THE MERCHANTS FUND

Our Grant Programs

2026

About Us

MISSION STATEMENT:

Catalyzing economic mobility for small businesses through capital and coaching.

VISION STATEMENT:

A Philadelphia where merchants have access to necessary resources and meaningful support to build wealth for their families and communities, ensuring a prosperous future.

Program Overview

TMF

Stabilization Grants

- ❑ Two cycles per year
- ❑ Open application process
- ❑ Up to $10,000
- ❑ To fund projects or assets to stabilize or grow a business; help to overcome a specific challenge limiting the ability to thrive or operate at full capacity

Emergency Grants

- ❑ Rolling grant cycle
- ❑ Partnership with Commerce Dept
- ❑ Up to $20,000
- ❑ To mitigate damage, loss, and disruption due to qualifying events.

Emergency Grant Program

Department of Commerce
CITY OF PHILADELPHIA

Program Overview

TMF

Purpose

To provide up to $20,000 in grant support to businesses facing hardship due to qualifying events such as:

- Fire
- Natural disaster
- Extreme acts of vandalism
- Public works projects

Priorities

- Small/micro business owners that have historically been under capitalized and cannot withstand a prolonged loss of revenue
- Annual revenue less than $500,000 (can apply with revenue up to $1.5M)
- Applicants must be in compliance with all taxes or on a payment plan and have all required licenses/permits.

Process

- Applications are accepted on a rolling basis and reviewed as they are received.
- Shorter application, submitted online.
- TMF and Commerce meet regularly and issue awards on a rolling basis.
- Businesses must upload taxes, profit and loss statement, W9, and documentation of cost (invoice, quote, or otherwise as appropriate).

Stabilization Grant Program

Next Cycle: August 15th, 2026

Eligibility

TMF

Eligibility Criteria

- ❑ Based in Philadelphia
- ❑ Independently owned
- ❑ Commercial space / storefront
- ❑ In operation 2+ years
- ❑ Revenue between $50,000-$750,000
- ❑ Licensed to operate and in compliance with taxes*

Ineligibility Criteria

- ❑ Industries including: Professional services, real estate development, home health care, nonprofits…
- ❑ Businesses that received a stabilization grant in the last 24-months or applied in the last 12-months

Program Purpose

TMF

Stabilization Grants are a one-time infusion of capital to help a business...

Stabilize

- Help overcome a specific deficit or challenge.
- Eligible uses include: Replacing failing equipment, business operations, and completing necessary repairs.

Grow

- Take advantage of a new opportunity to increase revenue or decrease expenses.
- Eligible uses include: Space upgrades, equipment necessary for a new opportunity, systems for growth opportunities. In some cases, inventory.

Ineligible Requests

TMF

Not all requests are eligible!

Working capital requests are typically INELIGIBLE. These include:

- Payroll
- Debt
- Owner salary
- Inventory
- Marketing
- Bills

If you have questions about your request or eligibility, email grants@merchantsfund.org or schedule a call to discuss!

Beyond The Grant

Program Purpose

Individualized Business Coaching

Fortify

- Launched in 2020 to offer coaching and support to small businesses .
- Our approach is individualized, built on trust, to help business owners achieve their goals.
- Our coaches are experts in small business advising — all currently own or have owned small businesses in Philadelphia.
- Past areas of focus, lease concerns, growth, cash flow management, resource connection.

Contact

www.merchantsfund.org

(215) 399-1339

grants@merchantsfund.org

TMF's network of partners is available to you!