

**U.S. Small Business Administration
Office of Financial Assistance**

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY 2026**

Funding Opportunity No. SB-OCAPR-26-001

**FUNDING TRACK I: TRAINING AND TECHNICAL ASSISTANCE FOR
DISADVANTAGED ENTREPRENEURS**

**FUNDING TRACK II: TRAINING AND CAPACITY BUILDING SERVICES TO
MICROENTERPRISE DEVELOPMENT ORGANIZATIONS**

The purpose of this Funding Opportunity is to invite proposals for funding from private, non-profit microenterprise development organizations; microenterprise development programs run by State/Local/Tribal Governments; or Indian tribes interested in providing assistance and guidance to disadvantaged microentrepreneurs and/or microenterprise development organizations for the purposes stated in this Announcement.

Opening Date: July 13, 2026

Closing Date: August 12, 2026

Proposals responding to this Funding Opportunity must be submitted to www.grants.gov by 4:59 P.M. Eastern Time, August 12, 2026. No other methods of submission will be permitted. Proposals submitted after the stipulated deadline will be rejected without being evaluated.

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1 Section I – Funding Opportunity Description

1.1 Program Overview

1.1.1.	Federal Agency Name	U.S. Small Business Administration (SBA)
1.1.2.	Funding Opportunity Title	Program for Investment in Microentrepreneurs (PRIME)
1.1.3.	Announcement Type	Initial
1.1.4.	Funding Opportunity Number:	Funding Opportunity No. SB-OCAPR-26-001
1.1.5.	CFDA Number	59.050
1.1.6.	Closing Date for Submissions:	August 12 2026, 4:59 PM Eastern Time
1.1.7.	Authority:	15 U.S.C. § 6901-6910; 13 C.F.R. Part 119
1.1.8.	Duration of Authority:	Permanent
1.1.9.	Funding Instrument:	Grant
1.1.10.	Funding:	Funding is for Fiscal Year (FY) 2026
1.1.11.	Award Amount/Funding Range:	SBA expects to make approximately 27 awards of up to \$400,000. Awards for Track I will be in the range of \$75,000 to \$300,000 and Track II will be in the range of \$75,000 to \$400,000. A 50 percent matching contribution is required, but SBA may reduce or eliminate that requirement in certain circumstances.
1.1.12.	Project Duration:	Awards will be made for a project period of twelve (12) months.
1.1.13.	Project Starting Date:	It is anticipated that projects will start on October 1, 2026, and run through September 29, 2027

- 1.1.14. Proposal Evaluation: Proposals will be reviewed for sufficiency as detailed in Section 5.0. SBA may ask Applicants for clarification of the technical and cost aspects of their proposals. This must not be construed as a commitment to fund the proposed effort. SBA will not debrief unsuccessful applicants.
- 1.1.15. Agency Programmatic Point of Contact: Office of Financial Assistance information line at (202) 205-7634 or via e-mail to PRIME@sba.gov.

1.2 Introduction

The Program for Investment in Microentrepreneurs Act of 1999 (the PRIME Act) became law on November 12, 1999, with the passage of Pub. L. No. 106-102 (15 U.S.C. § 6901 note). The PRIME Act authorizes the SBA Administrator to establish a program for the purposes of: (i) providing training and technical assistance to disadvantaged entrepreneurs; (ii) providing training and capacity building assistance to microenterprise development organizations (MDOs) and programs; (iii) aiding in Research and development of best practices for microenterprise and technical assistance programs for disadvantaged entrepreneurs; and (iv) for other activities as the SBA Administrator determines.

In FY 2026 SBA will give additional consideration to those applicants that provide training and technical assistance to economically disadvantaged entrepreneurs in rural areas (rural area means a nonmetropolitan county as defined by the Secretary of Agriculture, see link, <https://www-tx.ers.usda.gov/data-products/county-typology-codes>).

1.3 Background

Since its establishment in 1953, SBA has served to aid, counsel, assist and protect the interests of small businesses. While SBA is best known for its financial support of small businesses through its many lending programs, the Agency also provides funding to organizations that deliver training and technical assistance to small business concerns and nascent entrepreneurs to promote growth, expansion, innovation, increased productivity and management improvement.

1.4 Purpose

Eligible organizations (as defined in Section 3.2) may apply to SBA for awards of financial assistance under this Announcement to conduct activities under one, but not more than one of the following Funding Tracks:

- Training for America's Smallest Businesses - Track I (Technical Assistance) – seeks applications for funding to provide training and technical assistance programs to disadvantaged entrepreneurs as defined in section 1.2 above.
- Building the Capacity of the Microenterprise Ecosystem - Track II (Capacity Building) – seeks applications for funding to provide training and capacity building services to MDOs, microenterprise development programs, and groups of such organizations to assist them in developing microenterprise training and services as defined in section 1.2 above.

1.5 Leveraging of Resources

Applicants selected for awards under this Announcement are encouraged to maximize their efforts to leverage SBA funding by working in conjunction with SBA's Microloan, 7(a), 504, and Intermediary Lending Pilot Programs. Applicants are also encouraged to collaborate with SBA District Offices; 7(j) Technical Assistance providers; Small Business Investment Companies; SBA Resource Partners (e.g. SCORE, Small Business Development Centers, Women's Business Centers, and Veterans Business Outreach Centers); other federal, state, local and tribal government small business development programs and activities; universities, colleges, and other institutions of higher education; and private organizations such as chambers of commerce and trade and industry groups and associations.

1.6 SBA Involvement and Oversight

PRIME is managed by the Office of Financial Assistance (OFA). One or more designated Grant Officer(s) Technical Representatives (GOTR(s)) within OFA will be responsible for overall monitoring and oversight of PRIME award recipients, including compliance with the terms of the Notice of Award. One or more designated Grant Officer(s) within the Grants Management Division (GMD) will be responsible for issuing the Notice of Award, making modifications to the award, and reviewing/approving payments.

1.7 Changes or Cancellation

SBA reserves the right to amend or cancel this Announcement, in whole or in part, at the Agency's discretion. Should SBA make material changes to this Announcement, the Agency will extend the Closing Date as necessary to afford Applicants sufficient opportunity to address such changes.

