

Thank you for joining us.
The webinar will begin
momentarily

HELLO
ALICE

Pro-Tips Grants
Workshop
May 11, 2023

A decorative graphic consisting of numerous small, light blue stars and dots of varying sizes, arranged in a diagonal line from the bottom left towards the top right, creating a sense of motion or a starry trail.

ZOOM SETTINGS

- The audio for today's meeting can be accessed using Computer Audio or by calling in by phone. If you select Computer Audio, please make sure your speakers are turned on or your 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 the 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 question 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 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 1-2 weeks.

Pro-Tips Grants Workshop

May 11, 2023

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Funded through a grant with the U.S. Small Business Administration. All opinions, conclusions, and/or recommendations expressed herein are those of the author(s) and do not necessarily reflect the views of the SBA.

Agenda

- About Hello Alice
- Business Health Score
- Hello Alice Grants
- Grant App Fundamentals
- Writing Your Narrative
- Questions
- Closing



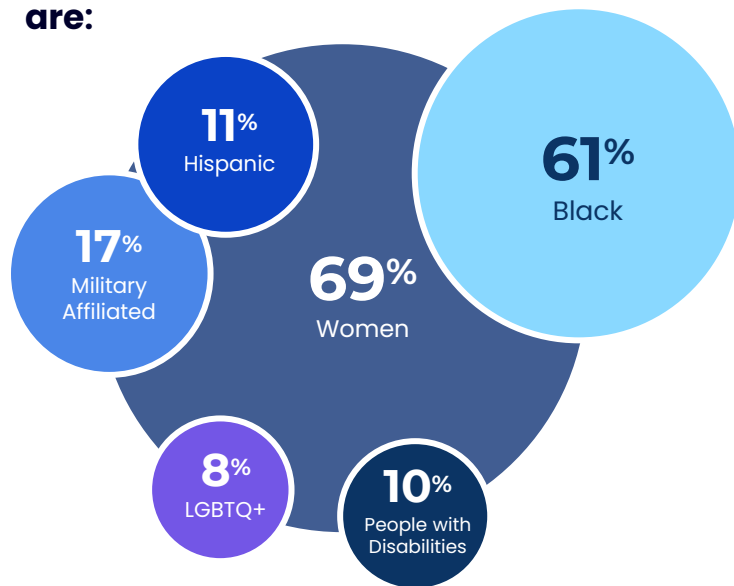
ABOUT HELLO ALICE

A passport through entrepreneurship ensuring equitable access to knowledge, capital, networks, and business services for 1.2 million business owners, accelerating America's small business ecosystem.



Who We Serve

Hello Alice has **1,200,000+** small business owners in all fifty states who are:



TOP 5 URBAN CENTERS:



Hello Alice owners operate in the following industries



HELLO ALICE AND CAPITAL ACCESS

Breaking Barriers to Capital Access

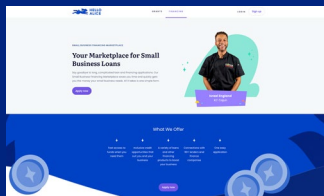
We know access to capital is the #1 problem for owners, so we built a capital continuum that works for everyone with a good idea and the will to work for it.



Grants



**Credit
Card**



Loans



**Workshops & On-
demand Content**



**Control over the overall
financial health of your
business.**

HELLO ALICE BUSINESS PATHWAYS

Personalized pathways to business growth



Community
Events

Business Health
Score



Credit

Grants



Loans



Educational
Programs

Owner Outcomes:

- Improved **decision making**
- Increased **financial stability**
- Increased ability to **secure financing**
- **Control of the financial health** of their business

What Is The Financial Health Score?

Small business owners particularly those of color face significant challenges obtaining the capital needed to start and grow a business. This is partial due to the rate of low credit scores (2-3x higher for Black and Latinx entrepreneurs), and partial due to a lack of access to the knowledge and expertise needed to improve those scores and other factors that contribute to the health of their business.

The Hello Alice Business Financial Health Score is a composite score intended to rate the core systems which allow a business owner to built health within their company and pursue opportunities overtime.



BUSINESS HEALTH SCORE COMPONENTS

What Makes Up The Score?

Growth Potential

How well does the business manage key growth factors?

3 Total Questions

Cash Reserves

How well does the business plan for managing cash availability?

