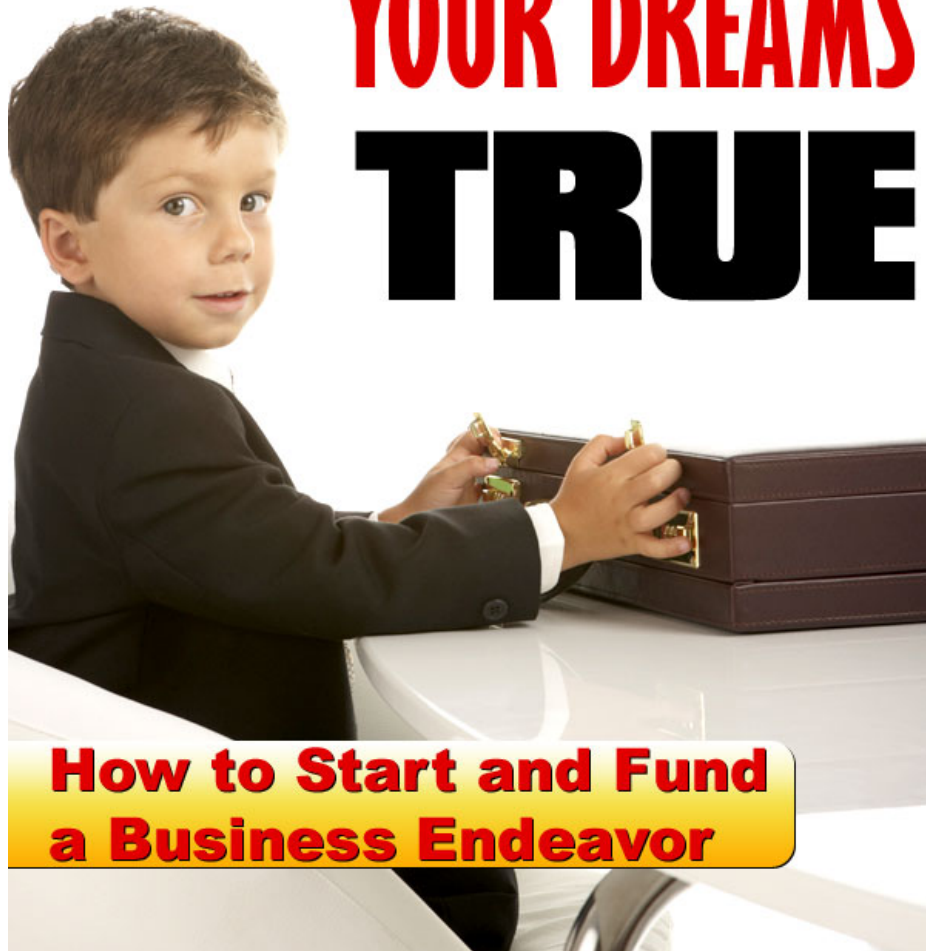


# GRANT WRITING YOUR DREAMS TRUE



**How to Start and Fund  
a Business Endeavor**

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## **Introduction - Your Dream Business**

### ***What constitutes a viable business idea?***

Many people dream of starting their own business. After years of working for someone else, you might decide that you are tired of making someone else rich by your labors, and that it is time to start that business you always wanted to. But if you have never started a business from the ground up, where do you start? You might have ideas for a business that you would like to run. They might be based on a skill that you have or a hobby that you have become very proficient at over the years. These are good places to start, but the question is: can you turn these skills and ideas into a business that will not only stay afloat but make money?

### ***Where do you start with creating a viable business idea?***

The best and least expensive way to come up with a viable business idea is to be observant. When you know what skills you have, then start looking around at existing businesses that utilize those skills. Is there a useful aspect of an existing business that is missing? This could be the start of a successful business idea, by taking an existing business idea and, in your capable hands, making it better in some way. Perhaps there is a product that could be marketed more efficiently. You don't necessarily have to reinvent the wheel, but instead you could bring an innovative strategy for getting the wheel out to the public. Perhaps there is a product for which you like the basic idea, but it doesn't work as well as you would like. This is a jumping-off point for a business that would take an existing

product and make it more useful and more practical, or might delve into the area of creating a new invention.

Another place to look for viable business ideas is to select a skill you have that could be marketed to the public.

Here is one example. Let's say that you enjoy cooking.

You subscribe to cooking magazines, read cookbooks constantly, and hone your skills daily in the kitchen. Your friends are always delighted to accept a dinner invitation at your home. Your profession is real estate agent, and part of your job is to host brokers' openings. This is where you invite other real estate agents to a home you are trying to sell, so they can see the house and get information about it that can then be passed on to their clients. Traditionally, food is served at these events, and with everything else you have to do, you often elect to save time by purchasing catered foods to serve, as, you observe, do many other real estate agents.

But perhaps you have been disappointed with the ordinary offerings of the local catering companies and the high cost. As you sit in your office and ruminate, it also occurs to you that what many brokers' openings are missing is a more festive element. As you continue thinking, you put these two ideas together: What if someone could provide quality yet reasonably priced foods for such events along with some form of entertainment, such as music? Business does have to be conducted at these events, so loud blaring music is out.

How about adding a classy note of piano jazz? Live music, with an easily transported keyboard, would be perfect in any situation. This is the germ of a business idea: a service business where you could cater brokers' openings and include musical entertainment.

You have taken an idea where there is a need, procuring food for a brokers' open, and you make it better: you come up with delicious foods that are less expensive, and you add the unique twist of piano jazz entertainment. But is your potential business idea viable? If it fills a need, if there is a wide base of brick-and-mortar as well as online customers who would purchase the product or service, then likely yes. You might very well be onto something that could be a viable business for you.

After you have a viable idea for a business, what are the next steps to bring your dream business into reality? This book will show you what you will need to do to help make your new business vital, legal and solvent. Many businesses require start-up funds, and you will discover places to find that money. You'll also learn about the different types of grants available, and how to write a grant proposal in order to obtain the funds, and how to increase your odds that your proposal will be met with success.

In all honesty, it takes a lot of work to come up with a successful grant proposal, but the results are well worth it. You will receive funding to launch or build up your new business, and you may even be able to improve your local community by increasing the scope and usefulness of your business. Let's start the process, and let your dreams take wing!



## **Chapter 1 –**

### **How To Start A Business**

#### ***Do Research***

If you are going to start a business, you want to be reasonably sure that you will be successful with it before you put a lot of money into it. One way to do that is to research the type of business you would like to start. Whatever the particular industry is, whether a service-type industry or a product you'd like to manufacture and sell, you will want to take a look at industry trends. Is this industry growing or declining, both nationally and locally?

You will also want to take a look at every aspect of how this business will operate--how will a product be produced, focusing on all the exact steps. What is the process for providing a particular service? This will give you an idea of the amount of time needed to produce a product or perform a service, and how quickly you can do both of those things while still maintaining quality will determine how much business you can handle and how much money you can make. It will also tell you if this is a business you can do on your own or one for which you will need to hire employees.

Now is a great time to take a closer look at the market for your business. Who would want to buy your product or service? What product or service is it that those customers want to buy but currently cannot find available? Is there anyone else who sells such a product or service?



Where can you find the answers to these questions? There are many sources available, and many are low-cost or free. The Internet can be a great jumping-off point for information, as can any trade associations for the type of business you might want to start. Another free online resource is Score, standing for Service Corps of Retired Executives [www.scn.org/civic/score-online](http://www.scn.org/civic/score-online). They have online volunteers with experience in the business you would like to start, and you may e-mail them questions about your small business at no charge (Score, 1998). If you are fortunate enough to find someone who has experience with the business you want to start, see if that person would mentor you, perhaps in exchange for a product or service you could provide that person. Your local library is another great free source of information about business and business statistics (Washington State University-Small Business Development Center, 2005).

