



MEMPHIS STARTUP ECOSYSTEM GUIDE 2026

Institutions, Programs, Financing Pathways and an Entrepreneur Action
Plan

City of Memphis and Shelby County, Tennessee

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Verification standard

Operating status, program dates, public contact information and published financing terms were checked against official institutional pages whenever available. “Verification required” means the organization did not publish enough current information to support a definitive statement. Application windows, staff roles, pricing and funding can change after the research cutoff.

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Executive findings

Bottom line. Memphis has a credible support system, but not a seamless startup machine. The city is strongest when a company can exploit a local industry advantage—logistics and supply chain, medical devices, healthcare, agricultural technology, or neighborhood procurement—and weakest when a generalist software, fintech, media or consumer startup needs a large first check, rapid follow-on capital and a dense market of experienced scale-up executives. [S01-S08, S46-S47]

- Epicenter is the most complete founder-facing front door for scalable startups. Its differentiator is not classroom instruction alone: the Logistics Opportunity Challenge has produced paid pilots that converted into full contracts, and its 2026 investor showcase explicitly targets active early-stage investors. [S04, S08]
- TSBDC and SCORE are the best first calls for business planning, financial projections, operating discipline and lender readiness. They are not capital providers. [S18-S20]
- Start Co. remains active, but its current model is venture architecture, consulting and project-based ecosystem building—not the old assumption that every founder can join a standing Start Co. accelerator. [S09-S11]
- EDGE and the Greater Memphis Chamber are most useful after a founder has a credible product, revenue thesis or expansion project. EDGE supplies public incentives and neighborhood finance; the Chamber supplies corporate relationships, talent and market access. [S12-S17]
- Memphis has specialized equity capital—Innova, MB Venture Partners and AgLaunch—but lacks a large, transparent, recurring generalist pre-seed funnel comparable to peer-city platforms. [S43-S47, S62-S68]
- For underserved and neighborhood firms, River City Capital, Pathway Lending, Communities Unlimited, the BBA/Black Chamber network, the Mid-South Business Continuum, City certification and Shelby County LOSB can be more immediately valuable than venture capital. [S27-S29, S48-S59]
- The central execution risk is “resource tourism”: attending workshops and events without converting them into customer interviews, pilots, contracts, applications, financing packages or milestones. The action plan in this report imposes a deliverable on every institutional contact.

Most practical sequence

TSBDC/SCORE → Epicenter or a sector specialist → first customers/pilots → Chamber/EDGE/APEX for market access and incentives → CDFI/SBA debt if repayable or LaunchTN/Innova/MBVP/angels if venture-scale.

1. Memphis compared with peer startup cities

The comparison below is institutional rather than a speculative ranking of total venture dollars. It asks whether a founder can identify a visible front door, enter a recurring cohort, obtain meaningful capital, meet customers and investors, and

progress to follow-on support. Official 2026 program pages provide a clearer basis than inconsistent commercial ecosystem rankings. [S62-S68]

City	Founder-facing front door	Capital/program transparency	Distinctive strengths	Implication for Memphis
Memphis	Epicenter plus a fragmented network	Local challenges and specialized funds; fewer transparent generalist awards	Logistics, medtech, agtech, diverse/neighborhood business	Lower density of seed/follow-on capital and scale-up talent
Nashville	Nashville Entrepreneur Center + LaunchTN	Three 2026 accelerators; no equity taken; published cohort calendar; \$1M+ raised by spring graduates	Healthcare, music, enterprise services	Stronger statewide and healthcare-investor visibility [S62]
Atlanta	Georgia Tech ATDC + CREATE-X + corporate ecosystem	State-funded incubator with deep coaching and investor/talent connections	Enterprise tech, fintech, logistics, health, university spinouts	ATDC reported \$216M capital and \$203M revenue among portfolio firms in 2024 [S63-S64]
Austin	Capital Factory / Texas network	Cash, customer and investor network; Texas Fund and large portfolio	Deep tech, AI, robotics, defense, space, software	Far greater founder/investor density and direct first-check infrastructure [S65-S66]
St. Louis	Arch Grants + Cortex/BioSTL ecosystem	2026 Arch Grants: \$75K non-dilutive plus \$25K relocation; annual, transparent cycle	Bioscience, agtech, geospatial, enterprise tech	Clear place-based capital offer and follow-on community [S67-S68]

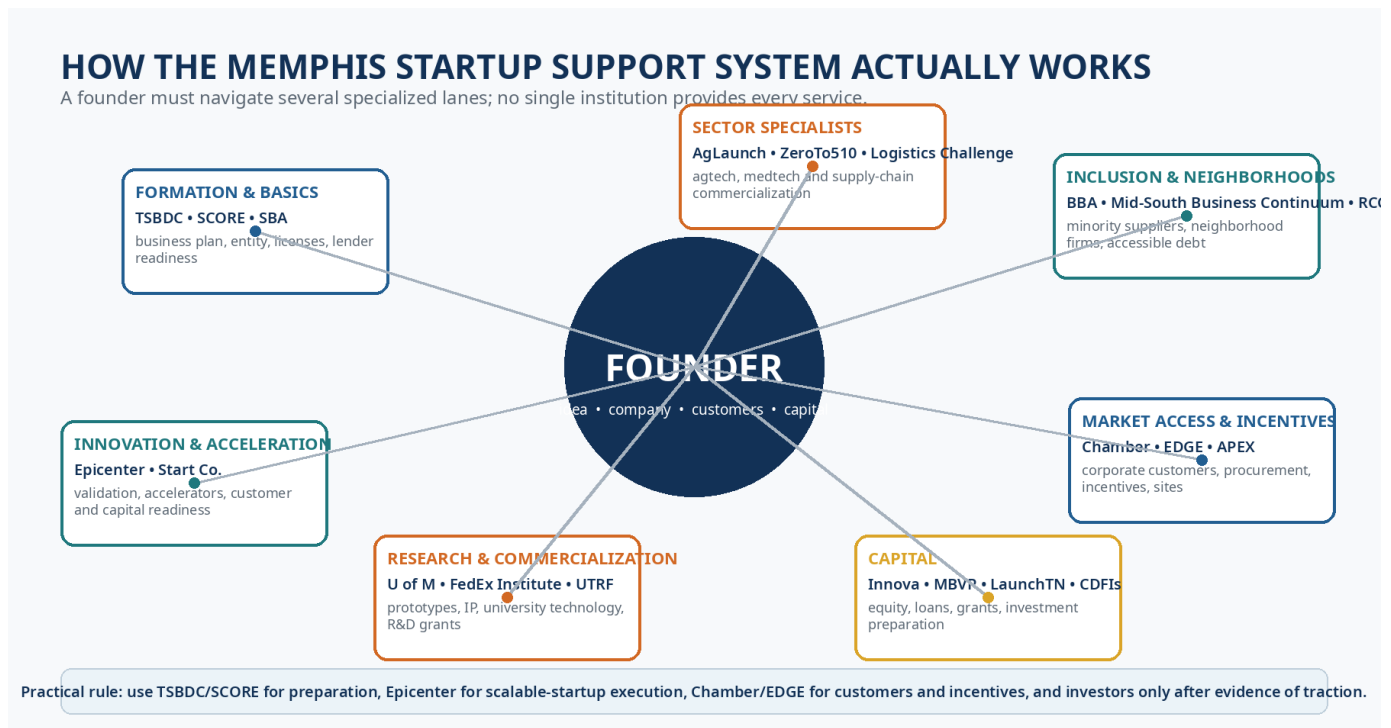
Distinctive Memphis advantages

- Logistics founders can access real corporate and industry problems rather than merely pitch competitions. The 2026 Logistics Opportunity Challenge accepts ideas, prototypes and MVPs, offers finalist cash, and presents founders to more than 20 potential customers. [S04]
- Medical-device founders can combine ZeroTo510/MDOC programming, UTHSC/UTRF commercialization, University of Memphis research and specialized investors. [S07, S38-S42, S47]
- Agtech founders can work with a national farmer network from a Memphis headquarters and validate products in actual field conditions. [S43-S45]
- CDFIs and supplier-development institutions create more accessible routes for neighborhood, minority-owned and cash-flow businesses than conventional venture ecosystems often provide. [S48-S59]
- Lower operating costs can extend runway, although low cost does not compensate for weak customer demand, insufficient founder talent or limited follow-on capital.

Structural limitations

- No single public portal consistently displays every cohort, deadline, capital amount, cost, eligibility rule and outcome. Entrepreneurship City is a useful coordination effort, but founders still need to verify each organization separately. [S16, S75]
- Generalist pre-seed and seed capital is thin relative to the number of education and networking programs. Specialized capital exists, but founders outside medtech, agtech or select technology themes must often raise regionally or nationally.
- Acceptance rates, check sizes, follow-on financing rates and revenue outcomes are rarely published. This makes it difficult to distinguish productive programs from event activity.
- University resources are strongest for affiliated researchers and students. Non-affiliated founders need a defined collaboration, license or sponsored-research relationship.

- Transportation, neighborhood geography, professional-network access and the cost of unpaid program participation can limit access for low-income founders even when tuition is free.



