Thank You For Your Purchase

The Secret Book of Free Money

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Introduction

Thank you for your purchase. This guide was put together to help those trying to help themselves through hard work and determination. Whether you are starting or expanding a business, looking to start a community based project, or any number of ideas or projects, nothing can be accomplished without the proper funding. There is a grant or loan program to help almost everyone.

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The best way to use this guide is determine what your needs are and which programs best suit those needs. For example, if you are looking for funding to start a new business dealing with automotive parts, it would be a waste of time.

Included in this book are more than 100 grant and loan sources to get you started fast. Just follow the easy instructions and in no time at all you should able to obtain all the cash you need.

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Your Personality Traits

Most people head off to work for someone else each day. By purchasing this guide you have taken the first step to marching to your own drum. If you are starting your own business, there are certain personality traits that are needed for success. Take a moment and honestly answer the following questions:

- Are you a self-starter? (Self motivated)
- Are you organized?
- Are you ready to take responsibility for your income?
- Can you stick to your goals through adversity?
- Are you prepared to wait several months to make a profit?

- Does a market exist for your product?
- Do you know how to sell enough of your product or service?
- Do you like to think ahead and plan for your future, then make it happen?
- Are you able to work long hours for extended periods of time?

Although nothing is guaranteed, if you answered yes to most of these questions you may possess what it takes to start your own business. If most of your answers were no, then you should take a step back and decide if this is for you and are you ready to work hard to change your ways to develop the traits necessary to start your own business.

Billions of Dollars are Available

There are many Corporate, Individual, Foundation and Government grant programs. Billions of dollars are given away each and every year. In recent years the government has given away more than <u>200 billion</u> dollars in different programs.

The Federal Government gives many types of grants, low interest loans and loan guarantees. These programs are good for the economy and good for those who apply and receive the benefits of these programs. The government has many programs to help individuals and families. These programs include housing subsidies including homeowner loan guarantees, grants to start or expand businesses, especially in economically depressed areas, subsidies for farmers, community related projects and a host of other areas.

Programs exist to enhance and encourage the study of the arts. You could get paid to produce a work of art. Why not apply for a grant? A large amount of cash is given to encourage minority business ventures, including businesses owned by women. All of these programs lead to strong growth in the economy.

Many of the same type of programs exist in the private sector. There are so many programs set up to encourage individuals and groups to start or expand their own businesses. Some of the most overlooked programs are sponsored by the national business chains. Many nationally recognized businesses are franchises started with minimal cash outlay. Don't overlook them. Take this opportunity to review the grant and loan programs available to virtually everyone. We're sure one exists that will suit your needs.

Many of the programs are aimed at those who do not qualify for conventional financing. Both the government and private industry want to encourage business growth for people who cannot get help and/or financing from the banks. In order to qualify for some of the programs outlined in this you must be turned down by a bank. So don't think you won't have a chance.

There are over 2500 Grant making organizations that give away billions of dollars to people just like you. With this book you now have a powerful tool for getting free or low cost money. You have to make a commitment to use it. Read through this book thoroughly and take action. By taking a chance and applying for some of the grants and loans in this book you have nothing to lose and much to gain.

Credit

Believe it or not, many programs are designed for those who cannot obtain traditional financing. In some programs identified in this book (of course!) you will not even be considered unless you have been turned down by a bank first! So if your credit history is not perfect, don't despair, you can still obtain cash.

Traditional lenders judge you by what appears on your credit report. If you have less than favorable items, i.e. late payments, judgments, charge-offs, bankruptcies, etc., it will be difficult to obtain a loan from conventional sources like a bank or credit union. This information has a profound impact on your ability to obtain any type of credit. It is essential that you make sure the information on your credit report is accurate and up to date. Over the course of time information may make its way onto your credit report that is incorrect.

