



FIND THE SMALL BUSINESS AND STARTUP FUNDING YOU NEED

The City of Houston's Office of Business Opportunity has created a directory of funders providing various options for small business and startup financing in the Houston area. This list includes equity, debt, and alternative external financing options for businesses at every stage from early to mature.

Equity Financing

Money is provided in exchange for ownership in the business and future profits. This typically results in investors receiving dividends, a share of business profits, or voting rights.

Debt Financing

Money or credit is provided in exchange for interest or fee payments in addition to the principal.

Angel Investment

Crowdfunding

Grants / Prizes / Stipends

Loans and Lines of Credit

Venture Capital (VC)

ANGEL INVESTMENT

Individuals or groups of individuals that provide funding to businesses. Investment priorities generally fall within specific location, industry sector, or demographic categories. Typical investments are between \$15,000 and \$250,000 in exchange for equity depending on company size, stage, and value.

Access Silicon Valley (Houston)

Angel Investors (Equity)

<https://www.meetup.com/Access-Silicon-Valley-Houston>

Angel Investment Network

Angel Investors (Equity)

<https://www.angelinvestmentnetwork.us>

Angellist Stack

Angel Investors (Equity)

<https://www.angellist.com/stack-inc>

Business Angel Minority Association (baMa)

Angel Investors (Equity)

<https://businessangelminorityassociation.com>

Golden Seeds

Angel Investors (Equity)

<https://goldenseeds.com>

HBS Houston Alumni Angels

Angel Investors (Equity)

<http://www.hbsclubhouston.com/s/1738/cc/index2.aspx?sid=1738&gid=19&pgid=59216>

Houston Angel Network

Angel Investors (Equity)

<https://houstonangelnetwork.org>

Pipeline Angels

Angel Investors (Equity)

<http://pipelineangels.com>

Texas Investment Network

Angel Investors (Equity)

<https://www.texasinvestmentnetwork.com/home>

The Indus Entrepreneurs (TiE) Houston

Angel Investors (Equity)

<https://houston.tie.org>

CROWDFUNDING

Through online platforms, large numbers of people invest small amounts of money in exchange for rewards, interest, or equity.

DONATION CROWDFUNDING

Nonprofits and charities often use these platforms to raise funds

GoFundMe

Crowdfunding (Donation)
<https://www.gofundme.com>

Kickstarter

Crowdfunding (Donation)
<https://www.kickstarter.com>

Pozible

Crowdfunding (Donation/Rewards)
<https://www.pozible.com>

StartSomeGood

Crowdfunding (Donation/Rewards)
<https://startsomegood.com>

REWARDS CROWDFUNDING

Funders receive perks or rewards based on their level of funding provided

Crowd Supply

Crowdfunding (Rewards)
<https://www.crowdsupply.com>

iFundWomen

Crowdfunding (Rewards)
<https://ifundwomen.com>

IndieGoGo

Crowdfunding (Rewards)
<https://www.indiegogo.com>

EQUITY CROWDFUNDING

Investors provide funding to businesses in exchange for partial ownership

Cannon Launch

Crowdfunding (Equity)
<https://cannonlaunch.com>

EnergyFunders

Crowdfunding (Equity)
<https://www.energyfunders.com>

Fundable

Crowdfunding (Equity)
<https://www.fundable.com/raise-capital>

Fundify

Crowdfunding (Equity)
<https://fundify.com/startups>

Mainvest

Crowdfunding (Equity)
<https://mainvest.com/raise>

MicroVentures

Crowdfunding (Equity)
<https://microventures.com/startups>

Netcapital

Crowdfunding (Equity)
<https://netcapital.com/entrepreneurs>

SeedInvest

Crowdfunding (Equity)
<https://www.seedinvest.com/raise>

StartEngine

Crowdfunding (Equity)
<https://www.startengine.com/raise-capital>

WeFunder

Crowdfunding (Equity)
<https://wefunder.com/raise>

CROWDFUNDING

DEBT CROWDFUNDING

Investors provide funding to businesses in exchange for interest in addition to the principal

Funding Circle

Crowdfunding (Debt)

<https://www.fundingcircle.com>

Prosper

Crowdfunding (Debt)

<https://www.prosper.com>

Honeycomb Credit

Crowdfunding (Debt)

<https://www.honeycombcredit.com>

SMBX

Crowdfunding (Debt)

<https://thesmbx.com>

Kiva

Crowdfunding (Debt)

<https://www.kiva.org>

Worthy Bonds

Crowdfunding (Debt)

<https://worthybonds.com>

Mainvest

Crowdfunding (Debt)

<https://mainvest.com>

GRANTS / PRIZES / STIPENDS

A monetary gift provided for a specific purpose. These opportunities have eligibility requirements, do not require repayment, and typically award less than \$10,000.