2 Section II – Award Information

2.1 Funding

SBA expects to issue up to \$10.8 million of awards under this Announcement. SBA will allocate the funding available for awards as follows:

- Track I: A minimum of 75 percent for Technical Assistance Grants.
- Track II: A minimum of 15 percent for Capacity Building Grants and not to exceed 25%.
- The remaining funds may be allocated by SBA, in its sole discretion to be used for: Research and Development Grants or Discretionary Grants.

2.2 Expected Number of Awards

SBA anticipates making approximately 27 awards under this Announcement.

2.3 Period of Performance/Budget Periods

Awards will have a one-year period of performance.

2.4 Funding Information

PRIME award funds may not be commingled with any other monies and must be used solely for the purposes stipulated in this Announcement and the Notice of Award. All costs proposed in an Applicant's budget must be allowable, allocable, and reasonable as set forth in the applicable Office of Management and Budget (OMB) cost principles.

For grants Building the Capacity of the Microenterprise Ecosystem under Track II, up to 95 percent of PRIME funding may be used to make sub-grants to non-profits for the purpose of conducting the project. Track II Recipients may not use more than 7.5 percent of the Federal funding provided for administrative expenses connected to the making of such sub- grants.

2.5 Funding Instrument

The funding instrument used will be a Grant.

2.6 Matching Requirement

In general, awards made under this Announcement will require Recipients to contribute a non-Federal match of 50 percent of each dollar awarded. Matching contributions may take the form of cash or in-kind donations (in-kind contributions are limited to 50% of the total match). Community Development Block Grant (CDBG) funds are an eligible source of matching funds.

2.7 Waiver of Matching Requirement

An applicant with severe constraints on available sources of matching funds may request a reduction or elimination of the matching requirement. To do so, an applicant must submit a written request with its application. The request must justify and evidence the need for a waiver. In its discretion SBA may reduce or eliminate the match requirement on a case-by-case basis.

3 Section III – Eligibility Information

3.1 General

An organization **may not** submit multiple proposals, or proposals under multiple Tracks, in response to this Announcement.

To the extent that they satisfy all eligibility criteria the same as all other applicant organizations, Religious Organizations are eligible to compete for Federal financial assistance (grants and/or cooperative agreements) used to support government programs. Generally, such organizations are not required to alter their religious character to participate in a government program, nor to cease engaging in explicitly religious activities outside the program, nor effectively to relinquish their Federal statutory protections for religious hiring decisions.

3.2 Eligible Applicants

In order to be eligible to submit an application for this funding opportunity an Applicant must clearly demonstrate that it is one of the following:

- A microenterprise development organization or program (or group or Collaborative thereof), such as a non-profit Community Development Financial Institution or similar entity, that has a demonstrated record of delivering microenterprise services to disadvantaged entrepreneurs; or
- An Intermediary (as defined in Section 8.1) which has experience in delivering technical assistance to disadvantaged entrepreneurs; or
- A microenterprise development organization or program (as defined in Section 8.1) that is accountable to a local community, working in conjunction with a State or local government or Indian Tribe; or
- An Indian tribe acting on its own, if it can certify that no private organization or program referred to above exists within its jurisdiction.
- Religious Organizations with the following restrictions: may only conduct explicitly religious activities outside other programs directly funded by the federal government and at a separate time or location, may not use any direct Federal financial assistance to support or engage in any explicitly religious activities and may not discriminate against beneficiaries or prospective beneficiaries of this program on the basis of religion or religious belief. See Section 4.1.5 for additional guidance on documenting eligibility. Eligible nonprofit entities may apply either individually or as part of a Collaborative. All parties to a Collaborative must separately meet the PRIME Program eligibility criteria.

3.3 Ineligible Applicants

The following entities will automatically be considered ineligible, and their applications rejected without evaluation:

- Any individual person;
- Any for-profit entity;
- Any organization that owes an outstanding and unresolved financial obligation to the federal government;
- Any organization that is currently suspended, debarred or otherwise prohibited from receiving awards of contracts or grants from the federal government;
- Any organization with an outstanding and unresolved material deficiency reported under the requirements of the Single Audit Act or OMB Circular A-133 within the past two years;
- Any organization that has had a PRIME grant or Grant involuntarily terminated or

non-renewed by SBA for cause within the past year;

- Any organization that has filed for bankruptcy within the past five years;
- Any organization that proposes to serve as a pass-through and permits another organization to manage the day-to-day operations of the project; and/or
- Any organization that was convicted or had an officer or agent acting on its behalf convicted, of a felony criminal violation under any Federal law within the past five years.
- Organization may only use SBA grant funds to provide TA to individuals or businesses owned by U.S. Citizens or U.S. Nationals. Organizations are restricted from providing TA to ineligible individuals or businesses owned by persons that are not US Citizens or US Nationals, per Policy Notice 5000-877232, and Procedural Notice 5000-877356. Grant recipients may only use SBA grant funds to provide TA to eligible individuals or businesses owned by U.S. Citizens or U.S. Nationals. Intermediaries are restricted from providing TA to individuals or businesses owned by persons who include, but are not limited to: (i) undocumented aliens who are in the U.S. illegally, (ii) an individual granted asylum, a refugee, a visa holder, a non-immigrant alien under 8 U.S.C. § 1101(a)(15), or those under Deferred Action for Childhood Arrivals (DACA); (iii) an individual, including a visa holder, who is not a U.S. Citizen, or U.S. National (non-resident aliens); (iv) an individual (including U.S. Citizens and U.S. Nationals) who has their Principal Residence outside of the United States, its territories, or possessions; (v) business concern or entity that was created, organized, or incorporated outside of the United States, its territories, or possessions; (vi) an individual who is a citizen of the People's Republic of China, or the Special Administrative Region of Hong Kong; and (vii) Lawful Permanent Residents (LPRs) (commonly referred to as "green card holders"), including individuals with permanent (Unconditional) LPR status, and Conditional LPR status.

4 Section IV - Application and Submission Information

4.1 Application Instructions

Applicants may seek funding under either Training for America's Smallest Businesses - Track I or Building the Capacity of the Microenterprise Ecosystem - Track II.

