



KALAMAZOO MICRO-ENTERPRISE GRANTS

INVITATION AND GUIDE



UNITED WAY
South Central Michigan

PROGRAM OVERVIEW

The Kalamazoo Micro-Enterprise Grants (KMEG) provide \$5,000 grants to eligible microbusinesses within the City of Kalamazoo limits. The program is designed to bring relief to Kalamazoo businesses in need of support. In an effort to remedy historical disparities that exist in funding sources, businesses located within Shared Prosperity Kalamazoo neighborhoods of Eastside, Edison, and Northside are highly encouraged to apply. The program is a partnership between the City of Kalamazoo and United Way of South Central Michigan (UWSCMI). Funding for these grants is being provided by the Foundation For Excellence.



VISION

Strong, caring communities where every person is valued, thriving, and connected for the common good.

OUR VALUES

EQUITY

Applying principles of diversity, inclusivity, justice, antiracism, empathy and trust to every facet of our work and our culture, with a firm commitment to historically underrepresented and marginalized people.

COMMUNITY

Solving the toughest social issues that affect local individuals and families, changing lives and strengthening our region in the process.

INTEGRITY

Pursuing our work with transparency, accountability and dignity, constantly learning and adapting to the changing needs of our communities.

MISSION

We bring together the people, ideas and resources to lead with our communities and create a flourishing, equitable life for everyone.

COLLABORATION

Working hand-in-hand with communities and partners to honor their voices, build trust, increase impact, and grow diversity in ideas and representation throughout our shared efforts.

COMPASSION

Caring passionately for the people we serve, the colleagues we work alongside, and the communities we strive to improve.



RESULTS

Driving impact through innovation, creativity and leadership that brings new ideas, new resources, and equitable, lasting solutions.

PRIORITY IMPACT AREAS



Even if you are not part of our priority groups, we encourage you to apply if you meet the eligibility requirements. Having clear priorities allows us to align our funding and support with our core values and maximize community impact. Prioritizing the following groups encourages us to make intentional, measurable choices that support our goal of building strong, caring communities where every person is valued, thriving, and connected for the common good.

 PRIORITY DEMOGRAPHICS	Black, Indigenous, and People of Color Women
 PRIORITY NEIGHBORHOODS	Edison Eastside Northside

ADDITIONAL CONSIDERATIONS

Small businesses that provide a community benefit by supporting basic needs and fostering a sense of community belonging, as well as entrepreneurs who have participated in local business development programs, will be given additional consideration:

- Childcare:** Businesses such as childcare centers that ensure children have safe care and early development support.
- Transportation:** Businesses such as ride shares, community shuttles, delivery providers, and accessible transportation to improve access to jobs, healthcare, education, and essential resources.
- Housing:** Businesses such as construction, repair, property maintenance, and housing services that contribute to safe, stable, and affordable housing.
- Healthcare:** Businesses such as home health providers, doulas and related birth/postpartum support, mental health professionals, and wellness services that ensure access to essential healthcare and promote community well-being.
- Food Access:** Businesses such as local grocery stores, neighborhood markets, food co-ops, and culturally relevant food providers that help ensure residents have reliable access to nutritious food.

LOCAL PROGRAMMING AND RESOURCES

To encourage local entrepreneurs to invest in their growth, those who have completed business development programs or worked with local entrepreneurial support organizations will receive additional considerations. Examples of local programs include, but are not limited to:

- [Black Entrepreneur Training Academy](#)
- [Can Do Kalamazoo](#)
- [El Concilio](#)
- [Michigan Small Business Development Center](#)
- [Room 35](#)
- [SCORE](#)
- [Start Up Zoo](#)
- [Kalamazoo Start-Up Center](#)



2026 GRANT CYCLES

In the spring and fall of 2026, UWSCMI will hold two regular grant cycles, each offering fifty \$5,000 micro-enterprise grants for small businesses located within the city of Kalamazoo. Additionally, in the fall of 2026, UWSCMI will pilot a new grant called KMEG EXT, providing an additional \$10,000 to 20 eligible businesses that demonstrate growth through financial performance, business development, or other measurable business expansion.

