

## Identifying Grants, Loans and Related Resources

Fund for Quality applicants and awardees may be interested in exploring the list below to determine whether they may be eligible for additional general operating, program and/or capital support. Please note that program specifications and priorities change from time to time. Be sure to visit the organization's website and read all instructions to ensure accurate and timely information.

### Government

#### City Facility Fund

Type of Funding: The City Facility Fund provides grant resources for providers to maintain quality through the preservation/repair of existing assets. Grants may also support quality improvement and/or expansion. Funding is available for minor to mid-level renovation & appliance purchase.

Typical Amount: Up to \$25,000 for centers and commercial groups; up to \$12,500 for families and residential groups.

Eligibility Criteria: STAR 3 and 4 family, group and centers.

Where to Learn More: <http://philafacilityfund.org/>

#### Philadelphia Industrial Development Corporation (PIDC)

Type of Funding: PIDC provides working capital & equipment loans for small and midsize businesses and nonprofits that need term financing for working capital, equipment, or leasehold improvements to support their growth. Capital project loans are available for businesses or non-profit organizations undertaking capital projects such as building acquisition, renovation, leasehold improvements or equipment that need additional subordinate financing to complete the project.

Typical Amount: The working capital & equipment loan ranges from \$50,000 to \$750,000. For a capital project loan, PIDC can typically fund up to 40% of the total project cost (with a maximum loan size of \$750,000), and borrowers must create at least 1 new full-time equivalent job for every \$35,000 lent.

Eligibility Criteria: Please refer to the eligibility criteria on PIDC's website.

Where to Learn More: <http://www.pidcphila.com>

#### Philadelphia Water Department/Philadelphia Industrial Development Corporation

Type of Funding: SMIP provides grants directly to non-residential property owners who want to construct stormwater retrofit projects. Once the stormwater project is constructed, recipients will be eligible for credits against their stormwater charge. Applications for Stormwater Management Incentive Program (SMIP) grants can be submitted at any time.

Typical Amount: Projects must be \$100,000 or less per impervious acre and manage at least the first 1” of runoff.

Eligibility Criteria: Evaluation requirements include total volume of runoff managed, cost-competitiveness, environmental and educational benefits. All recipients will be expected to execute an Economic Opportunity Plan or comply with the City's Antidiscrimination Policy relating to Minority (MBE), Woman (WBE) and Disabled (DSBE) Owned Business Enterprises.

Where to Learn More: [www.phila.gov/swgrant](http://www.phila.gov/swgrant)

## **Banks & CDFIs**

### Entrepreneur Works

Type of Funding: Entrepreneur Works provides loans and business planning support to entrepreneurs. Their business loans are typically used for business expansion, construction/ renovation, inventory, working capital, or machinery/equipment.

Typical Amount: Loans up to \$50,000.

Eligibility Criteria: Most small businesses, including start-up businesses, are eligible.

Where to Learn More: <http://www.myentrepreneurworks.org>

### FINANTA

Type of Funding: FINANTA offers a wide range of financial products and services, including credit building microloans, affinity group lending programs, business loans and technical assistance, mortgage counseling and mortgages, and financial education and training.

Typical Amount: Micro-loans typically up to \$50,000; small business loan up to \$250,000; line of credit up to \$100,000.

Where to Learn More: <http://finanta.org/>

### Economic Opportunities Fund (at Women’s Opportunity Resource Center)

Type of Funding: Economic Opportunities Fund (EOF), a subsidiary of Women’s Opportunity Resource Center (WORC), offers loans, investment products, and services to low-income and underserved populations in the Philadelphia Metropolitan Area looking to start or expand their businesses, with a special focus on women and minorities. Also provides assistance with developing business plan and financial projections, market access, graphic design, and professional services.

Typical Amount: Small Business Loans up to \$10,000; Expansion Loans up to \$50,000.

Eligibility Criteria: Must be Low to Moderate Income - Income is defined as having a household income of not more than 80% of Median income as defined by HUD. Collateral is not a requirement, but may be requested for larger loans. Good credit is required for the Expansion Loan Product.

Where to Learn More: <http://www.worc-pa.com>

## **Philanthropy**

### Terri Lynne Lokoff Child Care Foundation (TLLCCF)

Type of Funding: Grants will be awarded to child care programs for the purpose of implementing specific changes to improve the quality of care provided to children.

Typical Amount: Individual centers can request a grant up to a maximum of \$3,000.

Eligibility Criteria: Child Care Center Enhancement Grants are open to non-profit, non-sectarian child care centers in the Bucks, Chester, Delaware, Montgomery and Philadelphia counties. Child care facility must be open for a minimum of 10 hours a day, 12 months a year.