2. Verified status of institutions specifically requested

Institution	2026 status	Actual role / change	Source
Epicenter	Operating	Primary innovation hub; active 2026 programs, events, coworking and challenges.	[S01-S08]
Start Co.	Operating, reorganized	Shifted from its historic open-accelerator identity toward venture architecture, project-based accelerators, consulting and ecosystem-development work.	[S09-S11]
Greater Memphis Chamber	Operating	Regional business advocacy, small-business council, market access and workforce/economic-development role.	[S12-S13]
EDGE	Operating	Joint city-county economic-development agency; incentives, ICED neighborhood finance, site resources and Entrepreneurship City.	[S14-S17]
Tennessee SBDC - Memphis	Operating	Southwest Tennessee Community College-hosted center with main and satellite locations.	[S18-S19]
SCORE Memphis	Operating	Free volunteer mentoring and education across Memphis and the Mid-South.	[S20]
SBA Tennessee District Office	Operating; Memphis virtual office	Phone-based Memphis office serving Shelby and West Tennessee counties.	[S21]
University of Memphis / Crews Center	Operating	Student entrepreneurship, competitions, advising and space.	[S36-S37]
FedEx Institute of Technology / OTT	Operating	Applied research, technology training, industry collaboration and university commercialization.	[S38-S40]
Agape North	Verification required	No current official startup-support program or active official institutional page was located. Historical public evidence identifies an apparel social enterprise, not an ecosystem support organization. Do not rely on it as a 2026 founder resource without direct verification.	Historical evidence only
Memphis Bioworks Foundation	Discontinued / transitioned	Operations ended in 2021, with ecosystem functions described as passing to Epicenter.	[S73]
PTAC	Renamed / national transition	Current procurement-assistance brand is Tennessee APEX Accelerator.	[S35]

3. Detailed organization directory

The directory is divided into three linked tables so the requested fields remain readable. “Not publicly disclosed” is not an estimate. “Verification required” indicates that the information was not sufficiently current or explicit on official pages.

Organization	Category	Purpose / operating entity	Address / service area	Principal/ public contact	Target beneficiaries	Industry focus	Startup stage	Status	Sources
Epicenter Memphis	Accelerator / ecosystem hub / coworking	Regional innovation hub for founders of innovative, scalable businesses in Greater Memphis and the Delta. Operator: Epicenter Memphis, nonprofit organization	150 Peabody Place, Memphis, TN 38103; Service area: Greater Memphis and Delta region	Anthony J. Young, President & CEO; 901-249-0374; info@epicentermemphis.org	Innovative founders; early-stage and growth-oriented startups	General technology; logistics; medtech; B2B software; fintech; tech-enabled services	Idea through seed / early growth	Operating; verified	[S01-S08, S76]
Start Co.	Venture architect / economic-development consultancy	Designs policy, capital, program and innovation systems for startups, governments, universities and corporations. Operator: Start Co.	88 Union Avenue, 2nd Floor, Memphis, TN 38103 (public listing; confirm before visit); Service area: Memphis plus national project work	Eric Mathews, founder/CEO (publicly associated); contact through neverstop.co	Startups, small businesses, academic/civic partners and ecosystem builders	Technology, civic innovation, economic development; project-specific	Idea through commercialization, depending on contract/program	Operating, but reorganized from open accelerator operator to venture-architecture and ecosystem-development firm	[S09-S11]
Greater Memphis Chamber	Regional business association / market access	Business advocacy, economic growth, talent, connections and corporate market access. Operator: Greater Memphis Chamber	100 Peabody Place, Suite 1000, Memphis, TN 38103; Service area: Greater Memphis region	Ted Townsend, President & CEO; 901-543-3500; chamber website contact	Companies of all sizes, investors, employers and entrepreneurs	Broad; especially logistics, manufacturing, life sciences, technology and regional employers	Early revenue through growth; idea-stage mainly via referrals/events	Operating; verified	[S12-S13]
EDGE (Economic Development Growth Engine)	City-county economic development agency	Coordinates public resources, incentives, finance and economic-development programs for Memphis and Shelby County. Operator: Joint City of Memphis/Shelby County agency	100 Peabody Place, Suite 1100, Memphis, TN 38103; Service area: Memphis and Shelby County	Joann Massey, President & CEO; 901-341-2100	Expanding firms, site-selection projects, neighborhood businesses, developers and employers	Advanced manufacturing, supply chain/logistics, life sciences and broad job-creating business	Early revenue through expansion; neighborhood startup/small business via ICED	Operating; verified	[S14-S17, S70]
Tennessee Small Business Development Center - Memphis	Free/low-cost business advising	One-on-one counseling, training and technical assistance for small businesses.	8800 East Shelby Drive, Maxine A. Smith Center, Suite 112, Memphis, TN 38125; satellites at	901-333-5085; mcrawford@tsbdc.org; current staff via TSBDC site	Prospective and existing small-business owners	All industries; lender and government-program preparation	Idea through growth	Operating; verified	[S18-S19]

Organization	Category	Purpose / operating entity	Address / service area	Principal/ public contact	Target beneficiaries	Industry focus	Startup stage	Status	Sources
		Operator: TSBDC network; Memphis center hosted by Southwest Tennessee Community College with SBA support	Chamber and Entrepreneurs Network Center; Service area: Memphis and surrounding West Tennessee						
SCORE Memphis	Volunteer mentoring / education	Free mentoring and business education using experienced executives and entrepreneurs. Operator: SCORE Association, SBA resource partner	Virtual and local meetings; location varies by appointment/event; Service area: Memphis metro, Shelby, Tipton, Fayette and wider Mid-South/Delta	Request a mentor through score.org/memphis	Aspiring and existing entrepreneurs	All industries	Idea through growth and succession	Operating; verified	[S20]
SBA Tennessee District Office - Memphis Virtual Office	Federal small-business access point	Connects West Tennessee firms to SBA loans, contracting, disaster and resource-partner programs. Operator: U.S. Small Business Administration	Memphis virtual office; Nashville district headquarters; Service area: Shelby and designated West Tennessee counties	David Glasgow, District Director; Memphis phone 901-494-6906	Eligible U.S. small businesses and entrepreneurs	All eligible industries	Formation through growth	Operating; Memphis is a virtual office	[S21-S26, S71]
City of Memphis - Office of Business Diversity & Compliance / Entrepreneurs Network Center	Municipal certification, procurement and neighborhood support	Expands access to city contracting and business resources for small, minority- and women-owned firms. Operator: City of Memphis	125 N. Main Street (city offices); Entrepreneurs Network Center, 480 Dr. M.L.K. Jr. Avenue, Memphis, TN 38126; Service area: City of Memphis	OBDC/ENC public contact through memphistn.gov ; ENC 901-636-9300	City vendors, small businesses, minority- and women-owned firms, neighborhood entrepreneurs	Broad; procurement-oriented	Formation through growth	Operating; program details distributed across city pages	[S27-S28, S75]
Shelby County Equal Opportunity Compliance / LOSB Program	County supplier certification and procurement	Certifies locally owned small businesses and supports equitable access to Shelby County contracting. Operator: Shelby County Government	Shelby County government offices, Memphis; Service area: Shelby County	Equal Opportunity Compliance: 901-222-1100	Locally owned small businesses and qualifying diverse suppliers	Construction, professional services, goods and other county procurement categories	Operating businesses ready to sell to government	Operating; verified	[S29]
Launch Tennessee	Statewide innovation network and capital platform	Provides capital, commercialization and connections across Tennessee. Operator: Launch Tennessee, public-private nonprofit	601 Taylor Place, Suite 101, Nashville, TN 37208; Service area: Statewide, including Memphis	Lindsey Cox, CEO; 615-991-2809; info@launchtn.org	High-growth startups, researchers, investors and entrepreneur-support organizations	Technology and innovation across industries	Pre-seed through growth	Operating; verified	[S30-S33]

Organization	Category	Purpose / operating entity	Address / service area	Principal/ public contact	Target beneficiaries	Industry focus	Startup stage	Status	Sources
		partner of the state							
Tennessee APEX Accelerator	Government procurement technical assistance	Helps businesses compete for federal, state and local government contracts. Operator: University of Tennessee Center for Industrial Services with federal/state support	Statewide advisors; Memphis service available by appointment; Service area: Tennessee	Request counseling through Tennessee APEX website	Businesses pursuing government contracts	Defense, logistics, professional services, manufacturing, technology and other procurement sectors	Revenue-ready businesses; some formation-stage education	Operating; renamed from PTAC under national APEX transition	[S35]
University of Memphis - Crews Center for Entrepreneurship	University student entrepreneurship center	Helps University of Memphis students develop and launch ventures. Operator: University of Memphis	3618 Walker Avenue, Memphis, TN 38111; Service area: Primarily University of Memphis community	Whitney Hardy, Director; 901-678-3871; crewscenter@memp his.edu	University of Memphis students and campus founders	Broad student entrepreneurship	Idea through early launch	Operating; verified	[S36-S37]
FedEx Institute of Technology + U of M Office of Technology Transfer	Applied research, technology training and commercialization	Connects research, industry, technology training, intellectual property and commercialization. Operator: University of Memphis	FedEx Institute: 365 Fogelman Drive, Suite 303, Memphis, TN 38152; Service area: University, regional industry and broader research partners	fedex@memphis.edu; 901-678-1596; OTT through memphis.edu/ott	Faculty, students, researchers, corporate partners and technology startups	AI, cybersecurity, data, health, national security, logistics and advanced technology	Research concept through licensing/startup formation	Operating; verified	[S38-S40]
UTHSC Office of Research + University of Tennessee Research Foundation (Memphis)	Health-science research commercialization	Moves biomedical inventions through disclosure, IP protection, licensing and startup formation. Operator: University of Tennessee Health Science Center / UTRF	UTHSC Research: 910 Madison Avenue, Suite 608; UTRF Memphis: Suite 827, Memphis, TN 38163; Service area: UT health-science research community and industry partners	Jessica Snowden, UTHSC Vice Chancellor for Research; UTRF Memphis 901-448-7827	UTHSC faculty/researchers, licensees and health-science entrepreneurs	Biotechnology, medical devices, diagnostics, therapeutics and healthcare	Research through company formation and licensing	Operating; verified	[S41-S42]
AgLaunch	Agtech accelerator, farmer trial network and investment platform	Develops agricultural technologies through farmer-centered diligence, field trials and capital. Operator: AgLaunch	1350 Concourse Avenue, Suite 434, Memphis, TN 38104; Service area: National platform with Memphis headquarters and Delta roots	Pete Nelson, Founder & President; admin@aglaunch.com	Agtech founders and farmers	Agriculture, livestock, food systems, climate, automation and farm data	Concept through scale	Operating; verified	[S43-S45]
Innova Memphis	Early-stage venture capital	Invests in high-growth early-stage companies and combines capital with	Memphis, Tennessee; current submission/contact through official	Submit proposal through innovamemphis.com; current partner	Venture-scale founders	Technology, bioscience, healthcare, agtech and selected	Pre-seed, seed and early stage	Operating; verified	[S46]

