



Pennsylvania
Creative Industries
Powered by Pennsylvania Council on the Arts

Guidelines for Statewide Services – Request for Proposals (RFP) for Creative Business Loan Fund Regional Program Administrators

Application due date: October 30, 2026

Activity period: January 1, 2027 – December 31, 2032

About Pennsylvania Creative Industries

Pennsylvania Creative Industries is the new flagship brand of the Pennsylvania Council on the Arts (PCA), a state agency. With this name, the Council aims to elevate the creative sector's visibility, engage broader audiences, foster collaboration across disciplines, and underscore creativity's vital role in innovation, economic growth, and community vitality.

In 2025, our Council adopted a new strategic plan with the **mission** to empower, connect, and amplify creatives and creative industries and their contributions to Pennsylvania's communities, economy, and workforce. Our **vision** is that Pennsylvania becomes the national leader among states for creative communities, talent, and industries.

To maximize impact and align with state community and economic development goals, Pennsylvania Creative Industries invests resources in five key areas:

- **Asset Development** (e.g., creative organizations, entrepreneurial ecosystem, technical assistance, regional networking).
- **Workforce Development** (e.g., creative skills, career awareness, and employment pathways).
- **Community Development** (e.g., creative placemaking, engagement with local governments, and networking for practitioners).
- **Visibility** (e.g., promotion of creative industries, products and services, and of the contributions and opportunities within our commonwealth's creative sector).
- **Policy** (e.g., creation of policies that promote and foster relevancy and opportunity for creative industries, within governmental and non-governmental agencies and businesses)

Creative Industries Defined

The creative industries encompass individuals, organizations, and businesses that generate goods, services, and intellectual property through creative work. This includes advertising, architecture, performing and visual arts, design, crafts, music, media and film production, publishing, and digital games. Innovation, technology, and creative expression unite these diverse sectors. In 2023, our commonwealth's creative industries contributed \$30B to Pennsylvania's economy and supported nearly 190K jobs. Learn more at [Council on the Arts | Commonwealth of Pennsylvania](#)

About the Statewide Services – Request for Proposals for Creative Business Loan Fund (CBLF) Regional Program Administrators

Pennsylvania Creative Industries, powered by Pennsylvania Council on the Arts (PCA) seeks to expand the availability of its existing [Creative Business Loan Fund \(CBLF\)](#). The PCA anticipates selecting up to two regional program administrators (Administrators).

These Administrators will be responsible for providing CBLF loan servicing in the following regions (Note: RFP respondents are not required to provide CBLF service in all of the below counties, but must specify which counties they propose serving as an Administrator for, in their response):

1. Southeastern Pennsylvania, including but not limited to the following counties: Adams, Berks, Bucks, Chester, Cumberland, Dauphin, Delaware, Franklin, Lancaster, Lebanon, Montgomery, Philadelphia, and Perry.
2. Northeastern Pennsylvania, including but not limited to the following counties: Bradford, Carbon, Columbia, Lackawanna, Luzerne, Monroe, Pike, Schuylkill, Sullivan, Susquehanna, Tioga, Wayne, and Wyoming.

Selected Administrators will be expected to maintain Administrator status for a five-year period, unless the organization fails to comply with the guidelines and terms and conditions of the grant award agreement.

At the end of the five-year period the Administrator may re-apply to continue administration of the Creative Business Loan Fund (CBLF). Although the Administrator status is for a five-year period, the Commonwealth will distribute an annual contract to the Administrator, which includes administrative funding for the fiscal year, which is contingent on passage of the Commonwealth budget and related agency appropriations.

Award Amount

The PCA anticipates approving up to two awards through this RFP process and that individual award amounts will not exceed \$250,000. Awards will be distributed in one sum, at the beginning of the five-year grant period, and must be matched in cash at least 4:1 over the five-year period of the award agreement.

Grant Breakdown: The aggregate award amount shall be used by the Grantee to support administrative project costs.

Description of Creative Business Loan Fund (CBLF)

The Creative Business Loan Fund supports affordable, flexible financing to small, creative businesses across the commonwealth. Inspiration for creation of this fund stemmed from the awareness of a growing need for financial support for creative small businesses, which are important drivers of employment and economic vibrancy.

