



# Local Business Resource Newsletter

## April/May 2025

April 10, 2025

Greetings Neighbor,

My office continues to be invested in your success by ensuring your access to viable, well-vetted state, local, and federal funding sources.

This month's categories include *Community Development & Public Interest*, *Education & Workforce Development*, and a robust offering of *Health & Human Services* grant opportunities. We have also included important information about FREE administrative and operational support for community-based organizations (CBOs)!

Opportunities are organized by due date, per category. **We have highlighted opportunities with upcoming deadlines!** If you see any resources that you intend to apply for, or if you have any related questions, please contact my office by calling (215) 242-7300 or by emailing C. Jemille Edwards at [cedwards@pahouse.net](mailto:cedwards@pahouse.net). My office may be able to provide you with additional supports to strengthen your application.

In Service,

Rep Rabb

**NOTE FROM THE EDITOR: LINKS ON THIS DOCUMENT ARE CLICKABLE AND WILL DIRECT YOU TO FURTHER INFORMATION.**



RepRabb.com



RepRabb@PAHouse.net



(215) 242-7300



7216 Germantown Ave.  
Philadelphia, PA 19119



@RepRabb

## **COMMUNITY DEVELOPMENT & PUBLIC INTEREST**

### **Department of Community and Economic Development: Manufacturing PA Training-to-Career Grant**

**Who May Apply:** Municipalities, Economic Development Organizations, Redevelopment Authorities, Municipal Authorities, Industrial Development Authorities, For-Profit organizations.

**Use:** Projects must focus on the development and deployment of workforce training programs for individuals with barriers to employment, engage youth or those with barriers in awareness building activities of manufacturing career opportunities, and advance capacity for local or regional manufacturers to meet the needs of local and regional manufacturers that cannot be met through existing programs such as WEDnet and Industry Partnerships.

**Funds:** Funds are available on an annual basis and vary based on recommendations and constraints set in the annual budget.

**Application Deadline:** Applications will be accepted and evaluated on an ongoing basis as long as funds remain available.

**More information:** [DCED Website](#)

### **Department of Community and Economic Development: PA SITES**

**Who May Apply:** Municipalities, economic development organizations, redevelopment authorities, municipal authorities, industrial development agencies, and for-profit organizations.

**Use:** To develop competitive sites for businesses to relocate or expand within Pennsylvania.

**Funds:** \$400 million in funding is available.

**Application Deadline:** Applications are accepted on a rolling basis and approved on a quarterly basis

**More information:** [DCED Website](#)

### **Department of Agriculture: Farm Vitality Planning Grant**

**Who May Apply:** Farmers, prospective farmers, and others may apply.

**Use:** Strategic business planning to expand or diversify farms or support transition of ownership.

**Funds:** \$500,000 in funding is available. Grants shall not exceed \$7,500.

**Application Deadline:** Applications will be received until funds are exhausted.

**More information:** [Pennsylvania Bulletin](#)

### **Department of Environmental Protection: Alternative Fuel Vehicle Rebate Program**

**Who May Apply:** Pennsylvania residents whose total household income is below 400 percent of the Federal Income Poverty Level.

**Use:** This program provides a rebate to Pennsylvanians who purchase or lease alternative fuel vehicles.

**Funds:** Rebates vary depending on type of vehicle purchased.

**Application Deadline:** Applications will be accepted and evaluated on a first come, first served basis as long as funds remain available. Please note applications must be received within six months of the date of the vehicle purchase.

**More information:** [DEP Website](#)

### **Department of Environmental Protection: Orphan Well Plugging Grant Program**

**Who May Apply:** Qualified well pluggers

**Use:** Funds are to be used to plug orphaned gas wells.

**Funds:** Grants of \$40,000 are available for plugging wells 3,000 feet deep or less. Grants of up to \$70,000 are available for plugging wells deeper than 3,000 feet.

**Application Deadline:** Applications will be accepted until funding is depleted.

**More information:** [DEP website](#)

### **Department of Environmental Protection: Abandoned Mine Land and Abandoned Mine Draining Grant Program**

**Who May Apply:** An authority, incorporated nonprofit, political subdivision, or conservation district.

**Use:** Funds may be used for abandoned mine land reclamation and abandoned mine drainage treatment or abatement.

**Funds:** \$75 million in funding is available.

**Application Deadline:** April 25, 2025. Applicants must contact DEP ([ra-epamgrantprogram@pa.gov](mailto:ra-epamgrantprogram@pa.gov)) prior to applying for an initial project consultation.