Applications must include the following elements: (i) a cover sheet; (ii) a technical proposal; (iii) certifications, forms and assurances; (iv) attachments and exhibits; and (v) budget information. Ensure that each element is clearly labeled so that sections can be easily segregated, and reviewers can look at the merit of the application before reviewing the cost proposals.

Applications submitted by a Collaborative must identify the organization that will serve as the lead applicant/sole liaison with SBA and include a copy of the signed formal agreement outlining the responsibilities of each party to the Collaborative. An authorized representative from each party to the Collaborative must sign said agreement prior to submission.

4.1.1 Cover Sheet

The first page of each application must be a cover sheet that states the following:

- Funding Opportunity No. SB-OCAPR-26-001;
- The Cover sheet with Organization history, use of grant funds as well as website address.
- PRIME Track applicant is applying for: Track I - Training for America's Smallest Businesses or Track II - Building the Capacity of the Microenterprise Ecosystem
- A statement regarding whether the application is being submitted by a Collaborative, including a listing of the members of the Collaborative;
- A statement indicating if applicant is serving any of the following populations (must be supported in proposal): (1) disadvantaged entrepreneurs in rural areas; <https://www-tx.ers.usda.gov/data-products/county-typology-codes>
- A statement indicating that applicant is a non-profit tax-exempt organization;
- A paragraph, no more than 150 words, that provides a short description of the applicant organization's mission and location, the population to be served, and the activities to be accomplished if selected for an award. SBA may use such information on its website or in press materials when communicating award selections; and
- Requested assistance amount, within the following ranges:
 - Track I, an amount between \$75,000 and \$300,000.
 - Track II, an amount between \$75,000 and \$400,000.
 - Grant request **Must Be** to the **Nearest One Thousand Dollars**, example; \$101,000 (not \$100,750 or \$101,250); no cents or amounts less than the nearest one thousand dollars.

4.1.2 Technical Proposal (not to exceed 15 pages). Resumes, position descriptions, and organizational charts do not count toward the 15-page Technical Proposal page limit. See Section 5.0 for Application Review and Scoring Information.

The Technical Proposal serves to familiarize the evaluators with the needs of the community as it relates to the purpose of PRIME, as well as the blueprint for the Applicant's planned project. Specifically, the Technical Proposal should include narrative responses and tables (as identified below) addressing each of the following questions and topics. Respond to each question and topic in the same order as laid out in this section 4.1.2. Please note that the tables included below are possible formats. The tables are meant to illustrate the types of information SBA considers to be critical for the evaluation of each Technical Proposal.

4.2 Track I: For Training for America's Smallest Businesses

1. For the past three years, quantify your organization's experience providing technical assistance to disadvantaged microentrepreneurs (low income, very low income, or otherwise economically disadvantaged with limited access to capital) as defined by Section 8.1 of this document (use only unique / unduplicated clients). **Complete the table below (or similar table) and label it T1.1.**

Technical Assistance Provided	# Disadvantaged Microentrepreneurs Served FY 202_	# Disadvantaged Microentrepreneurs Served FY 202_	# Disadvantaged Microentrepreneurs Served FY 202_
<i>Ex:</i> Workshop – Creating a Business			
<i>Ex:</i> Class – Business Tools			
Total Number Microentrepreneurs			

2. Prompt: Describe the success achieved as a result of your technical assistance programs for low-income and very low-income microentrepreneurs. Describe the data collection methods your organization uses to track outputs and outcomes associated with your programs. **Complete the table below (or similar table) and label it T1.2.**

Success Indicators (<i>Examples below</i>)	Data Collection Method	FY 202_	FY202_	FY202_
Clients seeking TA and/or Financing				
Clients Completing TA Program				
Successfully Obtained Microloan/Financing				
New Business Starts				
Jobs Created/Retained				
Revenue Increased				
Other:				

3. Provide an overview of your proposed project. What service(s) will you provide? How many clients will you serve? What are the expected outcomes? **Provide short narrative and complete the table below (or similar table) and label it T1.3.**

Service to be Provided	Expected Outcomes	Total Clients to be Served
Total Number of Unique Clients to be Served over Award's Project Period:		

Based on the total clients served above, what is your anticipated cost per client served for this project?

4. Describe the targeted client market to be served with this PRIME award. Specify any groups to which the project will be marketed, paying particular attention to the needs of disadvantaged microentrepreneurs. **Complete the table below (or similar table) and label it T1.4.**

Service Area	% of Service Area Population considered Disadvantaged (low income, very low income, or otherwise economically disadvantaged with limited access to capital)	Estimated Number of Clients to be Served	Of total # Clients to be served, estimated <u>Percentage that are classified as Disadvantaged</u>

(Indicate the sources of data used to complete this table.)

5. Describe how you will market your services to your target clients. How will you identify disadvantaged businesses and attract these businesses to the services you plan to offer?

Complete the section below (or similar chart) and label it T1.5.

Marketing Plan
Provide details of your marketing plan and how it will generate interest and client participation in your project proposal:

6. Describe how you will use community partnerships and collaborations with state and local entities to better serve low-income and very low-income microentrepreneurs. **Complete the table below (or similar table) and label it T1.6.**

Partner Entity	Activity	Expected Outcome

7. Describe the internal tasks or processes necessary to implement and complete your proposed PRIME project. In addition, describe the timeline for each step and how you will self-evaluate your organization's performance on this project. **Complete the table below (or similar table) and label it T1.7.** Note that Awards will be made for a project period of twelve months, beginning October 1, 2026 and running through September 29, 2027

Internal Task or Process	Date	Performance Threshold (i.e. what defines success)
<i>Example:</i> Select & purchase entrepreneurship curriculum	November 1, 2026	Curriculum purchased
<i>Example:</i> Identify client referral sources	November 15, 2026	At least five community-based organizations identified and approached regarding curriculum and training plans

8. Attach a milestone table that demonstrates the estimated Technical Assistance milestones to be accomplished during the 12-month Budget Period (loans provided are not a TA milestone and should not be part of your proposal or budget). If selected for a PRIME award, this or a similar table would be used to monitor project milestones on a quarterly basis.

Complete the table below (or similar table) and label it T1.8.