Black Founder Startup Grant

Grants / Prizes / Stipends

<https://www.iamsogal.com/black-founder-startup-grant>

Regional Awards - Cartier Women's Initiative

Grants / Prizes / Stipends

<https://www.cartierwomensinitiative.com/regional-awards>

DivInc Accelerator Program

Grants / Prizes / Stipends

<https://www.divinc.org/apply>

Rice Alliance Clean Energy Accelerator

Grants / Prizes / Stipends

<https://ricecleanenergy.org>

Hello Alice

Grants / Prizes / Stipends

<https://helloalice.com/funding/grants>

Rice Experiment Fund (RXF)

Grants / Prizes / Stipends

<https://entrepreneurship.rice.edu/rice-experiment-fund-grant>

iFundWomen

Grants / Prizes / Stipends

<https://ifundwomen.com/grants/apply-for-grants>

U.S. Economic Development Administration

Grants / Prizes / Stipends

<https://eda.gov/funding-opportunities>

Liftoff Houston

Grants / Prizes / Stipends

<http://www.liftoffhouston.com>

Young Farmer Grant

Grants / Prizes / Stipends

<https://www.texasagriculture.gov/Grants-Services/Rural-Economic-Development/Texas-Agricultural-Finance-Authority/Young-Farmer-Grant>

LOANS AND LINES OF CREDIT

Funding provided to a business that is repaid along with interest or fees. Options include traditional loans, credit cards, lines of credit, and microloans. The [Small Business Administration](#) has programs designed to make various loan sizes available to small businesses ranging from \$500 to \$5.5 million.

Allegiance Bank

Loans and Lines of Credit (Debt)
<https://allegiancebank.com/business>

Alliance for Multicultural Community Services

Loans and Lines of Credit (Debt)
<http://thealliancetx.org/entrepreneurship-program>

Amegy Bank

Loans and Lines of Credit (Debt)
<https://www.amegybank.com>

American Express

Loans and Lines of Credit (Debt)
<https://www.americanexpress.com>

American First National Bank

Loans and Lines of Credit (Debt)
<https://www.afnb.com>

Bank of America

Loans and Lines of Credit (Debt)
<https://www.bankofamerica.com/smallbusiness>

Bank of Hope

Loans and Lines of Credit (Debt)
<https://www.bankofhope.com/business-lending>

Brex

Loans and Lines of Credit (Debt)
<https://www.brex.com>

Business & Community Lenders (BCL) of Texas

Loans and Lines of Credit (Debt)
<https://bcloftexas.org/lending>

Cadence Bank

Loans and Lines of Credit (Debt)
<http://cadencebank.com>

Capital One

Loans and Lines of Credit (Debt)
<https://www.capitalone.com/small-business/homepage>

Celtic Bank

Loans and Lines of Credit (Debt)
<https://www.celticbank.com>

Chase

Loans and Lines of Credit (Debt)
<https://www.chase.com/business>

CircleUp

Loans and Lines of Credit (Debt)
<https://circleup.com>

Citibank

Loans and Lines of Credit (Debt)
<https://www.citi.com/small-business-banking>

Comerica

Loans and Lines of Credit (Debt)
<https://www.comerica.com/small-business.html>

Community Bank of Texas

Loans and Lines of Credit (Debt)
<https://www.communitybankoftx.com>

Community Business Finance

Loans and Lines of Credit (Debt)
<https://www.communitybusinessfinance.com>

LOANS AND LINES OF CREDIT

DreamSpring

Loans and Lines of Credit (Debt)
<https://www.dreamspring.org>

Frost Bank

Loans and Lines of Credit (Debt)
<https://www.frostbank.com/business>

Golden Bank, National Association

Loans and Lines of Credit (Debt)
<https://www.goldenbank-na.com>

GP Capital Partners

Loans and Lines of Credit (Debt)
<https://www.genesis-park.com>

Hello Alice

Loans and Lines of Credit (Debt)
<https://helloalice.com/funding>

Houston Business Development, Inc. (HBDi)

Loans and Lines of Credit (Debt)
<http://www.hbdi.org/loan-programs>

Houston Federal Credit Union

Loans and Lines of Credit (Debt)
<https://www.houstonfcu.org>

Houston-Galveston Area Local Development Corporation

Loans and Lines of Credit (Debt)
<https://hgaldc.com/Home.aspx>

Independent Bank

Loans and Lines of Credit (Debt)
<https://www.independent-bank.com>

Integrity Bank

Loans and Lines of Credit (Debt)
<https://www.integritybankonline.com/Content/Business/Financing-Solutions/Default.aspx>

Lending Club

Loans and Lines of Credit (Debt)
<https://www.lendingclub.com>

LiftFund

Loans and Lines of Credit (Debt)
<https://www.liftfund.com>

Main Street Capital Corporation

Loans and Lines of Credit (Debt)
<https://www.mainstcapital.com>

Micro Enterprise Works

Loans and Lines of Credit (Debt)
<https://www.microenterpriseworks.org>

PeopleFund

Loans and Lines of Credit (Debt)
<https://peoplefund.org>

Plains Capital Bank

Loans and Lines of Credit (Debt)
<https://www.plainscapital.com/business>

PNC

Loans and Lines of Credit (Debt)
<https://www.pnc.com/en/small-business.html>

Prosperity Bank

Loans and Lines of Credit (Debt)
<https://www.prosperitybankusa.com/Business>

LOANS AND LINES OF CREDIT

Simmons Bank

Loans and Lines of Credit (Debt)
<https://www.simmonsbank.com>

Smart Financial Credit Union

Loans and Lines of Credit (Debt)
<https://www.smartcu.org/business/business-loans>

