last 2 years.
NOTES	Formerly America's Top Small Business Awards. Recognizes high-performing small businesses.
APPLY	uschamber.com

18. Retail Readiness Entrepreneurship Training Program**CLOSED**

AMOUNT	\$1,000 stipend for participants
DEADLINE	Currently closed
ELIGIBILITY	Historically underrepresented entrepreneurs in the retail industry.
NOTES	Watch for next cycle.
APPLY	watson.is

19. Pathway to Opportunity**CLOSED**

AMOUNT	\$5,000 (1st), \$2,500 (2nd), \$1,250 (3rd)
DEADLINE	Currently closed
ELIGIBILITY	U.S. small-business owners. Black business owners encouraged.
NOTES	Annual pitch competition. Finalists pitch before a virtual audience and 3 winners receive cash prizes.
APPLY	pathwaytoop.com

20. The Black Ambition Prize**CLOSED**

AMOUNT	\$20,000–\$100,000 (finalists); \$1,000,000 (grand prize)
DEADLINE	Currently closed
ELIGIBILITY	For-profit businesses in consumer products, healthcare, tech, AI, or media. At least one founder from an underserved background.
NOTES	Includes coaching, marketing opportunities, and workshops in pitching, leadership, and business development.
APPLY	blackambitionprize.com

21. Ulta Beauty MUSE Accelerator**CLOSED**

AMOUNT	\$50,000
DEADLINE	Currently closed
ELIGIBILITY	Minority-owned beauty brands.
NOTES	10-week training and education curriculum plus mentorship. Watch for next cycle.
APPLY	ulta.com/muse

22. Fifteen Percent Pledge Achievement Award**CLOSED**

AMOUNT	\$200,000 (1st), \$35,000 (2nd), \$15,000 (3rd)
DEADLINE	Currently closed
ELIGIBILITY	Black-owned e-commerce businesses earning at least \$100K annually. Must be a member of the Fifteen Percent Pledge Business Equity Community (free).
NOTES	First place also receives mentoring and pro-bono consulting from industry leaders.
APPLY	fifteenpercentpledge.org

23. NB MBA Scale-Up Pitch Challenge**CLOSED**

AMOUNT	\$50,000 (1st), \$10,000 (2nd), \$7,500 (3rd), \$1,000 (People's Choice)
DEADLINE	Currently closed
ELIGIBILITY	Businesses with a Black founder. At least one pitch team member must be a National Black MBA Association member.
NOTES	Annual pitch competition with exposure before industry leaders.
APPLY	nbmbaa.org

24. Famous Amos Ingredients for Success Initiative**CLOSED**

AMOUNT	\$50,000
DEADLINE	Currently closed
ELIGIBILITY	U.S.-based businesses under 5 years, at least 90% Black-owned.
NOTES	Partnership with U.S. Black Chambers, Inc. Includes mentorship, networking, and educational resources.
APPLY	famousamos.com

25. Siete Juntos Fund**CLOSED**

AMOUNT	Varies
DEADLINE	Currently closed
ELIGIBILITY	Latino-owned bakeries, eateries, and food trucks.
NOTES	Also supports wellness and education organizations.
APPLY	sietejuntos.com

26. Black Kitchen Initiative**CLOSED**

AMOUNT	Varies
DEADLINE	Currently closed
ELIGIBILITY	Black-owned food businesses.
NOTES	Supports businesses that uplift the legacy of Black cuisine and foodways in the U.S.
APPLY	leeinitiative.org

27. BGV Pitch Competition (Black Girl Ventures)**CLOSED**

AMOUNT	Varies — audience-voted
DEADLINE	Currently closed
ELIGIBILITY	Revenue-generating businesses, 51%+ owned by under-resourced women founders.
NOTES	Live, community-driven pitch competition. Founders win based on audience votes.
APPLY	blackgirlventures.org

28. Hawaii FoundHer Program**CLOSED**

AMOUNT	\$20,000
DEADLINE	Currently closed
ELIGIBILITY	For-profit, early-stage businesses (under 3 years), 51% owned by Native Hawaiian, Pacific Islander, or Asian women based in Hawaii.
NOTES	Includes childcare stipend, mentorship, retreats, and educational workshops.
APPLY	foundher.com