Organization	Category	Purpose / operating entity	Address / service area	Principal/ public contact	Target beneficiaries	Industry focus	Startup stage	Status	Sources
		mentorship. Operator: Innova Memphis	website; Service area: Memphis-based, with broader U.S. investment scope depending on fund	contact verification required		logistics/innovation areas			
MB Venture Partners	Specialized venture capital	Provides capital and strategic direction to life-science companies, especially medical devices and musculoskeletal products. Operator: MB Venture Partners	17 W. Pontotoc Avenue, Suite 101, Memphis, TN 38103; Service area: U.S. life-science opportunities with Memphis base	Gary Stevenson, co-founder; contact through mbventures.com	Medical-device and biotechnology startups	Life sciences; strong musculoskeletal focus	Multiple stages, company-specific	Operating; verified	[S47]
River City Capital	CDFI small-business lender	Closes capital gaps in underestimated Memphis communities with loans and technical support. Operator: River City Capital, affiliate of Community LIFT	Memphis, Tennessee; verify current appointment location on official site; Service area: Memphis-focused	Apply/contact through rivercitycapital.org	Small businesses underserved by traditional banks	Broad local small business	Startup/early revenue through expansion, subject to underwriting	Operating; verified	[S48]
Pathway Lending - Memphis	CDFI / statewide small-business lender and education provider	Provides flexible debt and capital-readiness support, emphasizing underserved borrowers. Operator: Pathway Lending	631 Madison Avenue, Suite 2, Memphis, TN 38103; Service area: Tennessee, with Memphis/West Tennessee team	Jarlecia Jones, VP Lending-Memphis; Memphis office 901-560-4737	Tennessee businesses; minority-, women-, veteran-, rural- and low-income borrowers; first-time borrowers	Broad small business and commercial real estate	Generally operating businesses; Emerging loan requires at least one year in business	Operating; verified	[S49-S52]
Communities Unlimited	CDFI lender and technical-assistance nonprofit	Provides loans and hands-on consulting to underserved rural and Mid-South businesses. Operator: Communities Unlimited	Regional organization; Memphis-based advisors available; Service area: Tennessee and six other core Southern states; selected products broader	Memphis advisors include Marnell Love and Rhett Douglas; contact through communitiesu.org	Small businesses, farms and communities that may not qualify for conventional credit	Broad small business; rural enterprise and agriculture	Startup through turnaround and growth	Operating; verified	[S53-S54]
Black Business Association of Memphis / Black Chamber transition	Black-owned business advocacy, training and network	Supports Black entrepreneurs through advocacy, counseling, networking, training and targeted initiatives. Operator: Black Business Association of Memphis; site	Entrepreneurs Network Center, 480 Dr. M.L.K. Jr. Avenue, Memphis, TN 38126; Service area: Memphis and surrounding region	Ernest D. Strickland, President/CEO; info@bbamemphis.com; 901-636-9300	Black-owned businesses and entrepreneurs; some programs target disadvantaged hospitality/food or IT firms	Broad; special initiatives in IT/engineering and hospitality/food/tourism	Formation through growth	Operating site; brand/legal-name transition requires verification	[S55-S57]

Organization	Category	Purpose / operating entity	Address / service area	Principal/ public contact	Target beneficiaries	Industry focus	Startup stage	Status	Sources
		announces transition toward "Black Chamber of Memphis"							
The Mid-South Business Continuum (formerly MMBC Continuum branding)	Supplier development, certification and corporate procurement	Develops scalable diverse suppliers and connects them to corporate purchasing opportunities. Operator: The Mid-South Business Continuum	200 Jefferson Avenue, Suite 1000, Memphis, TN 38103; Service area: Mid-South, corporate supplier networks	901-525-6512	Minority- and women-owned businesses and capable suppliers	Construction, professional services and 70+ supplier categories	Revenue-ready through growth	Operating; repositioned/rename d branding should be confirmed for legal documents	[S58-S59]
Crosstown CoWork	Coworking and flexible office space	Provides dedicated desks, private offices and shared workspace inside Crosstown Concourse. Operator: Crosstown Concourse	1350 Concourse Avenue, East Atrium, 2nd Floor, Memphis, TN 38104; Service area: Memphis	cowork@crosstownconcourse.com; 901-203-8300	Entrepreneurs, remote workers, small teams and creative/health/technology firms	Broad	Formation through growth	Opened April 1, 2026; verified	[S60]
Veterans Business Outreach Center at Pathway Lending	Veteran entrepreneurship assistance	Helps veterans, service members and military spouses start and grow businesses. Operator: Pathway Lending with SBA Office of Veterans Business Development funding	Serves Tennessee and Kentucky; Pathway Memphis office can connect local users; Service area: Tennessee and Kentucky, including Naval Support Activity Mid-South at Millington	VBOC intake through pathwaylending.org/vboc	Veterans, service members, National Guard/Reserve and military spouses	All eligible industries	Idea through growth	Operating; verified	[S52]
Tennessee SBIR/STTR + LaunchTN Matching Support	R&D grant and commercialization pathway	Funds technology R&D and helps Tennessee companies commercialize federally relevant innovation. Operator: Federal agencies / SBA policy; Tennessee support through LaunchTN	Online federal applications; LaunchTN in Nashville serves statewide; Service area: United States / Tennessee	sbir.gov; LaunchTN SBIR/STTR team	U.S.-owned small technology companies; STTR requires research-institution partnership	Technology, health, defense, energy, agriculture, logistics and agency-defined topics	Research concept through prototype/commercialization	Operating; annual appropriations and state matching windows must be verified	[S33, S61]

4. Programs, financing, application and outcomes

Organization	Principal programs / offerings	Grants, loans or investment	Eligibility / application	Recruitment, cost and selection	Representative outcomes / practical assessment	Sources
Epicenter Memphis	Epicenter Launch (8 weeks); Capital Readiness Accelerator (6 weeks); Customer Readiness; Logistics Opportunity Challenge; ZeroTo510; MDOC; Next Big Thing; DelTech; investor showcases; coworking.	Local competitions and challenge prizes; 2025 ZeroTo510 included \$25,000 investment; Logistics Challenge up to six \$3,000 finalists; Next Big Thing advertised funding opportunity. Terms vary.	Open applications by program. 2026 Capital Readiness applications closed March 16; Logistics applications June 23- August 7; other cycles vary.	Most program costs and acceptance rates are not publicly disclosed. Coworking starts at \$150/month. Competitive selection for accelerators/challenges.	2024 and 2025 Logistics Challenges produced paid pilots that converted to full contracts. Summer Showcase connects selected companies with qualified investors.	[S01-S08, S76]
Start Co.	2026-2027 CBID Accelerator support; Empower Program across 20 states; South Memphis ecosystem capacity work; strategy, design sprints, capital formation and commercialization support.	No standing public direct-investment offer found on current site. Project-based funding or capital connectivity may occur.	CBID one-on-one intake for firms located in Memphis Central Business Improvement District; other programs project-specific.	Many services are grant- or client-funded; public founder pricing and acceptance rates not disclosed.	Self-reported historical reach: thousands of entrepreneurs/jobs and hundreds of millions in investment and revenue. Current outcomes should be requested by program.	[S09-S11]
Greater Memphis Chamber	Small Business Council; networking; supplier/customer introductions; workforce initiatives; 3686 participation; economic development and advocacy.	No standing direct startup investment. Periodic sponsored grants may be announced; do not assume recurrence.	Membership improves access; some events/resources open to nonmembers.	Membership and event fees vary. No competitive acceptance for ordinary membership.	Best used for corporate customer access, policy advocacy and market intelligence rather than venture building.	[S12-S13]
EDGE (Economic Development Growth Engine)	PILOT tax incentives; ICED forgivable loans; Opportunity Zones information; Foreign Trade Zone/Port resources; Entrepreneurship City; site and financing coordination.	ICED forgivable loans up to \$25,000 for eligible inner-city business-district projects; larger incentives are performance- and project-based.	Program-specific geography, investment, job and documentation requirements. Pre-application conversation strongly recommended.	No general membership fee. Incentives require formal underwriting, public approvals and compliance.	EDGE reports about \$9 million invested through small-business loan programs since 2014 and nearly 600 jobs associated with supported businesses.	[S14-S17, S70]
Tennessee Small Business Development Center - Memphis	Business planning, market research, licensing, financial projections, funding preparation, workshops and referrals.	Does not generally make grants, loans or equity investments; improves readiness and connects to funding sources.	Appointment/registration; services generally free, workshops may be free or low-cost.	No competitive cohort acceptance for counseling. Program-specific events may require registration.	High practical value for documents, cash-flow planning and lender readiness; not a direct capital source.	[S18-S19]
SCORE Memphis	One-on-one mentoring, webinars, templates, business planning, marketing and operations advice.	No direct grants, loans or equity.	Online mentor request; generally open and free.	Mentoring free; workshops vary. No selective admission.	Best for repeated accountability and specialist advice; quality depends on mentor match and founder follow-through.	[S20]
SBA Tennessee District Office - Memphis Virtual Office	Loan-program guidance; Lender Match; federal contracting and certifications; referrals to SBDC, SCORE and VBOC.	7(a), 504 and Microloan programs are delivered through lenders/intermediaries, not direct district-office grants.	Schedule a call; lender and certification eligibility are program-specific.	District assistance free. Lender fees, interest and underwriting apply to loans.	Essential navigator but not the lender or investor; success depends on choosing a participating lender/intermediary.	[S21-S26, S71]
City of Memphis - Office of Business Diversity & Compliance / Entrepreneurs Network Center	Business registration/licensing links; certification; procurement guidance; TSBDC satellite; Entrepreneurship City referrals; NEDO commercial property activities.	NEDO supports acquisition, rehabilitation, facade and public-facility activities; specific funding cycles and terms must be verified.	City registration/certification and program-specific documentation.	Certification/program fees and cycles vary; verify current notices.	Most useful where city procurement or neighborhood commercial property is part of the business model.	[S27-S28, S75]

