
07

SMALL BUSINESS GRANTS DECODED

A Practical Guide for Community-Based Businesses

Small businesses play a vital role in community development, workforce growth, and economic resilience.

TYLER J. BUTLER



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By Tyler J. Butler



36M+

Small businesses in the U.S., 99.9 percent of all firms¹

45.9%

Of private sector employees work for a small business, about 62.3 million people¹

66%

Of corporate social impact practitioners face increased demand to measure impact²

01

THE QUESTION IN THE BUDGET REVIEW

Picture the week before budget review. Your company funded a round of small business grants last year, and the recipients sent kind notes and a few photos. You have the dollar total and the count of businesses. Then the finance partner on the call asks what the grants changed. Did revenue grow? Did anyone hire? Did any of these businesses become a supplier? You have a good story and very little data. And a note from legal is sitting in your inbox about the supplier program language on the company website.

Small businesses play a vital role in community development, workforce growth, and economic resilience. They are also where many corporate programs struggle to show

results. This guide is for the people who run those programs: corporate responsibility, social impact, sustainability, procurement, and inclusion leads, and anyone learning the field. It covers the tools that work, what the research says about each, the changing legal ground under supplier diversity, and how to build a program you can defend in any budget meeting.

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02

WHY SMALL BUSINESSES BELONG IN YOUR STRATEGY

According to the U.S. Small Business Administration's Office of Advocacy, there are 36,207,130 small businesses in the United States, 99.9 percent of all firms. They employ 45.9 percent of private sector workers, about 62.3 million people, pay 38.7 percent of private sector payroll, and account for 43.5 percent of GDP. They also make up 97.2 percent of U.S. exporters.¹

For a company, that means small businesses are your suppliers, your customers, your employees' neighbors, and often the main employers in the places where you operate. When they grow, the communities you depend on grow with them.

SMALL FIRMS CREATED MOST NET NEW JOBS

Net new jobs created, January 1995 to December 2024, in millions

SMALL BUSINESSES



LARGE BUSINESSES



Figure 1. Bars drawn to scale. The 61 percent share is calculated from SBA Office of Advocacy figures (20.7 million of 33.9 million). Source: SBA Office of Advocacy, 2026.¹

WHAT THIS MEANS FOR YOU A small business program is a lever on local jobs and supply chain resilience, which gives it a place in your business strategy as well as your giving plan.

— 03

GRANTS ARE ONE TOOL AMONG SEVERAL

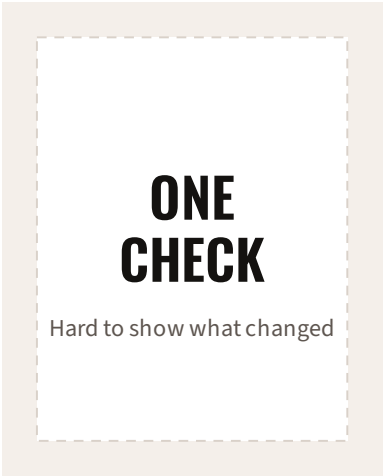
Public grants for general business startup or expansion are rare. The SBA says so directly: "SBA does not provide grants for starting and expanding a business." Its grants are limited to specific purposes, such as research and development, manufacturing, export promotion through states, and funding for organizations that counsel and train entrepreneurs.³ That gap is one reason corporate grant and pitch programs draw so many applicants.

Grants still have a place. But a check on its own rarely changes a business's path. What most small businesses need is a steady customer, affordable capital, good advice, and introductions to buyers. A company can offer all four.

A GRANT-ONLY PROGRAM VS. THE FULL TOOLKIT

What a company can offer small businesses beyond a check

GRANT-ONLY PROGRAM



THE FULL TOOLKIT



Figure 2. Conceptual diagram; tile sizes are not drawn to scale. Collaboration for Good framework.

WHAT THIS MEANS FOR YOU Before you renew a grant round, ask what else your company could put on the table. Your purchasing, your lending partners, and your employees' skills may do more than the grant.