**More information:** [DEP Website](#)

### **Commonwealth Financing Authority: PA Small Water and Sewer Program**

**Who May Apply:** Municipalities or a municipal authority

**Use:** Projects that involve the construction, improvement, expansion, repair, or rehabilitation of a water supply system, sanitary sewer system, storm sewer system, or flood control projects that are owned and maintained by an eligible applicant.

**Funds:** Projects must have a total cost of not less than \$30,000 and not more than \$500,000. A total of \$50 million was allocated in the fiscal year 2024/25 Fiscal Code.

**Application Deadline:** April 30, 2025

**More information:** [CFA Website](#)

### **Commonwealth Financing Authority: Greenways, Trails and Recreation Program**

**Who May Apply:** Municipalities, Councils of Governments, Authorized Organizations, Institutions of Higher Education, Watershed Organizations, for profit businesses.

**Use:** Planning, acquisition, development, rehabilitation and repair of greenways, recreational trails, open space, parks and beautification projects.

**Funds:** Grant requests shall not exceed \$250,000.

**Application Deadline:** May 31, 2025

**More information:** [CFA Website](#)

### **Commonwealth Financing Authority: Baseline Water Quality Data Program**

**Who May Apply:** Municipalities, Councils of Governments, Authorized Organizations, Institutions of Higher Education, Watershed Organizations, for profit businesses.

**Use:** Eligible projects are those that will use accepted scientific principles and practices for water sample collection and analysis to document existing groundwater quality conditions on private water supplies.

**Funds:** Grant requests shall not exceed \$250,000.

**Application Deadline:** May 31, 2025

**More information:** [CFA Website](#)

### **Commonwealth Financing Authority: Flood Mitigation Program**

**Who May Apply:** Municipalities, Councils of Governments, Authorized Organizations, Institutions of Higher Education, Watershed Organizations, for profit businesses.

**Use:** Eligible projects are to assist with flood mitigation.

**Funds:** Grant requests shall not exceed \$500,000.

**Application Deadline:** May 31, 2025

**More information:** [CFA Website](#)

### **Commonwealth Financing Authority: Orphan or Abandoned Well Plugging Program**

**Who May Apply:** Municipalities, Councils of Governments, Authorized Organizations, Institutions of Higher Education, Watershed Organizations, for profit businesses.

**Use:** Cleaning out and plugging of abandoned and orphan oil and gas wells, stray gas mitigation systems, and well venting projects.

**Funds:** Grant requests shall not exceed \$1,000,000.

**Application Deadline:** May 31, 2025

**More information:** [CFA Website](#)

### **Commonwealth Financing Authority: Sewage Facilities Program**

**Who May Apply:** Municipalities, Councils of Governments, Authorized Organizations, Institutions of Higher Education, Watershed Organizations, for profit businesses.

**Use:** Costs associated with the planning work required under the Pennsylvania Sewage Facilities Act.

**Funds:** Grant requests shall not exceed \$100,000.

**Application Deadline:** May 31, 2025

**More information:** [CFA Website](#)

### **Department of Transportation: Automated Red Light Enforcement Transportation Enhancements Grant Program (ARLE Program)**

**Who May Apply:** Local governments, planning organizations, or Commonwealth agencies.

**Use:** Eligible uses include, but are not limited to, roadway safety, mobility, and capacity upgrades, bicycle and pedestrian improvements, local technical assistance program projects, and traffic signal improvements.

**Funds:** PennDOT anticipates \$32 million available with the intent of funding worthwhile projects that can be completed at a relatively low cost.

**Application Deadline:** A pre-application scoping form is required to be submitted by April 30, 2025. Feedback will be provided by May 31, 2025. The application period will be open from June 1, 2025, to June 30, 2025.

**More information:** [PennDOT Website](#)

### **Department of Community and Economic Development: COVID-19 ARPA Digital Connectivity Technology Program**

**Who May Apply:** Public-facing institutions, to include but not limited to, libraries, schools, municipalities, workforce training organizations, not-for-profit organizations, and other community anchor institutions located in areas where affordability has been identified as a barrier to broadband adoption and use.

**Use:** The acquisition of digital connectivity technology that facilitates broadband internet access and promotes digital literacy and skills training. These devices will be available to be loaned to individuals for use in their home, or for use in public spaces.

**Funds:** Funding is provided via the American Rescue Plan Act of 2021. The minimum grant amount for any grant is 20 devices. The maximum grant amount for any grant is 200 devices.

