



The Beyond Open Small Business Resources Guide connects small business owners in the Charlotte-Mecklenburg community with technical assistance, learning and mentoring opportunities, competitive accelerator programs, and grant and loan opportunities. The guide moves Beyond Open's "Access for All" strategy into action by expanding equitable access to small business resources in our community. Beyond Open and the CLT Alliance Foundation, led by the voices of small business owners, collaborated to create the guide. Periodic updates will be shared at beyondopenclt.com.

TECHNICAL ASSISTANCE PROGRAMS



ASPIRE Community Capital

Aspire provides current and future business owners with the critical resources to start a business and succeed at it: through training and coaching programs (such as Business Readiness, Community Business Academy, Business Accelerator Services, and Access to Capital) and access to financial resources (through our Micro-Loan Services). aspirecommunitycapital.org



Central Piedmont Community College Small Business Center (CPCC)

CPCC provides tuition-based courses, a non-degree certificate program, networking events, free seminars, no-cost counseling, and a business resource library for the local business community. cpcc.edu



Charlotte is Creative

Charlotte is Creative offers various programs and initiatives that help increase creative business know-how and connect creatives across the Charlotte-Mecklenburg area. charlotteiscreative.com



Charlotte Legal Initiative to Mobilize Business (CLIMB)

CLIMB provides pro bono (free) business law legal services to historically under-represented entrepreneurs and small business owners of limited means. Eligible business owners that are referred by one of their partner organizations (listed on the website) can receive free legal assistance from volunteer lawyers on non-litigation business law matters, such as business formation, contracts, commercial leases, etc. climbnc.org



City StartUp Labs

City StartUp Labs is closing the entrepreneurial divide through leading-edge skills training, hands-on instruction, support and mentorship, career building and community engagement for a new class of formerly-incarcerated entrepreneurs, value-added employees and Black tech founders. citystartuplabs.com



Prospera

Prospera is an economic development nonprofit organization specializing in providing bilingual assistance to Hispanic entrepreneurs trying to establish or expand their businesses. Services include training, consulting, grants, and access to capital. prosperausa.org



Small Business Administration (SBA)

SBA has a Charlotte office, and its services include funding programs, counseling, federal contracting certifications, and disaster recovery. SBA can also connect small businesses to their partner organizations, lenders, and other community groups that help businesses succeed. sba.gov/district/north-carolina



They also have a [Small Business Guide](#) that provides tools to help plan, launch, manage, and grow businesses. sba.gov/business-guide



Women's Business Center of Charlotte

Women's Business Center helps women-owned businesses start and grow by offering tools and support to establish businesses, stabilize their companies, generate sustainable profits, and strategize for future growth. theinstitutenc.org



[Links](#) to other national, regional, and local small business resources are also provided. theinstitutenc.org

LEARNING RESOURCES



1 Million Black Businesses (1MBB)

Managed by Operation Hope, 1MBB aims to start, grow, and scale 1 million Black businesses by 2030 to provide a successful path to wealth creation for the black community. 1MBB participants can access coaching and educational services, expert volunteers, and more. Enter code Charlotte in the Hope Code field when signing up. operationhope.org/initiatives



Carolina Small Business Development Fund's Digital Learning Academy (CSBDF)

CSBDF provides small businesses with technical assistance through online learning and courses from expert practitioners on a range of topics in both English and Spanish. carolinasmallbusiness.org



Charlotte Mecklenburg Library

Book a librarian and discover free online research tools for small businesses. cmllibrary.org



Small Business Center Network (SBCN)

SBCN comprises 58 Small Business Centers throughout North Carolina and supports the development of new businesses and the growth of existing businesses by being a community-based provider of training, counseling, and resource information. They also offer confidential counseling services and access to resource libraries free of charge. Some seminars and workshops require a minimal registration fee. www.ncsbc.net



Verizon Small Business Digital Ready

Digital Ready is a free e-learning platform that includes short courses, coaching, workshops, community groups, and occasional grant incentives. verizon.com/digitalready