EDUCATION AND COUNSELING THAT WORK

If you fund one thing besides grants, the research points to one-on-one advising. Two studies of clients of Small Business Development Centers (SBDCs), the federally supported advising network, point the same way.

COUNSELING LASTS

Chrisman and McMullan, *Entrepreneurship Theory and Practice*, 2000. Followed entrepreneurs who received SBDC counseling and then started ventures.⁴

Counseled ventures had "higher than expected rates of survival, growth, and innovation."

Advice before launch showed up years later in results.

PICK THE RIGHT TOOL

Chrisman, McMullan, Ring, and Holt, *Journal of Entrepreneurship and Public Policy*, 2012. Survey of 256 Pennsylvania SBDC clients.⁵

"Counseling has a significant impact on venture performance but entrepreneurship courses do not." Courses, in turn, were linked to starting a venture, which counseling was not.

Covers one state. Counseling was best delivered just before start-up.

Corporate programs have scaled this model. Goldman Sachs's 10,000 Small Businesses program, run with Babson College as its academic partner, reports more than 18,000 graduates since 2010.^{6,7} According to the program's own alumni surveys, taken at 6, 18, and 30 months, graduates create jobs four times faster than similarly sized U.S. businesses.⁶ In 2025 the firm reported that six months after graduating, 66 percent of alumni had increased revenue and 44 percent had created jobs.⁸ These are program-reported, self-reported figures, not an independent evaluation, but they show the kind of outcome data a well-designed program can collect.

WHAT THIS MEANS FOR YOU Match the tool to the stage. Courses help people start businesses; counseling helps businesses perform. Fund advisers, pair owners with skilled employee volunteers, and follow up with the same questions at fixed intervals.

CAPITAL THROUGH CDFI PARTNERS

Many small businesses can find customers before they can find credit. Community Development Financial Institutions (CDFIs) are mission-driven lenders, supported by the U.S. Treasury's CDFI Fund, that provide capital and financial services in underserved communities.⁹ The Fund's CDFI Program makes awards to emerging and certified CDFIs "to invest in and build their organizational capacity." On September 15, 2026, Treasury announced its fiscal year 2025 awards under that program and its Native American CDFI Assistance program.¹⁰

As reported by the CDFI Coalition, an advocacy organization, there were 1,383 certified CDFIs in 2025, and they draw more than \$8 in private capital for every \$1 in federal support. The Coalition's July 2026 report also said an ongoing delay in awarding fiscal year 2025 CDFI Fund dollars had put stress on the industry.¹¹

Companies can support CDFIs with grants for lending capacity and technical assistance, with loans or deposits, or by referring small suppliers who need working capital. If your company is a bank, the Community Reinvestment Act (CRA), enacted in 1977, requires federal regulators to encourage financial institutions to help meet the credit needs of the communities where they do business. The CRA rules are under revision, so confirm current guidance.¹²

WHAT THIS MEANS FOR YOU A CDFI partner turns your dollars into loans that get repaid and lent again. Ask local CDFIs what capital they need, and what reporting they can share with you on loans made and jobs supported.

BUY FROM SMALL AND LOCAL SUPPLIERS

Your purchasing budget may be the most powerful small business tool your company has. A contract is revenue a small firm earns doing work it already knows how to do, and it can last longer than any grant.

The federal government offers a useful benchmark. It set a goal of awarding 23 percent of prime contract dollars (contracts awarded directly by an agency) to small businesses. In fiscal year 2025, it reported awarding nearly 28 percent, or \$179 billion.¹³ Some categories fell short: women-owned small businesses received 4.2 percent of prime contracts against a 5 percent goal, and HUBZone firms (small businesses in designated Historically Underutilized Business Zones) received 2.66 percent against a 3 percent goal.¹⁴

Some regulated industries report their spending publicly. California utilities reported \$13.1 billion in spending with diverse suppliers in 2024, 30.1 percent of total procurement, under the state's General Order 156. That is one state's regulated sector, not a national trend.¹⁵ We could not find a neutral, national figure for corporate spending with small or local suppliers. That is a reason to measure your own baseline.

