

The ultimate

GRANT



Guide



Madam L.A. Kitty

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LET'S TALK ABOUT

GRANTS AND WHAT YOU NEED TO KNOW.

FOR WOMEN ENTREPRENEURS.

BY MADAM L.A. KITTY
(AKA) YOUR RICH
HOMEGIRL

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You've seen the late night hype: "*Free money for everyone. All you have to do is sign up, and it's yours!*" It sounds great, but is it true?

It really is true, but that doesn't mean that it really is easy. Just like anything else, there's a process that you'll have to follow accurately in order to reap the rewards. Follow the process, though, and you're very likely to be successful!

There are billions of dollars available every year to regular folks just like us.
The catch is that the money has to be used for specific purposes. You can't just get the money and use it however you please.

WHAT IS A GRANT?

Let's look at the definition:

"A form of gift that entails certain obligations on the part of the grantee and expectations on the part of the grantor."

That simply means that you have to use the grant as it is intended. So, for example, if it's an educational grant, you must use the money for your

education. Every grant carries stipulations regarding how the money is to be spent.

The great thing about grants is that they don't have to be paid back.

Imagine the government giving *you* money for a change!

There are 2 basic types of government grants:

1. Federal grants: These grants are provided by a wide variety of federal governmental agencies. These grants tend to be geared more towards larger organizations and state/local governments. There are some opportunities for individuals to get grants, too, so don't be discouraged.

2. State grants: These are grants provided by your state government.

Frequently, the money was originally given to the states by the federal government. More grants exist here for the individual.

In this report, we'll examine how the grant process works, how to apply for a grant, action tips for successfully winning the grants, and scams to watch out for. Let's get started!

“A corporation’s primary goal is to make money.
Government’s primary role is to take a big chunk of that money
and give it to others.”

FEDERAL GRANTS

There are numerous agencies that serve as grantors. These are agencies like the Department of Agriculture, the Department of Labor, and the National Endowment of the Arts.

There is a lot of money available, if you have a project that appeals to these departments. You have to be patient in your quest – this is the federal government you’re dealing with after all!

“Government is a trust, and the officers of the government are trustees. And both the trust and the trustees are created for the benefit of the people.”

ABOUT THE AUTHOR



Hey Money Magnets!

I'm Madam L.A. Kitty (AKA) your rich homegirl
that you can't borrow any money from....

Because I'm going to show you how to get your
own!

And I am a serial entrepreneur. I love business and everything that is entailed with starting, running, and growing a business. I started my first business in 2009, a unisex luxury streetwear brand. I most definitely made so many mistakes when it came to finances in business, I had no idea I didn't have to use my own money to fund my business.

So not having this important information could have made running my business a much better experience for myself and my customers. As you can imagine, the lack of knowledge cost me many years of struggle trying to scale my first company. But I didn't give up. I took breaks to learn but always came back to my first business that I loved with such a passion.

It took me 10 plus years to finally learn about the many grants out there that I didn't have to pay back and would allow me to take MNJGANG to the next level. Over the years, I have won many, many, many grants that have changed my life. And I have now devoted my life to helping others who want to be able to find funds that can allow them to be a success!

I understand having massive dreams that seem so far out of reach due to lack of knowledge and funding. I've got you; consider those days over. I'm going to be your fairy grant mother, so let's get this money, family!

MADAM L.A. KITTY

How the Federal Grant Process Works

As you probably know, the Congress passes a federal budget each year. Within this budget are funds dedicated to grants. Once this budget has been approved, the funds become available. The availability of the funds is announced in the Federal Register throughout the calendar year.

Ultimately, *all the grants are listed in the Catalog of Federal Domestic Assistance (CFDA)*. This listing has over 2,200 grant programs. Fifty-six federal agencies administer the various programs. The CFDA is available at the public library or can be found online at <http://www.cfda.gov/>. Searching the Catalog of Federal Domestic Assistance is free!

The most newly available grants can also be found listed in the Weekly Federal Funding Report. The House of Representatives publishes this. It can also be as a Notice of Funding Availability (NOFA) in the Federal Register.

Below is the short version of the overall process. We'll look at the pertinent steps in more detail afterwards.

1. Register. You must register yourself and/or your organization. It will typically take 3-5 business days for your registration to be accepted. It

can take as long as 2 weeks. If you're planning on applying for a grant, it's a good idea to register first and get it out of the way.