**Application Deadline:** May 30, 2025

**More information:** [DCED Website](#)

### **Commonwealth Financing Authority: Multimodal Transportation Fund (MTF)**

**Who May Apply:** Municipalities, councils of government, businesses, economic development organizations, public transportation agency, ports (rail/freight)

**Use:** The MTF provides grants to encourage economic development and ensure a safe and reliable system of transportation exists in Pennsylvania. The program is intended to provide financial assistance in order to improve public transportation assets that enhance communities, pedestrian safety, and transit revitalization.

**Funds:** Requests must have a total eligible cost of \$100,000 or more and no request shall exceed \$3,000,000 for any project.

**Application Deadline:** July 31, 2025

**More information:** [DCED Website](#)

## **EDUCATION & WORKFORCE DEVELOPMENT**

### **Commission on Crime and Delinquency: Recruitment Incentives for Law Enforcement**

**Who May Apply:** Local law enforcement agencies, campus or university police, railroad or street railway police, airport authority police, and county park police.

**Use:** Funding is explicitly to support Act 120 training and recruitment activities for law enforcement officers that will take place between Oct. 19, 2023 and June 30, 2025.

**Funds:** \$14 million in federal COVID Relief (ARPA) is available. PCCD anticipates this funding being able to support approximately 2,000 new fulltime officers statewide.

**Application Deadline:** Applications will be reviewed on a rolling basis until all funding is committed, at which point the application period will close.

**More information:** [PCCD Website](#)

### **Department of Community and Economic Development: Manufacturing PA Training-to-Career Grant**

**Who May Apply:** Technical and trade schools, school districts, post-secondary academic institutions, workforce investment boards, economic development organizations, and nonprofit organizations. For-profit entities are not eligible.

**Use:** Projects must focus on the development and deployment of workforce training programs for individuals with barriers to employment, engage youth or those with barriers in awareness building activities of manufacturing career opportunities, and advance capacity for local or regional manufacturers to meet the needs of local and regional manufacturers that cannot be met through existing programs such as WEDnet and Industry Partnerships.

**Funds:** Funds are available on an annual basis and vary based on recommendations and constraints set in the annual budget.

**Application Deadline:** Applications will be accepted and evaluated on an ongoing basis as long as funds remain available.

**More information:** [DCED Website](#)

### **Manufacturing PA Training-to-Career Grant**

**Funding Source:** *Pennsylvania Department of Community & Economic Development (DCED)*

**Who May Apply:** Technical and trade schools, school districts, post-secondary academic institutions, workforce investment boards, economic development organizations, and nonprofit organizations. For-profit entities are not eligible.

**Use:** Projects must focus on the development and deployment of workforce training programs for individuals with barriers to employment, engage youth or those with barriers in awareness building activities of manufacturing career opportunities, and advance capacity for local or regional manufacturers to meet the needs of local and regional manufacturers that cannot be met through existing programs such as WEDnet and Industry Partnerships.

**Funds:** Funds are available on an annual basis and vary based on recommendations and constraints set in the annual budget.

**Application Deadline:** Applications will be accepted and evaluated on an ongoing basis as long as funds remain available.

**More Information:** <https://dced.pa.gov/programs/manufacturing-pa-training-career-grant-program/>

## **Department of Environmental Protection: WIIN 2107: Voluntary School and Childcare Lead testing and Reduction Grant**

**Who May Apply:** Childcare facilities and schools located in Pennsylvania with lead in drinking water sample results within 36 months of the application date showing water fixtures exceeding the remediation trigger level of 5 ppb (parts per billion).

**Use:** Reduction activities may include purchasing and installing hydration stations, point-of-use devices designed to remove lead or replacement of faucets. The primary goal of this grant program is to reduce children's exposure to lead in drinking water.

**Funds:** Funding under this grant has been appropriated under 1464(d) of the federal Safe Drinking Water Act. Funding provided will be up to \$3,000 per hydration station per 100 students in one building. Up to \$30,000 may be awarded per building/childcare facility or \$100,000 per school district.

**Application Deadline:** Applicants are strongly encouraged to schedule a pre-application meeting to discuss their lead reduction plans to ensure they meet applicable program criteria. Meetings can be scheduled by emailing [RA-EPWIINLEAD@pa.gov](mailto:RA-EPWIINLEAD@pa.gov).

**More information:** [DEP Website](#)

## **Department of Community and Economic Development: PA SITES**

**Who May Apply:** Municipalities, economic development organizations, redevelopment authorities, municipal authorities, industrial development agencies, and for-profit organizations.