FROM THE RESEARCH

Nakabayashi, Journal of Public Economics, 2013. Analysis of Japanese public construction procurement auctions.¹⁶

What happens if contracts reserved for small firms go away? Without set-asides, "approximately 40 percent of SMEs [small and midsize firms] would exit the procurement market," and the resulting lack of competition would raise procurement costs.

Why it matters. Keeping small firms in the bidding pool can hold down prices for the buyer. The study covers public construction in Japan, but the logic is worth testing in your own sourcing: more qualified bidders usually means more competition.

WHAT THIS MEANS FOR YOU Ask procurement for a baseline: how much of your addressable spend (the purchasing that outside suppliers could reasonably compete for) goes to small and local suppliers today. Then look for categories where a small firm could compete if payment terms were shorter or requirements simpler.

SUPPLIER DIVERSITY UNDER NEW RULES

The legal environment for supplier diversity and DEI (diversity, equity, and inclusion) programs changed quickly in 2025 and 2026. Here is what happened.

Federal contractors. Executive Order 14173, signed January 21, 2025, revoked Executive Order 11246 and requires contract terms in which contractors certify that they do "not operate any programs promoting DEI that violate any applicable Federal anti-discrimination laws."¹⁷ Executive Order 14398, signed March 26, 2026 and published March 31, 2026, defines prohibited activity as "disparate treatment based on race or ethnicity in the recruitment, employment (e.g., hiring, promotions), contracting (e.g., vendor agreements), program participation, or allocation or deployment of an entity's resources." Agencies had 30 days to add the clause to contracts and subcontracts.¹⁸ As reported by the law firm Greenberg Traurig, the order focuses on race and ethnicity, does not address sex-based programs, and requires contractors to report subcontractor conduct.¹⁹

States and cities. As reported by the law firm Faegre Drinker, Indiana's Executive Order 26-17 (July 14, 2026) ordered the immediate suspension of the Minority Business Enterprise (MBE) and Women's Business Enterprise (WBE) parts of the state's supplier programs, and a July 2026 federal court ruling permanently enjoined the City of Houston's MBE procurement provisions.²⁰ In federal programs, the SBA suspended 1,091 firms from its 8(a) Business Development Program, which supports small disadvantaged businesses, in January 2026 for failing to submit required financial documents.²¹

Corporate disclosure. The Conference Board found that 53 percent of S&P 100 companies adjusted their DEI messaging in 2025 filings, and 21 percent reduced or removed DEI-related metrics and targets. Its principal researcher, Andrew Jones, put it this way: "This shift in public disclosure doesn't signal companies are abandoning DEI."²² Inside companies, 33 percent of corporate social responsibility departments in ACCP's 2026 survey reported additional legal oversight, as reported by ESG Dive.²³



BEFORE YOU CHANGE YOUR SUPPLIER PROGRAM

Bring counsel in early, and review three things together so your program, your contracts, and your public language say the same thing.

ELIGIBILITY

CONTRACTS

PUBLIC LANGUAGE

Who qualifies for grants, set-asides, or preferred status, and on what basis.

New federal clauses in your prime contracts and what flows down to subcontractors.

Website, reports, and RFPs, checked against what the program actually does.

WHAT THIS MEANS FOR YOU Rules differ by federal contract status and by state. Describe the environment to your leaders factually, and decide program changes with counsel, before a customer, regulator, or reporter asks.

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SBIR AND THE FEDERAL RESEARCH PIPELINE

The largest federal grants for small firms fund research. Through the Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs, federal agencies obligated \$4.4 billion in SBIR awards and \$662.3 million in STTR awards in fiscal year 2022. Eleven agencies take part in SBIR and six in STTR.²⁴ This is nondilutive funding: money that does not cost the founders ownership.