2. Find a grant. Locate grant opportunities that support your need.

3. Write, write, write and submit your application. For a larger grant, it can take several months to get all the information and documentation together. Be sure to give yourself the time you need.

4. The grant is received and assigned to reviewers. After your application is received, it will usually be assigned to specific reviewers for a preliminary evaluation. These teams of reviewers are each given a portion of the application. This process alone can take a couple of months.

5. The application is reviewed. There is an extensive review and scoring process. This can also take months to complete. At the end, the recommendations are forwarded to a committee that makes the final decisions.

6. Pre-award process: Decisions are made regarding which projects will be funded, as well as the amount of money that will be provided to each chosen project. There is a lot of negotiating at this step, as committee

members can favor certain projects over others.

7.Notification of award: The ‘winners’ will be notified of the acceptance of their project as well as the funds awarded.

8.You receive the grant. *The entire process typically takes about a year.*
It might seem like a long time, but it is what it is.

As you can see, it is a lengthy and involved process in many cases. It's important to get started well before the deadline and avoid procrastinating. Don't be intimidated. Everyone else you're competing against is going through the same process.

How to Find Federal Grant Opportunities

Now that you have an overview of the general process, let's take a look where to find all these grants.

All federal grant opportunities can be found at <http://www.grants.gov>. At this government website, you can search for grants by category, agency, or advanced search. Nearly everything needed is on this website.

Above is a direct link to grants.gov.

There are many private grants to apply for that will be included in our grant list.

You are able to register and apply for any of the opportunities available. They also provide several notification options of which you can take advantage.

Use these tips for finding a federal grant opportunity:

- 1. Determine your eligibility.** Go to <http://grants.gov/aboutgrants/eligibility.jsp> to determine if you are eligible for any federal grants. Keep in mind that there are relatively few federal grant opportunities for individuals, the primary exception being educational grants. The web page explains this.
- 2. Search for grants with the search function.** There are some interesting and odd grant opportunities. Take a close look using several different keywords for your searches and see what you can find that might apply to your situation.

Finding the opportunities is relatively easy. If you have any doubts about the appropriateness of your project for the grant in question, you can ***call the agency and ask them about it.***

How to Apply for Federal Grants

The application process will vary considerably from one grant to another and also depends upon which agency is providing the grant.

Let's take a look at the typical process for a large grant:

1.Preparation. To give yourself the best chance for success, spend some time planning the details of your grant proposal.

- ▶ You must be familiar with the program requirements related to the grant. Before you begin the proposal, **get in touch with the contact person** listed in the program and obtain the most current information regarding deadlines and requirements.
- ▶ Remember: the requirements, information, procedures, and application forms will vary with the government agency awarding the grant.
- ▶ If you don't have experience writing grant proposals, it might be useful to attend a grant-writing workshop.

2. Develop proposal ideas. The government typically awards grants to fund ideas/proposals. As long as you're the one presenting the idea, the money will be under your control.

- ▶ *The most important thing to remember is to write a proposal that meets the spirit and requirements of the grant.*

▶ Be certain that someone else in your community isn't already doing something similar to your proposal. If the government perceives a duplication of effort, it may not award the grant. However, if your proposal can be viewed as an improvement, you can still be successful.

3. For larger projects, community support is important. Develop a proposal summary and then try to find support for your proposal.

- ▶ Look for any political, academic, professional, or other groups that might be willing to provide written support for your proposal.
- ▶ The more letters of support you can secure, the better your chance of success. *Community support can be critical throughout the grant review process.*

- ▶ Larger grant applications frequently require letters of support from the local government. For example, a grant application might require proof of adequate staff or building space.
- ▶ Generate community support through meetings with important decision makers in your local community that would be interested in the proposal subject matter. All you need is the right person on your side to make everything fall into place.

4. Find the best funding source. Investigate all the possible funding sources for your proposal. There are 2,400 grants out there. In many cases you will be able to find multiple grants that apply to your proposal.

- ▶ Ensure that your proposal and the grantor have the same intentions and interests at heart.
- ▶ When you've found a potential grantor, contact them and get the grant application kit sent to you, if it's not available online.
- ▶ ***Get to know the personnel. This will be invaluable throughout the process.*** If they get to know you, it can help when it comes time to narrow down the numerous proposals. Every little advantage can help.