Stellus Capital Management

Loans and Lines of Credit (Debt)
<https://www.stelluscapital.com>

TDECU Credit Union

Loans and Lines of Credit (Debt)
<https://www.tdecu.org/business-banking/commercial-loans>

Texas Bank

Loans and Lines of Credit (Debt)
<https://www.texasbankandtrust.com/banking>

Texas Capital Bank

Loans and Lines of Credit (Debt)
<https://www.texascapitalbank.com>

Texas Citizens Bank

Loans and Lines of Credit (Debt)
<https://texascitizensbank.com/business/small-business-loans>

Third Coast Bank

Loans and Lines of Credit (Debt)
<https://www.tcbssb.com/business/loans>

TruFund

Loans and Lines of Credit (Debt)
<https://www.trufund.org/products-services/small-business-lending>

Unity National Bank

Loans and Lines of Credit (Debt)
<https://www.unitybanktexas.com>

Upstart

Loans and Lines of Credit (Debt)
<https://www.upstart.com>

US Bank

Loans and Lines of Credit (Debt)
<https://www.usbank.com/index.html>

Veritex Community Bank

Loans and Lines of Credit (Debt)
<https://veritexbank.com>

Wallis Bank

Loans and Lines of Credit (Debt)
<https://www.wallisbank.com>

Wells Fargo

Loans and Lines of Credit (Debt)
<https://www.wellsfargo.com>

Zions Bank

Loans and Lines of Credit (Debt)
<https://www.zionsbank.com/business-banking>

VENTURE CAPITAL (VC)

Professional investors or investment firms that provide funding to businesses with high growth potential. Investment priorities generally fall within specific location, industry sector, or demographic categories. Investments are typically larger than angel investments, often starting at \$500,000 in exchange for equity depending on company size, stage, and value.

Chevron Technology Ventures

Venture Capital (Equity)
<https://www.chevron.com/technology/technology-ventures>

Houston Ventures

Venture Capital (Equity)
<http://www.houven.com>

Concrete Rose Capital

Venture Capital (Equity)
<https://concreterosecapital.com>

HX Venture Fund

Venture Capital (Equity)
<https://hxventurefund.com>

Denham Capital

Venture Capital (Equity)
<https://www.denhamcapital.com>

Johnson & Johnson Innovation – JJDC

Venture Capital (Equity)
<https://jnjinnovation.com/venture-investing-jjdc>

EnCap Investments

Venture Capital (Equity)
<http://www.encapinvestments.com>

KKR

Venture Capital (Equity)
<https://www.kkr.com/businesses/private-equity>

Energy Innovation Capital

Venture Capital (Equity)
<http://energyinnovationcapital.com>

Main Street Capital

Venture Capital (Equity)
<https://www.mainstcapital.com>

First Reserve

Venture Capital (Equity)
<https://www.firstreserve.com>

Mercury Fund

Venture Capital (Equity)
<http://mercuryfund.com>

Golden Seeds Ventures

Venture Capital (Equity)
<https://www.goldenseedsvvc.com>

Montrose Lane

Venture Capital (Equity)
<https://www.montroselane.com>

Goose Capital

Venture Capital (Equity)
<https://www.goose.capital>

Murphree Venture Partners

Venture Capital (Equity)
<https://www.murphreeventures.com>

GP Capital Partners

Venture Capital (Equity)
<https://www.genesis-park.com>

Portfolia

Venture Capital (Equity)
<https://www.portfolia.co>

VENTURE CAPITAL (VC)

Rock Hill Capital

Venture Capital (Equity)
<http://www.rockhillcap.com>

Saudi Aramco Energy Ventures (SAEV)

Venture Capital (Equity)
<https://saev.com>

Small Ventures USA

Venture Capital (Equity)
<https://www.smallventuresusa.com>

Stadia Capital

Venture Capital (Equity)
<http://www.stadiaventures.com/programs/?active=2>

Stellus Capital Management

Venture Capital (Equity)
<https://www.stelluscapital.com>

TA Capital

Venture Capital (Equity)
<http://www.ta.capital>

Texas HALO Fund

Venture Capital (Equity)
<https://www.texashalofund.com>

TMC Venture Fund

Venture Capital (Equity)
<http://www.tmcventurefund.com>

Urban Capital Network

Venture Capital (Equity)
<https://urbancapitalnetwork.com>

Vesalius Accelerator

Venture Capital (Equity)
<https://www.vesaliusventures.com/vesalius-accelerator>

Vesalius Ventures

Venture Capital (Equity)
<http://www.vesaliusventures.com>

Yellowstone Capital Partners

Venture Capital (Equity)
<https://www.yellowstonecapital.com>