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PRO‑TIPS GRANT WRITING

MAY 10, 2023

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>> ALEXIS JONES: Welcome everybody. We'll be getting started in just a minute.

 Thank you all for joining us. For Pro‑Tips grants workshop. It is May 11, 2023. We're happy to have you here. Before we get started we'll go over a little housekeeping information.

 Zoom settings. The audio can be accessed using computer audio or by calling in by phone. If you select computer audio make sure your speakers are on our headphones are plugged in. To call in for audio, dial (301) 715‑8592. The meeting code is 858‑0457‑9412.

 The ASL interpreter will have a spotlight throughout the presentation. For the best viewing experience, please navigate to speaker view using the options at the top right of your screen. Real‑time captioning is provided. The captions can be found by clicking on the CC button in the Zoom controls at the bottom of your screen. If you do not see the captions after clicking the CC button, please alert the host via the chat box.

 Questions and technical assistance. Please send your questions, concerns and any requests for technical assistance to the NDI host via the chat box. Questions will be addressed by the presenter if time allows. If you would prefer to ask your questions in ASL, please raise your hand and wait to be called on by the host. If your question is not answered during the webinar, you are listening by phone, or you are unable to use the chat box, please email Alexis Jones at AJones@NDI‑INC.org. Please note this webinar is being recorded and the materials will be available at www.disabilitysmallbusiness.org on the past events page within one to two weeks.

 Again I'd like to welcome you to Pro‑Tips Grants Workshop presented by Hello Alice.

 At this time I'll turn it over to LaToya from Hello Alice to take us through the presentation.

>> LATOYA RATLIEFF: Hi, everyone. Thank you so much for joining us today. I'm going to take some time to talk to you about Hello Alice. We are a web‑based platform providing small business resources, whether it's through education, capital opportunities, and just being a true kind of guide in navigation for you as you go through your entrepreneurship journey. I've been with the organization for seventeen months. I've worked on a multitude of programs and various initiatives to help our small business owners such as yourself.

 Today we're going to cover a few things. We'll go into detail to talk more about Hello Alice. What we do. I'll take some time to discuss the Business Health Score which is one of our new offerings. It is a really great opportunity to understand where your business is in the different components that you will need to take to you the next level. We'll go into our current programs that we have available as well as talk about our Grant application. Then open it up for questions.

 So Hello Alice as I mentioned we are a web‑based platform providing resources to small businesses and entrepreneurs for their journey. As it stands now we have 1.2 million owners that are using our platform. Whether it's new gaining knowledge about the business, the entrepreneurship journey, accessing capital, building very strong networks or just learning information about the current state of business.

 And Hello Alice was built on the platform of the new majority. What that means is that creating opportunities and resources for small business owners that historically have had challenges accessing capital and accessing the resources and education needed to start business. As it stands now, our 1.2 million, almost seventy percent of our owners are women identifying entrepreneurs. And over sixty percent are Black. And over eighty percent identify as an entrepreneur of color. We have a very large, and we cover all across the country, including Puerto Rico, Washington, D.C. But our top five areas as it stands today are: Chicago, New York, Atlanta, Los Angeles and Houston. We have our list of our largest industry. This is our own‑based but also in line with the applications and what we receive. But those are consumer goods, beauty and self‑care, and food and beverage are just the top three of those five.

 So how do we help our small business owners? As I mentioned there's a multitude of ways and different resources and opportunities that you as a small business owner have access to through the Hello Alice platform. Those are grants. Which is what I'll be talking about today. We also have credit cards. Loans that are available. Workshops. And on demand content which consist of whether it's how to market your business, how to additional details on how to write a grant opportunity whether from the reviewer aspect. There's webinars on accounting. Just a ton of different and valuable information to help your business. Then also we have our Financial Health Score that was recently launched.