Mandatory Milestones	Q1	Q2	Q3	Q4	Project Year
# of non-disadvantaged Entrepreneurs Counseled (Track I)					
# of Disadvantaged Entrepreneurs Counseled (Track I)					
# of MDOs Counseled (Applicable To Track II Only)					
Milestones from your Technical Proposal					
<i>Ex: # QuickBooks Workshops provided</i>					
<i>Ex: # Financial Literacy Workshops provided</i>					

9. For the past three years, describe your organization's record of receiving other grants or contracts for providing similar training and/or technical assistance to low-income and very low-income microentrepreneurs. Complete the table below (or similar table) and label it T1.9.

Awarding Agency	Award Number	Award Amount	Award Purpose	Performance Period	Performance Outcomes / Results Achieved

10. Attach an organizational chart which includes Names and Position Titles for all personnel involved in the delivery of this Program.

11. Describe key management personnel and all staff who will be involved in the delivery of this project and whose time will be billed under this award. Include appropriate supporting documentation for each person charged to the award. Such documentation must include a résumé and position description. For any unfilled positions, include a position description along with the plan or timeline for filling the position. Résumés will not count toward the 15-page narrative limit. **Complete the table below (or similar table) and label it T1.11.**

Name	Position / Title	Years TA Experience	Years with Organization	Anticipated Percentage of time to be spent on this Project

12. If applicable, describe your organization's use of consultants and/or contractors to carry out the goals and objectives of this project. Describe the way consultants and/or contractors are selected (i.e., competitively or non-competitively), their subject matter expertise, and how you plan to use their services on this project. Copies of contracts and consulting agreements (either signed or samples, as applicable) must be included as attachments to the application and will not count toward the Technical Proposal's 15-page limit. **Complete the chart below (or similar chart) and label it T1.12.**

Contractor Name	Selection (Competitive / Non-competitive)	Services Provided	Percentage of Total Award Budget

13. Use your most recent three years financial statements to complete the following (or similar chart) and **label it T1.13.**

	FY202__	FY202__	FY202__
Unrestricted Net Assets			
Program Expenses			
Total Expenses			

4.3 Track II: Building the Capacity of the Microenterprise Ecosystem

1. For the past three years, describe your organization's experience providing capacity building services to MDOs. **Complete the table below (or similar table) and label it T2.1.**

Description of Service Provided	# of MDOs receiving Capacity Building Services FY 202_	# of MDOs receiving Capacity Building Services FY 202_	# of MDOs receiving Capacity Building Services FY 202_
Total Number of Unique MDOs Receiving Services			

2. For the past three years, describe the success achieved as a result of your capacity building services to MDOs. **Complete the table below (or similar table) and label it T2.**

Success Indicator (<i>Examples below</i>)	FY 202_	FY202_	FY202_
MDO - % Increase in Client New Business Starts			
MDO - % Increase in Clients Completing TA			
MDO - % Increase in Providing Microloan/Financing			
MDO - % Increase in Jobs Created/Retained			
MDO - % Revenue Increased			
MDO - # of new TA Programs Offered			
Other:			

3. Provide an overview of your proposed project. What service(s) will you provide? How many MDOs will you serve? What market or niche will you serve? What are your expected outcomes? **Provide narrative explanation and complete the table below (or similar table) and label it T2.3.**

Service to be Provided	Total MDOs to be Served	Market/Niche to be Served	Expected Outcomes
Total MDOs Served over Award's Project Period			

Based on the total MDOs served above, what is your anticipated cost per client for this project?

4. List, if possible, or describe the MDOs you anticipate assisting with this project. Include

information regarding their geographic and/or electronic accessibility to disadvantaged microentrepreneurs. Discuss the size, experience level, and current capacity of the MDOs to be assisted. **Complete the table below (or similar table) and label it T2.4.**

Targeted MDO	MDO's Territory Covered / Location	MDO's Territory -- % of Service Area Population considered Disadvantaged (low income, very low income, or otherwise economically disadvantaged with limited access to capital)	

(Indicate the sources of data used to complete this chart)

5. Describe how you will market your services to your target MDO audience. How will you identify MDO clients serving disadvantaged businesses and how will you attract them to the services you plan to offer? **Complete the table below (or similar table) and label it T2.5.**

Marketing Plan
Provide details of your marketing plan and how it will generate interest and client participation in your project proposal:

6. Describe your MDO client selection process. How will you evaluate the MDO client's needs? **Complete the table below (or similar table) and label it T2.6.**

Selection Criteria	Selection Process Considers the Criteria (Yes/No)
MDO Size	
MDO Territory – Low-Income, Very Low-Income	
MDO – Loan Portfolio Default/Delinquency	
MDO – Information technology needs	
Client description of why training is needed	
Other	

7. Describe the internal tasks or processes necessary to implement and complete your proposed PRIME project. In addition, describe the timeline for each step and the proposed measures to evaluate your organization's performance on this project. **Complete the table below (or similar table) and label it T2.7.** Note that Awards will be made for a project period of twelve months, beginning October 1, 2026, and running through September 29, 2027

Internal Task or Process	Date	Performance Threshold (i.e. what defines success)

8. Attach a milestone table that demonstrates the estimated milestones to be accomplished during the 12-month Budget Period. If selected for a PRIME award, this or a similar table would be used to monitor project milestones on a quarterly basis.

Mandatory Milestones	Q1	Q2	Q3	Q4	Project Year
# of Entrepreneurs Counseled (Track I)					
# of Disadvantaged Entrepreneurs Counseled (Track I)					
# of MDOs Counseled (Applicable To Track II Only)					
Milestones from your Technical Proposal					
<i>Ex: # MDO Workshops (be specific)</i>					
<i>Ex: # Conferences (be specific)</i>					
<i>Etc. . .</i>					

9. For the past three years, describe your organization's record of receiving other awards or contracts for providing capacity building services to MDOs. **Complete the table below (or similar table) and label it T2.9.**

Awarding Agency	Award Number	Award Amount	Award Purpose	Performance Period	Performance Outcomes / Results Achieved

10. Provide an organizational chart which includes the names (or To Be Hired) and position titles for all personnel involved in the delivery of this Program.

