Washington State Microenterprise Association

2026-27 Statewide Grant Program:

Collaborative Projects

Information Session Webinar

September 22, 2026

Lisa Smith — Executive Director, WSMA
Catherine Borgeson — Grant Specialist, WSMA

WSMA | Washington State Department of Commerce

Agenda

01 Statewide Grant Program: Timeline & Overview

02 Budget Request

03 Review & Award Process

04 Expectations of Grantees

05 Project Information: Application Questions

06 Economic Impact Outcomes

07 Q&A

Timeline

September 16, 2026

Program Guidelines/
RFP Released

September 18, 2026

Grant Portal Opened

September 22, 2026

Information Session

September 23, 2026

Portal Walkthrough

Critical Deadline

October 16, 2026

Proposals Due by 5 p.m. PST via Grant Portal

Late submissions will NOT be accepted

November 20, 2026

Applicants Notified of Funding Decisions

Feb - May 2027

Informal Mid-grant Check-ins

Final Milestone

June 16, 2027

Project Completed, Funds Expended, and Grantee Final Report Due

Statewide Grant Overview | 15 Grants × $10,000

Grant Purpose & Scope (Collaborative Projects)

WSMA is opening this statewide grant opportunity to fund **collaborative projects** that engage **2 to 5 strategic partners** to provide key development services for small businesses, especially those with **five or fewer employees** in Washington.

Core Eligible Activities

Business Training Series

Comprehensive cohort-based series designed to strengthen small business operations.

Business Training Workshops

Interactive standalone sessions and online training webinars covering targeted business topics.

Technical Assistance

Direct, 1-on-1 expert technical consultation and tailored advisory support.

Access to Financing

Connecting microenterprises directly to capital and funding pathways.

Statewide Grant Overview | 15 Grants × $10,000

Grant Purpose & Scope (Collaborative Projects)

WSMA is opening this statewide grant opportunity to fund **collaborative pro**
engage **2 to 5 strategic partners** to provide key development servic
businesses, especially those with **five or fewer employees** in

Microenterprise =
≤ 5 employees +
< $50,000 in financing
(includes gig workers,
cooperatives,
or sole proprietors/
solopreneurs)

Core Eligible Activities

Business Training Series

Comprehensive cohort-based series designed to strengthen small business operations.

Business Training Workshops

Interactive standalone sessions and online training webinars covering targeted business topics.

Technical Assistance

Direct, 1-on-1 expert technical consultation and tailored advisory support.

Access to Financing

Connecting microenterprises directly to capital and funding pathways.

Collaborative Projects | Resource Partner Ecosystem

Entrepreneur Support Organizations (ESOs)

Business technical assistance providers that predominantly offer comprehensive business services. Key partner categories include:

Regional Business Resource Partners

Quasi-governmental entities such as associate development organizations (ADOs)/economic development councils (EDCs), economic development districts (EDDs), and port authorities.

Financing Resource Partners

Lending institutions such as Community Development Financial Institutions (CDFIs) and Local Investment Network partners (LINs).

State-Level Resource Partners

Organizations offering broad technical assistance statewide, including SBRNs, WEDA, APEX Accelerators, ORIA, and SBA partners (SBDCs, SCORE, Women's Business Centers).

Nonprofit & NGO Partners

Chambers of commerce, downtown associations/Main Street partners, trade, industry, and other business networks.

Tribal Resource Partners

Tribal government agencies, Native CDFIs, or nonprofits that specifically support Native-owned microenterprises.

Institutional Resource Partners

Nonprofit arms of ineligible parent organization types, such as foundations of libraries or academic institutions.

Collaborative Projects | Framework & Partner Roles

Grant Objective

WSMA is accepting applications from organizations seeking to engage partners on a **collaborative project that expands business services and reach through collective action that no single ESO could achieve on its own.** Successful collaborative projects will define an initiative with 2 to 5 partners capable of innovating, reaching new entrepreneurs, leveraging expertise, and adapting existing resources to deliver comprehensive business services to microbusinesses in Washington.