 A part of this is it's not just you come to the platform and there's all these resources and you're trying to figure out where to go and what to do for this, but it is a personalized journey for you as a small business owner. And one of the first kind of elements is being able to take that Business Health Score. From there understanding the educational programs, attending a community event. If you want different access to capitals, whether it's credit cards, grants or loans, having that resource and navigation to GUIDE you through the journey and provide the resources and information that you need to be successful as you can be. And because of this pathway and how Hello Alice is structured it does help you as an entrepreneur be empowered for decision making. It helps with your financial stability. Being able to secure financing and additional capital. As well as control the financial health of your business.

 Here we're going to talk about the Financial Health Score. It is for small business owners, particularly of color, that have faced challenges in the past. We mentioned before the goal with Hello Alice is to be able to provide these opportunities and resources for the new majority. And in like with that, the Financial Health Score is something that teaches entrepreneurs of color and honestly any entrepreneur about why your finances are so important and valuable to you as a small business owner. And it combines several different components that you'll be able to answer questions to identify what areas of your business you're strong in, what areas you may need improvement or guidance in. The Business Health Score covers multiple components and is a way to quickly identify how you can utilize Hello Alice and utilize other resources to get your business to the next level.

 So what makes up the health score? There are four components. And each component has multiple questions. The first is growth potential. The question around that, the overarching question is, how does this business manage key grow factors? There will be questions that you will be asked that will help you identify what's your potential growth. Identify where you are as far as that growth. And then through the questions, identifying the steps that you need to take that growth.

The next component are cash reserves. Then debt management and planning. All these components make up the Business Health Score. But each area is very, very important because it identifies different opportunities and it identifies areas of strengths and areas that you may need for improvement.

 So now we're going to go into the current grant opportunities. As I mentioned, we do have a few opportunities that are currently open that this information that we're going to go over today with the workshop, you'll be able to take it and apply for the programs. The first I'm going to talk about is the progressive driving small business forward. This is a $25,000 grant opportunity for Black identifying entrepreneurs that are looking to secure a commercial vehicle to take their business to the next level. As you are going through and competing the application, these are the eligibility requirements. The initial eligibility requirements. You must be a for profit business based in the U.S. Be a majority owned and operated by a Black identifying entrepreneur. Have a demonstrated need for a commercial vehicle. Have less than ten employees and five million dollars in 2022 revenue. And these are ‑‑ I'm going to talk about this further and more in depth later on. But it's so important for as you are looking for these opportunities to make sure that before you go through the application process, before you get ready to prepare your responses that you ensure that you do meet the initial eligibility.

 Our next opportunity is the eBay up and running grant. This program is open to current and active eBay sellers that meet the sales goals as well as have a seller rating of above standard or top rated. There are additional eligibility criteria but this is a $10,000 grant which also has added bonuses for the potential recipients that will include additional kind of in‑kind opportunities to be able to purchase different resources on eBay. As well as there is additional education components that come with this program.

 And finally we have the disaster relief fund. This is an opportunity through Door Dash that we offer for businesses and restaurants particularly that have been affected by a natural disaster in order to meet the eligibility criteria you must be a brick-and-mortar restaurant located in one of the fifty United States, D.C. or Puerto Rico. You must be experiencing a hardship due to a natural disaster or state or federally declared disaster. Own maximum of three locations and employ fewer than fifty employees per location. And have revenues of three million or less per location in the last twelve months.

 So now let's talk about the grant app fundamentals. As I mentioned before, when you are getting ready to prepare for a grant it's not just looking at the application questions. One of the first things that you should do is make sure you read the program description, understand what the program is about, and then go to the eligibility requirements to make sure that you meet the requirements to apply for this program. When we talk about that there's four components that are really important part of the fundamentals for the program. That's eligibility, requirements, review criteria and timeline. These are all really, really important and this is so imperative that before you get to the point of applying for an application that you take time to review each of these elements. Understanding do you meet the eligibility. What are the information or some of the elements that you need to submit the application? Understanding the review criteria. Because that gives you details in what the reviewers are going to be looking for to evaluate the application. Then understanding a timeline. Because applying for an application can be ‑‑ it takes time out of your day. It takes time out of your entrepreneurship journey and your day‑to‑day operations. So do you have the time to be able to dedicate to complete this application and give yourself a great opportunity to receive the funds.