When you have some answers to the above questions and are starting to get a clearer idea of your new business, you will next want to consider what it will cost to start this new business. Now is the time to think about both what it will cost to start and then operate the business. What about advertising costs--how will new customers hear about your business? Business taxes are also part of the cost, and you can get information from the Internal Revenue Service, your state Department of Revenue, or a certified public accountant. Will you need a license or permit to conduct your business? You can check with your state, county and city Departments of Licensing. You might need to include insurance and worker's compensation as part of your business cost, and your state Department of Labor and Industry can assist you with this (Washington State University-Small Business Development Center, 2005).

## ***Types of Businesses***

You will also want to put some thought into the new business in terms of what type it should be: a sole proprietorship, a for-profit corporation, or a non-profit corporation.

A sole proprietorship is when one person operates and owns a business and it is not incorporated. This form of business is how many enterprises get their start. One person goes out and offers his or her services, or this one person makes some kind of product which is sold to the public. This is the simplest type of business in terms of the paperwork involved in getting started, and simple in terms of having only yourself to deal with rather than a host of employees or a board of directors.

There are several forms that a for-profit corporation can take. Sometimes a small business will choose to become a LLC, or limited liability company. This type of incorporation can protect your personal assets in the event of bankruptcy, and it provides a somewhat easier and less expensive form of incorporation than some of the others available. LLC owners are called members, which can consist of one person or many.

A C Corporation is legally a separate entity from its owners. Shareholders own it because they have exchanged money and/or property for the C Corporation's stock. You can tax or sue it, and you can create a contract with it. You have to file articles of incorporation with the government and pay a fee. A board of directors will make the decisions for the business and the policies it will abide by, called bylaws [www.corporate.com](http://www.corporate.com). You can sell a corporation to new shareholders, if you choose, and it will continue to exist as an entity. This type of corporation will also protect your personal assets in a bankruptcy, and corporations can also take special tax deductions. In addition, you can sell stock in a corporation.

An S Corporation offers the advantage of being exempt from federal income tax in certain situations. This means that each of the owners, or shareholders, which in this case have to be natural human beings and not other corporations, report the income, deduction, loss and credit on their own personal tax return in proportion to their interest in the business. It offers the advantage of protection of personal assets if the business falls into bankruptcy.

Depending on the purpose of the new business you are planning to start, you might find that it would be to your benefit to form a non-profit corporation. By forming a non-profit corporation, one type of which is a 501(c)(3), the advantages are that you may become exempt from some taxes, and your personal property would not be at risk in the event of bankruptcy of the business. Individuals cannot become a non-profit corporation, only groups. The Internal Revenue Service can tell you if the business you want to form will qualify as a non-profit, at <http://irs.gov/charities/index.html>. The other great news is that non-profits are eligible for many more grants than are for-profit corporations, so if you are looking to procure grant money, you will want to consider the non-profit business form and see if your business will fit into that format.

### ***Write a Business Plan***

After you have done some research on your new business idea, you will have a better idea of the specifics of the business. Next it is worthwhile to try to articulate all those great ideas on paper, in the form of a business plan.

At this stage it is not a bad idea to carry around a small pad of paper and something to write with everywhere you go, or your favorite high-tech gadget that can record your thoughts. Your ideas will be percolating in

your brain even when you are working on other things, and you never know when you will get a good idea, so be ready for it.

A business plan can help you get funding for your business, will explain how you will market your new service or product, and much more. Even before that, however, it can show the new business idea for what it is, in all its glory and warts. Then you can decide if you still want to proceed with it, make some changes to it so that success is more likely, or perhaps try again with another business idea. This paper step can save you a lot of time and frustration when you actually have to go out and provide the new service or begin to manufacture the new product for the first time.

The United States Small Business Administration has a branch called the Office of Small Business Development Centers. These centers can be found in each state, and they offer free or low-cost help with all aspects of starting a new small business, including help with writing a business plan <http://www.sba.gov/sbdc/sbdcnear.html>.

A business plan needs to show your methods for running the business. For example, who will be involved in running and working in the business and what expertise they bring to the endeavor. It will show how you plan to sell your product or service, what the product is exactly and what all the steps are that are necessary to manufacture it. Or, in some cases, what specific service will you offer in full detail, and money particulars focusing on what it will cost to bring the product or service to the buying public. Basically, what it will bring in terms of revenue.

Banks and charitable organizations will want to look at your business plan and see if it is a sound investment. A business plan will also offer the entrepreneur peace of mind, because you will have gone through every aspect of the business, and you know how it will work, how much you can make from it, and how much it will cost to start and continue operating.

After the business plan is written, you will have a pretty clear idea if your business has a good chance of succeeding or if it won't work.

### ***Determine Startup Costs***

So let's say that, after analyzing the market, you come to the conclusion that your idea will sell like hotcakes. But perhaps one factor that is standing in your way is high start-up costs. Start-up costs include things like paying for a place to work out of, buying all the initial equipment, furniture, and tools necessary for the business to operate, possibly legal fees and consultation fees, licensing fees, communication fees for telephone and Internet services, taxes, buying raw materials if you plan to manufacture a product, and marketing your new business venture. When you start adding it all up, it can become a little daunting. At this point you might need to ask yourself if there is some way that you can maintain the quality of your potential service or product, yet cut some of the initial costs to start. This is when creativity will come into play. Anyone who is rich can throw money at a problem, but if you have a lack of funds, this will be the impetus you will need to get creative and find other solutions. (Not to mention that people pay big money for creative ideas that lead to solutions to problems--that can be a business in and of itself, if you have a talent for it!) All viable businesses provide a solution to a client or customer's problems. So, by thinking along these lines from the start, you will be helping yourself greatly in the process.

One way to cut costs is to start small. Can you work out of a room in your home, or a garage? You can avoid renting an office or workspace for a while until you start making money, which can help lower initial costs. You might not ever need a brick and mortar office if you start an online business or store. Get creative and consider as many possibilities and options as you can so your business idea will work.

Another method you can try is to figure out a way to do the work by yourself in the beginning. This is not a bad way to start, because you will want to know every aspect of how your business runs, so you will want to work every job yourself to see where all the strengths are, and where you can improve on any weak areas. This can give you vital information you will need to potentially lower costs, improve productivity and increase the amount of money you can make. Then, when you start making money you can hire some employees to help you. It will also make it easier when you have to train employees, because you will understand all the requirements of every job your business must perform to stay in business and how they interact with each other, because you will have worked them all yourself.

Be certain to keep an open mind during the business planning and start-up cost phase. Keep talking to other small business people or a mentor who might have suggestions for starting small and less expensively. Also remember that the start-up costs will be offset by the revenue that your business will generate, so over time you will break even and then begin to make money from the business.

### ***Get Licensed***

You might need a license or a permit to conduct business in your state. Each state has a Department of Licensing that will explain all the parameters of what you will need and the fees involved for all types of businesses. If you go to the state's Department of Licensing website, you can often select the type of business you will conduct and where it will be located. In return, you will receive a list of all the licenses you will need and exactly who you will need to contact. Your local city and county may also require licensing and permits as well. Look under your city or county's Finance Department for more information.

## ***Get Set Up For Taxes***

When you are starting a business for the first time, it is a good idea to consult with a certified public accountant. Let this person help you get your bookkeeping system set up, and let him or her help you get set up to pay your taxes. Depending on your business parameters you might be paying taxes quarterly or yearly, and your CPA can help you with this. When it is set up to work properly, then you can take it over and keep it running smoothly to begin your business. Eventually you may want to hire a bookkeeper to take care of all the paperwork aspects of your business, freeing you to focus on the product or service you are trying to sell.

There are also several software programs available that will help you keep business records on your computer. You want something that is easy to use and flexible, so you can set it up to meet your business's unique needs. Although they come with several extra bells and whistles, the bottom line is that you need to keep track of revenue and expenses, clients and invoices, and information that will be needed at tax time. You will need a simple filing system to store receipts, contracts and other important hard copies that will be needed when you are computing your taxes and for auditing purposes.

