

< **SMALL BUSINESS**[Advertiser disclosure](#)

# 43 Small-Business Grants for Women

From the federal government to economic development agencies, here's a list of business grants for women.

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## 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](#).

Business grants for women can help you grow your business for free, as opposed to [small-business loans](#) or other types of debt-based funding that you must pay back. But competition for [small-business grants](#) is fierce, and it takes considerable time and effort to win them.

If you're up for the challenge, though, grants can be a great way to fund your new or existing business. Here are places women entrepreneurs can look for small-business grants and other free financial resources.

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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.

## Private small-business grants for women

Some private corporations and organizations offer business grants for women. Here are some to consider:

### 1. Amber Grant

Every month, WomensNet awards three \$10,000 [Amber Grants](#) to women-owned businesses in the U.S. or Canada. One grant is given to a startup, one is for businesses in specific, rotating categories (the October category is creative arts, and the November category is STEM), and the final grant is for general small businesses. At the end of each year, monthly grant winners are eligible to receive one of three \$25,000 annual grants.

The application is relatively simple: Explain your business, describe what you'd do with the grant money and pay a \$15 application fee. Because there's no time in business requirement, companies seeking [startup business grants](#) for women may want to prioritize the Amber Grant.

### 2. IFundWomen Universal Grant Application Database

IFundWomen is a grant marketplace that specializes in funding and coaching for women-owned businesses. You can submit one application and when [IFundWomen](#) adds a grant from an enterprise partner, it will match the partner's grant criteria to applications within the database.

If your business is a match, you'll receive a notification and invitation to apply. Previous grant partners have included companies like Visa, Neutrogena and American Express.

### 3. HerRise Microgrant

[HerRise Microgrants](#) are offered by the Yva Jourdan Foundation, the nonprofit arm of HerSuiteSpot, an organization that provides business coaching and training to under-resourced women entrepreneurs, including women of color. Applications are accepted on a monthly basis and \$1,000 grants are awarded each month. To be eligible, your business must be at least 51% woman owned and you must have less than \$1 million in gross revenue.

» **MORE:** [Business grants for minority entrepreneurs](#)

### 4. YippityDoo Big Idea Grant

YippityDoo, a support organization for women entrepreneurs, offers a \$1,000 business grant on a monthly basis. To qualify you must be located within the U.S., ages 18 or over and have (or plan to start) a women-owned business.

In addition to the grant money, [this program](#) also provides a one-year membership to the company's wealth mindset coaching group. You can apply by completing a simple application form on the YippityDoo website. There is a \$15 application fee.

### 5. Galaxy Grant

This [grant program](#), which Hidden Star, a nonprofit organization, presents, is open to women and minority small-business owners. Winners can currently receive a \$2,500 grant. The next deadline is Nov. 30, 2025.

### 6. Faire Small Business Grant

New business owners who launched their retail business in 2024 or who plan to open a business in 2025 or 2026 may be eligible to apply for a \$5,000 [Faire Small Business Grant](#). Applications for the current cycle are now open and will be accepted until Dec. 31, 2025. Winners are announced in January 2026.

### 7. ZenBusiness Grant Program

This program is open to new businesses that used the [ZenBusiness platform](#) to launch their business within the past three to six months. Applications are now open and are accepted

quarterly. Winners receive a \$5,000 grant, as well as free access to select ZenBusiness products.

## 8. Start.Pivot.Grow Grant

This micro-grant program from [Start.Pivot.Grow](#) is open to businesses that have been in operation for at least two years, employ one to two people and generate annual revenue of at least \$50,000. Grants of \$2,500 are offered each quarter and applications are accepted on a rolling basis.

## 9. National Association for the Self-Employed Growth Grant

Every quarter, the NASE awards up to \$4,000 to up to four small businesses via its [growth grants](#). These funds can be used for a variety of business needs, including marketing, advertising and hiring employees.

To apply for this grant, you must be a NASE member in good standing for at least three months. Annual members can apply at any time.