So let's talk more about eligibility. I'm going to use the driving small business forward program as a general review for us to go as an example.

 When you look at the eligibility at the top of each of the programs you can ‑‑ you will have a link to the terms and conditions. It is so important to take time, look through each of the terms and conditions understanding each of the elements of the terms and conditions. Because this goes over not just the requirements for the program. It also entails what the review criteria will look like. How your application will be evaluated. There's three criteria typically for each program. And some instances there may be four. But within those criteria there's also a percentage or a weight that's given to each criteria so that as you are going through and you're answering your application questions but also especially focusing on the narrative responses, you have an example of what we're going to look for. So you can start preparing those responses before you get to that application steps.

 Then we have the requirements. Specifically for the driving small business program, the overall requirement is are you a Black identifying entrepreneur. This section can be longer or shorter depending on the program. But this is one especially when you go to this section for requirements there will always be in each of our application a section called "ideal candidate." They'll have a description of what not only we're looking for, a summary, but also questions tied into the eligibility of the program. So this is where you can find out, do I meet this requirement. So for this instance, if you don't meet the requirement we don't want you to spend time completing this application that you actually aren't eligible for.

 Then as I mentioned this is the review criteria. This is located in the terms and conditions and this is what gives you an insight into what the reviewers are actually looking for. Particularly for this program there's three criteria and you can see the percentage included. That's how the application will be weighted. And it says, a demonstrated need for funds to purchase a commercial vehicle. A clear plan for growth as a result of this vehicle purchase. And demonstrated commitment to customers and community. So you're able to look at these review criteria and as you get to the section where you are going to answer the narrative responses that connect to these criteria, then you are able ‑‑ you have an idea of what we're looking for. You have an opportunity of how each of these responses are going to weigh for your application. And you know exactly what we're looking for as a reviewer for the application process.

 Then finally, at the top of the terms and conditions as well as throughout the application you'll have a sense of the timeline. So you will always know when the application is going to ‑‑ when it opens, when it closes. Most importantly you have an idea of the review period. So for some programs the review may take a little longer depending on the elements and the program goals and objectives. But you will also have, before you complete the application you can understand the timing of when the announcement and when we're going to select recipients.

 So now we're going to talk about the narrative section. And this is really, it's an extremely important aspect of this program. Of each of our programs. This is where I talked about the review criteria.

 For each of those criteria there are going to be one or two narrative questions that actually tie back to each the criteria. So you have an understanding as you are going through and building out your questions what we're truly looking for because we've given you this at the beginning and you have been able to review it. Particularly for our narrative responses you get about three hundred words per question. We do allow more. Which is great. So that means if you are a person that really goes into detail and wants to talk more about each of the questions and how your business is doing, you do have the opportunity to speak a little bit more just understanding what the character max is. We also provide that information because there is a limit on the characters. But give or take sometimes you can go over three hundred words. But beyond this in addition to providing the review criteria we also have different workshops that are available for you to use before you start this program. And the workshops as well as the guides will cover the information. Whether it's how to just draft the narrative response, what we're looking for, details on some of the information or research that you can take before you get ready to respond. But we always put this in the narrative section so you have these resources readily available should you want to go back and take some time to be able to access them before you complete these steps.

 When you are thinking of the narrative responses, there's multiple ways to think about how you answer the questions. But one of the very important things is being able to take it into different components. If the question is around for instance how do you support your local community. You have to look at the question and be able to say that I as a small business owner do these steps. And because of these steps this is how I am able to help my community. So always look at your narrative responses as an opportunity to talk about in detail not just what you do, what the impact is, and then even if it's giving information about the community.