Organization	Principal programs / offerings	Grants, loans or investment	Eligibility / application	Recruitment, cost and selection	Representative outcomes / practical assessment	Sources
Shelby County Equal Opportunity Compliance / LOSB Program	LOSB certification; vendor registration; M/WBE-related compliance and procurement access.	No direct startup investment. Contract revenue is the principal pathway.	Ownership, locality, size and documentation requirements.	Certification process; acceptance based on eligibility, not cohort capacity.	Potentially valuable customer channel, but founders need insurance, working capital, pricing and compliance capacity.	[S29]
Launch Tennessee	InvestTN and capital programs; SBIR/STTR support and matching; 3686; commercialization and statewide connections; regional entrepreneur-center funding.	Direct/co-investment and program capital through InvestTN; SBIR/STTR matching and application support; terms and windows vary.	Statewide applications; investment and grant programs are competitive.	Many support programs free; 3686 and events may charge. Acceptance rates not generally published.	Most valuable bridge from Memphis to statewide investors and commercialization networks.	[S30-S33]
Tennessee APEX Accelerator	SAM registration, capability statements, bid matching, certifications, proposal and compliance assistance.	No direct capital; supports contract revenue.	Tennessee business; counseling registration.	Typically no-cost counseling; no cohort selection.	High value for firms with credible past performance and operational capacity; low value for unvalidated ideas.	[S35]
University of Memphis - Crews Center for Entrepreneurship	Tiger Tank; ImagineU Summer Accelerator; advising; Lean entrepreneurship; space, training and mentoring.	Cash prizes through competitions; amounts and annual availability vary.	Most direct access reserved for U of M students; external participation varies.	Generally free to eligible students; competitive cohorts/competitions.	Strong campus front door; limited relevance to founders with no University affiliation unless partnering with campus teams.	[S36-S37]
FedEx Institute of Technology + U of M Office of Technology Transfer	Applied research clusters; training; hackathons; technology transfer; commercialization grants; NSF I-Corps-linked activity; industry partnerships.	University commercialization grants and external research funding; no general open venture fund.	University affiliation or research/industry partnership often required.	Program-specific; public training may be free or fee-based. Research selection competitive.	Best technical-development resource for defensible IP and university research, not a general small-business incubator.	[S38-S40]
UTHSC Office of Research + University of Tennessee Research Foundation (Memphis)	Invention disclosure; patenting; licensing; industry partnerships; entrepreneurship/regulatory workshops.	Research grants and licensing structures; direct startup investment not guaranteed.	Primarily university-owned or affiliated intellectual property; external collaborations negotiated.	Internal and negotiated; selection based on technical/commercial merit and institutional policy.	Key for biomedical IP; commercialization timelines and conflicts-of-interest rules require early planning.	[S41-S42]
AgLaunch	AgLaunch365; webinars; bootcamps; mentorship; coaching; farm trials; farmer innovation network.	Investment capital may be available through affiliated farmer/investment structures; terms are not publicly standardized.	Competitive annual accelerator; 2026 cohort applications were due September 15, 2025.	Cost, check size and acceptance rate not publicly disclosed; request current terms before applying.	Distinctive advantage is real-world farmer testing and customer diligence rather than classroom-only acceleration.	[S43-S45]
Innova Memphis	Direct investment; portfolio support; sector funds.	Equity investment. Check sizes and fund-specific criteria not publicly standardized.	Pitch/proposal submission; high selectivity; must fit fund thesis and return profile.	No application fee disclosed; acceptance rate not public. Equity dilution and governance terms apply.	Official site reports more than \$57 million invested in 119 startups and more than \$125 million of outside capital attracted.	[S46]
MB Venture Partners	Direct investment; strategic guidance; Musculoskeletal New Ventures Conference.	Equity investment; terms and check sizes not publicly disclosed.	Submit business plan/contact; strong sector fit required.	Very selective; no public acceptance rate.	Official site identifies portfolio-company acquisitions by Johnson & Johnson, Medtronic, Smith+Nephew, Zimmer Biomet and Wright Medical/Stryker.	[S47]
River City Capital	Affordable small-business loans; capital-readiness and practical support.	Loans up to \$250,000 publicly described in 2026; terms depend on underwriting.	Business plan, owner information, repayment analysis and documentation; may serve borrowers unable to access banks.	Interest, fees and collateral/guarantee requirements are case-specific.	Useful bridge to bankability; not appropriate for high-burn, pre-revenue venture models without repayment source.	[S48]
Pathway Lending - Memphis	Small-business and commercial-real-estate loans; Emerging loans up to \$100,000; coaching; Pathway	Debt. West Tennessee page states typical small-business rates of 12%-15% and commercial real-	Tennessee location, underwriting and program criteria; Emerging product requires at least one year	Interest and fees apply. Approval based on repayment capacity and credit/business analysis.	Strong for businesses that need patient debt plus coaching; not a substitute for equity in a loss-	[S49-S52]

Organization	Principal programs / offerings	Grants, loans or investment	Eligibility / application	Recruitment, cost and selection	Representative outcomes / practical assessment	Sources
	Navigator; VBOC.	estate rates starting around 8%; confirm current quote.	operating.		making startup.	
Communities Unlimited	Small-business loans; farm lending; business consulting; financial/operational planning; loan-readiness assessment.	Current materials describe small-business loans from about \$1,000 to \$200,000; product terms vary.	Underwriting and geography/product requirements; one-on-one intake.	Interest and fees apply; technical assistance may be subsidized.	Strong accessible-debt option, especially for rural/underserved founders; slower documentation and repayment discipline should be expected.	[S53-S54]
Black Business Association of Memphis / Black Chamber transition	Memphis ReStart; Build to Scale; Business Booster; counseling; networking; procurement announcements; membership.	Business Booster page describes a \$5,000 award after program criteria; current funding and cohort availability require verification.	Membership or program application; program documents include license, ID/W-9 and entity records.	Membership levels published; program selection varies. Verify current legal name and active funding cycles.	Strong culturally specific network and procurement visibility; capital is episodic rather than a standing fund.	[S55-S57]
The Mid-South Business Continuum (formerly MMBC Continuum branding)	Uniform Certification Agency; supplier directory; business partnering; corporate matchmakers; RFP distribution; working-capital loan fund for qualifying contract holders.	Working-capital loans for eligible members with awarded contracts; requires extensive financial documentation and guarantees.	Membership/certification and capacity requirements; loan limited to qualifying contract-backed firms.	Membership and certification costs vary; underwriting applies to loans.	Can convert diversity certification into corporate revenue, but only for firms that are operationally and financially ready to perform.	[S58-S59]
Crosstown CoWork	Dedicated desks; private offices; conference and shared amenities.	No grants, loans or investment.	Membership inquiry; space availability.	Dedicated desks start at \$450/month; private offices start at \$800/month on official page.	Useful operational base and Crosstown network; not an accelerator or capital source.	[S60]
Veterans Business Outreach Center at Pathway Lending	Boots to Business; counseling; training; referrals; certification and financing preparation.	No automatic grant; connects to SBA and Pathway products.	Military-affiliation eligibility; registration by program.	Many services free through SBA funding.	Best veteran-specific front door; combine with TSBDC/SCORE and appropriate lender.	[S52]
Tennessee SBIR/STTR + LaunchTN Matching Support	Federal Phase I/II awards; LaunchTN application support, microgrants and matching funds when appropriated.	As of April 2026, agencies may issue Phase I up to \$323,090 and Phase II up to \$2,153,927 without SBA waiver; actual solicitations vary.	Federal eligibility, topic fit, registrations and technical proposal; competitive peer/agency review.	No equity; substantial proposal and compliance effort. Consultant support may be available.	Potentially the most founder-friendly non-dilutive capital for defensible R&D, but not for ordinary local-service or media businesses.	[S33, S61]