2 Total Questions

Debt Management

How well does the business manage debt and its credit profile?

3 Total Questions

Planning

How well does the business plan for short and long-term goals?

8 Total Questions

ACCESS TO CAPITAL – PROGRESSIVE

Current Grants Opportunities

Progressive® Driving Small Business Forward – \$25,000 grant

Criteria:

Be a U.S. resident

- Be a for profit business based in the U.S
- Be majority owned & operated by a Black-identifying entrepreneur(s)
- Have a demonstrated need for a commercial vehicle
- Have less than 10 employees and \$5M in 2022 revenue

****Application Closes: June 2**



Current Grants Opportunities

eBay Up & Running Grant – \$10,000 grant

Criteria:

Be a U.S resident

- Be a new (signed up between July 26, 2022 and April 26, 2023) or current eBay seller
- Have sales between \$10,000 and \$500,000
- Have a seller rating of “Above Standard” or “Top Rated”

****Application Closes: June 9**



Current Grants Opportunities

Disaster Relief Fund – \$10,000 grant

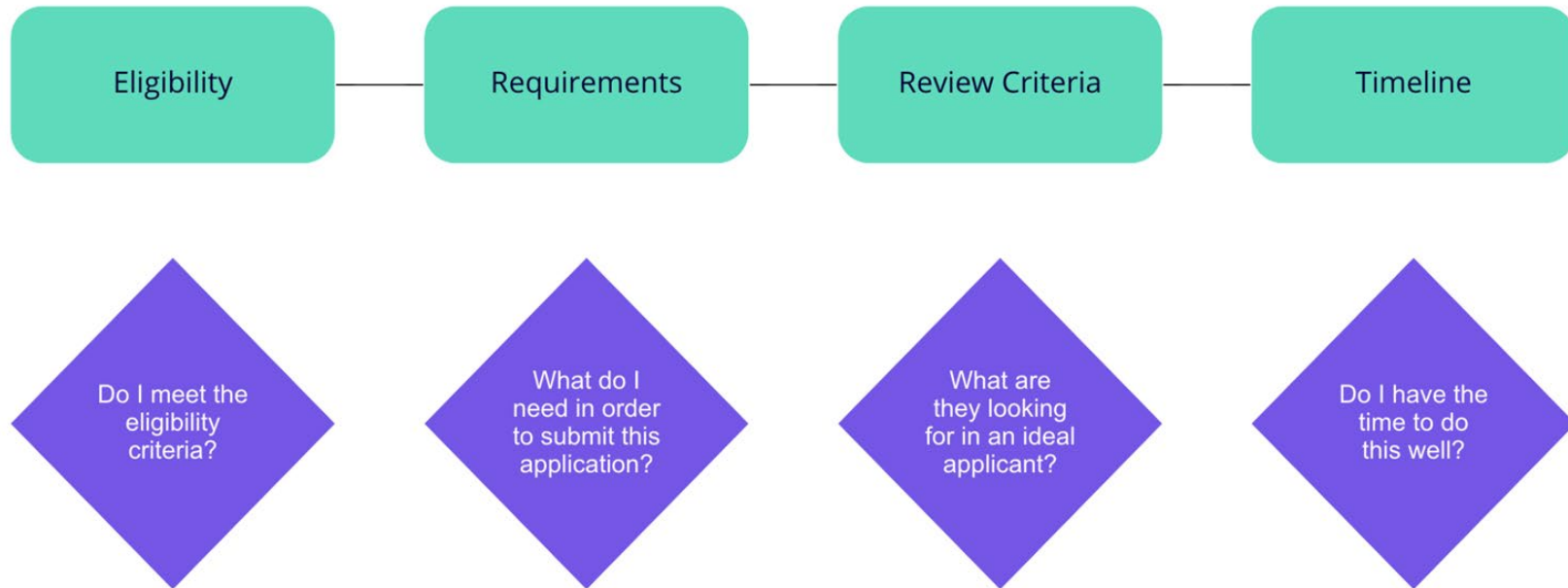
Criteria:

- Be a brick-and-mortar restaurant located and registered in one of the 50 United States, the District of Columbia, or Puerto Rico
- Be experiencing hardship due to a state- or federally-declared natural disaster
- Own a maximum of three locations, and employ fewer than 50 employees per location
- Have revenues of \$3M or less per location in the last 12 months