## 10. The Freed Fellowship Grant

Each month, a small-business owner can receive a \$500 micro-grant from [the Freed Fellowship](#). Monthly grant recipients are also eligible for a \$2,500 annual grant. Applications are accepted on a rolling basis. While this grant is open to all small-business owners, women and minority entrepreneurs are encouraged to apply.

## 11. Hay Helen Grant

The [Hay Helen Grant](#) offers \$10,000 to women-owned businesses that generate less than \$1 million in annual revenue. Nonbinary applicants assigned female at birth or who feel aligned with the intent of the grant are also welcome to apply. The grant can be used for any business purpose and applications are accepted three times per year. Applications for the latest cycle are now open through Dec. 30, 2025.

» **MORE:** [Small-business grants for LGBTQ-owned businesses](#)

## 12. Women Founders Grant

The [Women Founders Grant](#) provides a monthly grant of \$5,000 to women-owned businesses. To qualify, you must be 18 years or older, based in the U.S. and have a business idea or existing business that is at least 51% women-owned and operated. To apply, you must answer two questions about your business and how you plan to use the funds. Applications close on the last day of each month.

## 13. Her Agenda Breakthrough Grant

Her Agenda is a digital media platform that empowers and supports women to help them reach their professional goals. The company's [Breakthrough Grant](#) offers \$5,000 to a women entrepreneur looking to grow her business. To qualify, you must be currently operating a business and subscribed to the Her Agenda newsletter. Applications for the current cycle are now open through Jan. 18, 2026.

#### 14. Halstead Grant

The [Halstead Grant](#) is an annual award for entrepreneurs looking to break into the silver jewelry industry. The winner receives a \$7,500 startup grant, as well as a \$1,000 in Halstead gift card. Additional finalists also receive \$1,000 and a \$250 Halstead gift card. To apply, you must answer 15 business-related questions and submit a design portfolio. Applications for the 2026 cycle are now open through May 1, 2026.

#### 15. Empower Her Fund

Through the organization Women's Empire, the [Empower Her Fund](#) offers \$1,000 grants on a quarterly basis to women in New York City. These grants are available to women-led organizations, community groups and individual women entrepreneurs with projects that specifically benefit women and girls or contribute to community development in New York City.

To qualify, your proposal must align with the Empower Her Fund's mission and goals, addressing issues such as education, health, entrepreneurship and advocacy. Applications are accepted quarterly through the Women's Empire website.

#### 16. FoundHer Accelerator Program

The [FoundHer accelerator program](#) focuses on Hawaii-based women entrepreneurs. Accepted participants to the six-month program will receive \$20,000 grants, a \$4,000 care stipend, weekly educational workshops, and monthly learning and networking retreats. Businesses must be early-stage, for-profit and at least 51% Asian American, Native Hawaiian and Pacific Islander-owned to qualify. Applications are now open through Oct. 17, 2025.

#### 17. EmpowHER Grants

Female small-business owners who are at least 22 years old may be eligible for an [EmpowHER grant](#) from Boundless Futures Foundation. Your business must have been established within the last three years in order to be eligible. You must also address one of the following societal issues through your product or business model: poverty and hunger, sustainability and the environment or strong communities. Grant funding is awarded as reimbursement of up to \$25,000 for business-related expenses. Applications are accepted on a quarterly basis.

#### 18. Fund Her Future Grant

**[Fund Her Future](#)**, a grant program from Block Advisors by H&R Block, is open to women business owners nationwide. One grand prize winner receives a \$50,000 grant, while five additional small businesses get \$10,000 each. Winners also receive a year of free small-business services, including bookkeeping, payroll and tax support. To be eligible, you must have an established business that generated a minimum of \$20,000 in revenue in 2024. Applications are currently closed, but you can sign up to be notified about future grant opportunities.

» **MORE:** [Best business grants for Black women entrepreneurs](#)

## 19. Amazon Business Small Business Grant Contest

**[Amazon Business's](#)** annual grant contest is open to all small-business owners. This year, one grand-prize winner received \$25,000, four finalists received \$20,000 grants and 10 semi-finalists were awarded \$15,000 grants. To be eligible, you must have an Amazon Business account (it's free to create), and annual revenue of \$1 million or less. Applications are currently closed.