It can potentially save you money at tax time if, throughout the year, you are keeping track of deductible tax items. These are usually some type of business-related expense. For example, if you have a business that provides a house-cleaning service, then the automobile expenses that are incurred while providing the service, your mileage, as well as cleaning supplies and equipment used on the job can be tax deductible. You might also be able to deduct up to \$5,000 of your new business start-up costs. Depreciation on equipment, such as computers and printers used for

business purposes, the business automobile, or a carpet steam cleaner in this example, might also qualify as a deduction. According to the IRS, you can depreciate machinery, equipment, buildings, vehicles and furniture used to conduct business if it can wear out and will ordinarily have a useful life longer than one year <http://www.irs.gov/faqs/faq11-1.html>.

The IRS Publication 535 covers all sorts of business expenses, so you can find more information specific to your new business there.

### ***Find Funding***

Once you have a great idea for a business, and after putting it down in writing in a business plan, you see that it can make money. The next step is to find funding to get the business started. If you have personal savings you can use, then you are all set to go. However, most people look for funding from two main sources: loans and grants.

### **Loans**

Loans are funds that will need to be paid back to the lender. There are also loan guarantees available for new businesses, where if you default on the loan the government agency agrees to pay the loan back. You can find loans and loan guarantees for businesses at the Small Business Administration. The SBA doesn't offer grants for small business start-up purposes, but it does offer to guarantee their loan programs that you can access through a private or other institution [www.sba.gov](http://www.sba.gov). One excellent program that they offer is a loan pre-qualification program. Before you head off to a bank asking them for money, the SBA will use an "intermediary" to go over your loan application and help you make it stronger. Then it is submitted to the SBA, and if they like it they will write you a letter of pre-qualification, essentially saying that they will guarantee



your loan. Then the intermediary will help you find a lender and get the best rates on the loan. Then off you go to the lender with your spiffy loan application and letter of pre-qualification, thereby improving your chances of getting the loan.

So let's say that you have begun your new business and it is really taking off. It is time to expand the business, and that also takes money. The SBA could be a resource for you, depending on who you are and what your business entails, because they also guarantee loans to grow your business. If you are a woman or a military veteran-business owner, or your business is located in an area that the government is trying to revitalize, for just a couple of many examples, then you might qualify for this type of loan. For more information go to [www.sba.gov](http://www.sba.gov) and look under "SBA Loans."

Loans may not have been the first source on your list of financing options for your new business because they must be repaid, but sometimes they offer the best solution to your money needs to get the business up and running. There tends to be more loans rather than grants available for business start-up costs, so this bears keeping in mind also, depending on what your financial purpose for the funding is.

### **Grants**

Grants are funds that are given to you outright, and you do not have to pay them back. Generally speaking, you will likely find more grants with awards available for starting or growing a small business on the state and local level rather than the federal level. One informative place to start looking for state and local grants is your state's Economic Development Council. They usually will have a search engine, so type in "grants" and you will likely be surprised at how many offerings come up. You will also notice that some grants are for businesses, while others are for funding

city projects, for example. Every grant is different, and has different eligibilities and requirements, so this is a stage where you will need to spend a bit of time reading to see what all is available. Some grants are made available to non-profit corporations. As you read about different grants, you will discover that if your business is a non-profit, or if you as an individual are affiliated with a non-profit organization, there will be several grants for which you will be eligible, more so than if your business is a for-profit corporation. You might even want to look into forming a non-profit corporation yourself.

There are many grants available, and the first step to success with obtaining a grant is knowing where to look for it. The next chapter will go into more detail about grants at the federal, state and local levels, so you will know where to begin your search to access essentially free money, and what it can and cannot be used for.

## **Chapter 2 –**

# **The Wide World of Grants**

### ***Federal Grants***

The first place to look for federal grants is the government, which provides the largest number of grants to businesses and other organizations. An excellent and comprehensive place to begin your search for a federal grant is the Catalog of Federal Domestic Assistance, or CFDA. This catalog offers 15 different types of federal domestic assistance, including formula grants and project grants. Formula grants are given to states "in accordance with distribution formulas," and project grants provide funds for "specific projects . . . [which] can include . . . research grants, training grants, . . . technical assistance grants . . . and construction grants"

[http://12.46.245.173/pls/portal30/CATALOG.TYP\\_ASSISTANCE\\_DYN.show](http://12.46.245.173/pls/portal30/CATALOG.TYP_ASSISTANCE_DYN.show)

This site also gives information on how to apply for federal assistance. Essentially you use the search engine to find programs which will meet your needs. It will give you information on what the program offers and what you need to do to apply. It gives information for contacting the agency offering the grant so that you can find out directly from the source if your grant proposal or project proposal meets their parameters for funding, if there are funds available at the current time, and answers to any other questions you might have. If everything seems to match well, the next step is to apply for the grant. There is a standard form 424, called the Application for Federal Assistance that you will usually use, although certain agencies may have other forms you will need to fill out as

well. The CFDA also gives help with writing the grant itself, and explains all the parts of a grant proposal.

You should also check out Grants.gov. This website lists all types of federal grants that the government offers. It offers a search engine that you can use to find grant opportunities, and you can also download an application for writing a grant proposal here as well.

In addition to the government, another place to look for grants is foundations and non-profit organizations. There are a couple of great websites that offer a lot of information about grants available through foundations and non-profits. One is The Foundation Center. One especially unique and useful feature of this site is a listing, both in a book form and online version, of Foundation Grants to Individuals. This lists, all in one place, grants for individuals rather than non-profit organizations. There is a small subscription rate for the online service, and the book is available for purchase <http://foundationcenter.org/getstarted/individuals>.

Their materials are also available at cooperating libraries. Additionally, they offer online courses in grant writing and how to research grant opportunities. As you might have noticed, some for-profit corporations also have foundations that sometimes provide grants. One well-known case in point of this type of funding would be Bill Gates of Microsoft Corporation who also has the Gates Foundation, which gives grants for educational purposes, for one example from among many of their beneficiaries.

Another useful site is USA.gov. Here they list USA.gov for Nonprofits. You might not currently be a non-profit, but you could either become one or you could become affiliated with one in order to become eligible for grant monies, so it doesn't hurt to take a look around this website. It offers many opportunities for grants and their eligibility requirements and application deadlines.

You might not find the grant you wanted through the government, but that's okay. There are other avenues available such as foundations and non-profit organizations that might be able to help you find the money you need.

### **What can they be used for?**

Federal grants can be applied for and used predominantly by organizations and non-profit organizations, but usually not individuals. The amount of grant money awarded varies by each individual grant, and you must follow their guidelines for using the funds. On the federal level, the government tends to offer more loans than grants for individuals who would like to use the money to start a business. There are some federal grants available that can be used to help and enhance already established small businesses. For instance, if your business deals with a field of science based on plants or animals, there is a Small Business Innovation Research Program that provides a project grant for small businesses to do research that will "stimulate technological innovation and the national return on investment from research through the pursuit of commercialization objectives"

[http://12.46.245.173/pls/portal30/CATALOG.PROGRAM\\_TEXT\\_RPT.SHOW?p\\_arg\\_names=prog\\_nbr&p\\_arg\\_values=10.212](http://12.46.245.173/pls/portal30/CATALOG.PROGRAM_TEXT_RPT.SHOW?p_arg_names=prog_nbr&p_arg_values=10.212). This is simply one example out of many available that pertains to how federal grants can be used.

### **What can't they be used for?**

In general, federal grants tend to be given to organizations and non-profits rather than individuals. These organizations are usually located at

the state and local levels, so then the money typically filters down to individuals through state and local organizations. However, there are a few exceptions, such as the Foundation Grants for Individuals, as mentioned earlier.

Federal grant money might be awarded as a project grant for use in completing a project. This would cover project expenses, but would not cover things like start-up costs for your business, or your personal living expenses while you worked on the project. If you are looking for grant money to take care of your living expenses, or health expenses, there is another website called [www.GovBenefits.gov](http://www.GovBenefits.gov), which offers assistance in these areas.