 The same thing if we ask you how will these funds be able to accelerate your business growth. It's I as a small business owner need these funds because I have a plan to launch a product. This product will be able to grow my business in this way. Or be able to increase my revenue in this way. Or because of the market that we have here, I know that I'll be able to sell this amount. Or I'm projected to sell this amount.

 So when you are answering the questions it's best to be as detailed as possible but always answer based on three elements: Who you are; what you are trying to accomplish; why you are trying to accomplish; and what's the potential outcome of this grant funding to what you are trying to accomplish.

 So let's look at the question that I just brought up. How do you and your business currently impact your community or do you have plans to do so in the future? So as we look at this example here there's several different responses. We have A and we have B. If we look at those narrative responses, we can quickly see which response would actually completely address the question. A is a bit shorter. It does give a very quick summary of what they're doing. But if you look at B, it goes into ‑‑ just reading a response. We primarily serve Black and historically underserved students and their family with greater Chicago and our digital resources are consumed worldwide. So immediately you are speaking about the targeted demographic or particular community that you serve. Then they go into detail about how what they're doing, how it impacts the community. It lists the organizations that I may work with. It lists the services they provide. Then it goes into details of how the partners they've worked with. This is where I spoke briefly about you have these three hundred words. And a little more depending on the character count. This is where you have an opportunity to go into much detail as possible about what you're doing and the impact it has. That's why it's so beneficial to take those words, to take that space and talk as much in depth as possible about what you are doing and being able to thoroughly answer that question. Because if we look at the example A, yes it does give a very kind of brief summary of what you are doing, but if I read as a reviewer, I read question B, I read the response B, I know what the individual and their business is truly doing in their community. I know how ‑‑ I have an idea how it's impacting their community. And I have an idea of how if we were to fund this business how they'll be able to continue to impact their community.

 So those are the information on the small business workshops or the small business grants. Just quickly information on the application and how you can use it to be able to ‑‑ how you can prepare yourself before you get ready to complete an application. And having the information that's readily available to support you throughout that. As I mentioned, I highly encourage you to always ‑‑ even if you've seen it before, take the time to review those workshops. Review that information before you get ready to submit, to complete your narrative responses. I encourage peer‑to‑peer review. So if you have someone in your life that you trust to be able to give you honest feedback, have them review your application and give you critique on their thoughts on your application and narrative responses. Take time. When an application opens the really great thing is if you are signed up for our newsletter and to reserve alerts from the platform, you will know as soon as an application opens. Typically our programs are open from four to eight weeks depending on the type of program. You have an opportunity as soon as it opens to review the application, understand what the eligibility requirements are, understand how you meet those requirements, and then from there determine how you want to approach the application. And there's a lot of great community resources that can help you write a grant. But I always tell your owners that you know your business better than anyone else. And I know sometimes it may be a bit daunting or may be a bit intimidating to write a grant application, but if you take the time to truly craft your responses, understand the elements needed for the application, and give yourself as much time as possible, you can truly craft a great application. Because you know your entrepreneurship journey. You know why this funding will help you get to that next level or achieve another goal. You know your business so well.

 And in addition as I mentioned with Hello Alice not only do we have the grants but there's so many other amazing resources that we have on the platform. Whether it's understanding the financing marketplace where you have access to credit cards, loans. Completing our Business Health Score. But we have so many different education opportunities through our milestones and resources as well as our on-demand content. So there's other opportunities for webinars and workshops that will teach you about so many different things. But also there's a community. There's is 1.2 million small business owners like you. Coming to the platform to understand how to grow their business or take their business to another level or develop a new product. Whatever it may be, but you have the community of small business owners just like you.

 Finally in order to ‑‑ if you're not part of Hello Alice you can use this QR code to scan and join the opportunity. But you can also, once you're able to join the platform, take time to develop your profile. Take time to answer questions. Look around. See all the opportunities that are available. Understanding where we are. As I mentioned, when you go in to create your profile you will see at the top you have different opportunities such as funding, milestones, solutions and resources. And those tie into the different marketplace as well as that customized journey for you and your business.