5. Service capability matrix

Organization	Service capability	Organization	Service capability
Epicenter Memphis	E✓ M✓ N✓ Legal: referral/limited A/cct: referral/limited Mkt✓ Tech: partner-based Office✓	UTHSC Office of Research + University of Tennessee Research Foundation (Memphis)	E✓ M✓ N✓ Legal/IP✓ A/cct: grant/project Mkt: licensing Tech✓ Labs: institution-based
Start Co.	E✓ M✓ N✓ Legal: project/referral A/cct: project/referral Mkt✓ Tech✓ Office: verification required	AgLaunch	E✓ M✓ N✓ Legal: referral A/cct: investment readiness Mkt/customer✓ Tech/field trials✓ Office: limited
Greater Memphis Chamber	E✓ M: limited N✓ Legal: referral A/cct: referral Mkt✓ Tech: ecosystem referral Office: no	Innova Memphis	E: limited M✓ N✓ Legal: transaction-side A/cct: diligence Mkt/customer✓ Tech: sector Office: no
EDGE (Economic Development Growth Engine)	E✓ M: limited N✓ Legal: program guidance A/cct: documentation guidance Mkt: site promotion Tech: no Office: no	MB Venture Partners	E: limited M✓ N✓ Legal: transaction/diligence A/cct: diligence Mkt/strategic buyer✓ Tech/regulatory insight✓ Office: no
Tennessee Small Business Development Center - Memphis	E✓ M✓ N✓ Legal: referral A/cct: basic/referral Mkt✓ Tech: basic/referral Office: no	River City Capital	E✓ M✓ N: partner-based Legal: referral A/cct✓ Mkt: referral Tech: no Office: no
SCORE Memphis	E✓ M✓ N✓ Legal: referral A/cct: mentor-dependent Mkt✓ Tech: mentor-dependent Office: no	Pathway Lending - Memphis	E✓ M✓ N✓ Legal: referral A/cct✓ Mkt: coaching Tech: no Office: no
SBA Tennessee District Office - Memphis Virtual Office	E✓ M: referral N✓ Legal: regulatory guidance/referral A/cct: lender docs/referral Mkt: procurement Tech: SBIR referral Office: no	Communities Unlimited	E✓ M✓ N: limited Legal: referral A/cct✓ Mkt✓ Tech: limited Office: no
City of Memphis - Office of Business Diversity & Compliance / Entrepreneurs Network Center	E✓ M✓ via partners N✓ Legal: compliance guidance A/cct: referral Mkt: procurement Tech: limited Office: partner space	Black Business Association of Memphis / Black Chamber transition	E✓ M✓ N✓ Legal: referral A/cct: training/referral Mkt✓ Tech✓ via Build to Scale Office: ENC access
Shelby County Equal Opportunity Compliance / LOSB Program	E✓ M: procurement guidance N✓ Legal: certification/compliance A/cct: bid documentation Mkt: government sales Tech: no Office: no	The Mid-South Business Continuum (formerly MMBC Continuum branding)	E✓ M✓ N✓ Legal: contract/compliance guidance A/cct✓ Mkt/procurement✓ Tech: limited Office: no
Launch Tennessee	E✓ M✓ N✓ Legal: referral A/cct: capital readiness Mkt✓ Tech commercialization✓ Office: no	Crosstown CoWork	E: no M: informal N✓ Legal: no A/cct: no Mkt: no Tech: workspace infrastructure Office✓
Tennessee APEX Accelerator	E✓ M✓ N✓ Legal: procurement compliance guidance A/cct: pricing/referral Mkt✓ Tech: no Office: no	Veterans Business Outreach Center at Pathway Lending	E✓ M✓ N✓ Legal: referral A/cct: readiness Mkt✓ Tech: limited Office: no
University of Memphis - Crews Center for Entrepreneurship	E✓ M✓ N✓ Legal: referral A/cct: basic/referral Mkt✓ Tech: campus network Office✓	Tennessee SBIR/STTR + LaunchTN Matching Support	E✓ M✓ N✓ Legal/IP: important A/cct/grant compliance✓ Mkt: commercialization Tech✓ Office: no
FedEx Institute of Technology + U of M Office of Technology Transfer	E✓ M✓ N✓ Legal: IP/licensing guidance A/cct: grant budgets Mkt: industry links Tech✓ Office/labs: project-based		

Legend: ✓ means a meaningful published capability. "Referral," "limited," "project-based" or "mentor-dependent" means the institution is not a substitute for retained counsel, a CPA, a technical team or a full-service marketing agency.

6. Sector-specific pathways

SECTOR-SPECIFIC PATHWAYS IN MEMPHIS

Memphis is not equally strong in every vertical. Use the city where local customers, research assets and capital overlap.

LOGISTICS & TRANSPORTATION

Strongest local fit

Primary institutions

Epicenter Logistics Opportunity Challenge; Greater Memphis Chamber; EDGE; FedEx Institute; Port and supply-chain customers

Best route: paid pilot → enterprise reference → outside seed round

MEDICAL DEVICES & HEALTHCARE

Deep specialist fit

Primary institutions

ZeroTo510; MDOC; UTHSC/UTRF; U of M OTT; MB Venture Partners; Innova

Best route: regulatory plan + clinical validation + strategic medtech buyer

AGTECH & FOOD SYSTEMS

Strong specialized platform

Primary institutions

AgLaunch365; farmer trial network; Innova Ag funds; LaunchTN; SBIR/STTR

Best route: field trial → farmer evidence → strategic/venture capital

TECH / SOFTWARE / FINTECH

Moderate, improving

Primary institutions

Epicenter; Start Co.; U of M/FedEx Institute; LaunchTN; investor showcases

Gap: no consistently visible Memphis-only fintech accelerator or large generalist seed fund

MEDIA, MUSIC & CONTENT

Cultural strength, weak venture infrastructure

Primary institutions

Start Co. project work; Chamber; Indie Memphis; Music Export Memphis; Tennessee entertainment resources

Best route: revenue-first model, national distribution, sponsorship and customer financing

NEIGHBORHOOD & DIVERSE SMALL BUSINESS

Only debt/procurement

Primary institutions

BBA/Black Chamber; Mid-South Business Continuum; River City Capital; EDGE ICED; City/County certifications

Best route: certification + contract pipeline + CDFI loan + cash-flow controls

Founder type / sector	Recommended Memphis sequence	Key caution
Logistics / transportation	Epicenter Logistics Opportunity Challenge → Chamber/EDGE corporate and site access → FedEx Institute research partnership → LaunchTN/Innova/external investors	Highest local customer advantage. Require security, integration, procurement and enterprise-sales readiness.
Medical devices / healthcare	ZeroTo510/MDOC → UTHSC/UTRF or U of M OTT → regulatory/clinical plan → MB Venture Partners/Innova/strategics	Memphis's deepest specialist capital and buyer network. FDA, reimbursement, quality systems and clinical evidence dominate.
Biotechnology	UTHSC/UTRF → SBIR/STTR → university licensing → specialized investors/strategic partners	Strong research base but long timelines and limited local generalist biotech capital.
Agricultural technology	AgLaunch365/farmer trials → SBIR/STTR or LaunchTN → Innova/AgLaunch investment network	Excellent field-validation model. Geographic proximity to customers can matter more than office location.
Fintech	Epicenter Capital Readiness / investor showcase → U of M/FedEx Institute → bank/enterprise pilots → LaunchTN and outside fintech investors	No consistently visible Memphis-only fintech accelerator or dedicated local fintech fund was verified; national fundraising likely.
Technology / software	Epicenter Launch/customer readiness → Start Co. project programs → Chamber enterprise customers → LaunchTN/Innova	Good early support; follow-on capital and senior product/growth talent may require regional or remote networks.
Music / content / media	Revenue-first validation → Start Co./Chamber → Indie Memphis or Music Export Memphis as sector-adjacent networks → Tennessee entertainment resources	Cultural brand is strong; venture infrastructure is weak. Prioritize distribution, IP ownership, recurring revenue and sponsor/customer contracts.
Minority-/women-owned suppliers	City OBDC + Shelby LOSB + Mid-South	Certifications create access, not guaranteed

Founder type / sector	Recommended Memphis sequence	Key caution
	Business Continuum + BBA + Tennessee GO-DBE/APEX	contracts. Working capital and performance capacity are critical.
Immigrant-owned businesses	TSBDC/SCORE + community legal/immigration counsel + CDFIs + procurement networks	No dedicated Memphis immigrant-founder accelerator with current official documentation was verified. Immigration status and work authorization require qualified counsel.
Veteran-owned businesses	VBOC → SBA VetCert → APEX → TSBDC/SCORE → lender	Strong structured federal pathway; procurement readiness matters more than event attendance.
Social enterprise	Epicenter/TSBDC/SCORE + CDFI debt + philanthropy/earned revenue	Agape North is not a verified 2026 support institution. Social enterprises must separate charitable funding from scalable earned-revenue economics.
Neighborhood small business	City NEDO / EDGE ICED → River City Capital/Pathway/CU → BBA/MMBC/Chamber → procurement and local customers	More realistic path is grants/forgivable loans + CDFI debt + contracts, not venture capital.

7. Financing pathways

MEMPHIS FINANCING LADDER

Match the instrument to the company's evidence, repayment capacity and growth model.

1. NON-DILUTIVE / VALIDATION \$0-\$25K typical local opportunities

Pitch prizes, Epicenter challenges, BBA grants when funded, university competitions

Idea / prototype

2. MICRO & MISSION DEBT

\$1K-\$250K

SBA Microloan intermediaries, River City Capital, Communities Unlimited, Pathway

Formation to early revenue

3. BANK / SBA-GUARANTEED DEBT Up to \$5M per 7(a) or 504 program; combined policy up to \$10M in 2026

Working capital, acquisition, equipment and owner-occupied real estate; requires repayment capacity

Revenue / cash-flow stage

4. PRE-SEED / SEED EQUITY

Terms not standardized

Epicenter investor showcases, LaunchTN/InvestTN, Innova; specialized funds and angels

Scalable model + traction

5. SPECIALIZED VENTURE CAPITAL Case-specific

MB Venture Partners (life sciences/medical devices), Innova (technology/agtech/bioscience), AgLaunch network

Sector fit + defensible growth

6. R&D AND PROCUREMENT CAPITAL Federal and state opportunity-specific

SBIR/STTR, LaunchTN matching, government contracts, corporate paid pilots

Technology + compliance capacity

Debt is not "startup capital" unless the company can repay it. Equity is not appropriate unless the business can plausibly scale and return capital.

