

SHOW ME THE MONEY:

Free Money for Your Biz, Project, Program or Organization



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PREFACE

This White Paper is written strictly for informational purposes. The goal is to give the reader an idea of what funds are available for use that can be considered as 'Free Money' and how the world of 'Free Money' has changed over time, and will continue to change as entrepreneurs tap into this resource. If you, like many, thought that only non-profit organizations could obtain and use grant or sponsorship money, that is Not True. I say that delicately (yet firmly) because I don't want to give the thought that anyone (including myself) might be taking funding opportunities away from the very necessary funding available for non-profit organizations, most of which are doing amazing things and helping so many people. That is not the case, nor is that what this is about. This information is being given to help For-Profit Business Owners to understand what is available, how this type of funding has come to be available, how business owners must position themselves, their project and/or program, and encourage you to seek out these funding resources today.

Now let me say that I am not an accountant or lawyer, and the terms, concepts and ideas used in this paper, as well as throughout the delivery of this information are those of the writer who is knowledgeable of business, business development, strategic development, organizational development, business management, real estate lending (residential and commercial), and grant funding. I am not a PhD and I do not propose that what I will be sharing with you can be held to be a legal interpretation of 'Free Money' or how to obtain it. What I am sharing is what I have learned through my own experience, knowledge building, connections, and research within the world of 'Free Money'. I continue to evolve as this field evolves and the world of grants, sponsorships and other 'Free Money' funding changes. As those changes occur, the information I share and workshops I conduct will be reflective of those advancements.

That said, my mission is to have every entrepreneur know that there are grants, sponsorships and now, there is a source of funding, in particular, donation based crowd funding, that serve to provide funds to meet the for-profit business needs and desires as these businesses go about doing good in the delivery of their goods and services. These funds are also available to meet the needs of these businesses as they reach out into the communities in which they live and conduct their business. It is the people behind the business that is the important element to keep in the forefront of thought. It is the people seeing the needs of those they interact with that has prompted me to take the time and effort to provide this information, and I do so with the sincere hope that those reading it will get more inspired, more motivated, and get active to obtain and use the money that is available for the specific and special purposes/needs it can meet.

Welcome to the World of 'Free Money' for the For-Profit Business

Welcome to the world of money, in particular the world of obtaining 'FREE Money' for your business enterprise. This white paper is designed to provide you with the information so that you are more knowledgeable about what's available in the way of 'Free Money', the language of the grants, sponsorship and crowd funding worlds, and the strategy to develop how you can get this money for your business. Please note that while there will be some inference to 'crowd funding' this paper is written to give you more information about the grant and sponsorship type of 'Free Money'. A deeper concept and information will be shared about donation-based crowd funding at another time.

First, let me tell you a little about me. I grew up in Baltimore, MD where I got involved in what I call 'the old world of grants'. I wrote my first grant at age 16, helping my Mom to get funding for an organization she founded, "Project S.A.G.A.", a community-based service project initiated to help the elderly. If you know anything about programs like 'Meals On Wheels' (started around the same time as my Mom's project) and other older community based programs that were initiated with a focus on the serving the elderly population, you've got a pretty good idea about what this program was about. The program operated for more than 5 years and included physical space for day-time care with in-door and out-door activities and programs including: serving healthy hot meals, medical services, dental care, and more. Program recognition and funding came from the local community, City, State and Federal funding levels. Being involved in seeking funding for and implementing this program gave me quite an education. It also gave me the opportunity to be a part of the history and the changes to occur in the grants world.

Over the years, I've written a number of grants, have helped many organizations obtain millions in funding and there was a common thread among them that caused my heart to grow to help these organizations, care and caring that caused taking action to help. One day, not too many years ago now (2009), I woke up and it was like a brick hit me ... how can grant money help small businesses? ... and the answer was there. A friend and colleague was doing a training for small

businesses because there was a fund that was positioned to give money, if you qualified. Because my work had shifted to directly working with small business owners, I jumped at the chance to take the training and with his guidance, I found more information and opportunities. While he still writes grants to this day, his focus is on grant writing for the non-profit and my focus is on education and grant writing for the for-profit organization.