Getting your credit report cleared of inaccuracies is not an easy task. Because these reports are so powerful Congress passed laws over twenty years ago to protect individuals against creditors and credit bureaus. The Fair Credit Reporting Act sets guidelines that must be followed. The best way to start is to get a copy of your credit report. Under the guidelines of the Fair Credit Reporting Act you may obtain a copy of your credit report anytime.

Credit reporting agencies or bureaus, usually charge around \$15 to get a copy. You can receive a copy for free if you've been turned down for credit, as long as you request a copy in writing within 30 days of the denial. There are a number of credit bureaus however the larger ones are the best place to look for your records. You can write to one of the address below and request a copy of your credit report.

Equifax P.O. Box 740256 Atlanta, GA 30374

TRW 6201 Powers Ferry Rd. # 200 Atlanta, GA 30339

TRW P.O. Box 749029 Dallas, TX 75374

TRW 505 City Parkway West # 110 Orange, CA 92667

(In case of multiple offices, write to the location nearest you)

Each time you apply for credit, an inquiry is run by the creditor and automatically reported to the credit bureau. No one is allowed to run a credit report without the permission of the person seeking credit. Get a copy of your report check to see if any inquiries were made without your authorization. Too many inquiries without opening a file could be looked upon in a negative way by a creditor. Inquiries stay on your record for one year.

Dispute old files in order to have them removed. Check to make certain if any derogatory items are present on your report, they are removed in a timely manner. Bankruptcies must be removed after ten years. All other negative items such as liens, judgments, late payments, charge-offs, etc., must be removed after seven years.

Next, you should verify all items listed in your name. Often information is recorded and you have no idea what the creditor is referring to. This is especially occurs if you have a common name. Credit Bureaus regularly mix up files. One case came in listing the holder of the account as have being deceased for eight years. Much to the surprise of the bank,

not only was he alive but the person wrongly listed in this particular gentlemen's credit report was forty-one years older and had never lived within 2000 miles of the address listed on the report. Had the individual not challenged his credit report, he surely would have been continually rejected for credit, probably forever.

There are many different cases involving mistakes on credit reports. It's up to you to check for accuracy on your credit report and to hound the credit bureau and the reporting agency until the problem has been resolved in a satisfactory manner.

The seven steps to improving your credit report:

- Get a copy of the report. Request one from one of the previous listed credit agencies. (It's free if you've been turned down within the last 30 days)
- Verify everything listed on your report. Even your name could be wrong!
- Check the entire report carefully. Name, address, social security numbers, employment history, etc. A one-digit error on any item can mean the difference between approval or being denied credit.
- Formally dispute all errors. Write a letter to the bureau explaining the error and let them know how detrimental these errors are and how important it is to correct them immediately. Only the reporting creditor can add or remove an item from your file. Once you dispute an item, the credit bureau must contact the creditor to verify the information. If the creditor fails to respond, then the credit bureau will remove the item in question. Often the reporting creditor is too busy to respond. Challenges to legitimate negative items can also be very helpful. Letters denying judgments, charge-offs, bankruptcies, repossessions will be investigated almost every time they are received. If at any time a creditor does not verify the reported information, the credit bureau will remove the disputed item.
- Contact creditors directly. Any remaining unfavorable items can be negotiated and removed by contacting each creditor and making arrangements to settle the outstanding balances. Decide how much you realistically can pay. Make sure you can afford to pay the settled upon amount. Most creditors would prefer to get least some of the money owed to them.
- Minimize the negative information still on your credit report by adding a consumer statement. By law, you may add a statement up to 100 words to "explain" the reasons behind negative information contained in your credit history. Contact the previously mentioned credit bureaus for full details.
- Add positive information to your credit file. In some instances various creditors will not report favorable items to your credit report. Small banks and some smaller credit companies along with doctors, utility companies and even some small department stores don't normally take the time to report information. It's up to you to make certain that the good information is also listed on your credit report. Again you should contact the credit bureaus for details.