As you begin reading each individual grant, you will see important information that you can use to determine if you should apply for the particular grant and for what it can and cannot be used. One feature that you will find in each specific grant entry is the average grant size awarded. This will help you when you are working on a budget for your project, and you can determine if the grant offered is an appropriate size for your project. If there are any restrictions placed upon who is eligible to apply, you will see it in the grant entry. Perhaps the grant is limited to people who live in a certain state or a certain city or area of the country. You might also see a listing of sample grants, where you will get to look at current recipients of grants from a particular organization. This information can help you determine if your proposed project has any similarities and if it will be a good fit for the foundation or the grant-making organization. Each entry will also go through application procedures, so you will know exactly what you will need to do to apply for the grant.

## ***State Grants***

No matter where you live, each state offers a selection of grants to people living in the state. At the state level is where you will likely find grants for attending school. This might be a pre-start-up cost for you if you require some training before you begin your new business, so this is an indirect advantage of grant money available at the state level. Although many of these programs are focused on providing state grants for low and middle-income students to attend college, there are some grants available for businesses.

For example, did you know that on the Governor of Texas's website they list procurement opportunities? If your business sells furniture, or if your business provides services such as computer programming and service, maintenance and repair, moving services, or temporary personnel, then your business might be eligible to "procure" the contracts and you would make the money for them. This is not a grant per se, but it does offer the opportunity for a business to get money that does not have to be paid back.

If you are in New York, the state's Governor's Office of Regulatory Reform site offers tax credits for businesses that operate and are certified in the Empire Zone. This will save your business money, and make it easier for you to stay in business and put your money toward expanding the business rather than paying taxes. New York also offers low-rate loans for existing small business expansion.

If you want to relocate a business to New Jersey, the state offers a grant in the form of tax credits to offset your business taxes. The grant can be as high as eighty percent of your taxes, so it definitely pays to look into

these types of opportunities at the state level. There are also grants available for employee training in job safety and health and basic literacy skills.

If you live in Connecticut, according to the state's office of Policy and Management you may be eligible for a grant for \$10,000 if you are an individual or company with less than 30 employees that has created a renewable energy technology that has not yet been sold. You can use the money for such purposes as product development and testing, developing your business plan or meeting your payroll, among others.

This is just a small selection of what type of business assistance is available at the state level, but it gives you a jumping off point of some of the places in your state where grant money might be available. It also is wise to remember that, in terms of state grants, many foundations and non-profit organizations give grants to people living in a particular state, but mostly those people have to be a non-profit organization or affiliated with one and not an individual in order to qualify.

### **What they can be used for**

State grants are primarily for funding business expansion rather than for start-up costs. There are some exceptions, one being if your new business will be located in an economically depressed area and you will hire local people to work for you. Another is if you want to start a business that will improve the environment in some way, such as a recycling business of some kind. If you are looking for state grants that would provide for a reduction of certain taxes you would normally have to pay, they are available as well because states want to encourage new businesses to form within their states to provide new business and jobs to the area.



## **What they can't be used for**

State grants tend to not cover start-up costs for a new business. You usually will not be able to go out and rent a building or buy machinery or advertise your new business with this type of funding. This sort of funding is often more available at the local level, as we will take a look at next.

## ***Local Grants***

You can also find grant money available for small businesses to access and use at a more local level. You will want to see if your city or nearby cities has or have an Economic Development Council. These councils offer a wealth of help for new local businesses. They all vary a bit, but likely here is where you can find out what the business climate and the demographics are for the town in which you will want to do business, which will assist you in writing your business plan.

One example of this is the Thurston County Economic Development Center. They offer grants through the Washington Technology Center's Research and Technology Development Grant Program, for applied research projects to make their way out of the lab and into the marketplace. Another type of financial assistance they make available is the Community Development Block Grant Float Loan Program, where the city applies for a grant and with that money makes available short term loans to private businesses that will create jobs for lower-income individuals <http://www.thurstonedc.com/Page.aspx?hid=115>.

You can also sometimes find business grant money from your local government. In the Seattle area, among others, if you are planning a larger new business that will employ 150 people and will require building, you can receive King County Green Building Grants if your project will be

LEED, or Leadership in Energy and Environmental Design, certified, which is building for conserving resources.

<http://www.cityofseattle.net/sustainablebuilding>

Your local Economic Development Administration might also provide you with resources to start a business. If you are a non-profit organization or an affiliate of one, you might be able to apply for an economic development grant that can be used by the nonprofit for expenses related to planning for lessening unemployment and improving incomes in an economically distressed area, which can make your business plan stronger and increase the chances of your business on paper becoming a reality.

<http://www.downtowncamas.com/edrguide.htm>.

Other places to look for local grants are at your town or city's Chamber of Commerce. Sometimes they might not offer a grant to a business, but they do offer grants to non-profit organizations, so your business could work with a local non-profit to develop a program that would meet the grant's qualifications.

Through a Chamber of Commerce you might also find that a particular city offers a grant to qualified businesses equal to a percentage of their investment in the first year of the business's existence if the company is located in a particular area of the city.

If you belong to a business organization or association you might find local grants available through these resources, as well as small private foundations and family foundations that are located in your area and which might fund local projects. There are many business organizations and associations available, ranging from the Arizona Bioindustry Association to the American Philosophical Association and the Computing Technology Industry Association, to name a small number of business associations out there. These types of organizations often offer help and

support to a new business through education, perhaps a mentorship program, and sometimes grants.

### **What can they be used for?**

The uses of local grant money can be as varied as the number of different grant programs you explore. Many grants from higher levels up at the state and federal level are bestowed on cities. There are often grant departments that function within a local city government, and their job is to find grants that can be used to fund city projects that will benefit all the citizens of the city. This can help a business because the city can get grant money to pay for the construction of roads that will bring customers to your business more easily, or they might pay for improving a downtown area to attract more people and customers to the downtown sector of a city or town where your business might be located, for example.

You might also find local grant money available to help you attend a trade show in the United States or even in other countries. This will assist your new business in finding customers and introduce your products to new markets, which would help your new business to grow.

Another avenue of resources is grant money that is bestowed on a local organization, usually a non-profit one or a foundation, and then the local non-profit makes various types of resources available for people who want to start a business. Often these resources are given to whoever is the focus of the non-profit foundation. It could be children and education. Or it might be women or minorities, or other types of beneficiaries.

Sometimes money is available if your new business is located in an economically depressed area of a town, and if your new business will hire local people who come from an economically depressed background, then you will find many incentives available from a city or town to help bring your new business there.

If you are a professor affiliated with a local college or university, there is grant money available for research projects. Many of the research projects tend to be oriented toward the science fields, such as biomass energy and other types of technology, as well as environmental concerns such as renewable fuel research, and health-related research.

If you want to start a business that has a science and environmental focus, there is grant money available for individuals who partner with a university or other organization and work together on developing new types of products, typically with a renewable energy focus. The purpose of these types of project grants is to develop a product which can then be introduced to the public. In addition, at the local level you may find grants available for educational pursuits that would give you the skills you need to start a new business.

### **What can't they be used for?**

Even with local area grant opportunities, they often cannot be used for an individual's business start-up costs. What is available at the local level are tax incentives, which can be sizable, and low-interest loans based on grant money that your local city or town received from the state or federal level. Local grants are also not usually available to for-profit corporations. Local grant money is often more available to non-profit corporations.

Every grant opportunity has specific parameters that must be met for applying for the grant, and if you are selected to receive the grant, what it can and cannot be used for. If you are awarded a project grant, then the money is usually used for funding the project, and not other expenses, so it pays to read the grant announcement carefully for all the details.

Now that you know the differences in the types of grants and their various uses, let's take a look in greater detail about where you can find grants.

## **Chapter 3 –**

### **Where To Find Grants**

As you understand from the previous chapter, there are grants available for businesses at the federal, state and local levels that can be used for a wide variety of purposes. Now we will take a more in-depth look at some of the places where you can begin your search for grants that will meet your specific needs.

#### ***The Catalog of Federal Domestic Assistance***

This is the largest, and likely, the single-best reference on where to find grants at the federal and state levels of the grant pipeline.