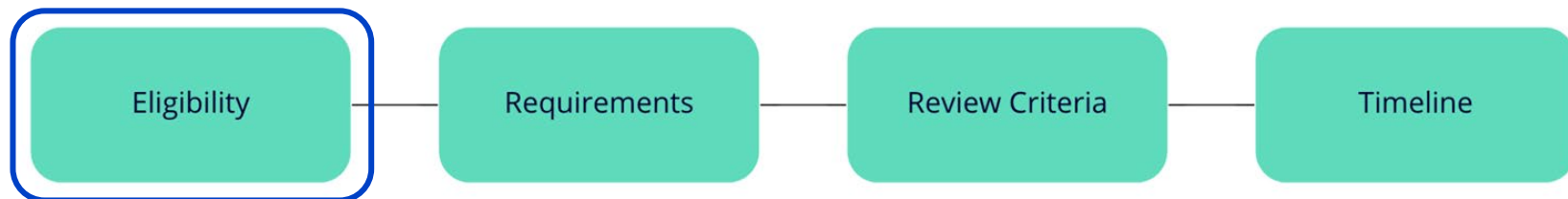
****Application Closes: June 30**



GRANT APP FUNDAMENTALS



GRANT APP FUNDAMENTALS – ELIGIBILITY



- ▶ GENERAL
- ▶ ELIGIBILITY
- ▶ PROGRAM PERIOD
- ▶ HOW TO ENTER
- ▶ ENTRY QUALIFICATIONS
- ▶ OTHER ENTRY TERMS
- ▶ REVIEW CRITERIA AND SELECTION OF GRANT RECIPIENTS
- ▶ SUMMARY OF GRANTS
- ▶ ODDS OF WINNING
- ▶ GENERAL CONDITIONS
- ▶ PUBLICITY
- ▶ GOVERNING LAW
- ▶ ARBITRATION
- ▶ USE OF DATA

Progressive® Driving Small Business Forward Terms and Conditions

✓ 1 more property

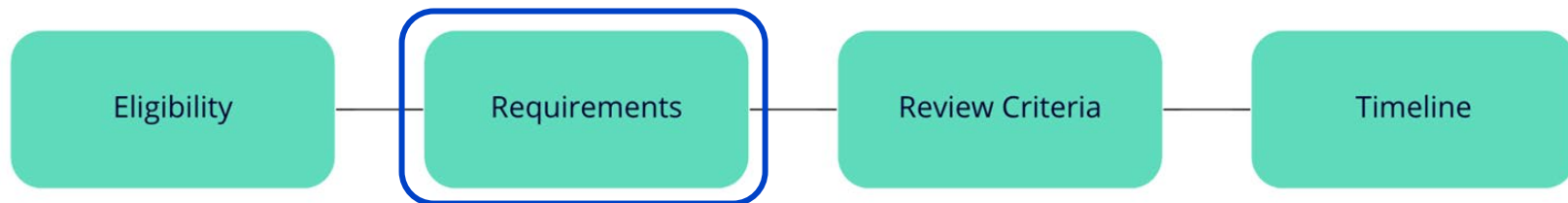
 Add a comment...

!! Please note that applications for this grant program must be submitted no later than June 2, 2023 at 6:00PM ET.

Application Open	Application Closes	Application Review Period	Announcement
April 24, 2023	June 2, 2023	June 5, 2023 - July 7, 2023	August 2023

- ▶ GENERAL
- ▶ ELIGIBILITY
- ▶ PROGRAM PERIOD
- ▶ HOW TO ENTER
- ▶ ENTRY QUALIFICATIONS
- ▶ OTHER ENTRY TERMS
- ▶ REVIEW CRITERIA AND SELECTION OF GRANT RECIPIENTS