In all honesty, over the last several years, my success in obtaining 'Free Money' for the for-profit business has been more in receiving sponsorships, however, I have had success in receiving grant money. The biggest challenge I've faced and overcome is in the area of educating small business owners about the intricacies of positioning, pursuing and using 'Free Money', and thus resulting in this paper.

I've often been heard saying, and I'll say it again ... "Free Money isn't quite FREE. There just are no repayment requirements!" The cost to you, the seeker of 'Free Money', is in designing what will get you the money, and using it the way you say you will. That gets tough for someone who has done things their way for years and doesn't want someone looking for them to give the details about what they've want to do or have done with the money. That causes a lot of business owners to walk away from this opportunity, and rightfully so. Don't waste your time if you know that you don't want to do what it will take. Getting 'Free Money' has a cost. It starts with getting an education. I've found that it requires getting an education on this side of the spectrum, even if you've been in, or are familiar with the non-profit side of 'Free Money'.

It would be my honor to take you through a little of that education and explanation so that you have enough to get started and be successful whether you're like me ... a DIY type of person, or you want to hire someone to help. I'm here for you as well.

HISTORY - Grants Then and Grants Now

When I entered the world of grants, much like what happens today, you had to do the research to answer the questions about ...

- who has the grant money;
- how do they require you apply for the money;
- what is the area of focus they want to give money to, and more.

Until the mid-to-late 90's, you actually had to go to the Main Library, the branch downtown and usually down in the basement, or at least where the research catalogs were located to get the books that were 12 inches thick and published every 2 years, just because of the cost of the publications. Some publications were older and you had to contact the funder to find out if they were still doing the grant and what their current deadlines were if the book reference wasn't specific.

Still today, you want to do the research to answer these questions, however the process has changed a bit through the innovations of technology.

Today, 90% of Grant Applications are done online. If they are local grant sources, they may or may not require an in-person interview, but that could be part of the process too. There is more direction around how to answer some of the application questions now. It's easier to answer the questions within the required parameters with word counts and character counts that many grant applications have. This, however, could make things a little more difficult for the grant writer because you can no longer go into the depth of detail to explain something as you may have been able to in the past, with a type-written response. The online process has improved things a great deal from the aspect of time consumption to write, and to review a grant application. No longer are the days of the 60-page application submission, or the book submission that was a neat and well put-together tool with much eye-appeal, depending on who was submitting and what their budget was for the elaborateness of the presentation package.

The new technological system allows for more questions to be asked and answered, and thus more focus on answering what was asked. There is the

capability to upload spreadsheets, charts and graphs, pictures, and videos. The biggest difference is that up until about ten years ago, it was practically unheard of for money to be given to an organization that was not a non-profit. Today, we are seeing more and more opportunities for obtaining grant money and using grant money that is targeted as available to the for-profit organization, though not without certain expectations, restrictions, and an 'others focused' conscious application of the funds.

Until recent years, grants were not available to the for-profit business owner for anything, regardless of whether or not the contribution would allow others to benefit besides the business or the business owner. Now, as changes in economic viewpoints continue to acknowledge that the small business sector has needs that can be met by making funding contributions that the business can take in as revenue (possibly non-taxable revenue), and that donor givers can claim as charitable purpose-centered contributions, the door has been opened to supporting small business in a greater way. There are a number of sources that acknowledge that small business is and will continue to be the source and strength of economic growth of the US economy. There is also much discussion that can be had on this subject, however, this paper is not going to pursue a conversation towards that political and economic slant. Instead, continued focus will be given to show entrepreneurs, you the reader, how you can get this contribution-based money for your business, project and/or program.

It's about EDUCATION ... Me Educating You So You Can Educate Others

Let's start with understanding the types of businesses that this information applies to as it relates to grant and sponsorship money. For ease of reference, where the conversation states it's about grant money, it would be safe to assume that what's being discussed also relates to sponsorship money as well.