MENTORING / COACHING



SCORE Charlotte

SCORE brings together experienced entrepreneurs, corporate managers, and executives from diverse industries and specialties who volunteer as mentors to help small business professionals start, develop, and grow businesses. Additionally, low-cost or no-cost business training and numerous templates and tools are provided. score.org



The Boost Pad

The Boost Pad provides underrepresented founders the necessary resources to create solutions, build impactful businesses, and increase Charlotte’s economic mobility. theboostpad.org



UNC Charlotte - Small Business Technical Development Center (SBTDC)

Located on the UNC Charlotte campus, SBTDC provides an experienced business advisory team that offers confidential, in-depth business counseling to mid-sized company business owners and management staff, enhancing their competitive advantage and success in the marketplace. Assistance to entrepreneurs preparing to launch their next venture is also provided. sbtcd.org

COMPETITIVE SMALL BUSINESS ACCELERATORS AND GRANT PROGRAMS



Amp Up CLT

Managed by the City of Charlotte, Amp Up is a 7-month program geared toward ethnic minority business owners to help scale & grow their businesses. charlottenc.gov

Basic Eligibility Requirements:

- Ethnic minority business owners with 51% or greater ownership of the business
- \$175,000+ in annual revenue
- One other employee besides the owner(s)
- Been in business for at least two years



Arts & Science Council (ASC)

Arts and Science Council serves as a resource hub for arts, science, history, and heritage organizations and creative individuals. ASC has several grant programs for creative organizations and individuals. artsandscience.org



Business LaunchPad

Managed by Mecklenburg County, LaunchPad is a no-cost, 4.5-month program that empowers small businesses and minority- and women-owned businesses to be successful in governmental, institutional, and private contracting opportunities. The program helps local business owners build a toolkit and build their capacities on topics like capability statements, proposal writing, certifications, and contract compliance. mecknc.gov/bdi/programs

Basic Eligibility Requirements:

- The business must be located in Mecklenburg County, NC
 - The business must be 51% owned and operated by a minority or woman
 - Participants must be the owner and/or CEO of the company
 - The business must be a for-profit business
-



Freedom in Me Business Showers

Business Showers is a competitive program that finds and assists new business owners who are trying to start; or have recently started a business and need people and financial support. Finalists compete by learning how to write, compile & pitch a Business Plan, during a 12-week course, in hopes of becoming one of the top businesses/non-profits to receive a Business Shower. businessshowers.org



Hub for Inclusivity, Innovation, and Entrepreneurship (HIIVE)

Managed by Charlotte Center City Partners, HIIVE, is a nine week small business educational program for food and retail businesses owned by people of color, women, and/or veterans with the aspirations of successfully operating in Center City's unique business environment (Uptown, South End, and Midtown). Deadline to apply for the October 2023 HIIVE Cohort is Monday, September 4.

charlottecentercity.org



NC IDEA

NC IDEA is an independent private 501(c)(3) foundation whose vision is to help North Carolinians achieve their entrepreneurial ambition to start and grow high-potential companies. NC IDEA fosters sustainable economic development with competitive Micro (\$10k) and Seed (\$50k) grants and programs for entrepreneurs and funding to strengthen the North Carolina entrepreneurial ecosystem.

ncidea.org



NXT/CLT

NXT/CLT is a small business development initiative that strives to create a robust pathway to success for businesses owned by people of color to create an authentic, accessible, and highly effective movement for high-potential small and medium-sized businesses. nxtclt.org



Scale Up CLT

Scale Up CLT is a business accelerator program in collaboration with CLT Alliance Foundation, City Of Charlotte, and EO Charlotte. Scale Up is a scholarship program designed to accelerate the growth and success of minority-owned businesses in the Charlotte Region with yearly revenue between \$250,000 and \$999,999. eocharlotte.org

ACCESS TO CAPITAL



Accion Opportunity Fund

Accion Opportunity Fund works closely with small business owners to provide them with fairly priced loans, educational resources, coaching, and support networks in English and Spanish. aofund.org