Only those who will have received the KMEG in Spring or Fall of 2025 or in Spring KMEG 2026 grant round will be invited to apply.



KMEG ELIGIBILITY

To be eligible for the Kalamazoo Micro-Enterprise Grant you must meet each of the following requirements:

- Has been in operation for at least 1 year in the City of Kalamazoo ([Detailed map of the city](#))
- Has 10 employees or fewer
- Has annual revenue of \$1.0 million or less
- Did not receive KMEG support in Fall or Spring 2025
- Is current on all local, state, and federal taxes



KMEG EXT ELIGIBILITY

To be eligible for the Kalamazoo Micro-Enterprise Grant Extended you must meet each of the following requirements:

- Has been in operation for at least 1 year in the City of Kalamazoo ([Detailed map of the city](#))
- Has 10 employees or fewer
- Has annual revenue of \$1.0 million or less
- Is current on all local, state, and federal taxes
- Received KMEG grant in Fall or Spring of 2025 or Spring of 2026
- Completed all required reporting for Fall or Spring 2025 or Spring 2026
- Demonstrated growth through either financial performance, business development, or other measurable business expansion

DEFINITION OF BUSINESS GROWTH FOR KMEG EXT

Financial Growth

- Increased revenue or profit
- New contracts, clients, or sales channels

Business Development

- Completion of business training or support programs
- Updated business plan
- Launch of new products, services, or revenue streams
- Development of a website, e-commerce platform, or marketing strategy

APPLICATION STEPS AND GRANT TIMELINE



STAGE & DATES

ACTIVITY

<p>PREPARATION</p>	<p>Applications will be submitted completely online, through our e-ClImpact portal. After creating an online account, applicants will be asked to submit information that includes the following:</p> <ul style="list-style-type: none"> • Current Government Issued Photo ID • 2024 or 2025 Business Tax Return • Copy of Most Recent Payroll Tax Payment (if applicable) • Employee Listing/Roster (if applicable) • Articles of Incorporation, Business License, or DBA • Corporate Bylaws (if applicable) • W9 • IRS Form 4506-C <p>Because being located within the City of Kalamazoo is a requirement, we encourage you to provide additional documentation if your LARA registration or official records list an address outside of the City of Kalamazoo. If you have been operating from a brick-and-mortar location within the city, please submit documentation verifying that you have been operating within Kalamazoo for at least one year prior to the date of your application. If you have questions about this, please contact us at smallbusiness@uwscmi.org or visit our website to sign up for office hours.</p>
<p>ROUND 1 APPLICATIONS OPEN May 1, 2026 – May 29, 2026</p>	<p>Round 1 KMEG</p> <p>Application Available on e-ClImpact: Friday, May 1</p> <p>Application Submission Deadline: Friday, May 29</p>
<p>ROUND 1 NOTIFICATION</p>	<p>Notification of grant award will occur end of July 2026</p>
<p>ROUND 2 APPLICATIONS OPEN November 2, 2026 – November 30, 2026</p>	<p>Round 2 KMEG & KMEG EXT</p> <p>Application Available on e-ClImpact: Monday, November 2</p> <p>Application Submission Deadline: Monday, November 30</p>
<p>ROUND 2 NOTIFICATION</p>	<p>Notification of grant award will occur end of January 2027</p>
<p>EXPECTED REPORTING</p>	<p>Awardees will be required to provide receipts of purchase and answer a short questionnaire for post grant period.</p>

FREQUENTLY ASKED QUESTIONS

Q: What support does UWSCMI provide for small businesses?

A: Kalamazoo Micro-Enterprise Grants (KMEG): These are \$5,000 microgrants for small businesses within the city of Kalamazoo.

Kalamazoo Micro-Enterprise Grants Extended (KMEG EXT): These are \$10,000 microgrants for small business within the city of Kalamazoo.