The for-profit organization or business, also referred to as "FPO", obtaining and using grant money requires business owners to get educated about how to position themselves, how to position their opportunity, and how to pursue this type of funding. The non-profit organization, also referred to as "NPO", typically has a mission and vision that is others focused and is established to be poised and positioned to solicit, attract and receive grant money. The non-profit organization's business has been designed in a manner that set the standards for how they obtain their funding as a 501(c)3 tax-exempt organization, recognized by the IRS and local governments. The non-profit organization, often referred to as an "NPO", has federally mandated methodologies that they operate under that allows them to take advantage of being exempt from the payment of some, if not all applicable taxes (Local, State and Federal). The main purpose of an NPO, however, is to operate as a business, generate revenue, manage expenses, and serve their community. If this sounds like the way of a for-profit organization operates as well, it's because it is, with a slight difference.

So, let's examine the difference between an NPO and an FPO, and thus continue the education ...

Non-Profit or For-Profit? What's the difference? Which do you want to be? Should you be both? How?

An NPO is a company (incorporated, LLC, or other entity), that is designated 'not-for-profit' by the way it was established, and is recognized by the Internal Revenue Service with a Tax ID number that confirms its status for the IRS, as well as the State and Local governments. NPOs have a business mission and mandate designed to generate revenue in order to effectively deliver its goods and/or services to meet its mission, the reason it's in existence. It carries a tax-exempt status that requires it to operate under certain governmental mandated rules and requirements, including using specific accounting and reporting practices. This company is a company that conducts its business to provide its goods or services for the benefit of others. The company earns revenue through receiving donations, manages its revenue intake, and its expenses as any company would, including having a sound growth strategy in place. It wants to grow and has a specific growth plan so it can serve more over the course of time. There is much detail to the governmental management of NPO's however, to put it in its simplest form for the lay-persons' understanding, all revenue earned is revenue that is retained in the NPO company and not paid to stock or share-holders, or otherwise distributed as excess profits. Also, NPOs cannot be sole proprietorships like FPOs can.

An FPO is a company, whether a sole proprietorship, a corporation, an LLC, or other business entity, whose sole purpose is to conduct its business with the intention to generate profits that can be distributed to the owner, or to stake or share-holders, as governed by its organizational documents. The distribution of profits may also be designed to be given in a charitable manner, which would allow the FPO certain tax advantages. An FPO may have some cause or community focus in the delivery of its business, however, its main purpose and primary goal is generating profit.

NPOs obtain revenue because their mission is to serve and thus there is a conscious application of the way funds will be spent. The same may apply to the FPO, however, the reason a for-profit organization is taxed is because its goal is to earn income in amounts that will satisfy why it was started and is in existence. Earning income includes fulfilling its responsibility in the payment of taxes and the distribution of profits to the owner(s). All business is about making money, but the FPO's business is designed to make the owner(s) money and their focused business is not generally charitable in nature.

Now you ask, what about the FPO that's operating like an NPO? If you're a for-profit business, but you find yourself acting as an FPO because you're not earning income above breakeven, or at a loss, let's not judge. It's not a bad thing; however, it is something that requires a shift ... in operations and possibly in mindset. You don't want to be a for-profit business and not making a profit. As a for-profit business, your business is and will always be about earning revenue in excess of expenses and making a profit, which will be increased over time as the business grows. That is the same overall goal of a non-profit organization and many entrepreneurs just don't get clarity around that until it's drawn out something like this.

Now you ask, which should I be? My response. Be a for-profit business. Do good and make a profit so that you can give to whom and how you choose.

Should you be both a for-profit and a non-profit business, and if so, how? I talk about that a little further into this paper, so read on ...

More Education ...

Going deeper into this subject, I will ask the following questions and subsequently answer them.

- What is a grant?
- Who can obtain grant funds and how?
- What's the language of the grant world?
- Who funds grants?
- Grant or Sponsorship?
- How does it work for an FPO to get this money?
- How does an FPO apply for grant funds?
- What do funders look for in a grant application?

Let's start with ... What is a Grant?

Here's my definition: cash given to be used for a specific purpose, and usually conditional upon qualifications as to the use of the funds. There are also specific standards for reporting the results of how the funds were used, and the resulting outcomes of those who benefitted by the use of the funds.

Who can obtain Grant funds and how?

Of course, NPOs can obtain grant funds. Also, small businesses, FPOs, which is any organization or business with a plan, a budget and a means to report specific results from the use of the funds.