Pathway	Memphis / Tennessee access point	Practical interpretation
Local grants and competitions	Epicenter challenge prizes; Next Big Thing; BBA Booster when funded; university competitions; EDGE ICED forgivable loans	Non-dilutive, but episodic and often restricted by sector, geography or program completion. Verify live cycle.
Pre-seed / seed equity	Innova; LaunchTN/InvestTN; Epicenter investor showcases; sector investors; angels	Requires a scalable model, evidence, credible team and a national-quality data room. Memphis alone may not fill the

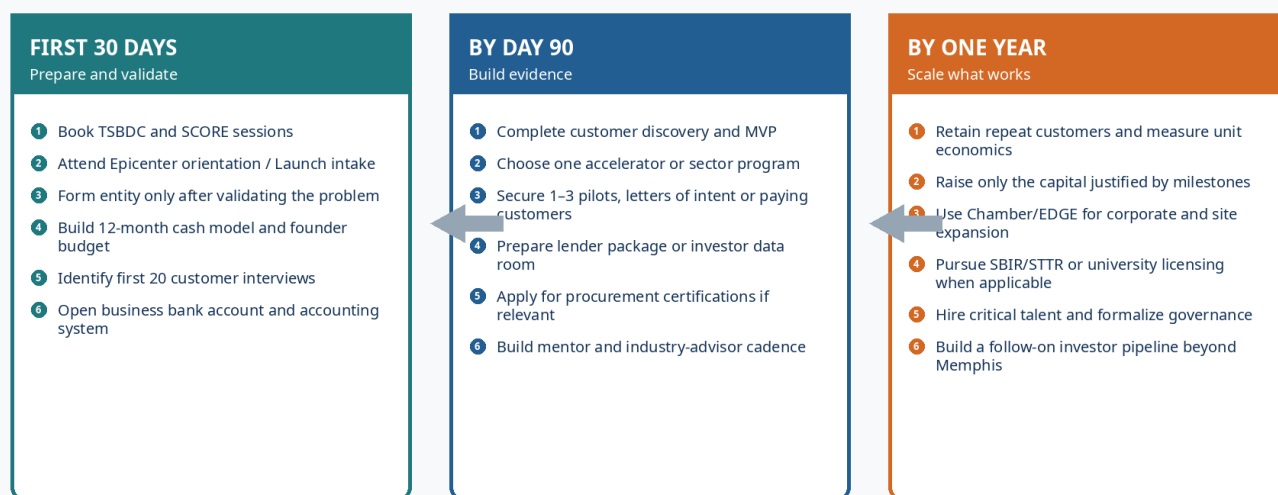
Pathway	Memphis / Tennessee access point	Practical interpretation
		round.
Angel investment	Tri-Star Angels training initiative, Epicenter connections, individual local angels	No continuously operating, open-application Memphis angel network with clear 2026 terms was verified. Build warm introductions and use regional networks. [S72]
Venture capital	Innova; MB Venture Partners; AgLaunch structures; external regional/national funds	Highly thesis-specific. Medical device/agtech founders have stronger local fit than media or general fintech.
Bank lending / SBA 7(a)	Participating banks and nonbank lenders; SBA Lender Match; TSBDC preparation	7(a) is a lender loan with SBA guaranty, not a grant. Working capital, acquisition and other uses; repayment ability required. [S22]
SBA 504	Certified Development Company + bank/lender	Long-term fixed-rate financing for major fixed assets; generally not for ordinary startup working capital. Maximum program amounts and eligibility apply. [S23]
SBA Microloan	Designated nonprofit intermediaries	Up to \$50,000; average about \$13,000 on SBA page. Often paired with technical assistance. [S24]
CDFI financing	River City Capital; Pathway Lending; Communities Unlimited; HOPE and other CDFIs depending on product	More flexible than banks, but still debt. Compare annual percentage rate, fees, guarantees, collateral and prepayment terms.
Fund Tennessee / LendTN / InvestTN	TNECD statewide SSBCI platform and partner lenders/funds	More than \$120 million was structured across equity, lending and technical assistance; founders apply through participating partners. [S32]
Tax incentives	EDGE PILOTs; Tennessee job tax credits; Opportunity Zones; FTZ and project incentives	Usually reward jobs, investment, real estate or eligible gains; they do not replace product-market fit or operating cash. [S14-S17, S69-S70]
SBIR/STTR	Federal agencies + LaunchTN matching/support	Best non-dilutive path for real R&D. Proposal quality, agency fit, registrations, IP and compliance are decisive. [S33, S61]
Government procurement	City/County certification; Tennessee APEX; SBA 8(a), WOSB, HUBZone and VetCert	Contracting can finance growth, but slow payment, bonding, insurance and working-capital needs can strain small firms. [S25-S26, S29, S35]

8. Best institutions by company stage

Stage	Priority institutions	Required output before moving forward
Idea / problem discovery	SCORE; TSBDC; Epicenter Launch; Start Co. open/project intake; Crews Center if eligible	20–40 customer interviews; Lean Canvas; founder-market thesis; no premature fundraising
Entity formation	TSBDC; SCORE; SBA business guide;	Entity, EIN, bank account, bookkeeping,

Stage	Priority institutions	Required output before moving forward
	qualified attorney/CPA; City/County registration	founder IP assignment, insurance and licenses
Product development	Epicenter; U of M/FedEx Institute/OTT; UTHSC/UTRF; AgLaunch; SBIR/STTR	Prototype, technical milestones, IP strategy, validation plan and budget
Early revenue	Epicenter Customer Readiness; Chamber; APEX; Mid-South Business Continuum; EDGE; CDFIs	First paid pilots, repeat customers, gross margin, accounts receivable discipline and references
Fundraising	Epicenter Capital Readiness; LaunchTN; Innova; MBVP/AgLaunch where applicable; outside investors	Data room, use-of-funds model, cap table, milestones, investor pipeline and legal readiness
Growth / expansion	Chamber; EDGE; Pathway/banks/SBA; LaunchTN; corporate partners	Hiring, facilities, incentives, working capital, governance, follow-on customers and risk controls

FOUNDER EXECUTION ROADMAP: 30 DAYS, 90 DAYS, ONE YEAR



Milestone discipline matters more than attending many events. Each engagement should produce a decision, document, customer lead, funding application or measurable operating improvement

30-day action plan

- Day 1-3: write a one-page problem statement, target customer, proposed solution and founder capability map.
- Day 3-7: schedule TSBDC and SCORE appointments. Send both the same one-page brief and a draft 12-month cash model.
- Day 5-10: attend an Epicenter orientation or request the correct program intake. Ask explicitly which current program creates customers, capital introductions or technical milestones.
- Day 7-14: conduct at least ten customer interviews. For logistics, identify enterprise workflow pain; for media, identify a paying audience/sponsor; for fintech, identify compliance and bank-partner constraints; for technology, test user urgency.
- Day 10-20: choose entity structure with counsel/CPA only after validating the commercial thesis. Complete EIN, bank account, bookkeeping and founder IP assignments.
- Day 15-30: map certifications, R&D opportunities, accelerator deadlines and financing prerequisites. Do not submit a capital application before the projections and use-of-funds are coherent.

90-day action plan

- Complete 30-40 customer interviews and a minimum viable product or service package.
- Secure one of four evidence types: paying customer, paid pilot, signed letter of intent with defined next step, or documented research/field validation.
- Enter one primary program—not multiple overlapping cohorts—selected for the next bottleneck: Epicenter, AgLaunch, university commercialization, APEX or a supplier-development track.
- Prepare a lender package (historical/current financials, projections, debt schedule, owner liquidity) or investor data room (deck, cap table, cohort retention, pipeline, IP and governance).
- Apply for City, County, state or federal certifications only where the procurement category and buyer pipeline are real.
- Create a relationship map of 25 customers, 15 mentors/operators and 30 investors/lenders outside and inside Memphis.

One-year action plan

- Demonstrate repeatable customer acquisition and defensible unit economics before adding fixed cost.
- Use Chamber and EDGE only when a concrete expansion, corporate-sales or incentive project exists.
- Raise the smallest amount of capital that reaches a value-creating milestone; preserve optionality and avoid debt unsupported by cash flow.
- Build follow-on funding relationships in Nashville, Atlanta, Austin, St. Louis, the Midwest and national sector networks before the round is urgent.
- Formalize board/advisor cadence, information rights, compliance, cybersecurity, insurance and financial controls.
- Measure each support institution by outcomes: contracts, revenue, capital, hires, IP milestones and follow-on introductions—not meeting count.

9. Do the institutions create growth—or mainly education and events?

Evidence category	Institutions	Assessment
Highest evidence of direct commercial conversion	Epicenter Logistics Opportunity Challenge; MB Venture Partners; Innova; AgLaunch; Mid-South Business Continuum; APEX	Paid pilots/contracts, direct equity, field trials or procurement pathways are central to the model.
High practical preparation value	TSBDC; SCORE; VBOC; CDFIs	Produces plans, projections, loan readiness and operating discipline, but founders must convert preparation into revenue/capital.
High market/incentive value after traction	Chamber; EDGE; City/County procurement	Valuable with a defined customer, facility, hiring or contracting objective; less useful for unvalidated ideas.
High research value, narrower access	FedEx Institute/OTT; UTHSC/UTRF; Crews Center	Strong for affiliated technology and students; external founders need formal relationships.
Project-dependent / verification required	Start Co.; BBA grant programs; current angel-network activity	Potentially valuable, but founders should request current cohort terms, funded deliverables and recent outcomes before committing time.

Duplication

Memphis has repeated offerings in basic business planning, workshops, pitch practice and networking. Duplication is not inherently wasteful when institutions serve different geographies or populations, but it becomes inefficient when referrals are informal, intake data are not portable and founders repeat introductory curricula without advancing to customers or capital. Entrepreneurship City can reduce search costs, but the ecosystem needs a common milestone taxonomy and referral protocol. [S16, S75]

Gaps

- A continuously visible, generalist pre-seed fund or equity-free place-based award with a predictable annual cycle comparable to Arch Grants.
- A dedicated scale-up program for companies between initial traction and institutional Series A, including senior sales, product, finance and people-operations talent.
- A verified, open, continuously active angel network with transparent screening and meeting cadence. Tri-Star Angels delivered training, but current investment operations require verification. [S72]
- Dedicated fintech and media/content venture programs with compliance, distribution and national buyer/investor networks.
- Public outcome reporting by cohort: applicants, acceptance, demographics, capital raised, revenue, jobs, survival, contracts and follow-on financing.

