



REQUEST FOR PROPOSALS

2025-2026 Grant Opportunity: *WSMA Statewide Grant Program*

PROGRAM GUIDELINES

Notification Date: December 10, 2025

Application Due: January 7, 2026 at 5:00 p.m. PST

Washington State Microenterprise Association

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Timeline

December 10, 2025	Notice of RFP
December 12, 2025	WSMA grant portal opens on or before this date
December 10, 2025 through January 7, 2026	Application technical assistance available (contact lisa@wamicrobiz.org and catherine@wamicrobiz.org)
December 16, 2025 at 1:00 p.m. PST	Information Session Webinar. Register HERE . WSMA will post the FAQs on the WSMA website after the Information Session. WSMA will also record this session and make it available on the WSMA YouTube Channel .
December 17, 2025 at 11:00 a.m. PST	Grant Portal Walk-through Webinar. Register HERE . WSMA will record this session and make it available on the WSMA YouTube Channel .
January 7, 2026	Proposals due by 5:00 p.m. PST via the WSMA grant portal
January 30, 2026	Applicants notified of funding decisions on or before this date from WSMA staff to the email address provided on the application
April through May 2026	Informal mid-grant check-ins
June 16, 2026	Project completed, funds expended, and report due

Applicants can find grant writing resources on either the [Puget Sound Grantwriters Association](#) or the [Funding for Good](#) websites.

For language translation support and/or RFP questions, please contact lisa@wamicrobiz.org and catherine@wamicrobiz.org.

1. Purpose of Request and Program Overview

A. Overview

The Washington State Microenterprise Association (WSMA) is dedicated to strengthening nonprofit business technical assistance providers as they engage with economic development and other partners to assist the smallest businesses grow sustainably, equitably, and financially throughout Washington state.

Thanks to the support from the Washington State Department of Commerce, WSMA is opening this statewide grant opportunity to fund nonprofit organizations that provide **business training series, training workshops/webinars, technical assistance, and/or access to financing** for small businesses, especially those with five or fewer employees in Washington.

Eligible applicants for this grant program include nonprofit Entrepreneur Support Organizations (ESOs), Community Development Financial Institutions (CDFIs), Small Business Resiliency Partners (SBRN) and other nonprofit organizations providing comprehensive business services to the smallest Washington-based enterprises, including rural entrepreneurs, Black, Indigenous and People of Color (BIPOC), veterans, people with disabilities, returning citizens, LGBTQ+ and other very small businesses.

This grant opportunity is intended to support nonprofit ESOs and others that provide businesses with the training, technical assistance, and financing tools they need to grow their businesses in **rural and urban communities**. To ensure that business services are available to businesses in every county of the state, applicants will need to designate which areas they are predominantly offering their programs.

Washington is among the most innovative states in the nation when it comes to the availability and accessibility of business technical assistance resources for small businesses. Ensuring that business resources are available in every region of the state and in leading industry sectors is vital for microenterprises to start and grow their competitive edge. WSMA funding has helped ESOs support small businesses in ways that stimulate innovation, create social inclusion, advance sustainability principles, and/or support businesses in key sectors of our economy. Funding in this program is intended to serve all businesses and industry sectors. However, priority in this round will be given to ESOs and others that provide comprehensive business services to those running **small-scale manufacturing, creative economy, agriculture/food-based economy, clean technology, childcare, homebuilding/construction, life sciences, maritime trades, and tourism-based enterprises**.

Because of significant funding reductions, WSMA will only be providing a short deployment (about a three-month grant period) of small grants. This round totals **\$160,000 funding available**, which equates to **16 grants of \$10,000 each**. The short application period ends on **Wednesday, January 7, 2026, at 5:00 p.m.**, so we encourage you to review these Program Guidelines as soon as possible. Please refer to the separate

2025-2026 WSMA Statewide Application Checklist for the complete list of application questions, required attachments, and portal instructions.

Both WSMA Statewide and Urban Grants are available, but organizations may apply for only one at this time. If your organization predominantly serves urban-based small businesses in the small-scale manufacturing, childcare, or homebuilding/construction industries, please apply for a \$10,000 Urban Grant. For all other applicants, including those serving urban-based businesses in industries outside of the sectors noted above, apply for a \$10,000 Statewide Grant.