Funds can be obtained by an FPO if a need is purpose driven; something around a specific plan for business development, job creation or training, seed money; has a specific community impact, is child or health and wellness focused, can combat or intervene to reverse the effects of the disease of obesity; and in other words ... is others focused.

What's the language of the Grant world?

Here are some terms you will frequently see and will want to know:

- Grantee / Grantor
- Social Causes
- Corporate Giving
- Corporate Philanthropy
- Corporate Social Responsibility
- Community Giving
- Community Involvement
- Community Reinvestment
- Charitable Contributions
- Donation-Based Giving
- Grant Research
- Funding / Funders / Donors
- Program / Project Management
- Grant Monitoring & Reporting
- Fiscal Agent / Fiscal Sponsor

Who funds Grants?

Here are some of the types of organizations that give 'Free Money' who are called Grantors, Donors, Funders, and Funding Sources

- Foundations (NPOs or FPOs)
- Corporations
- Small Businesses
- Private Funders
- Donation-Based Crowd Funding Platforms
- Government Entities
- Federal
- State
- County
- Local

Non-Profit or For-Profit?

Which do you want to be? What's the difference?

Do both? How?

Being an FPO and an NPO has been discussed earlier in much detail, however, I chose to save this time to answer the question about which you may want to be, a for-profit or non-profit organization, or whether or not there's an advantage to doing both, and if so, how should one go about it. Again, you should consult your accountant and attorney to get their advice on this, but I'm going to offer you a strategy that I ask you to consider before you make a decision one way or the other. If you're already an FPO and you're thinking about starting your own NPO, consider this closely.

First, every business should be a 'for-profit' business, just because when you make profit, you can determine what you want and need to do with it, and of course, that's after you pay your taxes. Be a business that's in business to make a profit so you can decide to pay yourself more salary so you can enjoy life and family more, pay your shareholders dividends, or give some away, along with you deciding to whom, when and how much to give. Also, be a business that pays taxes. That is what makes small business the back-bone of our economy ... we pay taxes. That said, there are very legal ways to pay less in taxes and keep more of your profit to do with it what you want. Again, consult your accountant and if they can't tell you, or won't tell you how to be innovative and creative like many wealthy people are (not a thief, just innovative and creative), get a new accountant; one who can help you to keep more of your profits.

Think of it like this ... one of my business mentors, Brian Tracy, author, serial entrepreneur and business mentor to many said, "Every business should have a business plan, and they [every business owner] should write it themselves." Stay with me now ... When you have a plan for your business, whether you're a sole proprietorship, a corporation, or an LLC, you have stated who you are, what you're doing, how you will make money, how you will manage the business, and how you plan to grow, at least initially. If you haven't done this for your business,

maybe after reading this, you'll be more inspired to do so, but for now, suffice it to say you can have a successful business, a profitable business with profits consistently growing when you've designed and outlined your business strategy. First, be a for-profit business.

When you are a business that's earning a profit, you can then create a non-profit arm of your business that your FPO can donate/contribute into, possibly even fully fund, that will give you tax advantages on both sides of your business. You can do the work that gets categorized as a for-profit business in your FPO, earning revenue, managing expenses and retaining or disbursing profits as you and/or your board of directors desires to. Your NPO, likewise, can take in a sufficient amount of dollars that will allow it to fulfill its mission and purpose, and grow as designed. Just remember, your NPO can't make distributions to you as Executive Director just because you want to, even if it has excess funds to be able to. What you can do is think at a higher level and possibly contribute to improving the local economy by hiring staff or contractor resources in both of the businesses, creating jobs as well as opportunities for others.

Having said all of the above, there is a methodology that you can operate under that will relieve you of the time, expense and oversight required by having a second business, even if it's a non-profit arm and something that fulfills your non-profit mission to serve. It also allows you some flexibility in the tax area as well, in that it could be possible for you to not pay taxes on the money you get. Using the funds in the manner that you designated you intended when you asked for them, and got them, is key. I'll talk about that more in just a little bit.

Grant or Sponsorship?

Which is better for your 'cause' or 'need'?