11. Describe key management personnel and all staff who will be involved in the delivery of this project and whose time will be billed under this award. Include appropriate supporting documentation for each person charged to the award. Such documentation must include a résumé and position description. For any unfilled positions, include a position description along with the plan or timeline for filling the position. Résumés must include experience relevant to this project. Résumés will not count toward the 15-page narrative limit. **Complete the table below (or similar table) and label it T2.11.**

Name	Position / Title	Years TA Experience	Years with Organization	Anticipated percentage of time to be spent

12. If applicable, describe your organization's use of consultants and/or contractors to carry out the goals and objectives of this project. Describe the way consultants and/or contractors are selected (i.e., competitively or non-competitively), their subject matter expertise, and how you plan to use their services on this project. Copies of contracts and consulting agreements (either signed or samples, as applicable) must be included as attachments to the application and will not count toward the Technical Proposal's 15-page limit. **Complete the table below (or similar table) and label it T2.12.**

Contractor Name	Selection (Competitive / Non-competitive)	Services Provided	Percentage of Total Budget

13. If applicable, describe your organization's sub-granting plan by addressing how sub-grantees will be selected, the amount or range of funding each sub-grantee will receive, and the purposes for which sub-grants will be made. **Complete the table below (or similar table) and label it T2.13.**

Sub-Grantee Name	Selection Process	Sub-Grantee Funding (\$)	Sub-Grant Purpose

14. Use your most recent three year's audited financial statements to **complete the table below (or similar table) and label it T2.14.**

	FY202____	FY202____	FY202____
Unrestricted Net Assets			
Program Expenses			
Total Expenses			

4.4 Certifications, Forms and Assurances

Each Applicant must complete and submit the following forms to SAM.Gov:

- SF-424B, Assurances for Non-Construction Programs;
- SBA Form 1623, Certification Regarding Debarment, Suspension, and Other Responsibility Matters;
- SBA Form 1711, Disclosure of Lobbying Activities;

4.5 Attachments and Exhibits

Each Applicant must attach copies of the following to its Technical Proposal (as applicable):

- IRS tax exempt certification, if applicable;
- Separate Cover sheet with Organization history, use of grant funds as well as website address.
- Certificate of Good Standing (must be less than 18 months old) and organizational documents (e.g., charter, articles of incorporation, by-laws, articles of organization, operating agreement, etc.);
- Resumes and position descriptions for key personnel (CEO or similar and lead grant contact), and organizational chart;
- Pledges or commitments from funders for the provision of matching funds and/or in-kind contributions, leases, etc.;
- Audited financial statements (A-133 Single Audits, if applicable) covering the two most recently completed fiscal years and interim financial statements not more than 90 days old (if an applicant has been in existence less than two years, it must provide its year-end financial statement for the most recently completed year and an interim financial statement not more than 90 days old);
- Conflict of interest policy;
- Letter from the Applicant's Auditor, CPA, Treasurer, Comptroller, CFO or similarly qualified individual certifying that the organization's financial management system currently meets Office of Management and Budget requirements. *NOTE:* This requirement will not apply to awards made directly to State, local, or tribal governments;
- Drug-free Workplace Agreement;
- For tribal applicants only, a signed statement from a duly authorized Tribal official attesting to the fact there are no MDOs or microenterprise development programs within the tribe's jurisdiction.

4.6 Budget Information

All applications must include Budget Information. As stated above, each section of the application must be clearly labeled so that sections are easily segregated. SBA will review the merit of each application prior to a review of cost so that applicants requesting waivers of matching funds will not be inadvertently subject to low scoring based on financial capacity.

Budget information must be provided through the completion and submission of the following:

- **SF-424**, Application for Federal Assistance;
- **SF-424A**, Budget Information (Non-Construction Programs) – In Section B (Budget Categories) of 424A the full budget must be represented (Award plus Match) – for instance if the Award is \$300,000 and the Match is \$150,000 then Section B of the 424A must show a budget total of \$450,000.
- **Budget Detail Worksheet** (Attachments A-9 through A-12). No more than 3 people can be identified as key personnel. All people indicated as key must also have a designated Grant Solutions role identified on the A10. An Authorizing Official (AOR) must be identified on the A10 (can be in a non-billable capacity). All other personnel assigned to the grant must be identified as non-key.
- **Budget Narrative** providing a brief, detailed explanation of the components of each cost element listed in the SF-424A; Track I awards cannot be used to subgrant; Track II awards can use no more than 95% of award funds to make subgrants;
- Copy of the Applicant's **Cost Policy Statement**;
- Copy of the Applicant's current, government-wide **Indirect Cost Rate Agreement (ICRA)** (if the Applicant's budget includes indirect costs). If the Applicant does not have such an agreement and wishes to request indirect costs, it must propose an indirect cost rate in accordance with the procedures set forth in the applicable cost principles circular OR it may use a 15 percent de minimis rate. An Applicant may use a 15 percent de minimis indirect cost rate until it has an approved ICRA either through SBA, or by another cognizant Federal Agency. Applicants with an approved ICRA in place may not use the de minimis rate; and
- **SF-3881**, ACH Vendor/Miscellaneous Payment Enrollment Form.

4.7 Submission Instructions

All technical proposals, including attachments, must be submitted electronically via the portal <https://www.grants.gov/> **NO OTHER FORMS OF SUBMISSION WILL BE ACCEPTED**. All required forms are provided in the grants.gov application package for this funding opportunity. Specific instructions for obtaining, completing, and submitting an application via grants.gov, including animated tutorials, may be found at <https://www.grants.gov/quick-start-guide/applicants>

To submit an application via grants.gov, your organization must first:

- Have a UEI, Unique Entity Identifier number; NOTE UEI replaces DUNS in system.
- Be registered with the System for Award Management (SAM); and
- Have a grants.gov. username and password.

The process for meeting these three pre-submission requirements may take several weeks to complete. Additionally, Applicants may have to download or upgrade software in order to utilize grants.gov. Therefore, applicants without these required identification items should begin the process immediately.

4.8 Applicants that experience unexpected delays or are otherwise unable to obtain these items risk having its application automatically rejected. Rejected applications do not reach SBA and cannot be considered.

Information about the grants.gov registration process can be found at <https://www.grants.gov/quick-start-guide/applicants>. Applicants must register as organizations, not as individuals. Organizations already registered with grants.gov do not need to re-register. However, all registered organizations must keep their SAM registration up to date.