Carolina Small Business Development Fund (CSBDF)

CSBDF provides financing solutions and guidance to help entrepreneurs achieve their business goals. They offer loans up to \$350,000 in various industries and with flexible terms, technical assistance, business needs assessments, SBA Community Advantage Lending, and other specialized loan programs and products. carolinasmallbusiness.org



Hello Alice

Hello Alice connects small businesses with the capital needed to launch and grow through loans, grants, and access to a business credit card. helloalice.com



Institute Capital

As a certified Community Development Financial Institution (CDFI), Institute Capital seeks to provide high-impact lending to borrowers who cannot typically get capital from mainstream financial institutions and are working to create thriving economies in communities representing the most diverse populations. theinstitutenc.org



LISC Charlotte

LISC Charlotte promotes economic growth from a number of angles. A primary focus is putting resources small businesses need within reach. LISC provides lending to help African-American, Latinx, and other small business owners of color finance what they need to succeed, from acquiring property and equipment or hiring new staff to expand operations. lisc.org



Mecklenburg County, Office of Economic Development - Small Business

The Mecklenburg Office of Economic Development supports small businesses through lending, consulting, and credit coaching. The Meck Lending program offers loans of up to \$75,000 with accommodating rates and terms available to qualified small and start-up businesses in Mecklenburg County. mecknc.gov



Thread Capital

Thread Capital offers financing customized to a businesses' needs, with loans from \$500 to \$5 million. threadcap.org

DIVERSE POPULATION SUPPORTS



Black Business Owners Corporation (BBOC)

BBOC is laying the foundation for the Charlotte Black Business Hub, a membership-based organization that supports Black-owned businesses to have direct access to educational programming, capital, co-working, R&D, and resources needed for Black businesses to compete, scale, and create generational wealth. bboclt.com



Bunker Labs

Bunker Labs is the hub for Veteran and military spouse entrepreneurs and small business owners. bunkerlabs.org



Carolinas Asian-American Chamber of Commerce

The Carolinas Asian-American Chamber of Commerce fosters cooperation and interaction within the Asian communities and between the community in Charlotte and the Carolinas focusing on commerce, culture, and communication. caacc.com



Carolinas LGBT+ Chamber of Commerce

The Carolinas LGBT+ Chamber supports LGBT+ and allied businesses through business development and growth strategy training; networking and collaborative creation; procurement of assets and funding; and advocacy for LGBT+ visibility and economic equity. clgbtcc.org



Carolinas-Virginia Minority Supplier Development Council (CVMSDC)

CVMSDC is a nonprofit membership based organization that promotes and facilitates business relationships between the public/private sector and certified minority-owned businesses. They offer MBE certification, comprehensive training, connecting opportunities for MBEs and Corporations, and support business growth nationally and regionally. cvmsdc.org



Charlotte Black Owned (CBO)

CBO's mission is to support and stabilize Black-owned, link creatives and service providers to larger brands, and help companies interact authentically with diverse audiences. CBO aims to fill resource gaps for local Black-owned businesses in the areas of funding, financial literacy, collaboration, and overall stability. This is accomplished by providing opportunities for consumers to shop local and Black while simultaneously providing business owners opportunities to collaborate, grow and develop their brands. cltblackowned.com



CLT Alliance Foundation

The CLT Alliance Foundation is an affiliate of the Charlotte Regional Business Alliance® and has unique partnerships with local businesses, community organizations, and government agencies. Through these partnerships, they are committed to amplifying their impact and driving real change for minority-owned businesses and business leaders by increasing access to resources, information, professional development, and networking opportunities. They manage the [Scale Up Scholarship Program](#) listed under Competitive Small Business Accelerators. charlotteregion.com, eocharlotte.org





Charlotte Business INClusion (CBI)