B. Definitions

- *Microenterprise/Microbusiness/Small Businesses:* Companies with five or fewer employees (including gig workers, sole proprietors) that require less than \$50,000 in financing.
- *Unduplicated Businesses:* Unduplicated counts a small business one time, no matter how many services (a workshop, a webinar, a technical assistance session, etc.) are attended or received, with at least one hour of in-depth business support provided to a unique business.
- *Urban* communities include businesses in incorporated communities within/immediately adjacent to the metropolitan core of the following urban counties or in these urban counties and having a population of more than 20,000 people: Benton, Clark, King, Kitsap, Pierce, Snohomish, Spokane, Thurston, and Whatcom.
- *Rural* communities include those non-metro projects (basically defined as areas around the state not defined as urban).
- *Statewide* projects include programs that have a demonstrated history of being accessed by businesses from all parts of the state.
- *Entrepreneur Support Organizations (ESOs):* Business technical assistance providers, including CDFIs, SBRNs, trade associations, and other nonprofit organizations, that predominantly offer business training (cohort training series or standalone training workshops/webinars), technical assistance, and/or financing opportunities for the companies with five or fewer employees, including entrepreneurs, gig workers, cooperatives, business owners with limited incomes, rural businesses, people with disabilities, those from historically marginalized communities, and others.
- *Embedded ESO:* ESO that provides business support services as outlined above, but as a division or department within a larger organization.
- *Emerging ESO:* An organization that offers some business programming to entrepreneurs on a limited basis but has no dedicated staff providing services and seeks to grow the organization into an ESO.
- *Resource Partner:* Organizations that provide vital business support services to and referrals for businesses of all sizes. This could include local Chambers of Commerce, Small Business Development Centers (SBDC), Economic Development Councils, libraries, workforce development partners, academic partners, lending institutions, or SCORE volunteers.
- *Collaborative Partner:* Organizations that support networks of providers offering broad technical assistance and support to geographic, industry-specific, demographic or other sectors of Washington state. This could include WA Workforce Association, WA Economic Development Association (WEDA), SBDC, Association of WA Business (AWB), etc.

2. Eligible Applicants

WSMA is committed to ensuring that equal opportunity is provided to all business owners including BIPOC, veterans, woman-owned enterprises, entrepreneurs with disabilities, justice-involved entrepreneurs and others historically shut out from funding, training programs, financing and other opportunities. Applicants are required to describe how their current and intended programs ensure diversity, equity and inclusion in delivery of services and their sensitivity to the issues of race and gender. When considering funding, WSMA will prioritize organizations that focus on and have demonstrated experience with serving one or more of these communities.

Eligibility Requirements:

1. Applicants must have IRS 501(c)3 nonprofit status documented. If organizations do not currently have a 501(c)(3) filed with the IRS, they must have a relationship with a fiscal partner with a federal 501(c)(3) status to apply for these funds.
Note: WSMA will only fund organizations with a fiscal sponsor **for two (2) years**. After that time, ESOs will be required to have their own federal status as a nonprofit.
2. Nonprofit or quasi-governmental applicants with different formal IRS designations will also be considered. For example: Chambers of Commerce, CDFIs, SBRNs, 501(c)(6) organizations, Main Street partners, trade associations, Economic Development Districts, etc. that provide comprehensive business services to Washington-based small businesses are eligible to apply.
3. Unfortunately, academic institutions are not eligible for funding at this time.
4. Must have at least two years of experience providing comprehensive business training, technical assistance, or financing support services to small businesses, with the organizational ability to **serve a minimum threshold of 35 Washington-based unduplicated businesses** during the grant period.
5. Track record of collaboration with relevant and diverse community stakeholders in planning, implementation, and evaluation of the work.
6. Must be a Resource Partner on [Evergreen BizLink](#) or have a [profile submitted](#).

3. Eligible and Required Use of Funds

This is a short project period (about three months) and funds must be expended by June 16, 2026. Activities can begin on the date of contract signing by both parties. Initial grant funds (80 percent of grant award) will be available to grantees within 20 business days of contract signature with final disbursement of funds (20 percent of grant award) upon the approval of the grantee's final report.

Funding is intended to serve all industry sectors with the comprehensive business services outlined below. In this cycle, priority will be given to applicants that provide support to Washington-based **small-scale manufacturing, creative economy, agriculture/food-based economy, clean technology, childcare, homebuilding/construction, life sciences, maritime trades, and tourism** small businesses in the following areas:

- **Training programs** that build the capacity of small businesses to formalize their operations, attract new customers, manage their finances, comply with regulations and/or apply for financing, etc. Proposals can offer either or both of the following:
 - **Business Training Series** that provides participants with a connected, multi-session or cohort training experience where one session is connected to the next and attendance is expected at all sessions, typically with a culmination event or certificate.
 - **Business Training Workshops/Webinars** that are one-time or stand-alone events that provide vital training programs but as individual or separate, unconnected events where attendance at all workshop/webinar sessions is optional.
- **Business Technical Assistance:** One-on-one and/or small group assistance to small businesses that includes but is not limited to support for accessing federal and state loans/grants, business coaching, helping businesses with implementing their business plans, troubleshooting, improving marketing strategies or accessing financing, etc.
- **Microlending or Financing Support:** Assistance to small businesses that provide support for accessing microloans and other financing resources for microenterprises. Funding is available to provide technical assistance, loan processing, outreach, business counseling, and other services. **However, the loan amount itself and/or any fees associated with it that are normally paid by the borrower cannot be covered with these funds; this funding prohibition applies as well to any type of other lending or financial instrument.**

Eligible Use of Funds: Grants approved under this contract can pay project-related expenses, including, but not limited to, operational costs for personnel including their time spent for indirect costs (**staff wages only**), rent and utilities, staff travel, consultants providing technical assistance, training, outreach and education materials, translation and interpretive services, and efforts to help keep businesses in operation.

Ineligible Use of Funds: Applicants **cannot use funds to pay for equipment**, such as copiers, vehicles, furniture, software, or technology infrastructure. **Nor can funds be delivered directly to entrepreneurs or businesses they serve under this grant**, including, but not limited to, stipends, loans, grants, transportation support, or any other funds provided to businesses and/or business owners. Regarding personnel costs, **no overtime allowed**, and all payments accrued on account of payroll taxes, unemployment contributions, any other taxes, insurance, or fringe benefits shall be the sole responsibility of the grantee. **WSMA does not intend funding to cover the costs of event food or refreshments.** The contract for services will highlight further restrictions for awarded grants.

WSMA funds **cannot pay for programming that another source has already funded.** However, applicants can combine the WSMA grant to cover eligible business services expenses with funding from other revenue sources to cover ineligible costs (such as providing stipends or incentives to businesses). Applicants may also charge attendees a small registration fee to cover expenses not eligible for grant funds (including event food).

4. Budget Request

Because of this short-cycle statewide grant funding, WSMA will award 16 grants of \$10,000 each, based on the applicant's proposed deliverables and other selection criteria noted in Section 5. All grants that are accepted will receive the full amount of funding. The total fund request of \$10,000 must be **no more than 20 percent** of the organization's total prior calendar or last 12-month **actual** budget. If this is an embedded ESO, the 20 percent would apply to the budget dedicated to the organization's business services.

Application requests must total **\$10,000**. Applicants will use the 2025-2026 WSMA Fund Request Form (Excel), available for download from the [grant portal](#) or the [WSMA website](#). If you are unable to download a copy, please reach out to catherine@wamicrobiz.org. Once you fill in your **REQUIRED Fund Request Form** with written budget justifications AND line item amounts in the Excel form, you will upload the completed Excel spreadsheet to the grant portal (third tab of the application) using the upload graphic (file with an up arrow). Please upload in Excel, NOT PDF nor Numbers.

5. Selection Criteria

Funding will be awarded based on the quality of the strategies, demonstrated relevance to the needs of the businesses served, and the organization's capacity to accomplish the goals outlined in the proposal within the grant timeline. **Grantees must serve at least 35 Washington-based unduplicated businesses** during the grant period.

WSMA encourages applications that inspire innovation, ensure social inclusion, and use circular economy principles with the businesses they serve in every sector of our economy. For this grant, key sectors include, but are not limited to, **small-scale manufacturing, creative economy, agriculture/food-based economy, clean technology, childcare, homebuilding/construction, life sciences, maritime trades, and tourism**.

Priority will be given to organizations with the capacity to work effectively with very small businesses owned by rural, BIPOC, veterans, people with disabilities, returning citizens, LGBTQ+ people, and others historically shut out from training programs and financing opportunities outlined in Section 2.

WSMA is seeking and will prioritize applicants who:

- Meet eligibility requirements outlined in Section 2;
- Have trusted relationships within the communities they are serving;
- Are experienced in providing comprehensive business services, especially to those in the priority industry sectors, communities, and/or regions in WA;
- Have experience tracking and documenting grant activities, impacts, and outcomes using internal reporting processes;
- Work closely with local and regional business resource partners;
- Have existing connections with CDFIs, local lenders, grant programs, etc., to support the financing needs of the businesses they serve.

Each proposal will be independently evaluated. WSMA is dedicated to ensuring that funds are distributed throughout the state to achieve geographic and demographic equity.

