2026 (SFY2025)
OHIO MICRO BUSINESS DEVELOPMENT PROGRAM
NOTICE OF FUNDING

EXECUTIVE SUMMARY

The Ohio CDC Association (OCDCA) is now accepting applications from organizations that provide or wish to implement a micro business training and technical assistance program funded by the Ohio Microbusiness Development Program (OMBDP) during the program year 2026. The funding is for addressing barriers associated with starting or expanding entrepreneurial endeavors and job creation within low to moderate-income communities. For the purpose of this program, microbusiness is defined as a for-profit company with five or less employees, with the owner being one of the five.

The grant period for all eligible activities for the Ohio Microbusiness Development Program (OMBDP) is for twelve months, (January 1, 2026 – December 31, 2026) or one year. All funds must be drawn down by mid-January 2027.

The maximum grant award is $45,000. Of this, up to 10% may be used for administrative expenses and the rest used for training and technical assistance. For planning purposes, please note that in recent years OCDCA has not fully funded any sites, with the average award amount being $34,000.

We are also offering the option for organizations to request funding for a micro business Individual Development Accounts (IDA). This savings/match model is 8:1. Participant savers must be 50% of Area Median Income (AMI). IDAs operate on a two-year funding cycle (January 1, 2026 through December 31, 2028). Income eligible participant savers agree to save $250 to save in order to receive $2,000 in match funds. They must complete financial education and business development training, submit an approved business plan, get their business registered with the Secretary of State, and open a business account at a financial institution. The grantee may offer an additional match at their discretion and cost.

The amount requested for IDA savings should be separated out in the overall grant request amount. For instance, if you request $27,000 for T&TA, $3,000 for Admin, and $5,000 in IDA fund access, your total grant request is only $30,000 (the T&TA/Admin portion). There will be an additional line to list the IDA request.

FUNDING RESTRICTIONS

This funding is restricted to the provision of training and technical assistance activities for either start-up micro businesses or for the expansion of an existing micro business.

OMBDP funds must support low-income entrepreneurs (at or below 50% area median income). Leverage funds may support both low- and moderate-income households.

LEVERAGE FUNDS

Applicants must be able to demonstrate at least 80% of their funding request in leverage funds

ELIGIBILITY

In order to be considered for funding, your organization must be a 501(c)(3) and in good standing with the OCDCA. Good standing is defined as

- Up to date with membership dues
- No outstanding program fees
- Previous participation in OCDCA programs will be considered, including timely reporting and reliability in communication.

APPLICATION FORMAT

Your responses to the criteria question will be entered directly into the online portal.
There will be character limitations for each of your responses.
Moreover, you will be able to upload the **required** attachments.

(1) 501 c3 Determination Letter
(2) One-page resumes for no more than 2 key staff and/or consultants responsible for the project;
(3) Agency Balance Sheet
(4) Authorizing Board Resolution
(5) Copy of the Training Curriculum
(6) Logic Model: This can be any format, but should include Inputs, Activities, Outputs, and Outcomes of your program.
(7) Tables I - II

You will not be able to save or use the back button during the submission process. It is recommended that you prepare your responses beforehand in a Word document and then copy and paste your answers into the appropriate space.

There will be funding criteria that your organization must address. The criteria are:

- Program Design- 20 points
- Feasibility- 10 points
- Budget and Budget Justification- 10 points

- Logic Model- 5 points
- Rural and Prior Performance Criteria- 5 points: Due to program funding coming from the Ohio Department of Development, OCDCA aims to allocate 50% of the funds for rural-serving grantees. We will also take prior performance in OCDCA programs into consideration, including timely reporting and inconsistent responsiveness to critical communication.

The application deadline is on or before, 5:00 pm **on October 24, 2025.**
OCDCA will not consider any applications that arrive after that deadline or are incomplete.