GRANT APP FUNDAMENTALS – REQUIREMENTS



Ideal Candidate

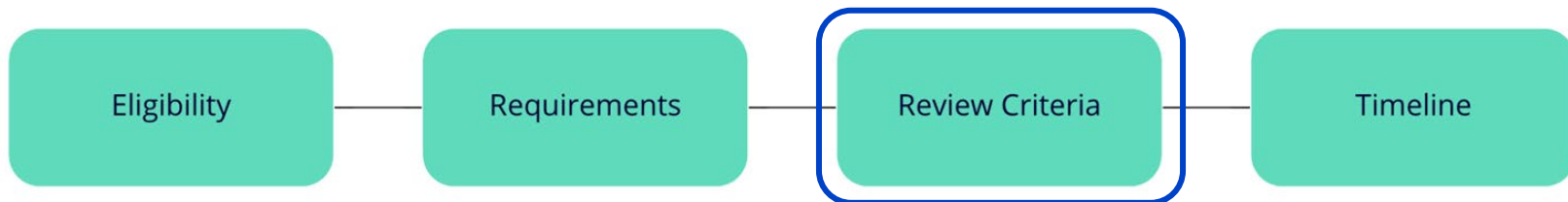
You are a small business that is majority (51%+) owned and operated by a Black-identifying entrepreneur(s). You have a clear need and use for a commercial vehicle and know exactly how it would help take your business to the next level.

1. Is your business 51%+ owned by a Black-identifying entrepreneur(s)? *

☐ Yes

☐ No

GRANT APP FUNDAMENTALS – REVIEW CRITERIA

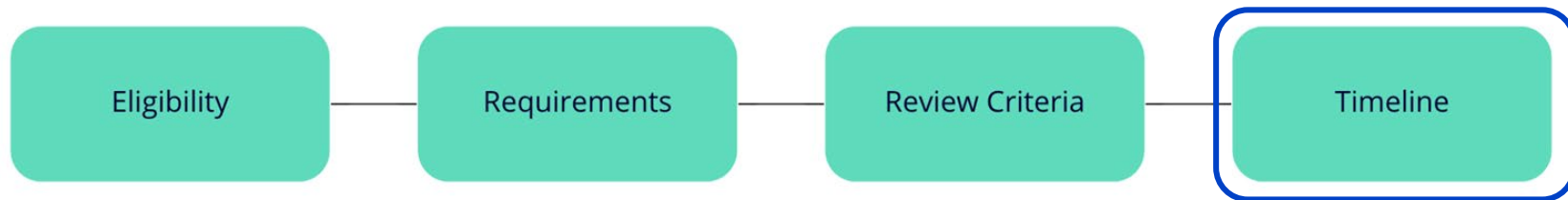


▼ REVIEW CRITERIA AND SELECTION OF GRANT RECIPIENTS

Entries will be reviewed by Sponsor, Progressive Casualty Insurance Company and/or their designated agencies ("Panel") based on the following criteria:

- Demonstrated need for funds to purchase a commercial vehicle (40%)
- Clear plan for growth as a result of this vehicle purchase (40%)
- Demonstrated commitment to customers and community (20%)

GRANT APP FUNDAMENTALS – TIMELINE



① Apply now

Complete the form below to submit your application for Progressive® Driving Small Business Forward Fund (2023). Remember to save your application often.

All fields marked with an asterisk (*) are required to submit your application.

The deadline to submit your application is Jun 02, 2023 at 6:00pm EDT.

!! Please note that applications for this grant program must be **submitted** no later than **June 2, 2023 at 6:00PM ET.**

Application Open	Application Closes	Application Review Period	Announcement
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WRITING YOUR NARRATIVE

The most important part!

This is your opportunity to share with us everything else we need to know in order to make this funding decision. You have 300 words per question – use them! Help us understand and connect with you and your business. Read each question carefully and do your best to answer them **fully**. If you haven't done so yet, consider taking some time to watch this [Pro-Tips Workshop](#) to help you get started!

"I am (persona) **trying to** (verb) **but**
(barrier) **because** (cause) **which makes**
me feel (emotional reaction)."

Craft
statements
with
MEANING

Make them
entirely
SELF-
CONTAINED

Convey a
FEELING

WRITING YOUR NARRATIVE EXAMPLE

How do you and/or your business currently impact your community, or do you have plans to do so in the future? Max 300 words.

A

I make it a point to try to have my products available in places that take EBT/SNAP as well as other forms of payment. This is the most important thing for me! I also am apart of a board for a local food co-op that has the only sliding scale grocery store and CSA Program.