## 20. Dream Makers Founders Grant

A collaboration with the Fifteen Percent Pledge, the **[Dream Makers Founders Grant](#)** offers \$25,000 grants to five female small-business owners. To be eligible, your business must employ between two and 10 people, generate revenue between \$100,000 and \$1 million and be at least 51% female owned. You must also be a member of the Fifteen Percent Pledge's Business Equity Community. Applications are currently closed.

## 21. Women Founders Network Fast Pitch Competition

In its 13th year, the **[Fast Pitch Competition](#)** from the Women Founders Network is open to U.S. businesses started by women. To be eligible, your business cannot have raised more than \$750,000. Selected participants pitch their businesses in person and winners receive \$25,000 grants. Applications are currently closed.

## 22. Cartier Women's Initiative Awards

Every year, Cartier awards three grants to women-owned businesses in nine different regions around the world. The **[Cartier Women's Initiative Awards program](#)** is designed to support early-stage businesses that are focused on a range of social, economic and environmental development issues.

The first-place business is awarded a \$100,000 grant, second place receives \$60,000 and third place gets \$30,000. Winners also receive executive coaching and the opportunity to participate in a variety of training workshops. Applications for the 2026 cycle are now closed.

## 23. CO - 100

This annual grant from the [U.S. Chamber of Commerce](#) is open to all small-business owners. To be eligible, your business must have been in operation for at least one year, you must have fewer than 250 employees and your gross revenue for the previous two fiscal years must have been below \$20 million. One grand-prize winner will receive a \$25,000 grant, and 10 additional businesses will receive \$2,000 grants. Applications are currently closed.

## 24. Santander's Cultivate Small Business

[Santander's Cultivate Small Business program](#) helps early-stage entrepreneurs in the food industry, with a focus on women-, immigrant- and BIPOC-owned businesses in low-to-moderate income neighborhoods. Through this program, business owners participate in a 12-week virtual education curriculum that includes mentorship and networking. Business owners also receive up to \$20,000 in capital grants.

To qualify, you must have been in business for at least one year, have between one and 10 full-time employees and have generated between \$25,000 and \$1 million in revenue in the past year. The program operates in two cohorts. The spring cohort is available for businesses in Boston, Connecticut, Miami, Philadelphia, New York City and Rhode Island. Applications will open in November.

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## 25. Texas Rural Woman Grant

The [Texas Rural Woman Grant program](#) is open to women-owned, rural small businesses in Texas. Hosted by Texas Woman's University, the program is restricted to specific counties in the state. This year, 10 grants of \$10,000 were awarded. Application dates for 2026 have not yet been announced.

## 26. StartHer Grant

Offered by Texas Woman's University's Center for Women Entrepreneurs, the [StartHER grant](#) awards \$5,000 to 10 Texas-based businesses. Businesses must be at least 51% women-owned to be eligible. Applications are currently closed and winners will be announced on Oct. 26, 2025.

» **MORE:** [Small-business grants in Texas](#)

## 27. High Five Grant for Moms

The Mama Ladder organization offers an annual small-business grant specifically for moms. This grant, called the [High Five Grant](#), is designed to support women caregivers with children of all ages, including first-time expecting moms, stepmoms and foster moms.



Entrepreneurs can submit an application online and share the story behind their business on social media. Finalists will be chosen by a panel of judges and then a public vote will determine the top three winners. The top business receives a \$10,000 grant, the runner-up receives a \$5,000 grant and the third-place finalist gets \$2,500. Five additional businesses receive \$1,000 honorable mention grants. Applications for this year's cycle are closed. Winners will be announced Oct. 21, 2025.

## 28. Backing Small Businesses

The [Backing Small Businesses](#) grant program is a collaboration between American Express and Main Street America. In 2025, the program awarded \$10,000 grants to 400 small businesses facing economic challenges. Funding must support projects that improve small businesses by building community, supporting growth and viability or nurturing positive change. Applications are now closed.