Lead Organization

Submits the proposal in the grant portal and serves as the primary entity managing project details and execution.

Key Responsibilities:

- Identify and onboard strategic partners
- Outline clear organizational roles and expectations
- Work out collaborative project details, programs, and deliverables



Collaborating Partner

All partners must meet eligibility requirements and work jointly to expand reach and specialized services.

Partner Capabilities:

- Bridge services to new communities
- Provide unique business training to existing communities
- Can be paid or unpaid with WSMA funds (connecting to programming)
- Enhance support through relevant technical assistance

Eligibility Requirements

Organization & Status

501(c)(3) & Nonprofits

Applicants must have documented IRS 501(c)(3) status

Quasi-Governmental & Other Designations

Other formal IRS designations considered (e.g., Chambers of Commerce, CDFIs, SBRNs, 501(c)(6), Main Street partners, trade associations, EDDs) providing comprehensive business services to WA small businesses

Academic Institutions

Ineligible for direct funding at this time, but may participate as a collaborating entity or consultant .

Partners & Evergreen BizLink

Consultants & External Partners

Eligible applicants can contract with consultants or bring in non-grant funded partners to expand service reach

Evergreen BizLink Requirement

Lead Organization and all Collaborating Partners (not consultants) must be a Resource Partner on Evergreen BizLink or have a profile submitted

Community Collaboration

Must demonstrate a track record of collaboration with diverse community stakeholders

Experience & Reach

Experience Requirement

Must have **at least two years** of cumulative experience providing comprehensive business training, technical assistance, or financing support services to small businesses

Target Impact Goal

Serve at least 35 businesses

Must serve at least **35 Washington-based unduplicated businesses** during the grant period

PROGRAM GUIDELINES

Selection Criteria

Funding is intended to serve all communities and industry sectors with the comprehensive business services.

Innovation & Key Sectors

WSMA encourages applications that inspire innovation, ensure social inclusion, and use circular economy principles across all economy sectors.

Priority Sectors Include:

- Small-scale manufacturing
- Creative economy
- Agriculture / Food-based
- Circular economy
- Climate resilience
- Clean technology
- Energy
- Childcare
- Homebuilding / Construction
- Life sciences
- Maritime trades
- Tourism

Priority Communities & Equity

Priority will be given to collaborative projects with the capacity to work effectively with very small businesses owned by underserved groups.

Target Entrepreneur Groups:

- Rural communities
- BIPOC
- Immigrants & refugees
- Women
- Veterans
- People with disabilities
- Returning citizens
- LGBTQ+
- Others historically shut out from training & financing opportunities

PROGRAM GUIDELINES

Selection Criteria

1. Eligibility Requirements

Must meet all basic eligibility criteria outlined in Section 2 of the Program Guidelines.

2. Collaborative Partnerships

Engage at least 2 entities to achieve joint project outcomes:

- Regional Business Resource Partners (ADOs/EDCs, EDDs, Ports)
- Financing Resource Partners (CDFIs, lenders, grant programs)

3. Scale & Reach

Serve at least **35 WA-based unduplicated businesses**. Higher scoring for reaching greater numbers, innovative support methods, and underserved microenterprises.

4. Community Relationships

Demonstrate established, trusted relationships within the specific communities being served.

5. Comprehensive Services

Proven track record delivering comprehensive business services, particularly to priority industry sectors, communities, or regions in Washington.

6. Reporting Capacity

Experience tracking and documenting grant activities, key metrics, impacts, and outcomes using internal reporting processes.