How To Get An Unsecured Personal Loan With Bad Credit

An unsecured loan is money lent to you on just your signature. When you sign the loan agreement, you promise to pay. In order to get a personal loan you have to understand how the financial institutions think.

Most lenders use virtually the same guidelines with minor adjustments. Financial institutions are in business to make money. They make money by lending you money. You are important to their business success. Lenders are most interested in two things: Can you pay them back and will you pay them back.? Your income must be enough to support the payments that would be due. Lenders use a debt ratio to determine if you can afford to make the required payments. Your ability to pay is measured by several factors. (Your income, minus your outstanding debts).

To calculate your debt ratio, total your monthly debt, (car payments, rent or mortgage, personal loans, alimony, etc.). Include the expected loan payment you are applying for. Take that figure and divide it by the monthly income. Most banks will not lend if the ratio is over 50%. Whether or not you get the loan depends on the ratio you get from your lender. Your willingness to repay is based upon your past credit history. If you demonstrated a good payment record in the past, a lender will figure you will continue your good record in the future.

With signature loans, (no collateral) lenders can only threaten to harm your credit record. So if your repayment record is already bad, the lender usually won't take the risk.

Where to Apply If your credit is good and your debt ratio is low you can get credit in almost any place. Chances are your mailbox is filled with offers to get new credit cards, switch to lower rate credit cards, upgrade to "gold" cards and a host of gimmicks designed to get your business.

If your credit rating is less than favorable it is more of a challenge to get credit cards. If you never had credit, the best course of action to establish credit is to first get a department store, gas station credit card or a finance company credit card. You will pay more interest. Try to get at least two of these types of cards. Establish a good record and major credit cards will follow.

If you do not have good credit it is still possible to get signature loans. Finance companies are usually willing to take more lending risks. They make high-risk loans that banks and credit unions won't. The lending rules of finance companies are less strict however, you'll pay higher interest rates. Usually, much higher! When you are trying to re-establish credit they are usually the only ones who will take a chance with a high-risk account so, you must accept the higher interest rates.

The following is a list of some of the major finance companies. Please check with each company to determine their specific lending policy. Check your local telephone directory for the offices nearest you.

AVCO Financial

AVCO generally makes unsecured loans up to \$5000. They are considered one of The easier lenders to qualify for. However, the interest rates they charge are usually high. AVCO usually does not approve loans for persons with prior bankruptcies. They will accept slow payments under 60 days. Loan rates can be as high as 22%. AVCO also offers second mortgages and home equity lines of credit.

Beneficial Finance

Beneficial offers unsecured credit lines generally up to \$5000 for up to 60 months. Home equity lines of credit are also offered with either fixed or adjustable rates. They generally require some other form of credit and make loans on persons with debt ratios of around 40%. If you made slow payments in the past then you will need to explain the circumstances and show that the situation has been corrected.

Household Finance (HFC)

HFC offers personal loans and home equity loans. The general requirements For loans are two years at the same job and residence and a debt ratio of 40% or less. They have been known to consider those with less than perfect credit as long as a reasonable excuse exists for the problem. As with virtually all companies, loan rates vary depending on your credit situation.

The Associates

The Associates offers unsecured personal loans, home equity lines of credit and homeowner loans. The Associates will consider those with bankruptcies discharged at least two years ago. Most unsecured loans have a maximum of \$3500 with a debt ratio of 40% or less. Loans for larger amounts are secured by automobiles and boats with clear title. Those loans are usually made up to \$5000. Home equity loans are made up to 75% of the value of your house. All loan rates vary depending on your credit rating.

Trans America Finance

Personal loans up to \$5000 and home equity loans up to 80% of the value of your home. Loans over \$5000 generally require some form of collateral such as a boat or car. Bankruptcies are usually not accepted. Other credit problems, such as slow payments must be corrected. Points and various fees are charged on home equity loans. Home equity loans are made starting at \$6000 and up.