This website is a portal to a database of all types of Federal programs that would benefit state and local governments, Indian tribes, public and private for-profit and non-profit groups, special groups and individuals. This database gives you information about specific grants, and then you can contact the specific office that is in charge of the grant to learn how to apply for it.

You can narrow your search by looking at their Assistance Programs listings page, or you can do a wide sweeping search of all the programs they have listed. Each topic, for example the Agricultural Research-Basic and Applied Research topic, has a corresponding program number that precedes it, which refers to the federal department that is in charge of the particular grant and the numerical order of grants. They will list the type of assistance offered, in this case project grants, and they will tell you

how you can and cannot use the grant money. They will list the eligibility requirements, in this case a non-profit university or college or a non-profit research organization.

It can also give information about how to apply and what their evaluation procedure is for the applications and how they award the grant. You will also see what the deadlines are to apply, and how long it will take them to get back to you and let you know if you were awarded the grant or not.

Some grants also have requirements for after the time you have received a grant, which can include things like reports and audits. You can also learn how much money they usually award, and contacts to ask questions. They helpfully also might list related programs. These are other places where you will want to explore to see if your grant proposal will work for these other programs because they are similar to the one at which you are currently looking.

### ***Grants.gov***

This is another heavy-hitter grant website that offers over four hundred billion dollars each year in Federal grant money. It is a government requirement that all Federal competitive grants be listed on this website.

You can search for grants by using a keyword search, or a category or agency search, as well as the CFDA number. When you are ready to apply for a grant here, you will discover that it can be done by downloading an application package. Then you can work on it offline and take the time you need to complete it. It can then be submitted online when it is complete. You can also track your application online as well, to see where it is in the process of evaluation and acceptance.

If you choose to apply for a grant at this website, you will need to register with them as either an organization or an individual. Individuals registered as such are only allowed to apply for grants for individuals and not grants for organizations. If you are registering as an organization, you will need to select someone in your organization to be the authorized organization representative who will register with a credential provider.

There is also a helpful e-mail alert feature where they will send you an e-mail describing new grant postings on the site. Here you will find a glossary of the terms that you will see used at the website and a list of frequently asked questions. They also offer an indexed User Guide that takes you through the whole process of finding and applying for a grant at this site.

### ***State and County Economic Development Offices***

After you type the above descriptor into a search engine, you will receive a list of different offices. You will want to look for your state and select that one. Each of these sites will usually have a search feature, into which you will type "grants." You should then get a list of what is available in terms of grants. It might be listed as loans and grants. Many states also offer community service block grants which might provide you with the funding you require. Here you may also find energy efficiency grants, project grants and low-interest loans, job creation tax credits, job creation grants, grants supporting research and technology development, and manufacturing equipment grants.

You will also find links to various state agencies. This is a good place to look at agencies that have something to do with your new business, and



see what kinds of assistance are available. Some of the state websites might offer a business gateway, and there you can look for grants as well.

Another related resource that will be useful in the grant-seeking process will be your local Small Business Development Center. This organization can help a new small business find funding sources.

### ***The Foundation Center***

If you find that there are few grant opportunities available for your proposed new business from the government, do not despair. There are also grant monies available from private foundations. Often these foundations are affiliated with a family, such as the Ford or Rockefeller Foundations. Some foundations provide grants for an area in which they have a specific interest. It might be health issues, or help to children, or women, or minorities, or any number of beneficiary types. There are a wide variety of grants available through foundations, including some that will cover building costs or start-up funds. In general, foundations tend to give money to non-profit organizations, so if you are an individual you might find more grant opportunities available if you become a non-profit entity or if you affiliate with an existing non-profit organization.

If you are looking into grant opportunities available from foundations, one of the best websites out there is for The Foundation Center. They have a complete database on U.S. foundations and the grants they offer. They have five regional library-learning centers and many cooperating collections where the public can access their useful publications and information. This is a great website for individuals who are seeking grants.

Unlike many of the other resources previously covered, the Foundation Center provides help for individual grant seekers. They offer training and tutorials about the basics of finding potential foundation resources that

will be a good fit for you. They also offer training about finding a fiscal sponsor or affiliating with a non-profit organization. If you are a non-profit or affiliated with one, there is an Associates Program where there is a researcher on-call who can give answers from all the Foundation Center's databases. They host several message boards where you can post questions as well, and they provide a bulletin in which grant makers request your proposals for specific projects. At this website you can learn more about common grant application format. This allows you to fill out one grant proposal and submit it to several specific foundations, and is a real time saver.

Now that we have gone through some of the best resources for finding grants in more detail, you are probably realizing that you have a vast amount of material to read and process. Our next chapter deals with focusing your attention on the areas that will have the most benefit to your specific situation, and how to avoid some of the pitfalls that can sometimes come with grant seeking.

## **Chapter 4 –**

### **How to Spend Your Time Wisely by Focusing on What Will Meet Your Needs**

Earlier in this book we looked at some of the best sources of information on grants and where to find them at the federal, state and local levels. There is a lot of material to wade through, and this can give a person cause for alarm, especially for first-time grant seekers. However, there are some steps you can take to narrow your focus, and thereby use the time you have available more effectively. If you have clearly defined your new proposed business and all its parameters, this will help you find grants more easily. If you know exactly what your business needs, then you won't waste time on things it does not need. Also, anytime money and being selected to receive money is a subject that is being discussed, it also unfortunately can be an area where unscrupulous individuals can take advantage of new and uninformed people. When you have the facts, then you will be able to protect yourself from falling into the trap of scams in the grant industry.

#### ***Have a Clear Picture of What Your Proposed Business Is About***

At this stage of looking for grant money, you have probably drawn up a business proposal. This is one of the best, and most succinct, places that describes in writing what is your proposed business. At this point you

know if it is a service business or produces a product. You know the structure that it will take--sole proprietor, for-profit corporation or non-profit corporation. Now you can use this specific information and find areas in which your proposed business will fit well.

Trade associations are one place to start. You will find more grant opportunities if you can plug your new business into several different funding sources rather than a few. You are looking now for all the subheadings under which your proposed business will fit, because that will increase the likelihood of finding a suitable grant.

For example, let's say you wanted to start a business that focuses on recycling. Your idea is that people can drop off used items, and you provide a warehouse where the items are sorted and stored, and made available to the public for sale. So now you want to think about where you are most likely to find a grant to help your new business out. You are trying to find as many different areas into which your new business would fit well. Search engine keywords such as "Recycling" and "environmental" or "ecology" are obvious hits, as would be "new business."

If your business form is a 501(c)(3) non-profit, then you would use a search engine for different foundations and see which ones give grants to grant seekers with an environmental purpose. Would you possibly have an educational purpose to your business, such as educating other businesses or schools on how to recycle and reuse supplies? You might find an educational-oriented grant to fund such an endeavor. Will you need to build a warehouse? If so, you will want to check with your city or county for building grants, especially if you can locate your new business in an economically depressed area.

Will you provide jobs for people who are typically underrepresented in the industry? Look under "women" or "minorities" or other comparable subject areas and see what is available. Are you a woman who is starting the

business, or are you a military veteran? Use these keywords as search parameters, and you will find other funding opportunities. Some of the websites' entries, such as those offered at the CFDA site, also include a list of related programs, and these are other areas to check and see if they will meet your needs. It can also pay to look for grant possibilities from local foundations and non-profit organizations that are more likely to support local endeavors that meet their giving focus.

You can find more information about specific foundations and non-profits and what their focuses are by looking them up at The Foundation Center website or USA.gov for Non-profits. This is a time when you want to let your creativity out so that you will feel free to try even some remote ideas that you might come up with, because you never know what kind of grant might be available.

### ***Have a Clear Picture of What Your Proposed Business Needs***

Before you start your hunt for grants, you will want to have a clear idea of what your business needs. Your needs will be different depending on the stage that your business is in.

If your business is new, then you will likely be looking for financial assistance for meeting start-up costs. As you have gathered from information in previous chapters, typically grant money that can be used to cover start-up costs for a new for-profit corporation are less available. There are a few exceptions as mentioned earlier, such as if you are a member of an underrepresented group in a particular business field, then you may find some grants available.