Grant money is a long-term interest and endeavor, the project and the relationships. It's not money that you can get tomorrow and use tomorrow either. It may be that you apply for it today and it's not available for you to use until next year, and most typically not for weeks or months after you've applied for them. Grant money is money that's typically used to fund programs that have a long-term implementation and an impact on the community or target group, where results can be measured, recorded and reported so you can assess the impact of your delivery, along with the results.

Sponsorship money, however, is available in more of the context of a 'one-hit wonder' type of use; ie., an event or series of events, fundraiser, launch, walks, races, recitals, recognitions, etc. This event should be something that has an impact on community or target group, but it can be something where results measurement is less important, although measureable, and in measuring the results you afford yourself and the donors the opportunity to see how successful your event was. It is something that provides an opportunity to both sides. For you, it gives you the chance to get funding to meet your budgeted project or event. For the person or entity giving the donation, it's a charitable gift tax deduction, and usually provides some type of recognition to the giver through the media or your promotions, letting the community know who supported your need.

How does it work for an FPO to get this funding?

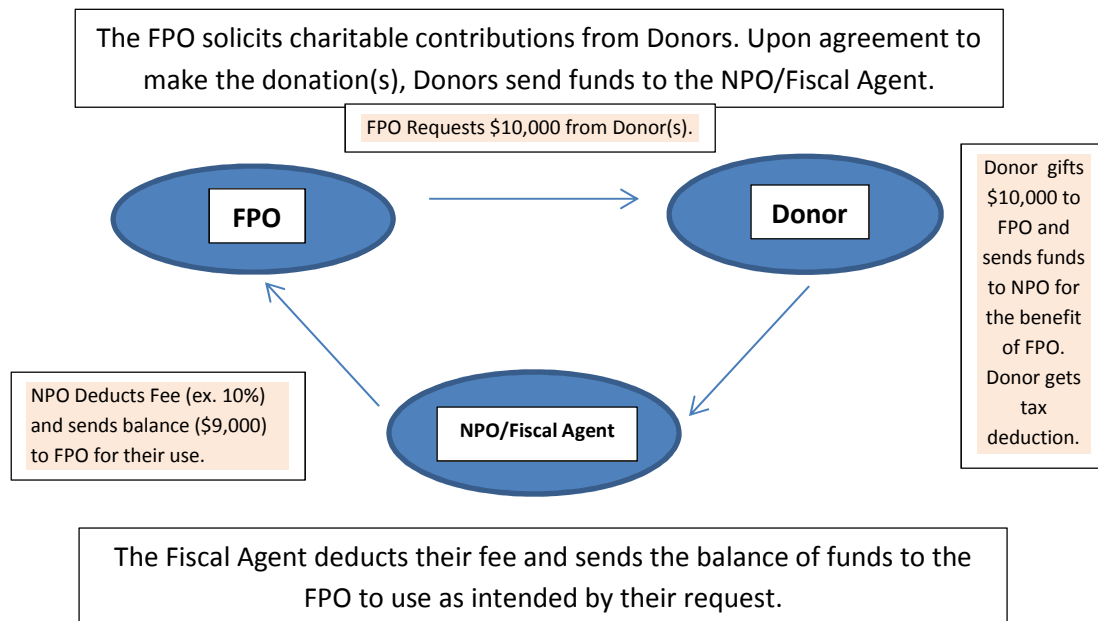
It starts with an FPO defining what it wants to do, how much it will cost (the budget), how they will deliver what they want to do, and how they will collect results verifying they were successful in their delivery.

Next, it requires the FPO to align with an NPO and operate in partnership because the 501(c)3 status of the NPO is needed for those donating funds to be able to use for their tax records confirming the charitable contribution. The FPO is responsible for all fund solicitations whether grant or sponsorships. The NPO operates as the Fiscal Sponsor, or sometimes called Fiscal Agent, and generally under a written agreement, whereby they agree to accept and account for funds received on behalf of the FPO. This arrangement is generally fee-based in an amount ranging from 2-20% of the funding award, and is collected/deducted after funds are cleared, and the balance is passed onto or paid to the FPO. The NPO in exchange for this fee, agrees to account for all funds received and that accounting satisfies the IRS requirement for reporting.