As part of the grants.gov registration process, an Applicant must designate one or more Authorized Organizational Representatives (AORs). AORs are the only individuals who may submit applications to grants.gov on behalf of an organization. If an application is submitted by anyone other than a designated AOR, it will be rejected by grants.gov and cannot be considered for funding.

Once an application is submitted, it undergoes a validation process through which it will either be accepted or rejected by the grants.gov system. The validation process may take up to 48 hours or more to complete. Applicants should save and print written proof of an electronic submission made at grants.gov. Applicants can expect to receive multiple emails regarding the status of their submission.

The first email will confirm receipt of the application. The second email will indicate whether the application has been successfully validated by the system and assigned an SBA tracking number or has been rejected due to errors. An Applicant will receive a third email once SBA has downloaded its application from grants.gov for review. If grants.gov notifies an Applicant that its application contains an error, the Applicant must correct the noted error(s) before the system will accept and validate the application. Applicants that submit on or close to the closing date may not receive email notification of an error with their applications until after the submission deadline and thus will not have an opportunity to correct and resubmit their applications. **APPLICATIONS THAT ARE REJECTED BY GRANTS.GOV WILL NOT BE FORWARDED TO SBA AND CANNOT BE CONSIDERED FOR FUNDING.** It is the Applicant's responsibility to verify that its submission was received and validated successfully at grants.gov. To check on the status of your application and see the date and time it was received, log on to grants.gov and click on the "Track My Application" link from the left-hand menu.

If you experience a technical difficulty with grants.gov (i.e., system problems or glitches with the operation of the grants.gov website itself) that you believe threatens your ability to submit your application, please (i) print any error message received; and (ii) call the grants.gov Contact Center at 1- 800-518-4726 for immediate assistance. Ensure that you obtain a case number regarding your communications with grants.gov. NOTE: Problems with an Applicant's own computer system or equipment are not considered technical difficulties with grants.gov. Similarly, an Applicant's failure to:

(i) obtain a UEI number or complete the SAM or grants.gov registration process; (ii) ensure that an AOR submits the application; or (iii) take note of and act upon an email from grants.gov rejecting its application due to errors, are not considered technical difficulties. A grants.gov technical difficulty is an issue occurring in connection with the operations of grants.gov itself, such as the temporary loss of service by grants.gov due to an unexpected volume of traffic or failure of information technology systems, both of which are rare occurrences. Applicants should use the following link to obtain assistance in navigating grants.gov and accessing a list of useful resources: <http://www.grants.gov/web/grants/applicants.html>. If you have a question that is not addressed under the "Applicant FAQs" or "Applicant User Guide," contact grants.gov via email at support@grants.gov or telephone at 1-800-518-4726. The grants.gov Contact Center is open 24 hours a day, seven days a week.

4.9 Required Proposal Submission Dates

Each Applicant is required to submit its proposal electronically via www.grants.gov no later than the closing deadline of 04:59 P.M.. Eastern Time on August 12, 2026. Because of the pre-conditions for submitting applications via grants.gov and the potential for encountering technical difficulties in using that site, Applicants are strongly encouraged to log on to grants.gov and review the submission instructions early.

4.10 DO NOT WAIT UNTIL THE CLOSING DATE TO BEGIN THE SUBMISSION PROCESS.

Applicants bear sole responsibility for ensuring their proposals are properly submitted and received before the closing date.

SBA will consider the date and time stamp on the grants.gov validation as the official submission time. Any proposal not received by grants.gov before the closing deadline for this Announcement will be rejected without being evaluated, unless the Applicant can clearly demonstrate through documentation obtained from grants.gov that it attempted to submit its proposal in a timely manner but was unable

to do so solely because of grants.gov systems issues. Additionally, SBA will not accept any changes, additions, revisions, or deletions to applications made after the closing date.

Applicants should save and print written proof of any electronic submission made to grants.gov. Applicants may obtain advice and assistance with the grants.gov submission process by visiting <https://www.grants.gov/applicants>. In the event the Applicant receives a message from SBA indicating that their application will not be reviewed because of a submission issue, such printed error messages will be helpful in determining the source of the issue.

5 Section V - Application Review Information

5.1 General

Applications by ineligible entities (See Section 3.2 – 3.3) will be rejected without evaluation. Illegible or materially incomplete applications (i.e. **failure to include SF-424, SF-424A, and SF-424B, or Technical Proposal**) or not to the nearest \$1,000's, will be rejected without evaluation.

In addition, an Applicant must disclose in its application if it currently holds any other financial assistance awards from SBA or has any other applications for SBA financial assistance awards still pending. If it does, the Applicant must identify how it will avoid duplication of efforts, commingling of funds, and overlapping or double-claiming of costs among those projects. Applicants must treat each SBA project as separate and discrete with individual outcomes and deliverables and provide distinct reporting, accounting, and audit trails for each application and award.

Failure to sufficiently distinguish between multiple applications from the same organization, or between an application and one or more current SBA awards, may result in rejection of an application on the ground that it is duplicative of proposed or existing efforts.

5.2 Evaluation Criteria

All timely, materially complete applications received from eligible entities via grants.gov will be evaluated in accordance with the criteria listed below.

Applications will be evaluated for demonstrated ability to meet the requirements as stated in Section 1.4 of this Announcement.

5.2.1 Organizational Experience and Capacity (30 points)

Organizational capacity will be evaluated and scored based on:

- Prior experience, success and growth in projects of the type called for and proposed;
- Capacity to complete the proposed project;
- Familiarity and expertise with assisting the targeted businesses (in Track I) and MDOs (in Track II);
- Record of receiving grants or contracts for similar work as described in this announcement;
- The financial health of the Applicant as illustrated in submitted Financial Statements; and

5.2.2 Project Design (30 points for Training for America's Smallest Businesses - Track I and 35 points for Building the Capacity of the Microenterprise Ecosystem - Track II)

The design of the project will be evaluated based on its ability to meet the proposal requirements stated in paragraph 4.1.2 of this document. Applicants are expected to describe in detail the proposed technical assistance delivery methods and products and their implementation and evaluation. The following topics will be evaluated and scored:

- The applicant's ability to accurately describe, locate and serve underserved participants;
- The methods of outreach, marketing, and implementation to be used by the Applicant to reach the intended clients;
- Data elements to be collected from disadvantaged entrepreneurs/microenterprise development organizations or programs, the means of their collection, and the uses to which they will be applied;
- Clarity, accuracy, relevance, and ease of reporting ability of its delivery and evaluation methodology;
- Projected milestones or timeline of program accomplishments and activities;
- Ability of the project's design to fulfill the purposes of the Act; and
- For Track II Applicants only (Track I does not allow sub-grants) – a Sub-granting plan, addressing how sub-grantees will be selected, the amount or range of funding each sub-grantee will receive, and the purposes for which sub-grants will be made, if applicable.