Budget Request

Must total $10k - All awarded grants will receive the full amount of funding

Must upload completed Fund Request Form in EXCEL

The total fund request of $10k must be no more than 20% of the Lead Organization's total prior calendar or last 12-month actual budget (org. budget > $50k)

Eligible Use of Funds

Funds may be used to pay project-related expenses. Examples:

Lead Org. Personnel Costs

Wages only, time spent developing program curriculum, managing grant compliance, translating materials, delivering technical assistance, and time spent for indirect costs

Collaborative Partners

Single-line cost item/lump sum grouping: project personnel (**wages only,** including time spent for indirect costs) and travel

Consultants

Experts subcontracted to provide technical assistance, instruct training, and/or translation/outreach services

Lead Org. Staff Travel

Transportation and travel costs for project personnel (travel for collaborative partners and consultants grouped in single-line cost item)

Rent

Event venue rental

Outreach & Accessibility

Marketing materials; project materials; translation and interpretive services

Funding Prohibition

The following expenses and uses of grant funds are restricted:

Equipment & Infrastructure

Funds **may not** be used for equipment or tangible property such as copiers, vehicles, furniture, software, and technology infrastructure.

Direct to Microenterprise

Funds **cannot** go directly to entrepreneurs (e.g., stipends, loans, grants, transportation) or pay for business fees, memberships, subscriptions, permits, or other public costs associated with their business expenses.

Personnel Benefits & Overtime

No overtime allowed. All payments for payroll taxes, unemployment contributions, insurance, and fringe benefits are the sole responsibility of the grantee.

Event Food

WSMA does not intend funding to cover the costs of event food.

FUNDING GUIDELINES

Duplication of Funds & Allowable Options

Core Funding Prohibition

WSMA funds **cannot pay for programming that another source has already funded.** However, applicants can leverage multiple strategies to extend impact and cover non-eligible expenses.

1. Program Expansion

Applicants can extend their existing programming and use WSMA funds to offer expanded services and/or reach new communities.

2. Combined Revenue

Combine the WSMA grant for eligible business services expenses with funding from other revenue sources to cover ineligible costs (such as providing stipends or incentives to businesses).

3. Registration Fees

Applicants may charge attendees a small registration fee to cover expenses not eligible for grant funds (including event food).

REVIEW TIMELINE

Grant Proposal Review & Award Process

STEP 01

Independent Evaluation

Proposal Assessment: Each proposal will be independently evaluated.

WSMA is dedicated to ensuring funds achieve geographic and demographic equity statewide.

STEP 02

Completeness & Formal Review

Preliminary Check: Initial assessment for completeness before formal review.

Action Required:

Designated project lead must be available **Oct 16 - Nov 20, 2026** to respond promptly to inquiries.

STEP 03

Funding Decisions

Decision Notice: Lead Organizations will receive notification of funding decisions.

Key Deadline: On or before **November 20, 2026.**

STEP 04

Contracting & Grant Payout

SOW Negotiations: Begin early December for awarded projects.

Project Start: Activities commence immediately upon contract signing by both parties.**Approx. 6-month project period**

Disbursement: **80% of grant funds** issued within 20 business days of contract signature.

Project must be completed and funds must be expended by June 16, 2027. The final **20% disbursement issued upon approval of the final report.**

GRANTEE OBLIGATIONS

Expectations for Lead Organizations

Evergreen BizLink

1. Contract & Scope of Work

- Execute a contract with WSMA to carry out proposed activities within the established timeline.
- Accomplish work with Collaborating Partners as outlined in the approved Scope of Work.

2. Financial & Onboarding

- Submit a completed W-9 with a 2026-dated signature.
- Meet with WSMA staff (if a new grantee) to review payment processing & agree to secure electronic distribution of funds via portal.

3. Collaboration & Enrollment

- Attend a required mid-grant check-in with all Collaborating Partners and WSMA staff (virtually or in-person).
- Enroll, along with all Collaborating Partners, on Evergreen BizLink, promote platform, update profile, and attend quarterly meetings..

4. Compliance & Communication

- Provide evidence of liability, auto, and other existing insurance coverage upon request.
- Contact WSMA staff immediately if problems occur that will inhibit work.