 And now I'm going to turn it over to Nikki to talk more about some other elements of the programs.

>> NIKKI POWIS: Hi. Thanks a lot, LaToya. That is so great. And, you know, you've got grants coming up all the time. So I just want to sort of reiterate that if folks don't meet the eligibility for those particular ones, make sure, like she said, you are registered, you keep looking. Because they're also ones with different eligibility criteria.

 This may not apply to many of you but just as a sort of side note we did want to mention that if you are receiving needs‑based public benefits, In other words, things like Supplemental Security Income and Medicaid, then receiving a grant can impact your benefits as far as being counted as income and/or resources. So as an example, if you did except the ten thousand dollars grant that's going to initially count as income in the month that you got it which would impact your benefits for that month. And then because the resource limit for SSI is $2,000, if you then put it in your personal bank account and it was still over the $2,000 it could count as resources. So we just wanted to sort of mention this so that if this does apply to you ‑‑ and like I said there may not be anyone on the Zoom that it applies to. But if it does, something to make sure, not that you shouldn't get a grant. Absolutely you should. But take a look at what does that mean for me and how can I make sure that the Social Security Administration is not counting that as income for me.

 One of the ways, if you do have an ABLE account you could get the granting organization to put it straight into the ABLE account. And the ABLENRC.org if you don't have an ABLE account, you can take a look at how you would get one of those. If the money is paid directly to the business and not to you it could also be counted then as business income and then not personal income. Then if you do have a sole proprietorship or partnership and keep the money in a special business bank account then it could be excluded from the resource limit through something called property essential to self‑support rule.

 Basically the bottom line is always talk to a benefit counselor. You can get a free benefit counselor at Social Security's choose work website. Www.choosework.ssa.gov. Then talk to the case manager, a claims person about how this could be counted. So just wanted to sort of mention that as a caveat so that if this does apply to you, absolutely go for the grant, absolutely get as much as you can that you don't have to pay back, that you can get your business going or grow it, but just make sure you know where that stands as far as those benefit are concerned.

 Also, if you do have specific questions, you're always welcome to connect with us and we can get you some consultation as well on this to sort of run some scenarios with you. So just you can let us know.

 And I'm sure that Ruth or Lexi will put some of those links into the chat and also a contact for us as well.

 All right, if we pop to the next slide then we have a space for questions. So I am going to kind of see if we have any questions. I don't know, Lexi, if we have any? I'm having a quick look.

>> ALEXIS JONES: I have not seen any come into the chat yet. But if anyone does have a question, please feel free to type it in the chat box while we have Hello Alice's undivided attention so you can gain clarity or ask specifics if you have them. There's still plenty of time to write it in, if you have a question now.

>> NIKKI POWIS: Absolutely. And Lexi did put those, the ABLE account website and the social security's choose work links in there. And then probably also did put contact for us. I'm not seeing that but I'm sure she did.

 So yeah absolutely. So any questions for LaToya? It doesn't necessarily have to be about the grants. Maybe about Hello Alice in general. I can't say enough about their resources. Absolutely amazing. And wonderful people to work with. So definitely go check that out if you are not already signed up.

 No questions it looks like, LaToya. Everybody knows ‑‑. I mean I know when I was chatting, I can't remember if it was to you or someone else from Hello Alice, but really sort of focusing on making sure you're telling your story. That was sort of the thing that came across loud and clear for me. So the reviewer really understands what that story is. Where you're hoping to go. What you're doing now. Like you said, how it impacts your community. But really telling that story of who you are and where you're going and what your plans are.