Accessibility, racial and geographic disparities

- Memphis's strong Black-majority entrepreneurial base does not automatically translate into equitable equity funding. Supplier programs and CDFIs improve debt and contract access, but venture capital still depends heavily on warm networks and sector fit.
- Downtown and Midtown institutions can be difficult to access for founders with limited transportation, childcare or flexible work time. Virtual counseling helps, but high-value networking often remains in person.

- Free programs still carry opportunity costs. Programs should publish meeting hours, expected weekly workload, stipends and direct economic outputs.
- Neighborhood firms may be over-referred to education when the binding constraints are affordable working capital, commercial space, procurement payment cycles and customer demand.
- Certification systems can create administrative burden without contract conversion. Agencies and corporations should publish bid pipelines, award conversion and prompt-payment performance.

Capital shortage and closed networks

The most serious capital problem is not the complete absence of money; it is the narrow fit and weak handoff between preparation, local proof and follow-on financing. Specialized investors can be excellent for medtech and agtech, while CDFIs can serve repayable local businesses. The missing middle is a generalist, transparent, founder-accessible pre-seed route and a larger syndication network for follow-on rounds. Founders should therefore use Memphis to create a cost-efficient proof point, but build an investor market beyond Memphis early.

Recommended system reforms

Reform	Implementation
Single live ecosystem ledger	Publish all deadlines, costs, capital amounts, eligibility, contacts and status changes in one maintained database.
Common intake and warm-referral protocol	Founder completes one baseline profile; institutions exchange referrals with consent and document the next milestone.
Outcome-based funding	Public support should reward verified customer revenue, pilots, contracts, capital and survival—not event attendance alone.
Memphis pre-seed / place-based award	Create predictable equity-free or founder-friendly checks tied to Memphis headquarters and milestones, with independent selection.
Follow-on syndicate	Organize local family offices, corporates and national sector funds around qualified deals; publish screening cadence.
Scale-up operator bench	Recruit experienced product, enterprise sales, finance and HR executives as fractional operators and mentors.
Equity and access metrics	Report applicant and award outcomes by race, gender, neighborhood, income proxy and founder affiliation while protecting privacy.
Corporate paid-pilot standard	Expand the logistics challenge model to healthcare, fintech, media and city operations with paid pilots and procurement pathways.

10. Top ten priorities for a Memphis media, finance, technology or logistics startup

Rank	Organization	Why useful / expected benefit	Application process	Key caution	Immediate next action
1	Epicenter Memphis	Best all-around scalable-startup front door; programs, customer challenges, capital readiness, investor showcases and workspace.	Apply to the program tied to the next bottleneck, not every event.	Public acceptance rates and direct investment terms are not consistently disclosed.	Request an intake call and submit a one-page founder brief.

Rank	Organization	Why useful / expected benefit	Application process	Key caution	Immediate next action
2	Tennessee SBDC - Memphis	Free advising for planning, projections, licenses, lender package and operating discipline.	Schedule one-on-one counseling.	Not a grant, lender or investor.	Bring a 12-month cash model and five specific questions.
3	Greater Memphis Chamber	Best route to regional employers, customers, talent and industry networks.	Join/attend targeted small-business and sector events; request introductions after preparing a value proposition.	Membership alone does not create customers.	Identify ten member companies that could buy or partner.
4	EDGE	Incentives, neighborhood finance, site assistance and public-sector economic-development coordination.	Pre-application discussion followed by formal program process.	Incentives require eligibility, public review and compliance; not idea-stage capital.	Prepare jobs, investment, location and financing assumptions.
5	Start Co.	Useful for project-based venture architecture, design sprints, CBID work and innovation/economic-development connections.	Use current one-on-one or project intake.	Do not assume the historic open accelerator model still exists; verify deliverables and funding.	Ask which 2026-2027 program accepts the company and what measurable output it provides.
6	Launch Tennessee	Statewide capital, SBIR/STTR support, commercialization and investor reach beyond Memphis.	Apply to relevant capital/grant programs and attend 3686 strategically.	Competitive; statewide rather than Memphis-exclusive.	Create LaunchTN profile and map current Fund Tennessee/SBIR windows.
7	FedEx Institute of Technology / U of M OTT	Technical collaboration, R&D, university IP and industry connections—especially for technology/logistics.	Contact institute/OTT with a defined research or commercialization proposal.	Not a general software development shop; university rules apply.	Draft a two-page technical collaboration scope.
8	SCORE Memphis	Free recurring mentor accountability and specialist advice.	Request a mentor and meet monthly.	Mentor quality/fit varies; no capital.	Ask for a mentor with enterprise sales, media, banking/fintech or logistics experience.
9	Pathway Lending or River City Capital (choose by fit)	Accessible debt and coaching once the business has repayment capacity; useful for equipment, working capital and expansion.	Complete lender intake and provide financial documents.	Debt can damage a pre-revenue startup; compare rates and guarantees.	Calculate debt-service coverage under base and downside cases.
10	SBA Tennessee District / Tennessee APEX	Federal loan navigation and procurement certifications/contracts.	Schedule SBA call; register with APEX for contracting help.	SBA does not hand out ordinary startup grants; contracting requires operational maturity.	Decide whether the immediate objective is lender access or government sales.

Sector-specific substitutions: Medtech: elevate UTHSC/UTRF, ZeroTo510/MDOC and MB Venture Partners. Agtech: elevate AgLaunch and Innova.

Neighborhood business: elevate River City Capital, Pathway, Communities Unlimited, BBA and the Mid-South Business Continuum. Media/fintech: build national investor and distribution relationships early; no dedicated continuously visible Memphis venture platform was verified.

Appendix A. Discontinued, merged, renamed or reorganized institutions

Institution / label	Change	Founder implication
Memphis Bioworks Foundation	Operations ended in 2021; ecosystem functions passed to Epicenter according to UTHSC reporting.	Do not use old Bioworks program pages as current. [S73]
LaunchMemphis	Historical predecessor branding associated with the evolution into Start Co.	Use current Start Co. site and model.
Start Co. accelerator portfolio	Organization remains active, but current site says it now focuses on entrepreneurship-led economic development, venture architecture and project programs.	Verify each current founder-facing opportunity. [S09-S11]
PTAC	National procurement-assistance network renamed APEX Accelerators.	Use Tennessee APEX. [S35]
MMBC Continuum branding	Current site uses The Mid-South Business Continuum and mentions repositioning.	Verify exact legal name for contracts and loan documents. [S58-S59]
Black Business Association / Black Chamber	Active BBA website includes transition language to Black Chamber of Memphis.	Verify current legal and membership name. [S55]
Agape North	No current official startup-support role verified; historical apparel social enterprise evidence only.	Status and successor: verification required.
Memphis Angels / other legacy angel labels	No current official open application and operating cadence verified.	Use Epicenter/LaunchTN introductions and regional investor networks; verify any group before sharing confidential data.
Legacy Epicenter accelerators shown in older impact reports	Historical programs included Launch Delta, SparkGap and others.	Do not assume current operation; use current Epicenter program menu. [S01, S74]

Appendix B. Founder due-diligence questions for any support program

- What exact founder stage and industry are accepted?
- What are the application open and close dates, cohort dates and weekly time requirement?
- Is participation free, fee-based, grant-funded or equity-taking?
- What cash, investment, stipend, credits or in-kind services are guaranteed—not merely possible?
- Who makes selection decisions and what are the criteria?
- How many applied, were accepted and completed the previous cohort?
- How many participants obtained paying customers, pilots, contracts, revenue, investment or follow-on funding?
- Which investors and corporate buyers are active—not simply listed as sponsors?
- Who owns IP created during the program, and what confidentiality terms apply?
- What legal, accounting, regulatory or technical services are delivered directly versus referred?
- What reporting, publicity, relocation, hiring or headquarters obligations apply?
- Can the founder speak confidentially with two recent alumni, including one who did not raise capital?

Appendix C. Official source register

Source dates are publication/update dates when available; otherwise the page was accessed on July 16, 2026. The report prioritizes official institutional materials. Historical or non-current pages are explicitly labeled.