## 29. Enthuse Foundation Pitch Competition

Started in 2019, the [Enthuse Foundation's Annual Pitch Competition](#) is open to female entrepreneurs. Participants pitch their business at an in-person event. One grand-prize winner receives a \$15,000 grant. The runner-up gets a \$10,000 cash prize. Applications for the 2025 round closed in September.

## 30. Waves of Change Grant

Women of color entrepreneurs with early-stage businesses that generate less than \$50,000 in annual revenue may be eligible for the [Waves of Change Grant](#). Described primarily as a "service-based grant," in which experts will donate their time and services to help recipients grow their business, the grant may also offer a stipend to cover operating costs for one year. Applications are currently closed. You can sign up on the company's website to be notified when applications open.

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## 31. She's Connected by AT&T

[She's Connected by AT&T](#) is open to U.S.-based small-businesses that are women-owned and have fewer than 51 employees. The grand prize winner will receive a \$50,000 grant and a year of free AT&T service alongside a new device. Four runner-up businesses will receive \$5,000 microgrants. Applications for this year's cycle are now closed.

## 32. Ignite: A WBDC Grant

Connecticut businesses that are at least 51% women-owned may be eligible for this [Equity Match Grant offered by the Women's Business Development Council](#). Grants between \$2,500 and \$10,000 will be awarded toward specific projects that will contribute to a



business's growth and profitability. Applicants must provide a minimum match of 25% for any awarded funds. The next round of funding will be announced in early 2026.

### 33. WBDC Launch Pad Grant Program

Another program from the Connecticut WBDC, the [Launch Pad grant](#) offers women-owned businesses \$2,500 to be put toward startup costs. This grant is designed specifically for newly established companies. To qualify, you must complete one of three WBDC business courses, be located in Connecticut and have been in business for less than two years. Applications for 2025 have not yet been announced.

### 34. BMO Celebrating Women Grant Program

Presented as a collaboration between BMO Bank and Deloitte, the [BMO Celebrating Women Grant Program](#) is open to small businesses that are at least 51% women-owned and are located in one of 24 states. Additional eligibility requirements include that your business must have been in operation for at least two years, and your annual revenue cannot exceed \$5 million. Fifteen female entrepreneurs will receive \$10,000 grants. Applications for this year closed in August.

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### 35. Olga Loizon Foundation Grant

Michigan-based women small-business owners may be eligible for this grant from the [Olga Loizon Foundation](#). As part of the grant application, you must provide a business plan and a written statement demonstrating financial need. Grants of up to \$10,000 are available.

### 36. Her Village Grant

Another program offered by the Boundless Futures Foundation, [Her Village Grant](#) is open to nonprofits that support female entrepreneurs. Grant awards range from \$5,000 to \$30,000. You can check the foundation's website for information about the 2026 program.

» **MORE:** [Best nonprofit grants](#)

### 37. EBay Up & Running Grant

Fifty eBay business sellers can receive \$10,000 grants from the [eBay Up & Running grant program](#). To be eligible, you must have been an eBay seller with a rating of "Above Standard" or "Top Rated" since at least Dec. 1, 2023. Previous grant recipients are ineligible. Applications for the 2025 cycle are now closed.

### 38. The Kitty Fund Mother-Led Business Grant

Launched in 2020, the [Kitty Fund Mother-Led Business Grant](#) offers \$1,000 grants to business founders who identify as mothers. Your business must have between two and 100 employees, be U.S.-based and have revenue of \$5 million or less. Applications for the next cycle open March 2026.