EXPECTATIONS OF GRANTEES

Reporting Requirements

Final Submission & Timeline

Deadline: On or before Friday, June 16, 2027

The Lead Organization, with input from its Collaborating Partners, must submit a final report highlighting the impacts of their collaborative projects via the grant portal.

Report Guidelines & Scope

WSMA will provide Final Report Guidelines requesting a summary of:

- Successes, insights, strategies, challenges & testimonials
- Consultants used, budget changes & economic impact outcomes
- Evidence of Evergreen BizLink usage & promotion (newsletters, social media, workshops, TA programs)

Evaluation & Innovation Insights

WSMA is particularly interested in evaluation insights regarding innovation that goes beyond traditional measures of impact.

Note: Impact can vary significantly across different communities.

Business Needs & Service Impact

Grantees will understand and effectively describe the needs of the businesses reached.

Grantees must clearly demonstrate the direct impact of their delivered services on the businesses they served.

Application Components

TAB 01

Contact Information (Lead Org.)

Copied from Portal Organization and User Profiles

TAB 02

Project Information

Application Questions

TAB 03

Fund Request Form

Completed Excel Spreadsheet

TAB 04

Economic Impact Outcomes

Anticipated Quantitative Data

TAB 05

Attachments

1. Lead Organization Budget

2026 Calendar Year

2. Lead Organization P&L / Income Statement

Actuals from 2025 Calendar Year, Fiscal Year, or Most Recent 12-month Period

3. Lead Organization IRS 501(c)(3) Letter

Official Letter of Determination

TAB 06

Certifications & Attestation

Final verification and signature

Application Questions

QUESTION 01

Collaborating Partners Roster

List the organization names and websites of your Collaborating Partners.

QUESTION 02 1,500-WORD LIMIT

Collaborating Partners Narrative

Define your strategic partner engagement by addressing the following key elements:

- **Partner Selection & Value:** Who are your Collaborating Partners? Why this group, what unique value do they bring, and what gaps do they fill in the partnership?
- **Capacity & Innovation:** What capacity do the collective organizations have to innovate, reach new entrepreneurs, leverage expertise, and adapt existing resources?

Application Questions

QUESTION 03

Key Sector Experience

Describe the experience of the Lead Organization and/or Collaborating Partners in providing comprehensive business services for microenterprises in key sectors:

Sectors Include: Small-scale manufacturing, Creative economy, Agriculture/food-based economy, Circular economy, Climate resilience, Clean technology, Energy, Childcare, Homebuilding/construction, Life sciences, Maritime trades, and Tourism.

QUESTION 03.A.

Cumulative Sector Experience (Years)

- Enter the cumulative years of demonstrated experience from all parties in the collaborative project, as applicable.
- Enter a zero (**0**) if a category does not apply.

Application Questions

QUESTION 04 **300-WORD LIMIT**

Project Abstract

Provide a 300-word abstract (brief summary of your collaborative project).

QUESTION 05

Focus Areas

Select which areas your collaborative project will be focusing its efforts. Indicate all that apply:

Focus Options Include:

- Training Series
- Training Workshops
- Technical Assistance
- Microlending or Financing Support

Application Questions

QUESTION 06

Does your collaborative project primarily serve businesses in rural or urban communities? Is it statewide?

Urban

Within or immediately adjacent to the metropolitan core of urban counties, or in these counties with pop > 20,000:

Benton, Clark, King, Kitsap, Pierce, Snohomish, Spokane, Thurston, Whatcom

Rural

Includes non-metro projects.

Areas around the state not defined as Urban.

Statewide

Includes programs with a demonstrated history of service across Washington.

Accessed by businesses from all parts of the state.

QUESTION 07

Which counties does your collaborative project serve?

(Select all that apply)

Application Questions

QUESTION 09

Scope of Work (SOW) Summary

List primary deliverables, intended use of WSMA grant funds, and tools/resources provided to microbusinesses.