The programs' authority lapsed on September 30, 2025, and the six-month interruption halted new awards. On April 13, 2026, the Small Business Innovation and Economic Security Act of 2026 extended both programs through September 30, 2031.²⁵ As of April 2026, agencies may issue Phase I (early feasibility) awards of up to \$323,090 and Phase II (full development) awards of up to \$2,153,927 without seeking SBA approval.²⁶ Some states help firms compete. The Arizona Commerce Authority's AZ FAST program, for example, awards up to \$3,000 each to six SBIR- and STTR-eligible applicants per round.²⁷

THE LIFT

Howell, American Economic Review, 2017. "The first large-sample, quasi-experimental evaluation of R&D subsidies," comparing ranked Department of Energy SBIR applicants.²⁸

A Phase I award roughly doubled a firm's chance of later venture capital and raised patenting and revenue. Effects were larger for firms short on cash.

Covers Department of Energy Phase I awards only.

THE LIMIT

Lerner, Journal of Business, 1999. Tracked SBIR recipients against a matched set of firms over ten years.²⁹

SBIR recipients grew significantly faster than similar firms, but the gains showed up only for firms in areas with substantial venture capital activity.

Based on 1983 to 1995 data.

ONE EARLY AWARD, ABOUT TWICE THE ODDS

Relative likelihood of later venture capital among Department of Energy SBIR applicants

Similar applicant, no early award



Applicant with an early-stage award



Figure 3. Bars show the ratio reported in the study, not actual probabilities. Source: Howell, 2017.²⁸

WHAT THIS MEANS FOR YOU If your company runs an innovation, venture, or supplier development program, SBIR firms are a pipeline worth knowing. The federal award covers early research risk, and your company can offer what comes next: a pilot, a first contract, or a mentor.

DESIGN A PROGRAM THAT IS FAIR AND MEASURABLE

The pressure to prove results is real. In ACCP's 2026 survey, 66 percent of corporate social impact practitioners faced increased demand to measure impact and 63 percent faced increased demand to make the formal business case. Only 13 percent said they were very confident in their ability to do it.² Budgets are under watch too: 64 percent of executives surveyed by The Conference Board expect the new tax law on corporate charitable deductibility to affect their 2026 giving budgets.³⁰

A program built to be measured from day one is easier to defend. Six decisions shape it.

DECISION	WHAT TO SETTLE BEFORE LAUNCH
PURPOSE	The business and community result you want: new local suppliers, jobs in your operating communities, or growth for firms in your value chain.
ELIGIBILITY	Clear, written criteria such as business size, location, industry, or stage, reviewed by counsel.
SELECTION	Who scores applications, on what rubric, and how you record the reasons for each decision.
SUPPORT MIX	Which tools each business gets: grant, advising, capital through a CDFI, or a path into your supply chain.
MEASUREMENT	A short set of outcomes, such as revenue, jobs, survival, new contracts, and capital raised, asked the same way at fixed points, for example at 6 and 18 months.
REPORTING	What goes to your executives and board each year, and what you share back with participants.

Keep the survey short and the questions stable from year to year. A small set of consistent answers will tell your finance partner more than a long report built from anecdotes.

WHAT THIS MEANS FOR YOU Fairness and measurement support each other. Clear criteria and a recorded rubric protect the program legally, and the same discipline gives you clean data for your next budget review.

FOR YOUR COMMUNITY PARTNERS

Small business owners run lean. Every hour spent on an application is an hour away from customers. What they need from a corporate program is simple: a short application, a fast decision, prompt payment, a real person to call, and an introduction to someone who buys. Ask them about your payment terms and paperwork, and listen to the answer.

Help them stay safe, too. Grant scams target the same owners your program serves. The Federal Trade Commission warns: "The government won't get in touch out of the blue about grants. It won't call, text, reach out through social media, or email you." It advises never paying for a list of grants or any up-front fee, and notes that grants.gov lists all federal grants for free.³¹ The SBA communicates only from email addresses ending in @sba.gov.³ Tell applicants exactly how your company will and will not contact them.