**Use:** To develop competitive sites for businesses to relocate or expand within Pennsylvania.

**Funds:** \$400 million in funding is available.

**Application Deadline:** Applications are accepted on a rolling basis and approved on a quarterly basis

**More information:** [DCED Website](#)

## **Department of Agriculture: Farm Vitality Planning Grant**

**Who May Apply:** Farmers, prospective farmers, and others may apply.

**Use:** Strategic business planning to expand or diversify farms or support transition of ownership.

**Funds:** \$500,000 in funding is available. Grants shall not exceed \$7,500.

**Application Deadline:** Applications will be received until funds are exhausted.

**More information:** [Pennsylvania Bulletin](#)

## **Council on the Arts: Statewide Creative Catalyst Grants**

**Who May Apply:** Organizations must be non-profit, tax-exempt corporations, a unit of government; college or university; school district or non-arts non-profit providing arts programming and/or arts services in Pennsylvania.

**Use:** To support new initiatives and opportunities that advance strategies for strengthening the cultural, educational, or economic vitality of Pennsylvania's communities through the arts.

**Funds:** Typical grants amounts are between \$5,000 and \$10,000 and a 1:1 cash match is required.

**Application Deadline:** August 31, 2025

**More information:** [Council on the Arts Website](#)

## **HEALTH & HUMAN SERVICES**

### **Commission on Crime and Delinquency: Statewide Victim Witness Training Project**

**Who May Apply:** Any non-profit organization or public (governmental) agency that can demonstrate a history of providing services and/or training to victim advocates. The organization must also demonstrate the ability to provide training at a statewide level

**Use:** To continue the Statewide Victim Witness Training Project for victim advocates who provide direct services to victims of crime and others who work to provide services to victims of crime.

**Funds:** A total of \$1,642,000 in federal VOCA and state CVSC funds is being announced to support this initiative. PCCD expects to fund one organization with a budget not to exceed \$355,000 over the first year of the project period.

**Application Deadline:** April 11, 2025

**More information:** [PCCD Website](#)

### **Commission on Crime and Delinquency: Enhancing Services to Culturally Specific Populations Program**

**Who May Apply:** Private, non-profit organizations whose primary mission includes services to a specific cultural or linguistic population.

**Use:** Projects that encourage the development and expansion of direct services like crisis intervention, legal advocacy and shelter for victims of domestic violence, sexual assault, stalking and dating violence who find it difficult to access assistance due to cultural or linguistic barriers.

**Funds:** Funding is available under the federal STOP Violence Against Women Grant Program. Projects are eligible to apply for up to \$375,000 in STOP funds over a three-year period.

**Application Deadline:** April 14, 2025

**More information:** [PCCD Website](#)

### **Commission on Crime and Delinquency: Enhancing Services to Culturally Specific Populations Program**

**Who May Apply:** Private, non-profit organizations whose primary mission includes services to a specific cultural or linguistic population.

**Use:** Projects that encourage the development and expansion of direct services like crisis intervention, legal advocacy and shelter for victims of domestic violence, sexual assault, stalking and dating violence who find it difficult to access assistance due to cultural or linguistic barriers.

**Funds:** Funding is available under the federal STOP Violence Against Women Grant Program. Projects are eligible to apply for up to \$375,000 in STOP funds over a three-year period.

**Application Deadline:** April 14, 2025

### **Commission on Crime and Delinquency: Project Safe and Smart Technical Assistance**

**Who May Apply:** Eligibility for these funds is open to any community-based organization, non-profit, for-profit, or educational institution. The applicant must successfully demonstrate their history in providing technical assistance in child sexual abuse prevention programming.

**Use:** To establish a collaboration with the Child Maltreatment Solutions Network (CMSN) at Pennsylvania State University (PSU), including CMSN Affiliate Dr. Kate Guastaferrero from New York University (NYU), to provide additional support to the 15 awarded Project Safe and Smart grantees, ensuring the successful implementation of their projects.

**Funds:** A total of \$150,000 in state Endowment Act funding is being announced to support this initiative. PCCD expects to fund one (1) grant over the 2-year project period.

**Application Deadline:** April 18, 2025

**More information:** [PCCD Website](#)

### **Commission on Crime and Delinquency: Criminal Justice Advisory Board (CJAB) Technical Assistance Initiative**

**Who May Apply:** Non-profit organizations

**Use:** To continue support of CJABs through the CJAB Specialists who serve as a resource to counties in assisting with CJAB projects.