- ▶ Ask for a basic critique of your proposal. Get some suggestions and advice about your idea. If the general feeling is not positive, ask if another grant program under a different federal agency might be more suitable.
- ▶ Keep in mind that ***deadlines are not negotiable***. Be on time if you want to be considered.

5. Get organized and start the proposal. Keep all your ideas in one place – a notebook can be great for this purpose. Review your ideas regularly because you'll be surprised what you can come up with by combining multiple ideas.

6. Have your draft reviewed. After the first draft or two, find someone to review the proposal. It should be clear, concise, and flow well.

- ▶ Ask for constructive criticism. It's much better to get it now rather than through the review process with the associated federal agency.
- ▶ It should be neatly typed and packaged correctly. Multiple copies are frequently required. Use the required binding style.
- ▶ A cover letter is typically required. Ensure that it will arrive on time.

“Last year, New York got \$200 million. This year, we’re going to give them \$124 million under this particular program. But last year was an artificially elevated number to make up from the very low grant the year before.”

The Basics of the Grant Proposal

There are eight components to an impressive proposal:

1. Outline and summary. The summary should outline your proposed project and is located at the beginning of your submission. It must be brief; two or three paragraphs are enough.

Sometimes it’s easier to prepare the summary last, since you’ll have all the information available to develop the summary.

- If the summary isn't done well, it may very well be the only part of your proposal that is viewed. *The summary gets the reviewers to look at your proposal more closely.*

2. Introduction and presenting yourself as a credible applicant. You'll need to include relevant information about you and anyone else involved. A brief biography, your goals, philosophy, and any success stories are all good ideas. All this information should be relevant to the grantor's goals.

3. Problem statement. This section could also be viewed as a needs assessment. This is a key component to your proposal. It should be a concise, clear, and well-supported statement of the issue the grant will help to solve.

- Conduct a needs assessment for the project. The claims should be documented with actual numbers and evidence.
- The purpose, beneficiaries, social and economic impacts, and the nature of the problem should all be addressed.
- Include what is currently being done to address the issue. Explain what will be done if all funding is exhausted.

4.Objectives and goals. These will be the particular activities in your proposal. Identify all the objectives related to the goals and the methods that will be used to accomplish them.

- ▶ List quantifiable objectives and a reasonable timetable. *Be realistic!*
You may be held to your timetable when your progress is evaluated.
- ▶ Be sure that your objectives solve your problem statement.

5.Program Methods and Design. This is your plan of action. It should lay out how your project is going to work and solve the problem from your problem statement.

- ▶ Include all activities and resources that will be needed. This would include resources that you already have, as well as resources you would need to acquire with the grant funds.
- ▶ Include a flow chart to show the organization of the project. Show the interrelation of the various parts of your project, including personnel requirements and production details.

6.Evaluation. This includes the product analysis, or how the project satisfies its objective. It also includes the process evaluation, which is how project is executed. It is a measure of how well the project follows the plan of action and the effectiveness of all the activities within the project.

- ▶ Most grant-providing agencies require program evaluation of some sort. They want to know that the grant money is being used effectively. *The grantees, the grantor, or a third-party evaluation firm might provide the evaluations.*

7.Future funding and long-term project planning. What is your plan for continuing your project after the grant period? Discuss how you're going to maintain the future funding of the program.

8.Budget and planning. It's always safer to plan for the grant *not* being the sole source of financial support for the project. Be conservative in assessing future costs.

- ▶ Consider salaries, utilities, equipment, food, insurance, and more. It's difficult to adjust the budget after the grant has been awarded, so give the budget the time it requires.

STATE GRANTS

Although every state has its own requirements, the process for state grants is rather similar to the federal grant process, simply on a smaller scale in most cases.

Every year, the state also has to approve a budget, and the amount of funds that are to be made available for grant purposes are part of that budget. The federal government provides many of these monies to the states.

How to Find State Grant Opportunities

There are a lot of grants available at the state level, yet there tends to be less competition for these grants than those at the federal level.

For individuals, the state level grants have a lot more promise. Most federal grants are aimed at non-profits, larger companies, and state and local governments. At the state level however, you'll find many more opportunities for the individual.