If you start a business in a poor area of a city that will provide jobs to low-income individuals, then you may find that there are grants to help you. In this case there are also tax breaks which, while not officially a grant, nevertheless can give you the financial assistance you need to get your business started. You will also find free and low-cost assistance in starting a business ranging from consultations to helping you write a business plan or finding sources for financial aid from your local Economic Development Center.

There is grant money available to help you get the education you need so that you will have the required skills for running your new business. If you are a non-profit, you might find a local or state foundation or organization that focuses on what your new business provides, and you might find grant opportunities there.

If you want to expand your business, then there are grants available to help you do that. Many of these grants are lumped together as project grants, and would cover the costs for a specific business expansion project.

In order to expand your business, do you need to provide your employees with training? There are grants available to help train your employees. These types of grants often cover health and safety issues of employees performing their jobs in a safe manner to reduce the risk of injury. There are also technology grants available that can be used to train your employees in the use of new technologies, and project grants that can be used to develop new technologies to expand your business.

Again, you will likely be more successful starting to look for these types of grants at the local and state level, because they tend to award grants more locally than if you apply for a national-level grant. Of course, depending on what your business expansion entails, federal grants might be available as well, so don't rule it out.

## ***Don't be Fooled - Scams in the Grant Industry***

Whenever money is involved in an industry, you can be sure that someone will come along with a trick to try to fool someone into giving them that money. The grant industry is no exception. One of the biggest mistaken notions that many first-time small business entrepreneurs have is that there are scads of grant money available for starting a business. This, unfortunately, is not the case. As they state on their website, the Small Business Administration offers no grants whatsoever. They do offer lower-interest small-business loans and loan guarantees, which do make it easier for a new business owner to apply for and receive money that can be applied to start-up costs. Also, local cities and states often apply for grants and then use that grant money to offer low-interest loans to small business entrepreneurs. However, these types of start-up funds are loans that must be repaid.

Another factor that you should be aware of is that information on all types of grants is available for free either online or at your local public or college library. If you see an advertisement asking you to pay for grant information or for researching grants for you, you should be aware that the information is available for free elsewhere. These advertisements tend to prey on the hopes and dreams of the new entrepreneur, and the writers are hoping that you will be uninformed and will turn to them with your money.

Don't let that happen to you. This book has given you the best major sources of information on grants. Start with them. They cost nothing to use, and if you have questions about a particular grant program they also offer the name and telephone number or e-mail address of someone to contact who can expertly answer all your questions, also for free to you because it's their job to do so.

One way to detect if an online grant information broker might not be legitimate is if their URL ends in a ".com." They might be on the up and up, and they might provide a service where you pay them and they look up grants for you, but keep in mind that all this information is available for free. Another way you might ascertain that an online grant broker is not playing fairly is if they tell you that you will be automatically qualified for large sums of free money, or if they ask you to pay a large fee to attend an informational seminar. Again, they are telling you what you want to hear in order to get your money. Indeed, your small business might qualify for large grants, but you don't need to spend your money to find out this information. You can do the research for free and find out for yourself.

You need to be realistic in your expectations. It takes money, usually, to start a business, and as a rule you will not find start-up funds from grants, except in a few very limited circumstances. So look to other means of starting your business. As mentioned earlier, start very small so it might not cost hardly anything to begin your business, or do all the work yourself at the outset. If you can make your new business work on a very small scale, and begin to get customers and clients, then you can save money on start-up costs at the outset, and perhaps then be in a better position financially to expand the business. Also bear in mind that it often takes some money to make money, and most small business owners provide most of the money for starting their small businesses themselves, as well as obtaining it via small business loans.

It is true, it takes some time and research to write a business plan, and then find grants that are appropriate and finally write up grant proposals. But bear in mind that you will be receiving money that you don't have to pay back at the end of this process if you are successful, so there will be some hurdles to jump. Hopefully you have found that this small book has offered several ways to narrow your focus so you can use your limited



time wisely, and find grants that will meet your needs for various purposes.

Now that you have learned how to avoid the scams and have scoured all the information and found some grants for which you wish to apply, let's learn how to write a grant application.

## **Chapter 5 –**

### **How Do You Write A Grant Application?**

#### ***The Pieces and Parts of a Proposal***

Grant applications, also called grant proposals, can vary a bit from each other depending on which type of organization you are applying to. Some applications begin with a simple letter of inquiry stating your grant proposal, and the granting agency will get back to you and let you know if you should proceed with the application process. Applications can be as short as a brief request letter to a grantor, or as long as several dozen pages, depending on the requirements for each specific grant to which you wish to apply. At Grants.gov, for example, you will find online application forms that can be downloaded, and the same application can be sent to more than one grantor, thus saving you time and effort. Their website will take you through the application process step by step. Other grant applications will necessitate that you write all parts of it yourself, but most require the following components: a summary, an explanation of why you need the grant, a description of your project, a budget for it, and a conclusion.

Because you will need to back up what you are saying in your proposal with data and facts, you will want to compile references that you will be able to refer to and use as you are working on writing the proposal before you begin writing. Places to look for this type of information can include your businesses' mission statement, your financial records, trends in the area you wish to pursue, and others. Your local and state government

websites can provide some of this type of information, as can college departments that have the same specialization area as your proposal.

We'll now take a look at each of these significant parts of a grant application.

### ***The Summary***

The summary is the first page of your proposal that the person reviewing your grant application will read, and he or she won't read any further if it does not clearly and briefly state all the most important information about your proposed project. The purpose of the summary is to convince the reviewer that your project is worthy of his or her support, and persuade the reviewer to read further.

You want your summary to be as succinct as possible. Try to keep the length down to a single page. It is a good idea after you have gone through several drafts of your summary to let a knowledgeable third party read it and give you some feedback on it. You can use this information to help you refine the summary even further and make an even stronger case for why your project should get the grantor's support. You will likely find that your initial summary will change as you work through the rest of the proposal. As you refine your ideas on every aspect of your proposal, this will be an impetus to revision of the draft summary, and all for the better. So don't be surprised if you make several changes to it along the way.

### **Problem**

Here you will give a very short synopsis of a problem that you or your organization has noticed. The problem part of your summary is also sometimes referred to as the statement of need; in other words, what is the need that you have recognized. This is a part of your summary where you will likely want to include some data that backs up your reported problem. You will also want to briefly explain why you or your organization has the knowledge and skills to meet the need with your proposed solution.

### **Solution**

In this part of your summary you will give your solution to the aforementioned problem, which is your project proposal itself. Here you will give the briefest explanation of the main details of your project, including topics such as how the project will unfold, who will receive help from your project being implemented, where the project will take place, what the length of the project will be and who will work on it.

In this section of the summary you will also need to include the sum of grant money you will need to carry out your project and what the money will be used for, again in the briefest of detail. Later in the proposal you will go into your budget for the project in greater specification, so here you just want to give the bottom line of what it will take to get your project off the ground. Some projects are one-time shots and will need no further funding to keep it going in perpetuity. Other projects need a grant to start it, and will need further grants to keep the project going. Here you will want to give a brief explanation of the project's future funding plans.

Once you have asked for an organization's money, then it's time to talk about you or your organization's qualifications for carrying out the proposed project. This is when you will want to look back at your own or your company's records and use this information as evidence that you are highly qualified to complete the project based on your history and what you have previously accomplished.

It is definitely to your benefit to go over and over your summary so that it says what it needs to say persuasively and in the fewest words possible. Grant reviewers often have to wade through several long grant proposals each day, and you want to make their job as easy for them as possible when they get to yours. So make sure you have done your research and that your project is a good fit for their organization. Then make sure that you or your company has the necessary qualifications and skills to successfully complete the project. You will want to put your best foot forward in the summary to convince the grantor that you can supply what they are looking for in terms of grant recipients. A grant making organization is expecting a return on their investment in your project in some way. It is up to you to do the research so that you know what they are looking for, and that your proposal will meet their needs splendidly.