Any questions about the application should be directed to Joy Kostansek at jkostansek@ohiocdc.org

APPLY VIA APPLICATION FORM: https://web.ohiocdc.org/atlas/forms/general/37

TABLES:
This is the first part of the application. In this section, you must populate the following tables.

Download a fillable version of this table.

TABLE I PROJECTED PROGRAM OUTCOMES

2026 Projected Outcomes	
Total Number of Households Assisted You can get this number by adding Total Enrolled and Total Consultations	
Total Enrolled in Training How many individuals are you enrolling into the program?	
Total Completed Training How many will complete the training?	
Total TA Consultations How many Technical consultations will your program provide?	
Total Businesses Assisted How many businesses will your program assist?	
Total Business Starts How many businesses will be launched as a result of the program?	

Total Business Expansions How many existing businesses will be expanded as a result of the program?	
Total FTE Jobs Created What will be the full time equivalent of jobs created?	
Total Part Time Jobs Created What is the projected number of part time jobs created from your program?	
Total LMI Individuals Served How many low to moderate-income individuals will be enrolled in the program?	
Please share your approach to collecting qualitative data, as this will be required in program reporting.	
Optional Data Requested This data will not be required but will help OCDCA with storytelling about the program impacts.	
Total Number of Workshops Conducted This includes workshops that are not a part of your cohort-based programming.	
Number of referrals you make to outside services	
Number of businesses pursuing capital or funding opportunities	
Please share any other data points you will collect about the impact of your program.	

TABLE II – BUDGET SUMMARY

Download a fillable version of this table.

Activity Name	Total Cost	OMBDP Requested Funds	Other Funds	Source of Other Funds
Training & Technical Assistance (T&TA)				
Administrative				
Subtotal: T&TA + Admin				
IDA (optional)				
Total				

GENERAL INFORMATION

- Organization name:
- Organization address:
- Organization service area:
- What best describes the communities you serve: Urban, Suburban, Rural, Other
- Organization website:
- CEO/ED Name:
- CEO/ED email:
- Name of person preparing application:
- Applicant email address:
- Have you participated in an OCDCA grant program before? If so, please list the programs and grant years:
- Organization staff size, please include # board members, # full time staff, # part time staff, # volunteers:
- Organization annual operating budget:
- Amount of funds requested for Training & Technical Assistance plus admin:
- Amount of funds requested for IDAs (optional):
- Total request amount (Training & Technical Assistance + Administrative + IDAs):
- Amount your organization will leverage toward the project:

FUNDING CRITERIA – PROGRAM DESIGN (20 POINTS):

Applications must demonstrate the project's objectives and need for assistance. In order to receive the maximum points for this criterion, the following elements must be addressed in detail in your application.

Statement of Need (2000 Characters):

- Provide a brief explanation of the community's need for micro-business training and technical assistance. Include in your answer the characteristics of the target population such as socio-economic and demographic information of the population for whom this program is designed. Describe how the program will be marketed to encourage low and moderate-income applicants. Discuss your organization's experience with supporting LMI communities and the unique challenges of this demographic.

Goals and Objectives (1000 Characters):

- Describe the goals and objectives of your project. Your description should be an explanation for how you will reach your proposed outcomes that were listed in Table I of the application.
- Address how you collect data about your program outcomes, including the methods you use to capture both quantitative and qualitative data.

Training and Technical Assistance Program (2500 Characters):

- Describe the training and technical assistance component(s) of the program, including orientation, content, duration (number of classes, length of class, and number of weeks), graduation requirements, and follow-up support. Specifically mention the type of training materials you use, if applicable.

Partnerships: (1500 Characters)

- Describe any partnerships (private, non-profit, or public) that will be utilized to ensure the success of the project. Include specific elements of the collaboration including the name, status, and the role they will play in the project. For example: Ohio Small Business Development Centers. Applications with strong partnership networks will receive higher points.

FUNDING CRITERIA – FEASIBILITY (10 points):

Financial Feasibility (1500 characters)

This criterion should illustrate the extent to which the organization will be able to utilize the funding requested by the end of the project time period. The applicant must submit a plan describing the organization's financial strategies for the project. Include in your response how the amount requested will be commensurate with the projected outcomes of the project.