As with the federal grants, “search and apply” is the procedure:

1. **Find the opportunities in your state.** Do an online search for your state level grants. For example, if you live in Idaho, you can search for '*Idaho grants*'.

2. Apply for the applicable grants. General application information can be found in the next section. Be thorough and provide all the required information.

SCAMS TO WATCH OUT FOR

Government grants are ripe ground for those that perpetrate scams on good people.

Anytime money is involved, you should be careful. Add to it the fact that the government is viewed as being a cumbersome, inefficient entity and you have the perfect situation to get away with a scam.

When people believe that money is available, and it's hidden from common view due to the government's inefficiency, it's easy for scammers to get in and get a foothold.

“As I’ve said before, free money scams are a problem.”

Beware of these common scams:

1. Prepayment scams: In this scam, you might be contacted and told that you've been chosen as the recipient of a government grant and you only need to pay a processing fee to receive the funds. This fee usually ranges from \$150 to \$500. Of course, after the scammer gets the money, the grant money isn't there.

- ▶ The scammers are ready for any type of resistance. Those wise consumers that question the government singling them out specifically for ‘free money’ are allowed to speak to the supervisor. This supervisor will then have a reason that seems to justify the grant.

2. Grant guarantee scams: There are unscrupulous people out there that will guarantee to secure a grant for you. All you have to do is hire them and their services. There is usually an upfront fee and then a monthly recurring fee on top of that.

The scammer will keep the scam going as long as possible. If you are fooled into providing your credit card or banking information, you're likely to find yourself cleaned out sooner or later.

How to Avoid Being a Victim of a Scam

If you'll just keep a few things in mind, you'll never be taken in by a government grant scam. Violate these rules at your own risk!

1. The government isn't going to phone you to offer you a grant. They don't call anyone out of the blue to offer a grant.

2. A grant is never guaranteed. No one can provide a guarantee to you that you'll receive a grant. Committees of government employees decide grant awards. How can someone guarantee your success?

3. Grants are never given for an unspecified purpose. Grants are only provided for specific purposes. Review the grants that are available. After all, all of them have specific purposes. Many of them are extremely specific. If someone is offering a grant for some vague reason, you know

that something isn't right.

4.Grants are not simple to get. Government grants require extensive applications and documentation. You'll never get one without going through the application process.

Don't be fooled by anyone claiming anything that violates any of these rules. You can bet they are trying to scam you!

Following these tips will also help you stay clear of the scammers:

1.The most common justification given for a grant windfall is 'paying your taxes on time.' You might stay out of trouble by paying your taxes on time, but no one is going to give you something special for following the law. You and everyone else are expected to file your taxes on time.

2.Never give out your banking or credit card information over the phone to someone that calls you about a grant. If you have any doubt whatsoever, you shouldn't trust the person on the other end of the phone.

If it sounds too good to be true, it probably is. Keep your wits about you and simply remember that you have to initiate the process to receive a grant.

CONCLUSION

There really is grant money available to the average person. Grants get awarded every day. If you'd like some of these funds, your task is to find the appropriate grant for you and your situation and then apply.

Remember that the federal government grants are geared more towards larger companies, non-profits, and state/local governments. There are grants for individuals, but it's a small percentage.

State government grants are the gold mine for the individual and small business owner. You'll have to find these grants online, but it's a simple Internet search to track them down. Just be sure you end up on a government website!

Grant applications can be very involved for larger grants. Take the time to plan and then do a complete and error-free job. Additionally, it's a great idea to make personal contact and speak to someone on the phone at the granting agency. It never hurts to know someone. Persevere through the process.





DON'T...

Use only A.I to be your grant writer. If you are going to use A.I, make sure your chosen model is trained on you or your business and then to make it even better, use an A.I detector site to humanize it.



DO...

Have your business structured like a legitimate business, meaning LLC, or non-profit paperwork, business phone number, address, bank account, social media handles and website.

DO...

Apply for all the grants you and your business qualifys for no matter how big or small. This will give more practice and raise your chances of winning.

GRANTS DO'S AND DON'T'S

DO...

Keep learning, growing, and applying for grants and eventually, you will win. Stay positive and exude positive energy, you will always stand out that way. And make sure you share the impact of your business on the community it serves.

DON'T...