>> LATOYA RATLIEFF: Exactly. And that's so important. That's why I mentioned that. It is always great to ‑‑ there's resources to help you write a grant application. We have resources on our platform that teaches you how to navigate this process and the information that you may need beforehand. But I also ‑‑ that's why I said I encourage people to understand you can tell your story in such a meaningful way. So having someone be able to come in and perhaps give you pointers on how to narrow down those questions or how to quickly tie into each of those objectives, but also knowing that you know your journey. You know your day in and day out. And being able to tell that story in a compelling way and have us understand where you are and why this grant is important to take your business to another level.

>> NIKKI POWIS: Yeah. Absolutely.

 We do actually have a couple questions now.

 One person says, how can we whittle down grants. Then put a clarification that says, what I mean is looking for grants can be so overwhelming. Is number one. Absolutely. And as Hello Alice's grants are all on their grant page, so any they have coming out are always going to be on their website. Obviously they are not the only organization that puts out grants. Maybe we can also pop the Verizon link into the chat. We're partnering also with Verizon. They are doing some small business kind of coaching and mentoring. They're also offering grants. So if you just joined that website and sign up and go through coaching sessions then those opportunities will come up.

 Also I know that Ruth, our community navigator, did put her email into the chat. So she works for National Disability Institute. She is our community navigator. And her whole job is connecting small businesses to different resources. And some of that is other grant opportunities that may be outside of Hello Alice or may be outside of Verizon.

 I am a little bit confused, Jen, by you saying it can also be expensive.

>> LATOYA RATLIEFF: I know we've experienced that on our end where there are individuals that charge you to apply for programs. My suggestion is to stay clear of those opportunities. Because when you think about through Hello Alice we do not charge you to apply for programs. I'm familiar with the Verizon program, there is no fee to apply for their program. And it's the same when you are talking about some of the government opportunities as well as other corporations that also grant opportunities. So if you do see that an organization is charging you to apply for the grant program, I think it's great to continue to search. Google Alerts is a really, really amazing tool. If you are ‑‑ whatever you can look for just turn on your alerts for small business grants. It will give you an alert. If you want to get more in depth with it or more granular about it, you can actually, especially if you are a Black identifying entrepreneur, if you are a woman identifying entrepreneur, you can turn your alerts on for small business grants for women entrepreneurs. That way you are getting alerts. And you get information on when these opportunities are posted. But I would encourage you, if you do see a grant opportunity and it's telling you that you need to pay a fee before, I would probably look for other opportunities. Because the goal of our programs is to help small businesses. And it's hard to help a small business if we're asking you to pay us to give you this opportunity.

>> NIKKI POWIS: Yeah, I agree, LaToya. I guess I haven't seen too many of those because I'm just thinking about yours and Verizon's and some of the ones that we work with where there is no fee to apply.

 Obviously as you said, sometimes you might want to hire somebody to do that. That's going to cost you. Although certainly for these grants, like LaToya said, it's about telling your story. So you should be able to do that yourself.

>> LATOYA RATLIEFF: Exactly. One more thing. Before you even consider hiring someone, I know they're grant writers. I've worked in the nonprofit arena for a long time so I've written grants for various non‑profits. But there are also community resources that are there. A lot of the metropolitan areas have a community resource. Whether it's through the city or they have partnerships with different nonprofit organizations that will help you as a small business. So before you hire a grant writer which can be really expensive, check with your local community with your city or town but also check with other community support organizations that may be able to help you.

>> NIKKI POWIS: Absolutely. Great point.

 So Deborah is asking, how long before a grantor replies after applying for a grant? I guess here LaToya will be able to speak to Hello Alice. You know, I think every granting agency has different timelines. But what about from your perspective, LaToya?

>> LATOYA RATLIEFF: We always communicate the timeline for each of our programs. We give you an idea of once the application closes what the review period will look like. Then when the announcement will be. So that's why it's important like I mentioned with our terms and conditions, all that information is there. The timeline. The eligibility criteria. The review criteria. So you should be able to see if you are applying for this program and you know that there's more urgency when you need the funds then understanding that this is when the review period and the announcement will take place. So we put our timelines and we have them very visible for each of our programs. I know this is typical for many programs. They give you an idea when you will hear back. But if you don't you can always just reach out to our customer support team and they'll be able to give you more information about that.