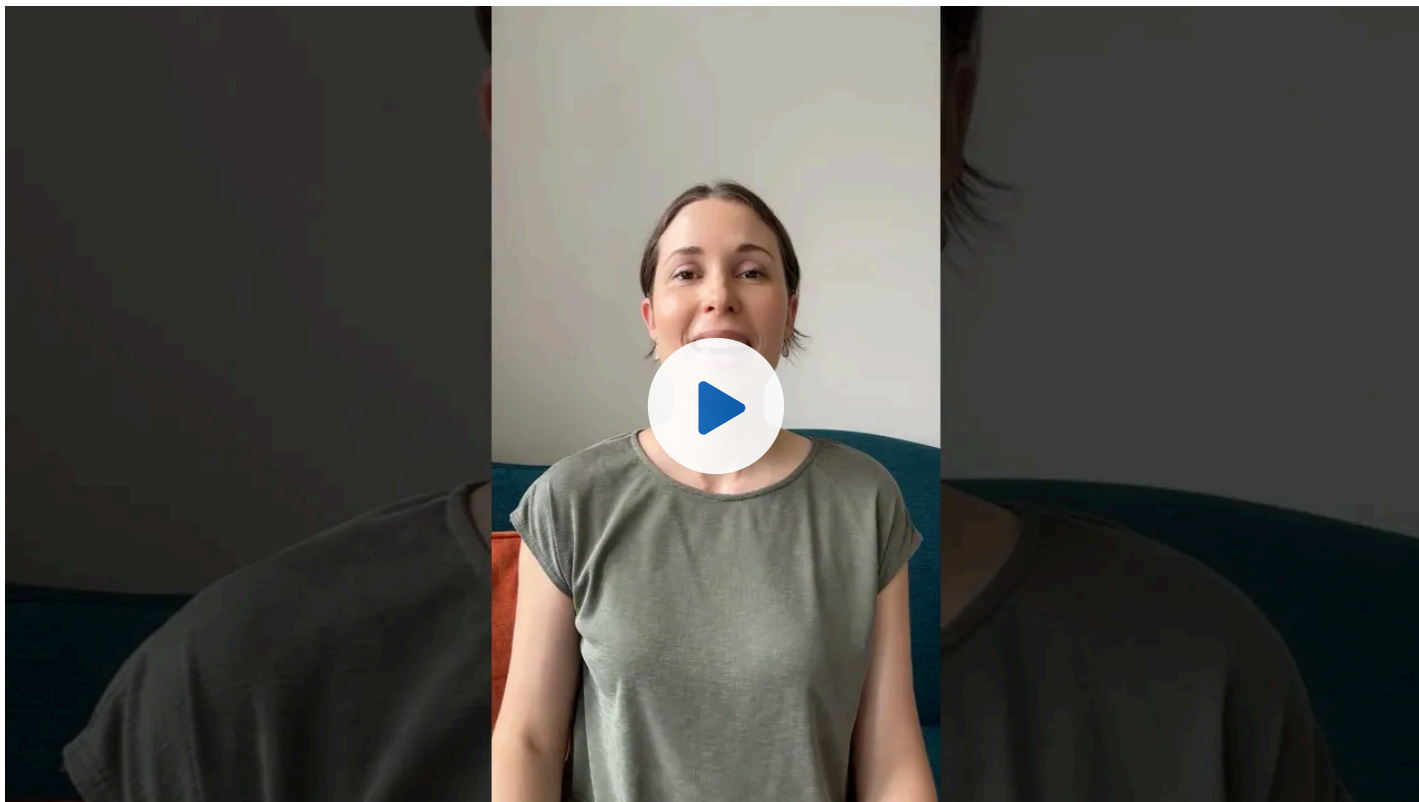
### 39. Giving Joy Grants

Women over the age of 18 are eligible to apply for a [grant from Giving Joy](#). Winners will receive micro-grants of up to \$500, which can be put toward launching a business or nonprofit, or expanding an existing business or charity organization. Application windows for 2025 are based on geographical region. Applications have closed this year for American-based businesses and grants were awarded in June.

### 40. Veteran Woman Grant

Women veteran entrepreneurs who are located in Texas may be eligible for this annual business grant offered by [Texas Women's University](#). Each year this program awards \$5,000 grants to five female veteran-owned businesses. Applications for the 2025 cycle are closed.

» **MORE:** [Small-business grants for veterans](#)



## Federal government small-business grants for women

Some federal government grants for small-business owners are designated for specific purposes, such as research and development projects, or for businesses in rural areas.