Be basic and lazy while applying for grants. Grantors can tell how much effort is being put into these applications and proposals and will not waste their time and money on someone not serious.

DO...

Make sure your business's social media is professional, clear, and aligns with what your business does. Don't be out applying for grants and your business Instagram has pictures of you at the club, or fighting with people in your comments.

Don't be the victim of a scam. Remember that no one is going to call you out of the blue and offer you a grant.

Grants are for specific purposes and require an application and supporting documentation. If you haven't applied for one, you're not going to be offered one.

It's important to steer clear of companies charging you to apply for a single grant. Most grant sites receive thousands of applications, so imagine the money they make from charging applicants \$10, \$15, \$30, etc. Who is really getting the grant? This one site, called the Amber Grant, is one of those sites I'm talking about. Don't pay any company or person to apply for a grant. It's not illegal, but it is unethical and suspicious. This is different from a site charging a monthly fee for a grant list, something you can try if you want to.

With all your ducks in a row, you will most definitely have the knowledge needed to win grants consistently. Now that you have the knowledge, we have a great opportunity to completely prepare you to start winning grants. We have a 10-page editable template that includes everything you need, like financial projections, a budget, mission statement and more. This is a simple way to put you in front of applications that are basic, boring and simply unprofessional. You will also receive an updated list of grants every month for a onetime charge of \$180.

How to Make a Friend in the Granting Agency

When it comes to dealing with the government, red tape and politics can affect the outcome. ***This is quite true when it comes to acquiring grant money.*** That's not to say that you can have a poor grant proposal accepted, but if your application is among the best, having a friend on the inside certainly won't hurt anything.

Here are some things you can do to make that new friend.

Ask Questions

- Once you start getting into the grant process, you're certain to have questions. Call up the agency providing the grant and ask away! Be sure that the information isn't readily available on the website or other materials. It's annoying to answer questions for someone that could've found the answers easily on his own.

Develop Rapport

- The easiest way to do this is to offer up some conversation seeds that the other person can grab onto. Mention something about your kids, spouse, work, or pets. Sooner or later, you'll get to talk to someone that is more than happy to chitchat.

Ask for Advice

- When you have some of the proposal completed, call up your new contact and ask them for advice. People love to give advice. When you build your proposal with their advice, they start to feel like it's their proposal, too.

Be Pleasant

- This person doesn't owe you anything beyond answers to your questions. Anything else they are willing to provide is entirely optional. Appreciate everything they give you and you'll be sure to get more of it.

Stay in Touch

- Once you have a contact inside the agency, ensure they remember you. Try to speak with them at least a couple of times a month.

Making a friend within the agency providing the grant you're after can help a lot when it comes time for the big decisions to be made. ***It might just put you over the top!*** Start early and develop a rapport with someone that can be helpful.

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TIP...

There are so many grants to apply to. I have taken a lot of time to locate any and every kind of grants for homeowners, single moms, education, childcare and many, many more. The process of locating grants is probably the most challenging part of the process because you have to dig and know where and how to dig.

That's where your RICH homegirl comes in to help you with this part of the process.

TIP.. The most important part of finding these grants is to have someone from a non-profit or government agency help you find them. There are many places that will help you and be your grant finder. I found an amazing person who is like a grant angel that is now my grant friend.

Finding a friend to help you is so important and crucial and is probably the most important part of winning grants. If you want to find your own, start looking at your local Secretary of State office, the SBA office etc. This is their job so they will be more than happy to help.

But again, don't worry, your rich homegirl has your back. I'm going to share every grant I find, every tip, etc with you. like this great grant space for business women.

Apply directly at www.homegirlswolaunch.com



Is it a good idea to use AI to write my grant proposal?

Absolutely, AI can be a great idea for grant writing. However, there are a few things you should know and do.

#1. AI has a robotic tone to it that will most definitely always give it away.

#2. If you decide to use something like ChatGPT, make sure that ChatGPT is trained on your business fully so the tone can have your business in it.

#3. Once your grant proposal is done, go in and edit every page to give it a more human-like tone.

#4. Then go to a site like (UNDETECTABLE) and have it rewritten fully so that the AI is completely undetectable. This is what I used and I have won more and more grants with my new 10-page proposal.

L.A. Kitty's Grant List 2025

Curated list of **free-to-apply** grants for women entrepreneurs. No Amber / No WomensNet.