- S01 — Epicenter, homepage and program navigation. <https://www.epicentermemphis.org/> (Current page; accessed July 16, 2026).
- S02 — Epicenter Launch. <https://www.epicentermemphis.org/epicenter-launch> (Current page; accessed July 16, 2026).
- S03 — Epicenter Capital Readiness Accelerator. <https://www.epicentermemphis.org/capital-readiness-accelerator> (2026 cohort page; accessed July 16, 2026).
- S04 — Epicenter Logistics Opportunity Challenge. <https://www.epicentermemphis.org/logistics-opportunity-challenge> (2026 application page; accessed July 16, 2026).
- S05 — Epicenter Resources / coworking. <https://www.epicentermemphis.org/resources> (Current page; accessed July 16, 2026).
- S06 — Epicenter Next Big Thing. <https://www.epicentermemphis.org/next-big-thing> (Current page; accessed July 16, 2026).
- S07 — Epicenter 2025 ZeroTo510 news register. <https://www.epicentermemphis.org/news> (2025 cohort information; accessed July 16, 2026).
- S08 — Epicenter Summer Showcase. <https://www.epicentermemphis.org/events/epicenter-summer-showcase> (July 23, 2026 event page; accessed July 16, 2026).
- S09 — Start Co., homepage. <https://www.neverstop.co/> (Current page; accessed July 16, 2026).
- S10 — Start Co., The Work. <https://www.neverstop.co/the-work> (2026-2027 program page; accessed July 16, 2026).
- S11 — Start Co., origins/current positioning. <https://www.neverstop.co/collaborations> (Current page; accessed July 16, 2026).
- S12 — Greater Memphis Chamber, small business resources. <https://memphischamber.com/small-business/> (Current page; accessed July 16, 2026).
- S13 — Greater Memphis Chamber, Small Business Council. <https://memphischamber.com/small-business-council/> (Current page; accessed July 16, 2026).
- S14 — EDGE, about. <https://edgemem.com/about/> (Current page; accessed July 16, 2026).
- S15 — EDGE, financial assistance / ICED. <https://edgemem.com/financial-assistance/> (Current page; accessed July 16, 2026).
- S16 — EDGE, Entrepreneurship City / Small Business Expo. <https://edgemem.com/4th-annual-small-business-expo/> (June 15, 2026).
- S17 — EDGE, contact. <https://edgemem.com/contact-us/> (Current page; accessed July 16, 2026).
- S18 — Memphis TSBDC, location and programs. <https://www.tsbdc.org/memphis> (Current page; accessed July 16, 2026).
- S19 — TSBDC network overview. <https://www.tsbdc.org/> (Current page; accessed July 16, 2026).
- S20 — SCORE Memphis. <https://www.score.org/memphis> (Current page; accessed July 16, 2026).
- S21 — SBA Tennessee District Office. <https://www.sba.gov/district/tennessee> (Current page; accessed July 16, 2026).
- S22 — SBA 7(a) loans. <https://www.sba.gov/funding-programs/loans/7a-loans> (Updated March 26, 2026).
- S23 — SBA 504 loans. <https://www.sba.gov/funding-programs/loans/504-loans> (Updated March 30, 2026).
- S24 — SBA Microloans. <https://www.sba.gov/funding-programs/loans/microloans> (Current page; accessed July 16, 2026).
- S25 — SBA federal certifications portal. <https://certifications.sba.gov/> (Current portal; accessed July 16, 2026).
- S26 — SBA HUBZone program. <https://www.sba.gov/federal-contracting/contracting-assistance-programs/hubzone-program> (Updated January 14, 2026).
- S27 — City of Memphis business services. <https://memphistn.gov/business/> (Current page; accessed July 16, 2026).
- S28 — City of Memphis NEDO. <https://memphistn.gov/neighborhood-economic-development-opportunities-program-nedo/> (Current page; accessed July 16, 2026).
- S29 — Shelby County Equal Opportunity Compliance / LOSB. <https://www.shelbycountyttn.gov/3533/Locally-Owned-Small-Business-Program> (Current page; accessed July 16, 2026).
- S30 — Launch Tennessee. <https://launchtn.org/> (Current page; accessed July 16, 2026).
- S31 — LaunchTN capital programs. <https://launchtn.org/capital/> (Current page; accessed July 16, 2026).
- S32 — Fund Tennessee, TNECD. <https://www.tn.gov/ecd/small-business/fund-tennessee.html> (Current page; accessed July 16, 2026).
- S33 — LaunchTN SBIR/STTR resources. <https://launchtn.org/sbir-sttr/> (Current page; accessed July 16, 2026).
- S34 — Tennessee small business procurement / GO-DBE. <https://www.tn.gov/generalservices/procurement/central-procurement-office--cpo-go-dbe.html> (Current page; accessed July 16, 2026).
- S35 — Tennessee APEX Accelerator. <https://www.cis.tennessee.edu/programs/tennessee-apex-accelerator> (Current page; accessed July 16, 2026).
- S36 — University of Memphis Crews Center. <https://www.memphis.edu/crews/> (Current page; accessed July 16, 2026).
- S37 — Crews Center contact. <https://www.memphis.edu/crews/contact.php> (Current page; accessed July 16, 2026).
- S38 — FedEx Institute of Technology. <https://www.memphis.edu/fedex/> (Current page; accessed July 16, 2026).
- S39 — FedEx Institute contact. <https://www.memphis.edu/fedex/contact.php> (Current page; accessed July 16, 2026).
- S40 — University of Memphis Office of Technology Transfer. <https://www.memphis.edu/ott/> (Current page; accessed July 16, 2026).
- S41 — UTHSC Office of Research. <https://www.uthsc.edu/research/> (Current page; accessed July 16, 2026).
- S42 — University of Tennessee Research Foundation, Memphis. <https://utrf.tennessee.edu/offices/memphis/> (Current page; accessed July 16, 2026).
- S43 — AgLaunch entrepreneurs. <https://aglaunch.com/entrepreneurs/> (Updated June 30, 2026).
- S44 — AgLaunch about/team. <https://aglaunch.com/about-us/> (Updated July 7, 2026).
- S45 — AgLaunch365 2026 applications. <https://aglaunch.com/applications-now-open-for-2026-aglaunch365-accelerator/> (August 1, 2025).
- S46 — Innova Memphis. <https://www.innovamemphis.com/> (Current page; accessed July 16, 2026).
- S47 — MB Venture Partners. <https://mbventures.com/> (Current page; accessed July 16, 2026).
- S48 — River City Capital. <https://www.rivercitycapital.org/> (Current page; accessed July 16, 2026).
- S49 — Pathway Lending, Memphis. <https://pathwaylending.org/memphis/> (Current page; accessed July 16, 2026).
- S50 — Pathway Lending, West Tennessee terms. <https://pathwaylending.org/west-tennessee/> (Current page; accessed July 16, 2026).
- S51 — Pathway Emerging loans. <https://pathwaylending.org/emerging/> (Current page; accessed July 16, 2026).

S52 — Pathway VBOC. <https://pathwaylending.org/vboc/> (Current page; accessed July 16, 2026).

S53 — Communities Unlimited lending. <https://communitiesu.org/lending/> (Current page; accessed July 16, 2026).

S54 — Communities Unlimited entrepreneurship team. <https://communitiesu.org/entrepreneurship/> (Current page; accessed July 16, 2026).

S55 — Black Business Association of Memphis. <https://bbamemphis.com/> (Current page; accessed July 16, 2026).

S56 — BBA Business Booster. <https://bbamemphis.com/bba-business-booster/> (Live program page; current cohort availability verification required).

S57 — BBA Build to Scale. <https://bbamemphis.com/build-to-scale/> (Live program page; accessed July 16, 2026).

S58 — Mid-South Business Continuum. <https://mmbc-memphis.org/> (Current page; accessed July 16, 2026).

S59 — Mid-South Business Continuum programs. <https://mmbc-memphis.org/programs-services/> (Current page; accessed July 16, 2026).

S60 — Crosstown CoWork. <https://crosstownconcourse.com/crosstown-cowork/> (Opened April 1, 2026; accessed July 16, 2026).

S61 — SBA SBIR/STTR portal. <https://www.sbir.gov/about> (Current limits as of April 2026).

S62 — Nashville Entrepreneur Center. <https://ec.co/> (Current 2026 accelerator page; accessed July 16, 2026).

S63 — Georgia Tech ATDC. <https://atdc.org/> (Current page; accessed July 16, 2026).

S64 — ATDC 45-year impact update. <https://innovate.gatech.edu/advanced-technology-development-center-celebrates-45-years-of-innovation-with-record-growth-and-statewide-impact/> (August 12, 2025).

S65 — Capital Factory. <https://capitalfactory.com/> (Current page; accessed July 16, 2026).

S66 — Capital Factory All Access. <https://capitalfactory.com/all-access> (Current page; accessed July 16, 2026).

S67 — Arch Grants 2026 Startup Competition. <https://archgrants.org/programs/startup-competition/> (2026 competition page; accessed July 16, 2026).

S68 — Arch Grants 2026 FAQ. <https://archgrants.org/programs/faqs/> (2026 cycle; accessed July 16, 2026).

S69 — Tennessee tax incentives. <https://www.tn.gov/ecd/incentives.html> (Current page; accessed July 16, 2026).

S70 — EDGE Opportunity Zones and program navigation. <https://edgemem.com/edge-programs/> (Current page; accessed July 16, 2026).

S71 — SBA 2026 combined 7(a)/504 policy. <https://www.sba.gov/article/2026/07/07/small-businesses-now-eligible-10-million-sba-financing> (July 7, 2026).

S72 — Tri-Star Angels Program kickoff, TNECD. <https://www.tn.gov/ecd/rural-development/calendar/2024/8/22/tri-star-angel-program-kickoff-event.html> (August 22, 2024; current continuation verification required).

S73 — Memphis Bioworks closure / transition, UTHSC. <https://news.uthsc.edu/in-the-media-memphis-bioworks-ending-operations-passing-the-torch-to-epicenter/> (2021).

S74 — Epicenter Impact Report (historical program architecture). <https://vital.epicentermemphis.org/> (Historical; accessed July 16, 2026).

S75 — City Entrepreneurship City announcement. <https://memphistn.gov/entrepreneurship-city/> (2025; accessed July 16, 2026).

S76 — Epicenter staff and board. <https://www.epicentermemphis.org/staff-board> (Current page; accessed July 16, 2026).

Methodology and limitations

- Research cutoff: July 16, 2026. Program windows may change immediately after publication.
- Official institutional pages were prioritized. Search-engine snippets were used only to locate official pages; unsupported directory claims were excluded.
- Where an official page did not publish a cost, acceptance rate, investment term, staff title or current recruitment period, the report states “not publicly disclosed” or “verification required.”
- Outcome figures are organization-reported unless otherwise stated and may cover multiple years, geographies or funds. They should not be interpreted as audited Memphis-only impact.
- This report is strategic research, not legal, tax, accounting, securities, lending or investment advice. Founders should retain qualified professionals for entity formation, contracts, IP, fundraising and regulated financial activities.