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# PSR WRITING LLC

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Your guide to Philadelphia certifications, city grants, and the programs most business owners walk right past.

— WHAT'S INSIDE

## The Philadelphia Advantage.

### CERTIFICATIONS

How M/W/DSBE, LBE, and DBE certifications unlock City contracts, bid preferences, and supplier diversity networks — and exactly what you need to get certified.

### CITY & LOCAL GRANTS

The Catalyst Fund, Business Lending Network, and Merchants Fund — three active Philadelphia grant programs with up to \$50,000 available and step-by-step instructions to apply.

### YOUR FOUNDATION CHECKLIST

Every program in this issue requires the same basics. Get your Commercial Activity License, taxes, and EIN in order before you apply for anything.

### SUBSCRIBER RESOURCE

The full Philadelphia Certification & Grant Guide — a complete checklist document with every document requirement and application step — is available to download from PSR Writing.

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— FEATURE

## *Most Philadelphia business owners are leaving contracts on the table.*

The City of Philadelphia spends billions with vendors every year — and by law, it is required to direct 35% of those contracts through certified minority, women, and disabled-owned businesses. There is a public registry of certified vendors that City departments pull from when they need services. If you are not in it, you are not considered. Getting certified is not complicated. It does require paperwork, a small fee, and time. But the businesses that have done it gain a competitive edge that compounds every time the City needs what they offer.

Below are the three certifications every Philadelphia-based business owner should know, followed by three grant programs that are actively funded and accepting applications. Read the summaries, then download the full guide for the complete document checklist and step-by-step instructions.

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### — THIS ISSUE: CERTIFICATIONS

#### **M/W/DSBE — Minority, Women & Disabled Business Enterprise**

*Issued by The Enterprise Center on behalf of the City of Philadelphia | \$200–\$500 | 1-year term*

This certification places your business in the City's OEO Registry — visible to over 50 departments year-round. City departments are required to aim for 35% of all contracts through certified M/W/DSBE vendors. You must be at least 51% owned and managed by a minority, woman, or person with a disability. Application requires ownership documents, tax returns, bank statements, a PA Tax Clearance Certificate, and a valid Commercial Activity License.

□ Apply at: [theenterprisecenter.com/business-services/mwdsbe-certification](http://theenterprisecenter.com/business-services/mwdsbe-certification)

#### **LBE — Local Business Entity Certification**

*Issued by City of Philadelphia Procurement Department | FREE | 5-year term*

Open to any Philadelphia-headquartered business — no demographic requirements. Certified LBEs receive a bid discount of 10% on City sealed contracts up to \$1M, and 5% on contracts over \$1M. That discount can make your bid the lowest even when it isn't. Application is a simple form emailed to the Procurement Department. Requires 18 months of holding a Commercial Activity License before applying.

□ Apply at: [phila.gov](http://phila.gov) — search 'Get certified as a Local Business Entity'

## DBE – Disadvantaged Business Enterprise (PA Unified Certification Program)

Issued by PennDOT | FREE | Annual renewal

Federal law requires SEPTA, Philadelphia International Airport, and PennDOT to use DBE-certified firms on federally-assisted transportation projects. This free certification is recognized statewide and gives you access to Pennsylvania's infrastructure contract spending. Requires proof of disadvantaged status, ownership documentation, personal net worth statement, and tax returns.

□ Apply at: [penndot.pa.gov](https://penndot.pa.gov) – search 'DBE Certification'

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### — THIS ISSUE: PHILADELPHIA GRANTS

#### Philadelphia Small Business Catalyst Fund

City of Philadelphia Department of Commerce | Up to \$50,000 | Free to apply

The City's flagship small business grant program. Awards are based on demonstrated need, growth potential, and local economic impact. Your business must be located in Philadelphia, have under \$2M in annual revenue, be current on City taxes, and hold a valid Commercial Activity License. Applications are reviewed on a rolling basis with quarterly announcements. A brief Expression of Interest form is the first step.

□ Apply at: [phila.gov/programs/the-catalyst-fund](https://phila.gov/programs/the-catalyst-fund)

#### Business Lending Network (BLN) Incentive Grant

City of Philadelphia Department of Commerce | Up to \$35,000 | Paired with a qualifying loan

A matching grant program that pairs with a loan from one of 30+ participating lenders – including community banks, CDFIs, and nonprofits. The City matches a portion of your loan with a non-repayable grant. Most eligible businesses never hear about it because lenders are not required to tell clients it exists. Ask your lender directly: 'Do you participate in the BLN Incentive Grant program?'

□ Apply at: [phila.gov](https://phila.gov) – search 'Business Lending Network'

#### The Merchants Fund – Stabilization Grant

The Merchants Fund (nonprofit) | Up to \$10,000 | Seasonal cycles | Next cycle opens March 2026

One-time grants for independently owned physical storefronts in Philadelphia facing a specific capital challenge – equipment, repairs, or improvements. Business must be in operation at least 2 years with annual revenue between \$50K and \$750K. Note: professional service businesses (legal, insurance, graphic design, etc.) are not eligible for this program.

□ Apply at: [merchantsfund.org](https://merchantsfund.org)

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### — BEFORE YOU APPLY: THE FOUNDATION

Every program above requires these basics to already be in place.

- Registered business entity with a valid EIN
- City of Philadelphia Commercial Activity License (apply at [eclipse.phila.gov](http://eclipse.phila.gov))
- Registered with the PA Department of State
- Business bank account separate from personal
- Current on all City of Philadelphia taxes — or enrolled in a payment plan
- Filed all required PA and federal income tax returns
- At minimum, a basic written business plan or growth narrative