29. Cecred x BeyGOOD Salon Business Grant**CLOSED**

AMOUNT	\$10,000
DEADLINE	Currently closed
ELIGIBILITY	Salon and barbershop owners who have demonstrated financial hardship.
NOTES	Collaborative program between BeyGOOD and Cecred. Also funds cosmetology school scholarships.
APPLY	beygood.org

30. eBay Up & Running Grant**ROLLING**

AMOUNT	Varies
DEADLINE	Annual — check site for next cycle
ELIGIBILITY	Minority business owners who sell on eBay.
NOTES	Winners also receive a \$500 stipend for eBay Refurbished technology plus access to eBay education and seller resources.
APPLY	ebay.com

31. NuProject Grant Programs (Oregon Cannabis)**CLOSED**

AMOUNT	Varies
DEADLINE	Currently closed — sign up for updates
ELIGIBILITY	Startup and revenue-generating cannabis businesses in Oregon.
NOTES	Also offers 0% interest and low-interest loans. Prioritizes historically underrepresented groups.
APPLY	nuproject.org

32. Greatness Grant (Nehemiah Davis)**CLOSED**

AMOUNT	\$2,500
DEADLINE	Closed Feb. 16, 2026 — watch for next quarter
ELIGIBILITY	Entrepreneurs with a clear business idea or early-stage business.
NOTES	Quarterly grant. Winners also receive mentorship and networking.
APPLY	nehemiahdavis.com

FEDERAL GRANTS

33. Grants.gov Federal Grant Database**ROLLING**

AMOUNT	Varies by program
DEADLINE	Varies — check Grants.gov for each opportunity
ELIGIBILITY	Open to all entrepreneurs, including minority groups.
NOTES	1,000+ grant programs administered by 20+ government agencies. Register at SAM.gov to get a Unique Entity ID, then create a Grants.gov account to apply.
APPLY	grants.gov

34. USDA Rural Business Development Grant**ROLLING**

AMOUNT	Varies
DEADLINE	Varies — check USDA website
ELIGIBILITY	Small businesses in rural areas.
NOTES	Funds can be used for training, technical assistance, land acquisition, and long-term business planning.
APPLY	rd.usda.gov

35. SBIR / STTR Programs**ROLLING**

AMOUNT	Varies by agency and phase
DEADLINE	Varies by agency
ELIGIBILITY	Early-stage small businesses commercializing innovative R&D.;
NOTES	Two programs: Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR). Multiple federal agencies participate.
APPLY	sbir.gov

36. SBA 8(a) Business Development Program**ROLLING**

AMOUNT	Not a cash grant — provides access to federal contracts and business development assistance
DEADLINE	Ongoing
ELIGIBILITY	Small businesses at least 51% owned by socially and economically disadvantaged U.S. citizens.
NOTES	Provides business development assistance, training, management and technical guidance, and access to government contracts.
APPLY	sba.gov/8a

FREE RESOURCES FOR MINORITY ENTREPRENEURS

These resources don't provide cash grants, but they provide access, coaching, certification, and connections that can be just as valuable.

National Minority Supplier Development Council (NMSDC)

Connects minority-owned businesses with corporate supply chain opportunities and provides certification, resources, and networking.

nmsdc.org

Minority Business Development Agency (MBDA)

Part of the U.S. Department of Commerce. Connects minority entrepreneurs with financing resources, federal contracts, and market opportunities. Find your local MBDA Business Center.

mbda.gov

Small Business Development Centers (SBDCs)

SBA-sponsored centers offering free one-on-one coaching on market research, financing, and business planning. Can help with SBA 8(a) and minority certifications.

americassbdc.org

Operation HOPE — 1 Million Black Businesses

Combines business training and financial counseling with access to small-business financing. Partnership with Shopify provides free access to Shopify products plus coaching.

operationhope.org

Gold House Ventures

Investment fund providing capital to Asian and Pacific Islander founders. Offers accelerator programs, classes, mentorship, and seed funding.

goldhouse.org

SBA Microloans (up to \$50,000)

Good for new or very small businesses. Issued by nonprofit community lenders, many of which offer additional training and resources alongside financing.

sba.gov/microloans

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