Owners and the organizations that support them can get ready for corporate partners by:

- Registering at SAM.gov, the federal contractor registration system, if they plan to pursue federal contracts, and keeping any certifications and required documents current.
- Writing a one-page growth plan: what they will build, who they will hire, and what capital they need.
- Building a relationship with their local SBDC, SCORE chapter, Women's Business Center, or Veterans Business Outreach Center, all SBA resource partners.³²

WHAT TO WATCH NEXT

Research grants now have a stable runway. The free advising around them is less certain. The reauthorization law creates new Strategic Breakthrough awards of up to \$30 million, and beginning in fiscal year 2027 agencies will set their own limits on the number of proposals a company can submit.²⁵ Meanwhile, the fiscal year 2027 budget request for the SBA proposes zero funding for nearly all of the agency's 16 entrepreneurial development programs, including SBDCs. That is a request, not a law, and in fiscal year 2026 Congress provided more than was requested.³³ A stopgap funding law signed September 2, 2026 keeps the government funded through December 11, 2026.³⁴

THE SBA BUDGET REQUEST FOR 2027

SBA new discretionary budget authority and entrepreneurial development programs, all bars on one scale

SBA TOTAL

FY2026 enacted



FY2027 request, not enacted



ENTREPRENEURIAL DEVELOPMENT PROGRAMS, INCLUDING SBDCS

FY2026



FY2027 request, not enacted



Figure 4. All bars drawn to one scale. Fiscal year 2027 amounts are a budget request, not an appropriation. Source: Congressional Research Service, May 27, 2026.³³



RESEARCH AWARDS

Secured through 2031

SBIR and STTR are reauthorized, with new Strategic Breakthrough awards of up to \$30 million.²⁵



FREE COUNSELING

Funding at risk

The FY2027 request would cut entrepreneurial development programs to \$21.4 million. Congress has not set final numbers.³³



SMALL BUSINESS CONTRACTORS

49% fewer since FY2010

Vendor data from Deltek. Its analyst says fewer, larger contracts, cash flow, and compliance costs may keep pushing some small firms out of federal work.³⁵



NEW BUSINESS APPLICATIONS

531,728 in August

Seasonally adjusted, down 7.8 percent from July 2026. That is one month's change, not a trend.³⁶

COLLABORATION FOR GOOD OUTLOOK

For corporate small business programs, the next two years are likely to reward breadth over bigger checks. If Congress adopts even part of the SBA request, free federal advising could thin out in the area where the evidence is strongest, and companies that fund counseling through SBDCs, CDFIs, or their own programs may fill a real gap. SBIR's reauthorization gives innovation and supplier teams a steadier pipeline of small technology firms through 2031. Expect supplier programs to stay under legal review: the federal order is written around race and ethnicity, while state actions vary, so criteria and public language need regular checks with counsel. Across all of it, programs that track revenue, jobs, and contracts at set intervals will be the easiest to defend.

Our analysis, based on the sources cited in this section. Not a prediction from any single source.

TALK IT THROUGH

1. What did our small business spending change for the businesses that received it, and could we show our CFO?
2. How much of our addressable spend goes to small and local suppliers today, and who tracks it?
3. Has counsel reviewed our program criteria, contracts, and public language since March 2026?
4. Are we funding advice and capital alongside grants, or checks alone?
5. If federal counseling funding shrinks, where will the owners we support turn for help?

START THIS WEEK

- ☐ List last year's small business grants and what you know about each recipient's results.
- ☐ Ask procurement for a baseline of spend with small and local suppliers.

- ☐ Schedule a legal review of eligibility criteria, contract clauses, and program language.
- ☐ Meet the CDFI and SBDC serving your largest operating community.
- ☐ Choose three outcome measures and set check-in points at 6 and 18 months.
- ☐ Add a line to every program page telling applicants how you will and will not contact them.
- ☐ Before your next budget cycle, bring your CFO one page: dollars, outcomes, and the next ask.

For most small businesses, the best resource is a customer, a contract, a mentor, or a lender who understands the community.

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This guide provides general information and is not legal, tax, or financial advice. Program rules and amounts change; confirm details with the administering agency. Figures reflect sources available as of September 2026.

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