There are occasions when an FPO will get funded directly, without the intermediary NPO acting as Fiscal Agent, however, that is not generally the case. It is more typical that a Fiscal Agent is required for an FPO to receive these types of funding awards.

The FPO gets funds for its purposes and the NPO gets a fee for its services and recognition for acting in this most important capacity of Fiscal Agent. The Funding organization, or donor, gets the benefit of a tax deduction for a charitable contribution made to a worthy and worthwhile cause or need, the FPO. It looks like this ...

HOW IT WORKS ...



An FPO has easier access to being awarded these funds when focus is on training, serving underserved communities, or filling a need by giving away or dramatically reducing the cost of its products and/or services.

I stated earlier my position about creating a NP arm to serve a purpose with a giving frame after you get your FP business making a profit. You don't have to wait for that to happen. You can do the above and align with an NPO to get your funding needs and desires met now. You can derive some tax benefits by giving to your own NPO once you get it established an in the meantime, you can do your charitable work. Once you get your NPO established, you can even have others contribute into it.

I've had a couple of my clients to rework their business model and plan to incorporate positioning and using grant and sponsorship funds into their current business development strategy, while they do the work to develop their NPO arm. They saw the value of having a giving arm and thinking bigger about how they can

give back. More importantly, they saw that by implementing projects and programs sooner using a Fiscal Agent relationship with an established NPO, they were helping an organization that they aligned with, who aligned with their vision and goals, and created a synergy that brought new funding opportunities to both of them. They, in fact, were setting themselves up (positioning themselves) to already operate in the new phase of their business, their newly established NPO.

Take a moment to think about all of the huge companies, HP, Google, Fannie Mae, AT&T, just to name a few, who have huge foundations that operate for specific purposes and serve many. Everything I talked about ... community based, others focused ... these are the same things that they expect and give under to the NPOs they support. It's time that these organizations open their giving parameters wider to align with giving that supports the for-profit small business needs and initiatives, and I believe the day is coming for them to do more. Many are giving in this manner now through some grants and many sponsorships. As more FPOs learn how to move in this arena, we will see more giving from FPOs, foundations, and non-profits giving directly to FPOs because of the greater impact with the recognition of the purposed work that FPOs will be doing. Foundations and NPOs will benefit as well because of showing the support to small business. The collaborative giving movement will expand and as it gets larger, it gets stronger and more people with needs get help.

How does an FPO apply for Grant Funds?

Funders have specific requirements, but here's a guide that will be helpful in answering this:

1. Define your program, project or business need, how you will deliver your program or project, what you will do in your business, how this money will help, and the intended result from what you will do with the money. Write it out and know clearly before you start looking for the money because you will need to deliver this information pretty quickly and it will be easy to do if you've got it all written out already. This includes drilling down to what area you'll be focusing in, like will you ..., is it ..., will it ...
 - a. Social causes
 - b. Green industry
 - c. Job training (especially for youth 17-24)
 - d. Technology based (including media type)
 - e. Cultural and/or arts
 - f. Providing otherwise expensive services at no cost or a reduced cost to a target audience
 - g. Revolutionize an industry
 - h. Innovative
 - i. Partner with others (especially non-profits)
 - j. Research
2. From Project or Program Standpoint
 - a. Create a budget
 - b. Create the measuring tools to calculate the results (Reporting is a key element)
3. Align with a Non-Profit to act as your Fiscal Agent
 - a. Enter into your Fiscal Sponsorship Agreement
 - b. Know how they will support you
 - c. Let them know how you will support them

- d. Agree upon a fee, per transaction
 - e. Be clear about the timeframe for you to receive funds after they've received them
 - f. Follow up to make sure your Donor got their receipt needed for tax purposes
 - g. Stay in touch with your Fiscal Agent, send them periodic updates
 - h. Invite them to participate in your project with you somehow ... figure something out
 - i. Be sure to thank them for their help on the front end ... then do it at the end of the project, or at some designated point in time when it will make a difference for them
4. Find and Apply to Your Funding Source
- a. Same interest as you ... alignment
 - b. Giving the dollars you are looking for
 - c. Follow their application guidelines
 - d. Do the research and know who you're asking for the money from
 - i. Visit their website
 - ii. Recognize if you have or know common connections
 - e. Online application or Mail In?
 - f. Speak with grants person / Do you know someone / Someone who knows someone?
 - i. Ask relevant questions
 - g. Only ask for money that you have stated in your budget will be spent after the time they've said they will be deciding on award recipient announcements and disbursing funds
 - h. Complete the application and submit it at least 2 days before their deadline – it's important to not wait until the last day as Murphy could show up and too much could happen to make you miss it

What Funders look for in a Grant!