B


We primarily serve Black and historically underserved students and their families within greater Chicago, and our digital resources are consumed worldwide. We donate our time, books, and educational resources to up to five local Back to School Bashes annually. Additionally, we provide services, materials, and workshops in Spanish and English to Family and Community Engagement Groups. Additional community-based services include summer camps, live workshops, parent trainings, virtual classrooms, learning pods, and private in-person and virtual tutoring. Our educational products include books, videos, worksheets, downloadable templates, puzzles, learning games, and play mats. Parents and educators use these materials to provide age-appropriate supplemental instruction. [Our] free blog is updated weekly, so parents can advocate for their child at school, help them learn at home, and teach socio-emotional skills. Our partnerships include local school systems, community colleges, informational school resource providers, gymnasiums, technology-competency educators, Fortune 100 employers, and other local and Black-owned businesses.

LEARN MORE

A Customized Journey for Your Business


We know grants are limited, but the good news is there are hundreds of **FREE opportunities** within Hello Alice to learn, meet fellow owners, and prepare yourself for future capital, all personalized based on your needs.

Hello Alice Small Business Loans




What we offer

- Fast access to funds when you need them
- Inclusive credit opportunities that suit you and your business
- A variety of loans and other financing products to boost your business
- Connections with 90+ lenders and finance companies
- One easy application




Financing Products Available:

- SBA Loans
- Microloans
- Business Term Loans
- Commercial Real Estate Loan
- Short-Term Business Loans
- Business Line of Credit
- E-commerce Financing
- Inventory Purchase Financing
- Equipment & Vehicle Financing
- Invoice Factoring




Accept Customer Payments
Set up the easiest solution for customers to pay you where and how they want.

3 activities • 9285 Enrolled




Build Your Business Model
Identifying your revenue, market share, cost structure, and the value you bring helps you model how your business.

Add +
4 activities




Create Your Brand Identity
Create the look, feel, and voice of your brand that customers will remember.

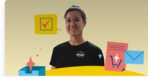
3 activities • 1262 Enrolled




Define Your Value Proposition




Establezca su Negocio




Establish Brand Guidelines




Community
Bumble Bizz
This Community is a place of support and guidance for all women entrepreneurs.




Community
DoorDash Restaurant Disaster Relief Community
Join the DoorDash Restaurant Disaster Relief Community on Hello Alice to receive email updates, disaster...




Community
Enoch's Founders
Welcome to the Enoch's Community. Where we help women get funding to grow incredible ventures.



Community
Hello Alice Sprints
Take the next step in your business with help from guides, experts, and peers to gain collaboration.



Community
Hispanic/Latino Owners
This is a community of Hispanic/Latino entrepreneurs who want to connect with other business owners, offer...



Community
Houston Business Owners
Houston, Texas is a gemstone when it comes to opportunities for entrepreneurs and business owners.

Financing Marketplace

On-demand Education

National Community

HELLOALICE.COM

Create your free
profile and begin
your journey at
helloalice.com



Navigate your business journey

Welcome, Shelby

This is your passport to a community of curious and creative entrepreneurs just like you. Find the right answers for your business. Discover exclusive offers and premium content. Explore funding opportunities to grow your business now!



Start Here, Grow Anywhere

Benefits that drive growth, access to experts, and no annual fees. The Hello Alice Small Business MasterCard is a credit card made for small businesses.

[Apply now](#)

[Learn more](#)

Recommended for you



Tool

Limited Time UENI Offer

Get 70% off your new website with UENI!

Event

Join Us For Boost Camp!

Don't miss this three-day virtual event led by notable experts.

Funding

Small Business Loans from AOF

Affordable loans for up to \$100k to scale your business.

Featured offers



[Workshop] Make Confident Financial Projections for 2023

Learn the financial fundamentals to make...



Join Us For Boost Camp!

Don't miss this three-day virtual event led by notable experts.



UENI

Up to 68% off Done-For-You Website &...

SELF-EMPLOYMENT GRANTS AND FINANCIAL NEED-BASED BENEFITS

What if I receive a Needs Based Benefit (Supplemental Security Income (SSI) and Medicaid), will receiving a grant impact my benefit?

- It is possible that the grant will count as “income” in the month you receive it and a resource in the following months.

Are there any ways to avoid the grant being counted?