Where to Learn More: [www.tllccf.org/](http://www.tllccf.org/)

### Christopher Ludwick Foundation

Type of Funding: The Foundation accepts applications for projects that advance the education of poor children in the City of Philadelphia. The Foundation makes no grants for building campaigns, endowment drives, equipment purchases, or general operating support.

Typical Amount: Grants generally range from \$2,500 to \$5,000.

Eligibility Criteria: Grants from the Christopher Ludwick Foundation are awarded to projects that advance the education of poor children in the City of Philadelphia. Applications will be considered only from organizations within the City of Philadelphia specifically targeted at children resident within the city limits. In the case of summer camps and day care programs, funding is considered only if the program has a proven educational component, such as promoting literacy.

Where to Learn More: <https://www.ludwickfoundation.org/>

### The Merchants Fund

Type of Funding: The Merchants Fund (TMF) awards two types of grants to businesses that have been legally established for at least three years in Philadelphia:

1. Business Stabilization Grants up to \$10,000 to help small businesses remain stable, viable and grow in the face of economic challenges or to respond to opportunities. Grant cannot be used for working capital.

2. Business Loan Match Grants up to \$20,000 to match accredited government programs or bank loans at least dollar for dollar (\$20,000 minimum loan matched by a \$20,000 grant). TMF does not make loans.

Eligibility Criteria: 1) Business must operate in Philadelphia. 2) Have been in business no less than 3 years. 3) Be a Sole Proprietor or the majority owner and an active employee of an incorporated business. 4) Depend upon the business as a primary source of income.

Where to Learn More: <http://www.merchantsfund.org/>

### The McLean Contributionship

Type of Funding: McLean Contributionship supports impact projects in the Greater Philadelphia area when they enhance the lives of those living there. Such projects include education, medical, and scientific promotion in addition to those offering a better understanding of the natural environment and encourages preservation. Proposals are accepted four times per year with deadlines corresponding to Board of Trustees meetings.

Typical amount: \$5,000 to \$50,000

Eligibility criteria: The Contributionship funds capital projects, bricks and mortar, endowment, and provides seed money for projects that are outlined in their purposes. Eligible organizations will be located in the Greater Philadelphia area.

Where to Learn More: <http://fdnweb.org/mclean/philosophy/>

### Henrietta Tower Wurts Memorial (at The Philadelphia Foundation)

Type of Funding: The Henrietta Tower Wurts Memorial, administered by the Philadelphia Foundation, provides programs or general operating support for organizations serving disadvantaged children and youth and/or the elderly.

Typical Amount: \$1,000 to \$7,000

Eligibility Criteria: Available to nonprofits serving disadvantaged children and youth and/or the elderly in the City of Philadelphia. Must meet the following requirements: Operating budget under \$3 million; 501(c)(3) status; One year of financial data.

Where to Learn More: <https://www.philafound.org>

### The Seybert Foundation

Type of Funding: Seybert Foundation provides General Operating support to more than 80 nonprofit partners each year. Since 2013, Seybert has made its grants in the form of General Operating Support, in recognition of the need for that flexible form of funding.

Typical Amount: Grants are \$5,000 or less.

Eligibility Criteria: The Seybert Foundation makes grants to 501(c)(3) nonprofits serving disadvantaged children and youth in the city of Philadelphia with priority given to nonprofits that have an annual operating budget less than \$1.5 million.

Where to Learn More: <http://www.seybertfoundation.org>

### Claneil Foundation

Type of Funding: Claneil Foundation supports nonprofits through four competitive grant programs. Through the Community Fund, the Foundation supports organizations that work at the nexus of food, health and the environment on the individual, community and/or systemic levels. Claneil Foundation recently revised their grant programs. If interested, please review the updated grant guidelines posted on their website.

Typical Amount: Community Fund grants provide three years of general operating funding (\$15,000 per year). Annual \$15,000 funding disbursements to grantee organizations are determined based on performance demonstrated in yearly reporting.

Eligibility Criteria: Eligible organizations for the Community Fund should be located and/or serve constituents in Bucks, Chester, Delaware, Montgomery or Philadelphia Counties in Pennsylvania.

Where to Learn More: <http://www.claneilfoundation.org/>

### The Lenfest Foundation

Type of Funding: The Lenfest Foundation seeks to provide financial support to organizations working to build a network of high-quality learning options throughout the city, to increase the percentage of children reading on grade level by third grade. Proposals are initiated by invitation only.

Where to Learn More: <http://lenfestfoundation.org>