Cohort Training Series

Provide structured, multi-session learning programs for groups of business owners.

Data Points:

- # of businesses served
- # of total sessions
- Hours of instruction
- Location (in-person, virtual, both)
- Collaborators
- Description of work

Workshops & Webinars

Deliver stand-alone modules, single workshops, webinars, or community events.

Data Points:

- # of businesses served
- # of total sessions
- Hours of instruction
- Location (in-person, virtual, both)
- Collaborators
- Description of work

Technical Assistance

Offer 1:1 tailored consultation or small group specialized technical assistance.

Data Points:

- # of businesses served
- # of total sessions
- Hours of instruction
- Location (in-person, virtual, both)
- Collaborators
- Description of work

35+

WA-Based Businesses

Minimum unduplicated goal for this grant cycle

Proposal Alignment Requirements

- Your SOW Summary numbers **must match** your numbers reported in the **Economic Impact Outcomes**.
- For this grant cycle, your collaborative project must serve at least **35 Washington-based unduplicated businesses**.

QUESTION 10 Word Limit: 1,500 words

Project Narrative Guidelines

01. Core Story

Overview & Vision

Describe how the organizations in your collaborative project will accomplish the specific activities highlighted in the **Scope of Work summary**.

The project narrative tells a story about *what will happen* and *how the programming will unfold*.

02. Strategy & Impact

DEI & Key Sectors

Share how your project ensures **diversity, equity, and inclusion** in service delivery and aligns with priority industry sectors.

Include unique details distinguishing your project from other applications. Why are these particular services essential?

Explain how proposed business services meet the needs of Washington-based small businesses to be served.

03. Implementation

Specific Services

Provide specific details on:

- Name & type of webinars
- Technical assistance support types
- Translation & interpretive services
- Connections with financing resources

QUESTION 11

Application Questions

Core Question:

Beyond the traditional measures of impact, please describe what you expect to be the impact of your proposed collaborative project on your organization (Lead Organization and Collaborating Partners), the businesses, and/or communities served.

01. Business & Community Impact

Quality of Life

Impact varies significantly across different communities. Key outcomes may be reflected in:

- Improved overall quality of life
- Increased business confidence
- Greater organizational stability
- Heightened sense of hopefulness

02. Strategic Integration

Cohesive Economy

Projects that foster collaboration promote a unified local economy by:

- Bridging geographic and cultural divides
- Ensuring equitable and sustainable support
- Directing resources to underserved communities
- Positioning the region for economic growth

03. Implementation

Relational Support

To maximize meaningful impact, project activities should be:

- Deeply rooted in authentic relationships
- Grounded in deep local knowledge
- Guided by an active listening approach
- Designed to build trust and responsive advising

QUESTION 12

Application Questions

Core Question:

Explain how you will track progress and work results, manage coordination with Collaborating Partners, identify specific measurement tools/platforms, and evaluate economic and quality of life outcomes.

01. Progress & Results

Tracking Progress

Define systems for tracking overall business progress and performance:

- Total number of business owners served
- Documentation of specific work results
- Milestones and goal achievements

02. Collaboration

Partner Engagement

Explain how the Lead Organization coordinates with partner entities:

- Coordination of proposal activities
- Communication with Collaborating Partners
- Shared accountability and workflow

03. Measurement

Tools & Strategies

Identify platforms and strategies used to measure key outcomes:

- Platforms, software & spreadsheets
- Economic impact measurement tools
- Surveys for quality of life & stability

QUESTION - FUNDING REQUEST TAB

Application Questions

Core Question:

For some proposals, the entire project may be larger than this grant program can fund, and total costs may be carried by more than one entity. Please indicate what portion of the project this WSMA grant would cover. Examples include:

01. Full Coverage

100% Funding

Sufficient to meet all project deliverables without additional funding:

- $10,000 grant covers total project costs
- No additional partner funding required
- Complete standalone project scope

02. Co-Funding

50% Funding

Intend to supplement grant with external organizational funds:

- Shared financial responsibility
- Supplemented by partner organizations
- Expands overall project scale

03. Partner Support

75% Funding

Supported by collaborator and consultant contributions:

- In-kind support from collaborators
- Consultant resource backing
- Blended funding and support model

GOAL SETTING

SMART Framework Overview

S

Specific

What will you accomplish?