>> NIKKI POWIS: Absolutely. Jen mentioned about the cost. Hopefully we've addressed that. I would say don't pay to look for grants. Because most don't charge. I mean there may be someone setting up a separate business to help you do that and they want to charge for that but you can find those things on your own support through us and things like that.

 I will just also mention, you know, this isn't for everybody but there are government grants that do come out from time to time. Especially like LaToya said she's written grants for nonprofits. So if you are a nonprofit or have sort of a community focus, sometimes some of the government grants might apply. And for that you would want to make sure that you're registered on a website called Sam.gov. And you can set up for alerts for that as well. So those are usually a little bit more involved than what you are going to be writing for a grant through Hello Alice. But worth checking out as well.

 So also Lexi did put in there is a ten thousand dollar grant open right now through Verizon. She's popped the link in there for us. And that closes in a couple of days. So you'd want to go check that out.

 I will say in order to be eligible for applying for their grants they do want you to go through a couple of modules or go to a coaching session. So I would pop on there today and see if you can do a couple of coaching sessions if you are interested in checking out that grant. And I don't remember what the eligibility for that particular one is. But that's there as well.

 Okay well we did at least have a few questions in there. I don't see any others. Anything you wanted to add, LaToya, before we move to the next slide?

>> LATOYA RATLIEFF: No, that's all for me. Thank you so much for having us today to be able to talk about our platform and talk about the Business Health Score and our grants. I encourage anyone if you are not a current Hello Alice owner to join. There's beyond just grants there's so many different access to capital and education and information that's available to really be able to help you as a small business owner navigate this big journey. Because not everyone makes a decision to be an entrepreneur. So you stepping out and deciding that you want to start your business and that you want to create something that's yours and your own, we're just here to support you and provide you with as many resources and as much knowledge as you can to be successful as we know you can be.

>> NIKKI POWIS: Absolutely. I love your website. You have so many resources and so much great stuff on there.

 I will also have Lexi pop into the chat the NDI small business website. We also have a few resources. You can sign up for the newsletter. We also promote a lot of what Hello Alice is doing in our newsletter. Because like I said, I can't say enough about what a wonderful platform that is. So that's another thing you can do.

 So let's go to the next slide then. Seeing no more questions at the moment. All right.

 And so there's a picture of the NDI small business hub website. We do have a lot of events that we have. National webinars. Different things over different business-related topics. So we do have some coming up about business structure and business plan. That's coming up next week on the 17th. And then early part of June, creating accessible PDFs. So for making sure that your PDF documents are accessible to everybody. So that they're able to be accessed by whomever. That's coming up. Then funding your business on June 21st. So again, that's giving you some ideas on how do you fund your business that will go into things larger than just the grant piece of it.

 So let's pop to the next slide.

 So again I have mentioned National Disability Institute's small business hub and resources that we offer as well. So do certainly visit our disabilitysmallbusiness.org. And I know Ruth had already popped her email in the chat. If you are interested in connecting. We've also got a learning community coming up that's focused on key financial health topics for businesses. This is a six‑month program. It's once a month where you would join a sort of lecture‑based information session. That's a couple of hours around a lot of different business-related financial health topics like taxes, profit and loss statements. Things like that. And then we also have once a month a learning community where different small businesses can come together and talk to one another and have a really robust dialogue about some of the things they want answers to. Or challenges. And we have one running right now. And it's great. You know, having, being part of that community and being able to get questions answered in real time and chat to other small businesses and hear kind of their journey and how they've handled certain things that you may be dealing with as well. So we're taking applications for our next one. This one actually says for our next series in March. Apologies we didn't change that. The next series starts in August. You can shoot an email to Caroline. And Lexi will pop that into chat. Also there is a link to the application form as well. Looks like this is a slide we haven't updated.