### ***Why Do You Need the Grant?***

The next section of your grant proposal explains why you need the grant in terms of describing the scope of the problem you want to address in the solution that is your proposed project. At this point you will want to have research in terms of facts, data and statistics that you will use as evidence that the problem exists, what the scope of the problem is, who the problem affects, and the problem in terms of its contributing factors. However, you also want to show that the problem is not insurmountable, as evidenced by your proposed solution.

Because in this part of your proposal, as in the others, you want to convince the grantor that you or your organization is well-qualified to supply the solution to the problem, you will also want to include any evidence you have that shows you understand the problem fully and what contributes to the problem. Have you addressed this problem in other ways previously? This is a great place to include that type of information. Are you, through experience or education or both, eminently qualified to address the problem? Talk about those qualifications here.

Remember that you always want to be writing with the reader's perspective in mind. In other words, for this part of the proposal you want to explain what makes you or your organization so knowledgeable about the problem and so qualified to provide a solution that the grantor will see the value in investing money to back it.

### ***A Description of Your Project***

In this important part of your grant proposal, you will give a detailed description of your project. This section will give information on your project's objectives and methods, as well as how you will evaluate the project and account for its viability long term. This is the nuts and bolts of your proposal, and if the reviewer has read this far into your proposal, then you will want to continue to build on your momentum by having a clearly drawn-out project description.

### **Objectives**

The objectives of your grant project proposal basically outline what the results of your project will be. You are stating what you plan to accomplish

via the instrument of the project. Because later on in this section you will need to show how you will evaluate the project, you will need to state your objectives in a way in which they can be measured. Here you will also talk about the timeframe in which these objectives will be met.

Objectives will vary from project to project, but you need to show a result that you can measure in some way. At the end of your project will the outcome be a new product that you produce? That is your objective, because you can evaluate whether you have made a new product or not. Will participants who will benefit from your project learn a new skill? That is your objective, because you can measure whether they have learned the skill or have not. Will your project beneficiaries start out with a beginning set of skills and by participating in the project will they improve their skills? This, too, is an outcome of your project that can be measured, and so it would qualify as an objective.

If you cannot measure the outcome of your objectives, then they are not objectives usable for a grant proposal. Perhaps they can be refined and rewritten so that you can measure the result in some way, thereby becoming an objective for your proposal.

### **Methods**

The methods you will write about in this part of your grant proposal will give the details of how you will meet your objectives that you stated previously. This is when you finally get to lay out your plan for succeeding with your project. This is a step-by-step explanation of each aspect of your project, from the beginning of the project to the end of it. You will talk about each aspect that will play a part in the successful completion of your project, and the exact steps that will have to happen in order to reach a conclusion of the project. You will also show the interplay of each aspect and how they work together to fulfill the project. Here is where you

will talk about how much time will be required to complete each part of the project, as well as a listing of the people who will be required to do all the different jobs. An explanation of the materials and resources you will need to use to complete each part of your proposed project is important to include in the methods section of your project description.

Make sure that you break it down so that you are sure to cover in detail, each part that will go into meeting each of your proposed project's objectives. This is specific, detailed writing, and it will greatly benefit your project to revise this part several times. In the heat of the moment of writing, it is easy to forget some of the little parts, parts that are vital to be included to ensure the success of your project. Also, after working on a project for some time, it is easy to fall into the trap of thinking that you have included something in writing, and possibly adding the words in mentally as you read it, thus thinking that they are on the page without actually writing them down. It is a good idea, after you finish a writing session, to put the project away for a bit, do something totally different to clear your mind, and then come back to the proposal later. Refreshed after a little break from working on it, you can take a look at it again, and will likely catch any points you might have missed earlier.

Another tip is to read your writing out loud. Hearing the words spoken will often lead to you hearing any inaccuracies, or noticing any places where you verbally stumble because words or punctuation are missing, which you can then catch and easily fix. After this, ask someone knowledgeable in the area of your proposed project to take a look at your methods section, and have them confirm what is there and also offer some objective criticism of any parts you might have forgotten to include. Then you can go back, consider their suggestions, and use them or not, after due deliberation, to modify and strengthen the detailed accounting of the methods that you will use to satisfy the objectives of your project.



## **Evaluation of the Proposed Project**

The next part of your project's description will talk about how you will evaluate your project when it is completed. This is where you will explain how you can show that you have met your project's objectives, which were stated earlier in your project's description. Because of the evaluation aspect involved in this sort of proposal, it bears repeating that all of your objectives must be measurable in some way, and your evaluation is based on those measurements. Here you will show how you will measure each objective you have for the project.

If your proposed project will result in the creation of a new product, then you will need to evaluate that new product in some measurable way. How does it compare with comparable products? What measurements can be drawn that prove its unique characteristics? Does the product work in the way you intended, or does it offer additional uses that were unexpected before the project began? You will measure in some way the answers to these types of questions, and this will be your evaluation of your project.

If your project will conduct new research, how will you measure the objectives? In your project, you will be testing to prove a research theory true. So, what are the results of the research? You will need an evaluation method to determine this. Alternately, did you prove your initial theory false, and if so how did you measure that result? Did the research benefit someone? You will want to evaluate the benefit to these individuals.

If your proposed project will teach people a new skill, how will you prove that they have learned it? What sort of test or demonstration will you administer to show that they in fact have achieved a new skill level? This will be your means of evaluation for this type of project.

Each grant for which you are applying can also have requirements for how you are to report this evaluation information. To that end, be sure to look carefully for those requests and fully explain how you will meet them.

### **Viability of the Project Long Term**

The last part of your project description will show that this is either a one-time project and can continue to function on its own without any further grant assistance, or you will explain the need for future funding of some kind. The funds might come from other grants that you will seek, or the project might create some earnings that can continue its financing.

In this part of your proposal you will need to show where future funding will come from. Will your project generate revenue on its own, and be able to fund itself? This might be the case with a project that results in a new product. You can then go out and sell the product, create a cash flow and use that money to continue producing the product.

On the other hand, perhaps your project has to do with research. Maybe you will use your initial grant funds to conduct some type of medical research, research that can help a particular group of people. After you have finished the project, you might want to continue the project so that you can apply your new solution to the group of beneficiaries. Maybe you would need to open a medical clinic so that you can provide your new treatment to your group of individuals who will benefit from it. This was not perhaps a part of your original project, finding a solution to a medical problem, but is a logical need at the end of this type of successful research project.

You will need to explain your project and how it can be continued on long-term. Where will you find money for funding a clinic? It might be from new grants, or it might be that the research results generate some type of

revenue that can be used to fund a clinic, for example. Your initial project is just one part in a larger frame of reference, in this instance, so you will want to discuss the financing for it here.

### ***The Project Budget***

The next section of your grant proposal will be the project budget. Here you will include in detail how much money you will need for every objective, method, and means of evaluation you have in your project proposal.

Let's say your project is to build a new type of computer part. There are several expense areas that will need to be taken into consideration as you draft your budget. Office workshop space will require a rental fee, or if you are writing a proposal for an organization that is already housed in a building, then you will need to figure out how much of the building could be used for your project and add that percentage amount for a rental or mortgage fee. What materials will be used to complete your project? These costs must be included.

Will you need to hire others, perhaps workers or researchers, to complete your project? Any fees for their services should be included. If you need to purchase equipment, like new computers, or tools to complete the project, count these costs as well. Will it cost money to put your new product to the test during the evaluation phase? Add these figures into your budget so that they are covered.

Before you begin your budget for your project, you will need to review how much previous recipients of the grant have been given by the granting organization. That way you know, generally speaking at least, what you might expect if you were given the grant, and can write a budget that will fit within those parameters. If you need a million dollars,

don't submit a proposal to an organization that offers only a couple of thousand dollars to its grantees. However, one reason why you might consider doing that is if this grant is one of several that you plan to pursue in order to achieve your million dollar goal. This is where your long-term viability, as explained earlier in your grant proposal, will explain where all the streams of funding for your project will come from, so that the grantor will understand exactly where they fit into your proposal's budget.

