

**POSSIBLE SOURCES OF FUNDING FOR INDIVIDUALS AND/OR  
SMALL BUSINESSES**

**Grants**

A grant is an amount of money that is given without tax obligation. The majority of grants go to charitable 501(c)(3) nonprofit organizations and public agencies in order to meet specific, agreed upon goals falling in-line with the entity's IRS approved mission. There exist some awards and grants available for small business owners and start-ups, though the amounts vary greatly. Below are a few examples of organizations that give grants.

[www.ideacafe.com](http://www.ideacafe.com) gives out four or five \$1,000 grants every year to mothers who are starting a business at home and to entrepreneurs with innovative concepts.

Whirlpool sponsors a yearly contest called "[Mothers of Invention](#)" which awards \$20,000, \$7,000 and \$5,000 grants plus home office set-up expenses to any mother who invents innovation solutions to daily challenges.

Mirassou Winery has a contest, "Make Your Dreams Come True with Mirassou," that awards \$50,000 to a female entrepreneur. <http://www.mirassou.com/>

[www.webmomz.com](http://www.webmomz.com) gives out \$500 grants to female-founded start-ups. There is a \$10 application fee.

[www.trickleup.org](http://www.trickleup.org) offers up to \$700 grants. They have stringent guidelines.

AARP Foundation has a "Women's Scholarship Program" which provides scholarship funds to women 40+ seeking new job skills, training, and educational opportunities to support themselves and their families, and improve their communities. Scholarships range from \$500 - \$5,000. <http://www.aarpfoundationwlc.org/>

<http://foundationcenter.org/> is a website that catalogs foundations throughout the U.S. and their giving priorities and histories. You can search to find foundations that give grants to individuals

**Individual Development Accounts**

These are savings accounts that provide matching funds to try to lift individuals out of poverty. The money can typically be used for a house, education, or business. The accounts are created in partnership with a non-profit or agency. A list of partners is available at <http://www.cfed.org/>.

IDA Partners in our Region

**Berks Community Action Program, Inc**

P.O. Box 22  
Reading, PA 19603-0022

Contact:  
Jodi Kisling  
Phone: (610) 376-6571  
Fax: (610) 376-6575  
[jkisling@bcapberks.org](mailto:jkisling@bcapberks.org)

**Community Action Committee of the Lehigh Valley**

1337 E. 5th Street  
Bethlehem, PA 18015

Contact: Todd Hacker  
Phone: 484-893-1038  
Fax: 610-691-6582  
[thacker@caclv.org](mailto:thacker@caclv.org)

**Dauphin County Housing Authority**

501 Mohn Street  
P.O. Box 7598  
Steelton, PA 17113  
[www.dauphinhousing.org](http://www.dauphinhousing.org)

Contact: Cynthia Swanson  
Phone: 717-939-7884  
Fax: 717-939-2592  
[cswanson@dauphinhousing.org](mailto:cswanson@dauphinhousing.org)

**Hope Station Opportunity Area Neighborhood Council**

149 West Penn Street  
Carlisle, PA 17013

Contact: Barbara A. Muller

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Phone: (717) 249-5144  
Fax: (717) 249-5228  
[barbaramuller@comcast.net](mailto:barbaramuller@comcast.net)

400 North Street 4th Floor  
Harrisburg, PA 17120  
[www.newPa.com](http://www.newPa.com)

Contact: Kathy Rulli  
Phone: 717-720-7331  
Fax: 717-214-5399  
[krulli@state.pa.us](mailto:krulli@state.pa.us)

**Housing Initiatives / Housing Alliance  
Corporation/York**  
39 South Duke Street  
York, PA 17401

Contact: Darnesia King or Leigh Smith  
Phone: (717) 854-1541  
Fax: (717) 845-7934  
[dlking@suscom.net](mailto:dlking@suscom.net); [leighsnydersmith@aol.com](mailto:leighsnydersmith@aol.com)

**South Central Community Action Programs,  
Inc.**

153 N. Stratton St.  
Gettysburg, PA 17201  
[www.sccap.org](http://www.sccap.org)

Contact: Anita Cramer  
Phone: (717)334-7634 ext.123  
Fax: (717)334-6921  
[acramer@sccap.org](mailto:acramer@sccap.org)

**Montgomery County Community Action  
Development Commission (CADCOM)**

113 East Main Street  
Norristown, PA 19401  
<http://www.cadcom.org/>

Contact: Angela Smith  
Phone: (610) 277-6363  
Fax: (610) 277-7399  
[asmith@cadcom.org](mailto:asmith@cadcom.org)

**Tabor Community Services, Inc.**

P.O. Box 1676  
439 East King Street  
Lancaster, PA 17608

Contact: Naomi Glick  
Phone: (717) 397-5182  
Fax: (717) 399-4127  
[nglick@tabornet.org](mailto:nglick@tabornet.org)

**Open Hearth, Inc**

101 North Main Street  
Suite A-1  
Spring City, PA 19475

Contact: Andrea Bosbach  
Phone: (610) 792-9282  
Fax: (610) 792-9285  
[andrea.openhearth@verizon.net](mailto:andrea.openhearth@verizon.net)

**Women's Opportunities Resource Center**

2010 Chestnut Street  
Philadelphia, PA 19103  
[www.worc-pa.com](http://www.worc-pa.com)

Contact: Marcia Leithauser  
Phone: 215-564-5500 x216  
Fax: 215-564-0933  
[fsamgr@worc-pa.com](mailto:fsamgr@worc-pa.com)

**Opportunity House**

430 North 2nd Street  
Reading, PA 19601

Contact: Denise Tiderman  
Phone: (610) 374-4696  
Fax: (610) 376-7340  
[rdgal@aol.com](mailto:rdgal@aol.com)

**PA Department of Community and Economic  
Development**

Commonwealth Keystone Building