■ Grants Closing Soon

Grant / Program	Amount	Deadline	Apply
Galaxy Grant	\$4,250	Sept 30, 2025	Apply
Transform Business Grant	\$1,000	Sept 30, 2025	Apply
High Five Grants for Moms	\$10,000	Sept 30, 2025	Apply
PEO International Scholarship	\$12,500	Dec 15, 2025	Apply
Live Your Dream Grant	Up to \$10,000	Nov 15, 2025	Apply
PowerShift Entrepreneurs Grant (NAACP)	\$25,000	Oct 11, 2025	Apply
SoCal Job Creators Grant	\$50,000	Oct 2025	Apply
CDBG Community Planning Grant	\$50,000	Nov 1, 2025	Apply
Teacher Excellence Grant	\$300	Dec 15, 2025	Apply
ISE Scholarships and Fellowships	\$4,000	Nov 15, 2025	Apply
Veteran Shark Tank	\$50,000	Oct 6, 2025	Apply
Black Girls Ventures Pitch Program	\$30,000	Oct 9, 2025	Apply
NAACP Small Business Grant	\$10,000	Oct 11, 2025	Apply
Square Black Equity Grant	\$15,000	Dec 31, 2025	Apply
Honeycomb Credit 'Change It Up' Grant	\$5,000	Dec 31, 2025	Apply
AAUW Career Development Grants	\$20,000	Nov 15, 2025	Apply
Tory Burch Foundation Fellowship	\$10k-\$100k	Nov 1, 2025	Apply

■ Rolling / Monthly Grants



FreetoApply Grants for Women Entrepreneurs —

Remaining 2025

Only programs with NO application fee are included. (As of Sep 24, 2025 — Pacific Time)

Grant / Program	Amount	Who it's for	Deadline (2025)	Apply
Homegirls Who Launch (HWL) — Founder Micro Grants StartHER Grant — Texas Woman's University (Center for Women Entrepreneurs)	Varies	Women entrepreneurs (all industries)	Dec 18, 2025	Apply
Galaxy Grant (Hidden Star)	\$5,000 (typical)	Women-owned businesses (TX focus; check rules)	Sep 26, 2025 — 5:00 p.m. CT	Apply
DoorDash Local Business Disaster Relief Fund (via Hello Alice)	\$5,000–\$15,000	Brick-and-mortar restaurants impacted by a declared disaster (U.S.)	Sep 29, 2025 — 6:00 p.m. ET	Apply
Tory Burch Foundation — Fellows Program (includes \$5,000 education grant)	\$5,000 (education) + fellowship	Women founders, U.S.; multiple industries	Nov 11, 2025 — 11:59:59 p.m. ET	Apply

Notes • Only free to apply opportunities are listed (no application fees). • Replace the HWL link above with your official application URL when ready. • Always verify eligibility and deadlines on each program's official page before applying; details may change.



Grant / Program	Amount	Deadline	Apply
Kickass Single Mom Stimulus Grant	\$500	Monthly	Apply
Modest Needs Grant	\$750–\$1,250	Monthly	Apply
Big Idea Grant for Women	\$1,000	Rolling	Apply
HerRise Microgrants	\$1,000	Monthly (last day)	Apply
BeyGOOD Cécred Salon Grant	\$10,000	Rolling	Apply
ZenBusiness Grant	\$5,000	Rolling	Apply
Boss Beauties Foundation Grant	\$10,000	Rolling	Apply
Josephine Collective Startup Grant	Varies	Rolling	Apply
About Her Culture Microgrant	\$500	Rolling	Apply
Wish Local Empowerment Program	\$500–\$2,000	Rolling	Apply
Freed Fellowship Grant	\$2,500	Rolling	Apply
The Catalyst Fund	\$2,500–\$15,000	Rolling	Apply
Outta Excuses Small Business Grant	\$3,000	Rolling	Apply
Stacey's Rise Project (Hello Alice)	\$15,000	Rolling	Apply
IFundWomen Universal Grant Application	Varies (~\$10,000)	Rolling	Apply
McKinsey Next 1B	Varies	Rolling	Apply

Disclaimer: Always verify deadlines and eligibility on each official site before applying. This list is curated for free-to-apply grants only.