Here are a few things that you'll want to keep in mind as you're laying your information out. Write out your plan and then go through this list and make sure that these considerations have been accounted for.

- Do you have a clearly defined purpose?
- Why are you doing this? Why do you want to do this?
- Have you clearly explained the challenge/problem you intend to solve, or help solve?
- Don't assume the reader knows the problem you want to solve, have you clearly explained it?
- What do you expect the outcome to be?
- What's the cost going to be?
- Where's the work going to take place?
- Where are you located?
- Is it important that your Funding Source be in the same location?
- Have you done this before?
- What's your background?
- What's the history of your organization?
- How will you recognize the funder?
- What's your Mission ... Does it express the heart of what you're wanting to do?
- Have you answered application questions clearly and concisely, without the use of technical jargon or words and concepts that a layperson would not understand?
- As you have progressed through the application, have you made them want to read more?
- Do you have data to support your stating this is a need and you have a solution?
- Do you have testimonials you can incorporate? Only use a few.
- Have you been able to draw in whether or not this has been done before (by whom)?

- Is this a national, state or local challenge/problem/concern/opportunity?
- Are there key partnerships that can help you, or that you've made?
- Can you provide statistics and expert opinions, if available?
- Did you talk about how anyone and everyone involved will benefit by what you want to do?
- How will you handle your fiscal management? You may not have to discuss this within the application, but this is definitely a piece you want to make sure you have clearly set up.
- Is your project / program / idea to be done over an extended period of time warranting grant funds, or do you need sponsorship funding instead?
- Is your project / program / idea sustainable and have you indicated how it can be sustained?
- Have you set this up as a specific "Funding Campaign" and outlined how long you want to be in this process, including time to design, research, number of funding sources to apply to, implementation, completion, and time to complete compiling results?

CONCLUSION

There's so much more in the world of "Free Money" and it will come quickly and easily as you spend time in it. The information shared here is foundational for educational purposes, especially to help entrepreneurs know how to get 'Free Money'. From this you will know not just what it takes, but how to begin. If needed, you can position yourself to get more money and to build bigger and better opportunities to serve your clients and communities.

Because this is information that I share in workshops and in talks that I give, this white paper is the beginning of a guide for getting 'Free Money'. What's key for you to know is you must ...

- Position yourself if you're not already ready to go after these funds;
- Work with a grant writer Don't necessarily need to hire them to write it, but rather pay them to review what you write to ensure that you've got the best opportunity to be awarded the funds;
- Submit prior to the deadline;
- Don't leave any question unanswered;
- Don't give too much information, which is just as bad as not giving enough;
- Look at your timeframes for application submission, and for receipt of funds;
- Submit your application and wait expecting to hear you've been approved!

The bigger advantage!!!

Here are a few things that will definitely give you the edge.

- Getting what you want happens easier when you know what a grant funder wants from you! That info is contained here.
- When you have the knowledge you can do it yourself, and have someone who's also knowledgeable to review what you've written, you're ahead of the game!
- Submit prior to the deadline!

Remember, the For-Profit Business CAN Take Advantage of 'FREE Money' for Purposeful and Defined Use!

**It's FREE Money! Pursue It! ... Do Good!
Make More Money and Do More Good!**

I wish you lots of 'FREE Money'!! ... and let me know if I can help!

Lynn

V. Lynn "The Money Girl" Hawkins

President and CEO

SKYHAWK Enterprises Biz Coaching and Consulting

– *Empowering Individuals and Businesses to SOAR!*

SKYHAWK Philanthropic Ventures

– *Helping Small Business Get and Effectively Use 'Free Money'!*

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