### ***Explanation of Why You Are Qualified***

After you have given reasons for the need for your project and have outlined a complete description of your proposed project, next you will want to explain why you are well-qualified to carry out the project. As in all the other parts of your grant proposal, you will want to keep this section quite brief, yet include information that convinces the granting organization that you are the most qualified person or organization to carry out your proposed project.

Are you and the people who will be working on this project well educated in the subject area of your project in terms of educational background, continuing education and research, and experience? You will want to expound on that, and explain their areas of expertise that they will bring to the project. If you are writing a grant that will benefit your non-profit organization, you will want to include information about your group's mission, how long you have been working in this area and who has benefited from your organization's work. What specific activities and services have you provided in the past that will give you the background and experience that will ensure that this project will be completed correctly? Can you provide some evidence of who has benefited from the work your organization does? Your non-profit's history will come into play in this area, and careful record keeping from years past will definitely

come in handy in providing concrete evidence for this part of your proposal.

### ***A Conclusion***

Congratulations, you have made it to the end of your grant application! But before you start to celebrate, you will need to craft one final part to your project proposal, and that is a succinct yet persuasive conclusion. You will want to briefly go back over the main points of your proposal, and once again restate why the need is so urgent that your project receives approval, and that the granting organization's funds will give them a return on their investment in the results of your proposed project. (<http://foundationcenter.org/getstarted/tutorials/shortcourse/conclusion.html>, 2007).

After you have completed your grant application, set it aside for a little bit. When you are ready, come back to it and re-read it, revising it as needed. As before, ask a knowledgeable third party to read the proposal over and give you some constructive criticism on it. When you believe that it is as good as you can make it, send it off. Of course, you will want to know how long the review process will take, and that information is often given on the grant announcement. If not, contact the granting agency and ask them.

### ***When to Hire Someone Else to Apply for Grants for You***

As you can see from the preceding information, there is an extensive list of parts that go into a grant proposal. Grant writing takes excellent thinking, researching, verbal and editing skills and you will need to decide

if you have them or not. Likely you will find out when you start applying for grants and evaluate the results of your efforts.

You will first need to look up some specific grants for which you wish to apply, and look at their application requirements. Even if you only have to submit a short letter request, it can still take a lot of research to pack all the information you need into that short letter. Do you have the time to do all the research involved in writing a grant? This is something you will need to consider as you make this decision. If you are going for one small grant, you might have the time to devote to such an endeavor. If you have a non-profit organization, grant writing, as a part of your total fundraising efforts, is often a full-time job.

Grant writing can be challenging, but grants do get written every day. It is possible to do, one small step at a time as outlined above, and as long as you have the time and talent to invest in it, you will be able to successfully write a grant application. You might choose to start small, with a simple application requesting a small amount of money, before you write a large government grant request. This way you can get a feel for it and see if your skills lie in this area.

If you decide that you do not have the time to put into a grant writing project, or you lack some of the skills required for successful completion, then you might want to consider hiring a grant writer. This person can take on any or all aspects of the grant writing process, leaving you free to work on other business pursuits. You will want to interview this person and find someone who believes in your project and what you, or your organization, are working for in terms of your mission statement. You will need to entrust this person with sensitive information about you and your business or organization, so you will want to check references to make sure the grant writer is reputable, as well as successful, at what he or she does.

Bear in mind all the parts of a proposal and the time and energy involved in arriving at a complete proposal, and that this proposal preparation will likely not be an inexpensive proposition. However, if you don't try you will never get the grant money you would like to have, so start where you can, with whatever method will work best for you.

After you write your grant proposal and submit it, what next? The last chapter will give you some ideas of what you can do so that your efforts at grant writing will meet with success.

## **Chapter 6 –**

### **Success, or Try, Try Again**

It's been a long road, finding suitable grant opportunities, researching and preparing the grant proposal, and finally sending it off. Now comes the hard part--waiting to hear from the granting organization if your proposal has been approved and will receive funding. Is there anything else you can do to help move your grant proposal in the right direction?

#### ***What to Do While You Are Waiting to Hear Back***

You will want to check on the grant announcement as to how long it usually takes before you will hear back from the granting organization. It can range from a few weeks to a few months, depending on how many applications they receive and how many reviewers they have on staff. At the Internet site [www.Grants.gov](http://www.Grants.gov), you can track the progress of your Federal grant application online, which makes it easier and quicker to find out what is happening with your submitted proposal. After you have sent your application to the grant maker, it is a good idea to contact them and confirm that they received it, and to make sure that the application is not missing anything. Applications with missing elements are usually not considered for the grant, so you will definitely want to go through each required item as outlined in the application procedures before you send it, so that you are sure your application is complete and that your grant request will be considered.

Once the organization has your application, they might contact you for further information concerning the information on your application. It is a



good idea to have records ready that you can refer to and send to them which will show such things as how you came to the figures you used in your budget, and other worksheets you used to help you provide the hard data that you relied upon for the proposal.

### ***Several Applications Make for Better Odds of Obtaining Grants***

After you have spent all the time and energy that goes into preparing a quality grant proposal, it makes sense to find every granting agency that might provide you with the grant money you are seeking, and send it in. A simplified way of doing this is available on Grants.gov, where you prepare one standardized grant application. At the CFDA website they list grant opportunities with a listing of additional related grant opportunities, so that you can apply for others which may be appropriate for your needs with a single application.

If you are applying for grants at places other than the large Federal agencies, then you will have to do some research on your own. But this is when considering a long list of as many subcategories that the subject of your grant proposal comes under will be useful to help you locate other funding opportunities. Each one of those subcategories you will want to use as keywords to look under in granting organization's search engines, to see if there are grants available in those categories.

With governmental budgets for domestic spending shrinking, it has made receiving grant money a more competitive enterprise than in years past. Nevertheless, individuals and organizations receive grants all the time. If it is your time, and you have been named the recipient of a grant, be sure to thank the granting organization. Also contact them to find out what else they may require of you as you proceed with your project. What sort of

reporting will they require on how the project is going and how you are spending the grant money on a regular basis, and how are you supposed to accomplish that? Finding out at the onset of a grant bestowment is much better than finding out later and being unprepared.

If your application did not result in a grant, it doesn't hurt to nicely ask the granting organization why. This information can help make your next application even stronger. You might also find out if you can be given a copy of the reviewer's evaluation of your proposal. This will provide you with very valuable information that you can also use to improve your application. Some granting organizations allow you to make changes to your original grant proposal and then resubmit it at the next grant deadline, so ask if this is possible. With this type of feedback, you might be able to revise your original proposal, resubmit it, and be able to receive the grant at a later date.

## **Conclusion**

In this short book we've covered a lot of territory on what it takes to come up with a viable business idea and get it off the ground, and then help it grow along the way. We've also covered the area of grants, what they are, where to find them and how to apply for them. By considering this advice and following the steps outlined, you can be successful in receiving free money that you will not have to pay back ever in order to bring your business to life and help it grow. Grant writing can be easily understood, when broken down into separate components, and then each component, taken one at a time, can be crafted into a winning grant application. Any project, including grant writing, is much more easily accomplished if it is broken down into small parts, that when put together become the basis for a successful endeavor.

You have received a lot of information here, and it can be used to start and improve your business acumen and grant writing skills. Now the next step is to put all this new information to use. Put into action what you have learned here. Get your business ideas focused and organized, and then go through step by step and locate grant opportunities, write your proposals and send them in. You're on your way to making your business dreams a reality with your new-found knowledge!

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***"The Insider Secrets To Marketing Your Business on The Internet"***

**Corey Rudl and The Internet Marketing Center**

I've just finished working my way through Corey Rudl & Derek Gehl's newly revised and updated "bible" for profiting on the Internet, *"The Insider Secrets to Marketing Your Business on the Internet - Version 2007,"* and I'm blown away by the sheer volume of money-making information he's managed to pack in!

I'm talking over 1,300 pages of the \*exact\* test results, case studies, and strategies that Derek used to grow a **\$25 investment to over \$54,700,000 in online sales!**

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