5.2.3 Project Management (30 points)

Applicants will be evaluated on the illustrated capacity to manage the project. The following items will

be evaluated and scored:

- Experience level of senior management and staff who will perform the proposed services; and
- Adequacy of staffing assigned to completing the proposed services; and
- Applicant's self-evaluation measures and ability to report on key program performance measures.

Provide a copy of its conflict-of-interest policy addressing, at a minimum, the principles identified in 2 C.F.R. § 2701.112.

5.2.4 Collaboration and Leveraging of Resources (10 points) (Training for America's Smallest Businesses - Track I only)

An Applicant's plan for coordinating proposed activities with entities such as SBA's District Offices, SBA Resource Partners, other Federal, state, local and tribal government agencies, trade associations, business/industry groups, institutions of higher education, and/or private organizations will be evaluated. Applicant may submit, as attachments, agreements with, or letters or emails from, the above-listed types of organizations pledging to work with the Applicant in order to advance specific PRIME Program objectives.

5.2.5 Ability to Reach Special Target Markets (max 10 points)

Any applicant may receive up to 10 additional bonus points if it can demonstrate a project designed to provide training and technical assistance to economically disadvantaged entrepreneurs in rural areas. Rural area means a nonmetropolitan county as defined by the Secretary of Agriculture, see link <https://www.tx.ers.usda.gov/data-products/county-typology-codes>.

5.2.6 Reporting History (zero to minus 5 points)

Applicants that previously received a PRIME grant will be reviewed for compliance with reporting requirements. Entities that have a history of late reporting (i.e. submitting reports more than 30 days after the end of the quarter) will be subject to a reduction in score of up to 5 points.

5.3 Review and Selection Process

Applications accepted by grants.gov and found eligible will be evaluated and scored on the criteria presented above. Reviewers may be SBA employees, contractors, or employees of other Federal agencies. The maximum score any application can receive is 115 points. The minimum acceptable score will be 70 points. Only those applications that meet the minimum acceptable score will be considered for funding. Note that a score of 70 or more does not guarantee that the Applicant will receive an award, only that it will be considered for an award based on the scores of other entities and the availability of funds.

In accordance with 2 C.F.R. § 200.205, SBA will conduct a risk analysis of all applications. As a result of such analysis, SBA may decline to issue an award to an otherwise qualified Applicant based on the Agency's analysis of the risks the Applicant presents.

In making award decisions under this Announcement, SBA will not give preferential consideration to an Applicant that is a participant in programs established under § 7(m) of the Small Business Act (15 U.S.C. § 636(m)).

In the interest of providing PRIME Program services to as broad a segment of the disadvantaged microentrepreneur community as possible, SBA will consider the demonstrated ability of the Applicant to reach such populations when making award decisions. In accordance with the Program's statute, the ability of the Applicant to reach very low-income persons, including those residing on Indian reservations, will be considered when making award decisions.

6 Section VI - Award Administration Information

6.1 Award Notification

All Applicants selected for awards will be sent notification prior to the end of the Fiscal Year (September 30, 2026). **If your organization is selected for an award, you will be given instructions on how to register with GrantSolutions to access and sign your award.**

Applicants not selected for awards will be notified; however, such notifications will be made as a second priority to issuing Notices of Award. There will be no debriefing process for unsuccessful Applicants.

6.2 Administrative and National Policy Requirements

All successful Applicants will be required to comply with the requirements set forth in 15 U.S.C. § 6901 note, 13 C.F.R. Part 119; 2 C.F.R. Parts 200; the Assurances for Non-Construction Programs (SF-424B); and the terms and conditions set forth in their Notices of Award. In addition, SBA may, from time to time, advise Recipients of awards made under this Announcement of new legal requirements and/or policy initiatives with which they must agree to comply.

6.3 Reporting

Throughout the award period, all recipients will be required to submit the reports as indicated below. SBA may withhold payment if reports are not received or are deemed inadequate. Failure to report in a timely manner will also be weighed against future applications for award funding. The reports provided by Recipients may be made public. In addition, SBA reserves the right to require Recipients to post these reports on their web sites.

6.3.1 Financial Reports

Recipients will be required to submit quarterly financial reports to SBA using SF-425, Federal Financial Report within 30 days of the completion of each of the first three quarters and within 90 days of the completion of the fourth quarter of each Budget Period.

6.3.2 Performance Reports

Recipients will be required to submit quarterly performance reports to SBA, within 30 days of the completion of each of the first three quarters and within 90 days of the completion of the fourth quarter of each Budget Period.

6.3.3 Report Submission

Reports may be submitted through GrantSolutions to the GOTR.

7 Section VII - Agency Contacts

7.1 PRIME Program Point of Contact

Questions concerning general information contained in this Announcement should be directed to the Office of Financial Assistance at 202-619-0628 or via e-mail to PRIME@sba.gov.

7.2 Financial/Grants Management Point of Contact

Questions regarding budgetary matters related to this Announcement should be directed to the Grants Management Office, Benec Edwards via e-mail to Benec.Edwards@sba.gov

Grants.gov Technical Support

For technical support with filing an electronic application in response to this Announcement, contact the grants.gov Help Desk at 1-800-518-4726 or support@grants.gov.