**Funds:** A combination of federal Byrne Justice Assistance Grant and state funds is being announced to support this initiative for the first year of the project. One award will be made.

**Application Deadline:** April 23, 2025

**More information:** [PCCD Website](#)

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## **OTHER RESOURCES**

### **FREE Administrative Support for Community-Based Organizations & Nonprofits**

The [Philadelphia Foundation's Key Skills Hub](#) is a partnership with the national [Catchafire](#) volunteer network that pairs community-based and nonprofit organizations with industry professionals that possess the right skills for your unique organizational needs. The *Key Skills Hub* volunteers can augment your existing marketing, development, operational, and strategic needs, and so much more! We strongly encourage organizations who are going after grant opportunities or interested in growing or strengthening their service delivery partner with *The Philadelphia Foundation's Key Skills Hub*.

More Information: <https://philafound.catchafire.org/>

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### **Community Development Financial Institutions that Serve Philadelphia County**

What is a CDFI? Community Development Financial Institutions are federally contracted financial institutions that provide credit and financial services to underserved communities and markets. There are 10 CDFI's that serve Philadelphia Counties. They are listed below:

<p><b>Community First Fund</b> 1301 North 2<sup>nd</sup> Street, Philadelphia, PA 19122</p>	<p><b>Reinvestment Fund</b> 1700 Market Street, 19<sup>th</sup> Floor, Philadelphia, PA 19103</p>
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<p>(267) 236-7000</p> <p><b><u>Focus Areas</u></b></p> <p><a href="#"><u>Local Business Loans</u></a></p> <p><a href="#"><u>Affinity Group Lending</u></a></p> <p><a href="#"><u>Commercial Real Estate</u></a></p> <p><a href="#"><u>Housing Project Loans</u></a></p> <p><a href="#"><u>Nonprofit Financial Support</u></a></p> <p><a href="#"><u>First-Time Homeownership</u></a></p> <p><a href="#"><u>New Market Tax Credits</u></a></p> <p><a href="#"><u>Lender Support.</u></a></p>	<p>(215) 574-5800</p> <p><b><u>Focus Areas</u></b></p> <p><a href="#"><u>Clean Energy &amp; Sustainable Lending</u></a> Steve Chung, Sr. Director for Clean Energy <a href="mailto:Steve.chung@reinvestment.com">Steve.chung@reinvestment.com</a>; (215) 574-5814</p> <p><a href="#"><u>Small Scale Real Estate Development</u></a> Robert Cox, Regional Director, Southeast <a href="mailto:robert.cox@reinvestment.com">robert.cox@reinvestment.com</a>; (215) 574-5882</p> <p><a href="#"><u>New Market Tax Credits (NMTC)</u></a> Reema Fakh, Sr. Director of NMTC <a href="mailto:Reema.fakh@reinvestment.com">Reema.fakh@reinvestment.com</a>; (215) 574-5883</p> <p><a href="#"><u>Social Impact Bonding (for Government Contractors)</u></a> Sara Vernon Sterman, Chief Program Officer *Contact our office for support with this resource</p> <p><a href="#"><u>Early Childhood Development Grants &amp; Supports</u></a></p> <p><a href="#"><u>Food Systems Grants and Supports</u></a></p>
<p><b>Philadelphia Industrial Development Corporation (PIDC)</b> 1500 Market Street, Suite 3500 West, Phila., PA 19102 (215) 496-8020; <a href="mailto:info@pidcphila.com">info@pidcphila.com</a></p> <p><b><u>Focus Areas</u></b></p> <p><a href="#"><u>Business Support Services</u></a></p> <p><a href="#"><u>Business Loans</u></a></p> <p><a href="#"><u>Commercial Real Estate Development</u></a></p> <p><a href="#"><u>Tax Exempt Bonding</u></a></p> <p><a href="#"><u>Grants Administration</u></a></p> <p><a href="#"><u>New Markets Tax Credits (NMTC)</u></a></p> <p><a href="#"><u>Federal EB-5 (Welcome Fund)</u></a></p>	<p><b>Impact Loan Fund</b> 1952 E. Allegheny Avenue, Philadelphia, PA 19134 (215) 739-1600; <a href="mailto:info@impactservices.org">info@impactservices.org</a></p> <p><b><u>Focus Areas</u></b></p> <p><a href="#"><u>Business Lending</u></a></p> <p><a href="#"><u>Landlord Working Capital</u></a></p> <p><a href="#"><u>Rental Improvement Fund</u></a> 19120, 19122, 19124, 19125, 19133, 19134, 19137, and 19140 ZIP Codes ONLY</p>
<p><b>Beech Capital</b> 1510 Cecil B. Moore Avenue, Suite 300, Phila., PA 19121 (215) 763-8824; <a href="mailto:info@beechinterplex.com">info@beechinterplex.com</a></p> <p><b><u>Focus Areas</u></b></p>	<p><b>VestedIn (Formerly West Philadelphia Financial Services Institution)</b> 3675 Market Street, Suite 200, Philadelphia, PA 19104</p>