The Charlotte Business INClusion (CBI) program seeks to enhance competition and participation of Minority, Women, and Small Business Enterprises (MWSBEs) in city contracting. CBI makes a concerted effort to expand its certified MWSBE vendor pool and assist city-certified firms in growing, enhancing, and developing their businesses. CBI currently offers numerous development programs that support certified businesses in organizational training, strategic development, and networking opportunities. charlottenc.gov



Charlotte Mecklenburg Black Chamber of Commerce (CMBCC)

CMBCC serves Black-Owned businesses in the Charlotte region, offering business and professional development, business resources, and networking to grow and sustain business. ctblkchamber.com



Entrepreneur's Organization (EO Charlotte)

EO Charlotte is a membership-based organization that provides members a resource to connect with fellow business owners and actively grow personally and professionally. EO uses forums, learnings, and social/cultural events to create spaces where members can have real conversations and learn from one another by sharing their experiences, successes, and failures. eocharlotte.org



Latin American Chamber of Commerce Charlotte (LACCC)

LACCC fosters economic growth and development of the Latin American business community in the Charlotte Region. Services include business and leadership education programs, an Entrepreneurial Hub, and a leadership development program. lacccharlotte.com



Veterans Bridge Home (VBH)

VBH connects Veterans and their families to the community. They provide employment support and work alongside local non-profits to ensure Veterans are job ready. veteransbridgehome.org



Vietnamese Association of Charlotte (VAC)

VAC provides social and educational services that support the 10,000+ Vietnamese Americans living in the Charlotte Metro area and facilitate Vietnamese immigrants' assimilation into the American culture. vietcharlotte.org

COMMUNITY-BASED SUPPORTS WITHIN CORRIDORS



Historic West End Partners

Historic West End is where Historic West End Partners lead its efforts for economic development and the commercial district's advancement in the 8.8-mile historic African American corridor. They also provide Thrive Business which offers office and meeting space. hwep.org



North End Community Coalition (NECC)

NECC connects the North End's eight communities to opportunities and resources through connection, education, and service. northendcommunity.org



West Boulevard Neighborhood Coalition (WBNC)

WBNC sponsors programs in the community that facilitate education, information, and engagement for residents along the corridor that benefit the community’s economic, educational, and health outcomes. WBNC empowers and supports small businesses, entrepreneurs, and community-owned ventures through the WBNC Merchant Association. westblvdnc.org

ACCREDITATION CATEGORY



Secretary of State

The North Carolina Secretary of State website is where all businesses operating in the state need to register. This is a fully online process and a newly added “Creation Wizard” provides seamless instructions through the required elements to help businesses avoid common mistakes. There are also several video tutorial links. sosnc.gov



Better Business Bureau

The Better Business Bureau provides services to businesses that include accreditation, an online directory, new business guidance, and dispute resolution. The accreditation process is based on standards that include lawful business practices and ethical advertising selling and customer experiences. Earning a BBB Seal provides assurances customers are dealing with a reputable business. bbb.org

BEYOND OPEN

SMALL BUSINESS GRANTS



beyondopenclt.com



SUPPORTED BY WELLS FARGO'S OPEN FOR BUSINESS FUND



Description and Purpose *Beyond Open Small Business Grant Program (Beyond Open) is administered by FFTC Partners For Empowering Communities, a supporting organization of Foundation For The Carolinas. The program is made possible by support from the Wells Fargo Open for Business Fund. The Beyond Open grant program will help diverse, small business owners in Charlotte-Mecklenburg by investing in capital assets such as equipment, technology, inventory, and real estate, for the purposes of relieving poverty, eliminating prejudice and discrimination, reducing neighborhood tensions, and combatting community deterioration. Specifically, Beyond Open grants will focus on retaining jobs, encouraging job growth and economic development, and inspiring new entrepreneurial endeavors in communities with low economic mobility (with a focus on Charlotte’s “Corridors of Opportunity”), as well as creating opportunities for small businesses to provide goods or services in, or start businesses in, areas of affluence where minority business owners have been historically under-represented.*