Government grants typically can't be used for startup costs or day-to-day expenses.

## 41. Grants.gov

[Grants.gov](#) is a database of federally sponsored grants, including grants for small businesses. Although these grants are not exclusive to women-owned businesses, this database is a great place to start if you're looking for free financing.

To apply, you must obtain a Unique Entity ID for your business (a 12-character alphanumeric identification number), register to do business with the U.S. government through its System for Award Management [website](#) and create an account at Grants.gov.

To view grants specifically for small businesses, filter the results on the left side of the page under "eligibility."

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

The SBA facilitates these two competitive programs, which provide grants to small businesses that contribute to federal research and development. Eleven federal agencies — including the departments of Agriculture, Defense, and Health and Human Services — post business grant opportunities on their websites. You can [search current grant opportunities](#) on the SBIR website.

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

## 43. Program for Investors in Microentrepreneurs (PRIME)

Although the SBA coordinates some grant programs, the agency doesn't typically offer grant funding directly to small businesses. With the [PRIME program](#), however, the SBA provides federal grants to microenterprise development organizations so that they can offer training, technical assistance and coaching to disadvantaged small-business owners.

These grants are available to nonprofit, private, state, local or tribal-run organizations, including those that focus on working with women-owned small businesses. The Women's Business Development Council in Stamford, Connecticut, for example, was awarded a \$300,000 grant in 2024<sup>[1]</sup>.

## State and local resources for women

Because federal small-business grants are limited in number and often very competitive, you may have better luck seeking out grants for women at the state and municipal levels. You'll have to do your own research to pinpoint specific grant programs in your area, but here are some places to help you get started:

## Women's Business Centers

The SBA sponsors more than 100 [Women's Business Centers](#) nationwide, designed to help women entrepreneurs with business development and access to capital. Some, such as the [California Capital Financial Development Corp.](#), lend money directly while others help you find small-business grants and loans that you may qualify for.

## Economic Development Administration

Every state and many cities have [economic development resources](#) focused on promoting strong local economies. For example, New York has several economic development districts, such as the [Lake Champlain - Lake George Regional Planning Board](#), which helps local businesses access state and federal funding.

## Small Business Development Centers

There are hundreds of SBA-sponsored [Small Business Development Centers](#) around the country, typically housed at colleges and universities. SBDCs offer free, one-on-one business consulting, such as help with developing a business plan, researching markets and finding financing — including grants, business loans and crowdfunding.

Some SBDCs offer training on certification programs like the [SBA 8\(a\) Business Development Program](#) and Minority and Women Business Enterprise Certifications. These programs can help businesses level the playing field when competing in the public and private sector.

» **MORE:** [How to get certified as a minority-owned business](#)

## Minority Business Development Agency Centers

The MBDA operates a network of business centers across the country that are designed to help minority business owners access capital, secure contracts and develop financial strategies. Your local [MBDA business center](#) can work with you to identify the right financing options for your business, including federal, state and private small-business grants.

The MBDA also runs the Enterprising Women of Color Initiative, or EWOC, to support minority women in their business endeavors. The EWOC provides access to resources, events and other opportunities for women minority-owned businesses.

## Alternatives to small-business grants

Finding and applying for business grants can be difficult, as well as time-consuming. If you don't qualify for certain grants — or simply want to explore other ways to fund your women-owned business — here are some avenues to explore:

- [Best small-business loans for women](#): Compare SBA loans, online term loans, lines of credit, microloans and learn about other available resources for your business.
- [Crowdfunding for business](#): Tap into the power of the internet to raise money for your business and promote your company's product or service.
- [Small-business credit cards](#): Compare dozens of cards and find the best choice for financing your everyday business purchases — and earn rewards in the process.
- [SBA microloans](#): Work with a nonprofit financial institution to apply for these government-backed loans, which can be a good choice for new or very small businesses.

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### Fund your dreams with a small-business loan

If grants aren't available for your business right now, check out NerdWallet's picks for the best small-business loans and compare your options.

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