Kalamazoo Small Business Loan Fund: Historically, UWSCMI has led a micro-loan program called the Kalamazoo Small Business Loan Fund (KSBLF), but that fund is currently inactive and not accepting applications.

Q: What is KMEG (Kalamazoo Micro-Enterprise Grants)?

A: KMEG is a program funded by the Foundation for Excellence funds. The fund provides mini-grants to eligible small businesses located in the City of Kalamazoo.

Q: Where can I apply?

A: All applications must be done online through the [eC-Impact portal](#).

Q: What can the KMEG funds be used for?

A: Funds can be used for any ordinary business expense (i.e. mortgage, rent, utilities, payroll, supplies, etc.)

Q: Why are these grants only for the City of Kalamazoo?

A: Our funding for KMEG is provided by the City of Kalamazoo, which prioritizes investing in businesses located within the city limits.

Q: I've submitted my application but haven't received a confirmation e-mail.

A: Check your spam folder.

Login to e-C Impact and view your application there. If you've successfully submitted, there should be a submitted green success message at the bottom of your application.

Q: I've forgotten my password for EC-Impact

A: Please reset your password by selecting the "forgot my password" link on the login window. UWSCMI staff are unable to access your passwords.

Q: I've forgotten my username for EC-impact.

A: Please e-mail smallbusiness@uwscmi.org with your business name.

Q: I need an extension to finish my application.

A: Extensions will not be granted.

Do you have a question that isn't listed here? Contact our community impact staff at smallbusiness@uwscmi.org.

GLOSSARY

ALICE: ALICE is an acronym for Asset Limited, Income Constrained, Employed, and represents the growing number of families who are unable to afford the basics of housing, child care, food, transportation, health care, and technology. These workers often struggle to keep their own households from financial ruin, while keeping our local communities running. ([United for ALICE](#))

BIPOC: BIPOC stands for Black, Indigenous, and people of color. Intended to center the experiences of Black and Indigenous groups and demonstrate solidarity among communities of color, the term “BIPOC” is more descriptive than “people of color” or “POC”. It acknowledges that people of color face varying types of discrimination and prejudice. Additionally, it emphasizes that systemic racism continues to oppress, invalidate, and deeply affect the lives of Black and Indigenous people in ways other people of color may not necessarily experience. Lastly and significantly, Black and Indigenous individuals and communities still bear the impact of slavery and genocide.

“BIPOC” does not replace naming Black people and should not be used when referring to an individual or an issue that affects a specific group of people. Remember, there is no “one size fits all” language when it comes to talking about race. Language is crucial, but it isn’t the answer. The term “BIPOC” is simply a tool to frame a broader discussion for collective action on issues of race and gender in our community. ([YWCA of Seattle](#)).

Entrepreneur Support Organization (ESO): An entity—such as an accelerator, incubator, or business center—that provides mentorship, training, resources, and sometimes funding to help startups and early-stage businesses launch, grow, and become self-sufficient. ([U.S. Securities and Exchange Commission](#)).

Foundation for Excellence: The Foundation for Excellence is an independent 501c3 organization created to address systemic challenges to the prosperity of the city and help make Kalamazoo the most dynamic, fulfilling and equitable place that it can be. ([Foundation for Excellence](#)).

Micro-Enterprise: Our definition of a micro-enterprise is a business that has 10 employees or fewer and an annual revenue of \$1.0 million or less.

Shared Prosperity Kalamazoo (SPK): Shared Prosperity Kalamazoo is a campaign to transform the culture of the city so that it truly becomes the City of Promise for everyone. Its fundamental purpose is to create more broadly shared prosperity and eliminate generational poverty in Kalamazoo. ([City of Kalamazoo](#)).

TECHNICAL ASSISTANCE AND APPLICATION SUPPORT

When the application period opens, technical assistance and application support will be available throughout the community. Please go to our website at unitedforscmi.org to access the sign-up form or call 269-343-2524 ext. 121 to schedule an appointment. **All appointments must be scheduled at least 48 hours in advance.**