8 Section VIII - Other Information

8.1 Definitions

The following definitions apply to awards made under this Announcement:

- 8.1.1 **Administrative Costs (Indirect Costs per 2 CFR 200.56)** – Indirect costs means those costs incurred for a common or joint purpose benefitting more than one cost objective, and not readily assignable to the cost objectives specifically benefitted, without effort disproportionate to the results achieved. To facilitate equitable distribution of indirect expenses to the cost objectives served, it may be necessary to establish a number of pools of indirect (F&A) costs. Indirect (F&A) cost pools must be distributed to benefitted cost objectives on bases that will produce an equitable result in consideration of relative benefits derived. Example – Salaries of senior executives and costs of general services such as accounting.
- 8.1.2 **Applicant** – An eligible organization that applies for funding under this Funding Opportunity.
- 8.1.3 **Budget Period** – The period of performance for this award is one year, 12 months.
- 8.1.4 **Cost Policy Statement** – A document describing all accounting policies of an Applicant organization and narrating in detail its proposed cost allocation plan. This plan must stipulate the procedures used to identify, measure, and allocate all costs to each benefiting activity.
- 8.1.5 **Counseling** – Services provided one-on-one to an individual and/or business that are delivered in person (face- to-face), on the telephone, or electronically and which:
- a) are substantive in nature and concern the formation, management, financing, and/or operation of a small business enterprise; AND
 - b) are specific to the needs of the business or individual; AND
 - c) require a signed SBA Form 641 or equivalent form that supports SBA's management information database.
- 8.1.6 **Disadvantaged Entrepreneur** – Means the owner, majority owner, or developer, of a microenterprise who is also:
- 1) A low-income person;
 - 2) A very low-income person; or
 - 3) An entrepreneur who lacks adequate access to capital or other resources essential for business success or is economically disadvantaged.
- 8.1.7 **Intermediary**- a private, nonprofit entity serving or seeking to serve microenterprise development organizations or programs.
- 8.1.8 **Low-income Person** – means a person having an income, adjusted for family size, of not more than:
- 1) For metropolitan areas, 80 percent of the median income; and
 - 2) For non-metropolitan areas, the greater of –
 - i. 80 percent of the area median income; or
 - ii. 80 percent of the statewide non-metropolitan area median family income
- 8.1.9 **Microenterprise Development Organization or Program** – a nonprofit entity, or a program administered by such an entity, including community development corporations or other nonprofit development organizations and social service organizations that provide services to disadvantaged microentrepreneurs.

- 8.1.10 Notice of Award – The legal document, signed by both SBA and a Recipient, that memorializes the award of funding under a Grant and contains the specific terms and conditions that apply to the award.
- 8.1.11 Project Period – The total period of performance for an award made under this Funding Opportunity.
- 8.1.12 Recipient – An organization that has had its application accepted and has been awarded funding under this Funding Opportunity.
- 8.1.13 Religious Organization – An entity that is organized for religious purposes and engages in activity consistent with, and in furtherance of, such purposes.
- 8.1.14 Rural Area means a nonmetropolitan county as defined by the Secretary of Agriculture, see link, <https://www.tx.ers.usda.gov/data-products/county-typology-codes>.
- 8.1.15 Technical Assistance – Counseling or training services provided to an individual and/or business in accordance with the terms of this Funding Opportunity and a Recipient’s Notice of Award.
- 8.1.16 Training – a workshop, seminar or similar activity or event which delivers a structured program of knowledge, information or experience on a business-related subject. The training must last for a minimum of one hour and include two or more individuals and/or businesses in attendance.
- 8.1.17 Very low-income Person – means having an income adjusted for family size of not more than 150 percent of the poverty line, as defined in section 673(2) of the Community Services Block Grant Act, 42 U.S.C. 9902(2), including any revision required by that section.

8.2 Instructions for Completing the SF-424 (Application for Federal Assistance)

- | | |
|----------|--|
| Item 1 | Enter "Application" |
| Item 2 | Enter "New" |
| Item 3 | Completed by Grants.gov upon submission |
| Item 4 | Leave Blank |
| Item 5a | Leave Blank |
| Item 5b | Leave Blank |
| Item 6-7 | Refer to instructions at end of form. |
| Item 8-9 | Refer to instructions at end of form. |
| Item 10 | Enter “U.S. Small Business Administration” |
| Item 11 | Enter “59.050, Program for Investment in Microentrepreneurs (PRIME)” |
| Item 12 | Enter “Funding Opportunity No.SBA-OCAPR-2026-01” |
| Item 13 | Leave Blank |
| Item 14 | Applicants must specifically state each city, county and state that will be affected by its project. |
| Item 15 | Self Explanatory |
| Item 16 | Refer to instructions at end of form. |
| Item 17 | Leave Blank |
| Item 18 | Self-Explanatory |
| Item 19 | Check Box C. This program is not covered by E.O. 12372 |
| Item 20 | Refer to instructions at end of form. |
| Item 21 | Self-Explanatory |

8.3 Instructions for Completing the SF-424A (Budget Information for Non-Construction Programs)

The budget is the Applicant's estimate of the total cost of performing the project for which funding is being requested during the applicable Budget Period. The budget is to be based upon the total amount of funds that will be devoted to the project, including Federal funds, contributions from non-Federal sources, and program income (as applicable). All proposed costs reflected in the budget must be relevant to the conduct of the project and must be reasonable, allowable, and allocable under the applicable OMB Cost Principles and Agency policies.

All costs must be justified and itemized by unit cost in the Budget Narrative/Budget Detail Worksheet. All forms contained in the financial application package must be completed accurately and in full.

Enter the following information in the appropriate sections:

Section A - Budget

Summary Column A:

Enter "PRIME"

Column B: Enter

"59.050"

Section B – Budget Categories

Complete lines 6a – 6k, entering amounts by budget category, labeling columns 1- 5 as follows:

1 – Federal

2 – Non-Federal Cash

3 – Non-Federal In-Kind

3 – Program Income

5 – Totals

All amounts entered in this section must be expressed in terms of whole dollars. The itemization must reflect the total requirements for project funding from both Federal and non-Federal sources.

Section C – Non-Federal Resources

Refer to instructions on form.

Section D – Forecasted Cash Needs

Refer to instructions on form.

Section E – Budget Estimates

Refer to instructions on form.

Section F – Other Budget Information

Direct Charges: Transfer the total direct charges from Section B, line 6i. Indirect Charges: Transfer the total direct charges from Section B, line 6j.