- Demonstrate that the project is financially feasible and all of the funds will be expended by the conclusion of the one-year grant period.
- Describe potential barriers that might prevent your organization from utilizing the full amount of the award. Explain the plan of action to ensure all of the funds will be expended.

Organizational Feasibility (1500 characters)

This criterion will illustrate the extent to which the application demonstrates that the organization, staff, and project partners have sufficient overall experience to carry out the project within the one-year project period.

- Explain the organization's mission and how it aligns with the goals of the OMBDP.
- Provide a brief history of your organization. Please include information that would demonstrate sufficient, similar, or relevant past experience operating a micro business development program.

FUNDING CRITERIA – BUDGET AND BUDGET JUSTIFICATION (10 POINTS)

The project budget is entered in Table ll, Budget Summary.

The budget justification consists of a budget narrative and a line-item budget that includes detailed calculations for object class categories. Allowable object class categories are for training and technical assistance include salaries, vendor/consultant reimbursements, program space, equipment supplies, etc. Provide a detailed explanation of funds that will be leveraged toward the project including amount, source of funds, and whether they will be leveraged against training and technical assistance, admin, or IDAs. Keep in mind that leveraged funds (cash and in-kind) must be at least 80% of the project. OCDCA is flexible with the source of match funding provided. Please provide a reasonable explanation if your organization is unable to meet the leverage funds criteria. (1000 Characters)

APPENDIX

Ohio CDC Association Microbusiness Individual Development Accounts

Program Overview

IDAs are accounts that a saver contributes to over time, paired with financial education. Once the savings goal of $250 is met and education is complete, a match of $2,000 is granted. For this program, the dollars are designated to be used by the established microbusiness.

The process of implementing the OCDCA IDA program includes the following:

- Grantees identify clients that meet program requirements, including income level and employment status.
- Once identified, grantees gather opening account information from saver. The participant signs a savers agreement, stating the amount and frequency of their savings plan and the corresponding financial education plan. The saver opens a custodial bank account in partnership with the grantee site. Once completed, the grantee submits opening packet to OCDCA for review.
- Upon OCDCA approval, the saver begins savings and education plan. Grantee provides case management to help saver through the process.
- Once savings and education goals are met, grantees release funds to the saver.
- Grantee gathers account closing documentation and submits to OCDCA for review.
- Upon OCDCA approval of closing packet, OCDCA releases reimbursement to grantee site.

Ohio CDC Association Micro business Individual Development Account Rules

- The applicant organization is responsible for screening applicant eligibility. Applicants must be at or below 50% AMI per HUD.
- The applicant organization must establish a relationship with a local financial institution that will be the repository for the Individual Development Accounts. OCDCA has built relationships with some financial institutions that are willing to hold IDA accounts and we can help facilitate relationships as needed.
- Individuals accepted into the project must sign a Savings Plan Agreement where they agree to make a minimum of monthly deposits until the savings goal ($250) is reached. They also agree to take micro business development classes, and financial literacy classes, write a business plan, register their business with the Secretary of State, and open a business account with a local financial institution.
- Applicant organizations are not required to provide a cost-sharing contribution. However they are required to demonstrate funds they will leverage against the project.
- Participant savers must complete the program before December 31, 2028, in order to receive the match funding.

To be considered for funding you must provide responses to the following:

- Provide a brief project description which should include the organization's approach, an outline for a
  plan of action that describes the scope and detail of how the proposed work will be accomplished. Include a quarterly timeline.
- Tell us how many IDAs you are asking for funding.
- Describe the organization's capacity to operate the project.
- List any past experience the organization has had operating an IDA or other savings and match programs. Include past performance outcomes.
- List any barriers that might prevent you from reaching your proposed outcomes.

Your IDA application should not exceed 6,000 characters.