In the past, WSMA has received requests in excess of our available grant funds and we may not be able to fund all applicants. While we hope to continue to support this work, funding is not guaranteed to continue in future years. Although the legislature cut primary funding dedicated for grantmaking during this biennium, WSMA has taken steps to streamline services and reduce programing so that very limited funding could be available to ESOs for this RFP.

6. RFP Process

- This RFP provides a practical online application to reduce waste, improve accessibility and provide a simple platform that supports communication, documentation and reporting.
- Language translation services and support are available. Guidelines can be translated on WSMA's website. Contact WSMA at catherine@wamicrobiz.org for more information.
- Refer to the separate 2025-2026 Statewide Grant Application Checklist for the complete list of application questions, required attachments, and portal instructions located on the [WSMA website](#).
- All proposals will be electronically submitted utilizing the [WSMA grant portal](#). The WSMA grant portal allows applicants to save their work as a draft to come back to before submitting the final version. **We strongly advise applicants to click "Save Draft" frequently while completing their draft application on the grant portal to avoid losing their work.**
- In line with WSMA's commitment to conduct an equitable and accessible application process, technical assistance will be offered between December 10, 2025 to January 7, 2026 to support organizations with determining their eligibility and in completing their application. Contact lisa@wamicrobiz.org and catherine@wamicrobiz.org with questions.
- Submittal is required by **Wednesday, January 7, 2026, by 5:00 p.m. PST** to facilitate the review and selection process. Upon submission, you will receive a confirmation email to the address you provided from noreply@smartsimple.com, which will also include a PDF of your application for your records. You can continue to access your submitted application on your grant portal dashboard. Unfortunately, once an applicant submits their application, you can NOT make changes. However, if you accidentally submit before completion of the application, please contact catherine@wamicrobiz.org. You will also receive email communications as your application moves through the review process, and if our reviewers require additional information. ***Due to the short review window, please ensure the project's responsible person (or a designated person) is available in January to respond promptly if requested to provide further information.***
- Submitted proposals require an electronic signature in the WSMA grant portal. The person ultimately responsible for this project should certify the application. This could be an executive director, board president, chief financial officer, etc.

- In extenuating circumstances, an official signed hard copy original with proper attachments will be accepted by mail up to the close of business on January 7, 2026 at Washington State Microenterprise Association P.O. Box 1914, Olympia, WA 98507, providing notification is sent to WSMA at catherine@wamicrobiz.org ahead of the deadline. WSMA assumes no responsibility for delays caused by any delivery method.

7. Expectations

WSMA Grantees will:

- Execute a contract with WSMA to carry out proposed activities within the timeline established.
- Accomplish work outlined in the approved Scope of Work.
- Submit a completed W-9 with a 2026-dated signature or one from the fiscal sponsor, if applicable.
- Meet with WSMA staff (if the applicant is a new grantee) to review payment processing and reporting requirements, and agree to securely upload forms for the electronic distribution of funds to the grant portal.
- Attend a required, informal mid-grant check-in with WSMA staff virtually or in-person.
- [Enroll](#) as a Resource Partner on [Evergreen BizLink](#). This robust online business search engine connects entrepreneurs with trusted referrals that provide technical assistance, business training and funding in Washington state. This hub links networks to entrepreneurs and to each other building a cohesive community to support new and existing business growth. In addition, grantees will document and provide details of how they are using and promoting Evergreen BizLink through their newsletters, website links, workshops, and technical assistance programs in their final report.
- Submit a final report addressing the questions from the Final Report Guidelines.
- Provide evidence of liability, auto and other existing insurance coverage upon request.
- Contact WSMA staff if problems occur that will inhibit work.

8. Reporting Requirements

All awarded grantees must submit a final report via the grant portal **on or before June 16, 2026**. WSMA will provide the Final Report Guidelines, requesting a summary of successes, insights, strategies, challenges, business testimonials, consultants used, any changes to the approved budget, economic impact outcomes, and evidence of the use of Evergreen BizLink, such as examples of promoting through newsletters, website links, workshops, and technical assistance programs.

For reporting economic impact outcomes, please refer to the separate Application Checklist, Tab 4, Economic Impact Outcomes, for a complete list of specific outcome metrics to track your project's impact, including technical assistance provided, unduplicated businesses served, businesses started, jobs created, access to capital, etc. Grantees will understand and effectively describe the needs of the businesses they reached, and demonstrate the impact of their delivered services on the businesses they served. Please contact Lisa at lisa@wamicrobiz.org and Catherine at catherine@wamicrobiz.org for additional details.