The program encourages the participation of interested creative businesses located in communities across the commonwealth, including those located in low-income

communities, urban, suburban, and rural communities. Eligible uses include working capital, equipment purchases, renovations to retail, production, or office space, and—on a limited basis—building acquisitions. Loan amounts range from a few thousand dollars up to \$250,000.

Administrator Eligibility

Applicants must:

- Be Pennsylvania-based, nonprofit Community Development Financial Institutions as defined by U.S. Department of Treasury's Community Development Financial Institutions Fund.

Administrator Requirements

- Demonstrated financial and staff capacity to effectively administer program requirements.
- An interest in, and preferably knowledge of, working with small businesses in all or some of the following creative industry areas:
 - Marketing – Advertising and marketing agencies & professionals
 - Architecture – Architecture firms & architects
 - Visual Arts & Crafts – Galleries, artists, artisans & makers, tattoo artists
 - Design – Product, interior, graphic, and fashion design firms and designers
 - Film & Media – Film, video, animation, TV & Radio businesses
 - Digital Games – Companies, programmers & individuals producing games.
 - Music & Entertainment –Producers, venues, musicians & performers
 - Publishing – Print or electronic businesses & content creators, editors & writers
- Work collaboratively on program development and implementation with the Pennsylvania Creative Industries staff.
- Grantee shall provide to each creative business that receives a loan technical assistance and counselling services that are designed to contribute to the success of the creative business and its ability to repay the loan. These services may include but are not limited to such areas as marketing surveys, financial accounting reporting, legal assistance, billing and marketing.
- Develop and actively distribute notice of, and applications for the CBLF Program
- Collect and provide data to the Pennsylvania Creative Industries staff on a regular basis.

Crediting of Pennsylvania Creative Industries

Selected Creative Business Loan Fund (CBLF) regional program administrators must prominently acknowledge funding from Pennsylvania Creative Industries, powered by Pennsylvania Council on the Arts, in promotions, flyers, programs, media announcements, press releases, websites, social media, etc. by utilizing approved logos, branding, and materials.

Proposal Narrative, Submission, and Review Criteria and Process

Proposal narrative (not to exceed 4 pages):

1. Describe your organization, including mission, vision, and goals, and how your organization is aligned with Pennsylvania Creative Industries' Mission and Vision as outlined on page one of this document.
2. Describe how your CDFI will promote and prioritize creative businesses
3. Describe your CDFI's relevant experience with comparable programs, demonstrated outcomes, applicable credentials, and financial planning and oversight practices.
4. Describe your CDFI's capacity to carry out the proposed program, including plan to reach regional coverage.

Required attachments:

1. Proposed program budget up to \$250,000 amount over a 5-year period.
2. Most recently completed audited financial statements.

Submission process: *(Please note: all questions regarding the application process should be directed to Amanda Lovell at alovell@pa.gov or (717) 585.7987)*

1. **Read this document thoroughly.**
2. **Before applying**, contact Amanda Lovell preferably at alovell@pa.gov or (717) 585.7987.
3. **Submit your proposal** to Amanda Lovell at alovell@pa.gov by **October 30, 2026**.

Proposal Review Process

Review Criteria:

- **Alignment with approach:** Applicant demonstrates alignment with Pennsylvania Creative Industries' Mission and Vision as well as the requirements outlined in the guidelines in the proposal as it relates to approach, implementation plan, and program budget;
- **Impact and reach:** Applicant demonstrates impact and regional reach of the proposed program;
- **Experience with comparable projects:** Applicant demonstrates a successful history of developing and executing comparable programs and/or activities; and
- **Capacity:** Applicant demonstrates organizational and key staff capacity to carry out the proposed program.

Proposals will be reviewed by a committee based on the review criteria included in this document. Committee recommendations will be presented to PCA's Council, Pennsylvania Creative Industries' governing body. Council will act on recommendations and has final authority in the awarding of grants. Applicants will be notified about the status of their proposal. Selected proposals will be notified (via email) with next steps outlining the award process.

Grants under this program are processed under the authority of the act of January 25, 1966 (P.L. 1542 (1965), 71 P.S. Section 1530.1 et seq., as amended, and 58 Pa. Code §301.32.