What actions will you take to accomplish it?

M

Measurable

What data will measure the goal?

(How much? How well?)

A

Achievable

Is the goal doable?

Do you have the needed skills and resources?

R

Relevant

How does this goal align with the broader goal and mission of the organization?

Why are the results important?

T

Time-Related

What is the timeframe?

GRANT PERFORMANCE

Economic Impact Outcomes | Jobs & Businesses

Jobs Created

WITH THESE FUNDS

If an existing business you served hires a new employee, that is a job created. If a person you served with business assistance starts a new business, that is one job created.

Jobs Saved

RETENTION METRIC

Retention of existing positions directly resulting from specialized business assistance and support provided by your organization.

Businesses Started

FORMALIZATION

If the entrepreneur served formalizes their business with a UBI number/license, establishes an EIN, and/or sets up a business bank account, etc.

Businesses Expanded

GROWTH & SCALE

Reaching new markets, increasing revenue, accessing financing, expanding physical space, or hiring more employees due to services provided.

Total UNDUPLICATED Businesses Served

EXISTING AND START-UP ENTERPRISES

Unduplicated counts a business **one time** no matter how many services (a workshop, a webinar, a technical assistance session) are attended or received.

Must include at least **one hour of in-depth business support** provided to a unique business.

MANDATORY REQUIREMENT

35+

Unduplicated Businesses

Proposals must serve at least 35 unduplicated businesses.

GRANT PERFORMANCE

Economic Impact Outcomes | Training & Workshops

Business Training Series

Group-based, 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.

Tracked Performance Metrics

 # Sessions to be provided

 # Businesses (existing and start-up) served

Total Hours of instruction

Business Training Workshops/Webinars

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.

Tracked Performance Metrics

Total Sessions to be provided

 # Businesses (existing & start-up) served
(duplicated okay)

Total Hours of instruction

GRANT PERFORMANCE

Economic Impact Outcomes | TA, Access to Financing, Demographics

Technical Assistance

One-on-one, customized instruction and consulting tailored specifically to small business growth and operational needs.

Tracked Performance Metrics

- **# Sessions** to be provided
- **# Businesses** (existing and start-up) served
- **Total Hours** of technical instruction

Access to Financing (Loans/Grants)

Direct capital assistance, lender match, and grant application support.

Tracked Performance Metrics

- **# Businesses** (existing & start-up) served (includes referrals)
- **# Referrals** to local/regional lenders
- **# Loans/grants** applied for
- **# Businesses awarded** loans/grants
- **Total amount** funded/received

Demographics of Those to be Served –

# of Veteran Owned Businesses | # of BIPOC Owned Businesses | # of Women Owned Businesses (who identify as such)
# of Businesses Owned by People with Disabilities | # of Businesses Owned by People Exiting the Justice System
# of LGBTQ+ Owned Businesses | # of OMWBE Certified Businesses | # of Businesses Owned by Refugees and/or Immigrants

SUPPORT & RESOURCES

Questions & Answers

Post-Webinar Survey

Please take a moment to complete our feedback survey after today's session.

Your input helps us improve future webinars and grant guidance sessions.

Grant Information

Complete details about grant opportunities are available on our website.

Website Link

https://www.wamicrobiz.org/microenterprise-grant-opportunities

Technical Assistance

Need additional support? Application technical assistance is available to help guide your submission process.

Direct Contacts

- lisa@wamicrobiz.org
- catherine@wamicrobiz.org