<p style="text-align: center;"><a href="#">Business Lending</a> Larry J. Griffin, Vice President of Lending <a href="mailto:info@bcvc.com">info@bcvc.com</a></p> <p style="text-align: center;"><a href="#">Revitalization Project Funding</a> Christine Brown, Alston-Beech Foundation <a href="mailto:inforabf@beechinterplex.com">inforabf@beechinterplex.com</a></p>	<p style="text-align: right;">(215) 452-0100; <a href="mailto:info@vestedin.org">info@vestedin.org</a></p> <p style="text-align: center;"><b><u>Focus Areas</u></b></p> <p style="text-align: center;"><a href="#">Business Grants</a></p> <p style="text-align: center;"><a href="#">Local Business Loans</a></p> <p style="text-align: center;"><a href="#">Entrepreneur Programs</a></p> <p style="text-align: center;"><a href="#">Beauty/Barber Salon Accelerator Program</a></p> <p style="text-align: center;"><a href="#">Local Business Technical Support</a></p>
<p style="text-align: center;"><b>Enterprise Center Capital</b> 45448 Market Street, Philadelphia, PA 19139 (215) 895-4000; <a href="mailto:info@theenterprisecenter.com">info@theenterprisecenter.com</a></p> <p style="text-align: center;"><b><u>Focus Areas</u></b></p> <p style="text-align: center;"><a href="#">Local Business Loans</a></p> <p style="text-align: center;"><a href="#">Due Diligence Advances for Minority Business Enterprises (MBEs)</a></p> <p style="text-align: center;"><a href="#">Equity Investment (Local Job Creation)</a></p> <p style="text-align: center;"><a href="#">Low-Interest Capital for MBE Construction Businesses</a></p> <p style="text-align: center;"><a href="#">Seed Funding for MBE in Food, Tech, Healthcare, and Consumer Packaged Goods.</a></p>	<p style="text-align: center;"><b>Neighborhood Progress Fund</b> Liberty Square, West Tower 1300 W. Lehigh Avenue, Suite 100, Philadelphia PA 19132 (215) 232-0516; <a href="mailto:contact@npfp.org">contact@npfp.org</a></p> <p style="text-align: center;"><b><u>Focus Areas</u></b></p> <p style="text-align: center;"><a href="#">Microloans</a></p> <p style="text-align: center;"><a href="#">Local Business Loans</a></p> <p style="text-align: center;"><a href="#">Commercial Real Estate Loans</a></p> <p style="text-align: center;"><a href="#">Flexible Financing</a></p> <p style="text-align: center;"><a href="#">Local Business &amp; Entrepreneur Support</a></p>
<p style="text-align: center;"><b>Entrepreneur Works</b> 400 market Street, Suite 210, Philadelphia, PA 19106 (215) 545-3100; <a href="mailto:info@entrepreneurworks.org">info@entrepreneurworks.org</a></p> <p style="text-align: center;"><b><u>Focus Areas</u></b></p> <p style="text-align: center;"><a href="#">Local Business Loans</a> <a href="#">Women-Owned Local Business Loans</a></p> <p style="text-align: center;"><a href="#">Group/Individual Coaching</a></p>	<p style="text-align: center;"><b>Women's Opportunities Resources Center</b> 2010 Chestnut Street, Philadelphia, PA 19103 (215) 564-5500, <a href="mailto:info@worc-pa.com">info@worc-pa.com</a></p> <p style="text-align: center;"><b><u>Focus Areas</u></b></p> <p style="text-align: center;"><a href="#">Credit Builder Loans</a> <a href="#">Direct Loans</a></p> <p style="text-align: center;"><a href="#">Local Business Loans</a></p> <p style="text-align: center;"><a href="#">Credit Lines</a></p> <p style="text-align: center;"><a href="#">Expansion Loans</a></p> <p style="text-align: center;"><a href="#">Near Equity Loans</a></p> <p style="text-align: center;"><a href="#">Commercial Real Estate Loans</a></p>

	<b>Advising &amp; Technical Support</b>
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