- If you have an ABLE account, you could ask the granting organization to deposit the money into that account. www.ablenrc.org
- If the money is paid directly to the business and not to you it may be counted as business income no personal income
- If you have a sole proprietorship or partnership and keep the money in a business bank account then it could be excluded from resource limit through the Property Essential to Self-Support rule.

Recommendation: Talk to a benefit counselor, you can find a free benefits counselor at Social Security’s Choose Work website www.choosework.ssa.gov. And your case manager or claims representative at the benefit agency

Questions?

Thank you!



UPCOMING EVENTS

Business Structure and Business Plan

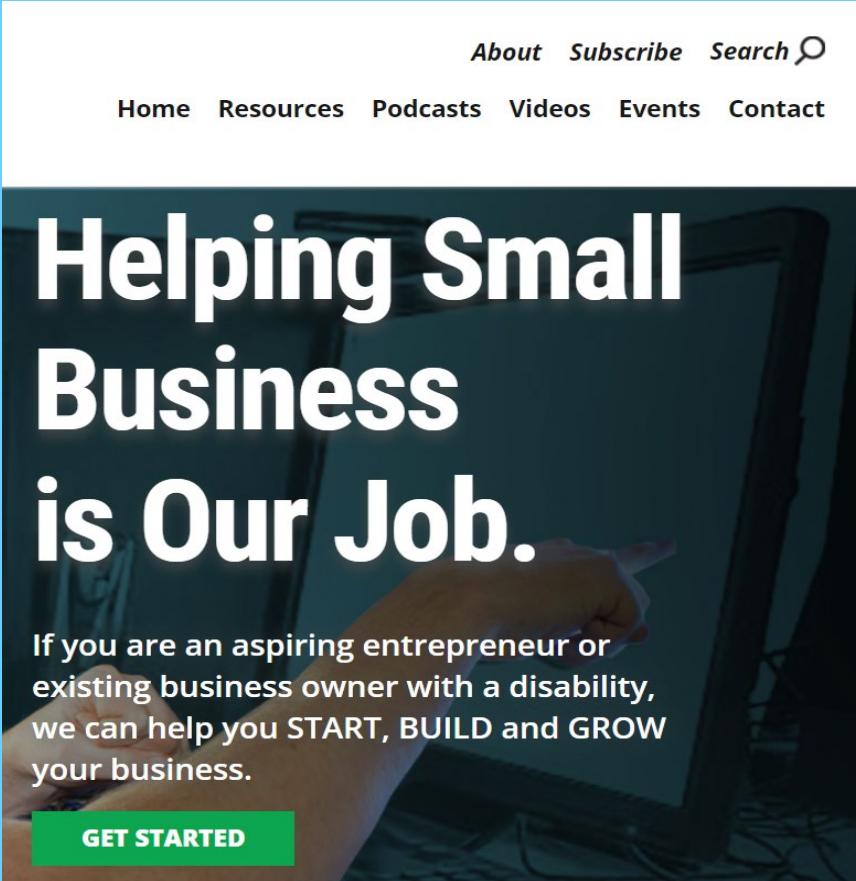
Presented by Griffin-Hammis Associates
Wednesday, May 17, 2:00 – 3:30PM EST

Creating Accessible PDFs

Presented by Results One
Wednesday, June 7, 2:00 – 3:00PM EST

Funding Your Business

Presented by Griffin-Hammis Associates
Wednesday, June 21, 2:00 – 3:30PM EST



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Helping Small Business is Our Job.

If you are an aspiring entrepreneur or existing business owner with a disability, we can help you **START, BUILD and GROW** your business.

GET STARTED

NDI SMALL BUSINESS HUB

- Are you an aspiring entrepreneur or existing business owner with a disability wanting help to START, BUILD and GROW your business? Visit www.disabilitysmallbusiness.org or email rchavez@ndi-inc.org
- Want to join a dynamic learning community focused on key financial health topics for business? For information or to apply for our next series in March, email Caroline Bolas at cbolas@ndi-inc.org
- Visit our Streaming TV channel for informational and motivational content for disability owned small businesses at www.DisabilityOwned.com
- Access training, mentoring, business coaching, and grant opportunities through our new partnership with Verizon Small Business Digital Ready! Register here: [Small Business Training](#) | [About Verizon](#)
- Want to “Stay In The Know” about NDI’s small business hub? Join our mailing list!

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