 We also have a streaming TV channel which is pretty darn cool. It's got all kinds of information on there. Videos and things from Hello Alice on there as well. And a lot of other resources and different small business development type topics. It's available on Roku, Fire TV, Apple TV. If you don't have those things you can access it through the website at disabilityowned.com. Or it is also available through an app at the iStore and Android Google Play as well. It also highlights a lot of different disability owned businesses. Which telling their story. So very invigorating and motivating to listen to how others have sort of done the journey.

 Then I did already mention Verizon so I won't go into that again. Then if you want to know everything like I said that's going on at NDI and with our partners, Hello Alice being one of them, then sign up for our mailing list. That will be going into chat as well. So you know how to connect.

 So with that we'll go to the next slide. And here is the NDI small business team. Ruth I've already mentioned. If you want to connect with her she does one‑on‑one business development counseling and can really navigate and help you get to where you need to be. And then Caroline is our small business specialist. Lexi who you have already seen and heard from who is our super‑duper project coordinator. And then myself on here.

 So with that, if there are any other questions or anything, love to hear from you. Or comments or anything else you want to pop in the chat.

 Do make sure that you ‑‑ a recording of this will be available in the next one to two weeks. So you will get all of the links and things like that.

 Okay we do have another one that looks like they're asking you specifically, LaToya. So Tracy says, she is focused on opening a supermarket in an underserved forgotten food insecure area in Texas. I'm actively seeking grant funding, Angel investors, donations. And would like to know from Ms. LaToya how much should a good effective grant writer with a seasoned network cost for their services? That's a tough one.

>> LATOYA RATLIEFF: It is a tough one. Because the range in the prices are very different. It depends on the area you are in. It depends on what you're looking for as far as the grant writing. Because there's someone you can take and give them research and you have it already together then they create the grant around. There's someone that is going to help you build out your research. Do the research for you. Do kind of your business initiative goals for you and then write the grant from there. So I think the first thing is understanding where you are as far as this plan and what you're looking to accomplish. What are those elements that are involved and what your needs are. Then comparing and reaching out to several grant writers. And getting pricing on those multiple initiatives and opportunities. But as I mentioned before, before you ‑‑ especially if you are looking to fund your business and you're looking to, this is something so off the ground and it's an idea and concept, I would lean on your community organizations such as the National Disability Institute as well as other local organizations and have them come in and help you before you go to a grant writer. Because they can help you in multiple areas that won't cost you anything. Should you decide to go with a grant writer you are prepared and have a better idea what you are looking for and what you want them to do. But I encourage you to get a quote from multiple grant writers. Any grant writer that has as you mentioned a seasoned network and has done this throughout multiple times, they'll be able to give you a cost estimate for their services. And just compare. And you can figure out based on what they provide you as far as what their standard of work is and what they're willing to do, you can compare it. You can ask them to provide you examples. Or ask them to provide you previous clients they worked with. So when you are speaking to a grant writer if you are going to pay for them to do this for you, do as much research as possible. Do as much comparison with other potential grant writers. And ensure that whatever those costs are associated that you are going to get as much out of this as possible. Because hiring someone for grant writing can be expensive. And you want to make sure this is not something you will have to continue to go back to them pour. Hopefully there will be the framework you could use for other opportunities.

>> NIKKI POWIS: Wonderful thanks for that answer. I'm not seeing any other ‑‑ excuse me, I have barking dogs in the background. I am not seeing any other questions. So with that, thank you all so much for joining us today. Hope this has been useful. Again, do go check out Hello Alice. Sign up. Go and take a look at all their resources. And I hope to see you on another session that we have. And thank you so much LaToya for the great information.

>> LATOYA RATLIEFF: Bye. Thank you all so much for having me.

(Webinar concluded at 2:50 PM eT)

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