There are many finance companies nationwide. The companies listed above are among the largest. Rates, terms and requirements vary depending upon your individual situation and the company you are dealing with. The descriptions listed above are in no way absolute. They are meant to give a broad overview of what you can expect from finance companies in general. Please "shop" for the best rates at several different companies. Check your local listing for the companies in your area. Call and ask for detailed information.

Loans By Mail

When shopping for a loan by mail be very wary of Loan Brokers. They typically charge a fee just to forward your application to a lending institution. These fees can range up to \$300 or more. Save yourself the grief and aggravation and deal directly with the lender.

Do not confuse Loan Brokers with Mortgage Brokers. Mortgage Brokers arrange real estate loans and are paid after the real estate deal has been completed.

Many *Loan Brokers* advertise in newspapers across the country. Be very careful of anyone who wants to be paid prior to you getting your loan approved.

The following companies will make loans to those with less than perfect credit.

Contact the companies direct and request an application.

Core States Bank PO Box 8922 Wilmington, DE. 19899 Customer Service: 1-800-833-3010 Request: Premier Visa / MasterCard Amounts: \$5000-\$15000 American Investment Bank, NA Crossroad Tower 50 South Main, Suite 460 Salt Lake City, UT 84144

Customer Service: 1-800-882-4067 Request: Unsecured Personal Line of Credit Amounts: \$5000-\$50,000 unsecured Minimum Income: \$50,000 May accept judgments or delinquent accounts. Bankruptcies must be discharged.

Chemical Bank PO Box 101 Hicksville, NY 11802-9940 Customer Service; 1-800-648-0555 Request Gold Visa/MasterCard Application Amounts \$5000-\$100,000

Chase Manhattan Bank, NA PO Box 15008 Wilmington, DE 19850-5008 Customer Service: 1-800-441-7683 Request: Chase Advantage Personal Line of Credit Amounts: \$2000-\$25,000 Minimum Income: \$20,000

Citibank PO Box 5870 New York, NY 10163 Customer Service: 1-800-926-1067 Request: Checking Plus Line of Credit Application Amount: \$500-\$15,000 unsecured Nations Bank PO Box 7008 Dover, Delaware 19903 Customer Service: 1-800-367-6262 Request: Selective Line of Credit Amounts: \$3000-\$25,000 May consider your loan request even with bankruptcy

How To Get A Major Credit Card with No Credit

Ever to try to travel without a major credit card?

You will run into major obstacles. It is next to impossible to rent a car or even get a hotel room without one. Most places even want a major credit card as a form of identification. Most travel related businesses don't want to take cash. Credit cards are safer to deal with and very traceable.

Obtaining a major credit card with bad credit is a little more difficult but, not impossible. The key is to remove as much damaging information as you possibly can from your credit report.

Probably the best use for a credit card is to keep it on hand for emergencies.

3 Different Types of Credit Cards

Bank Issued Credit Cards

The two main bank credit cards are issued by Visa and MasterCard. Each bank sets its own policies regarding issued cards. It is very possible to receive a credit card from one bank even after being turned down by another. These cards are accepted virtually everywhere. Sometimes they are too easy to get and can be hard to keep up with the payments. Because you buy now and pay later, many people don't realize that sooner or later the bill will be coming in. Interest rates vary wildly.

Banks are trying to lure the best card holders in with rates as low as 4.9% Keep in mind that you must read the fine print. These rates are usually good for six months or so and then go back up to the current rates. For those with good credit, the best strategy is to get a low rate credit card and transfer you existing balance off of a higher rate card for the duration of the low rate period. At that point you can transfer balances to a different low rate card. By doing this you can save yourself hundreds of dollars interest if you keep a moderate balance on your credit card.

The difference between the interest on a credit card with a \$2000 balance @ 19.8% annual percentage rate (APR) and \$2000 @ 4.9% APR is phenomenal. Some banks charge an annual fee while others don't. Merchant Cards Issued by individual companies, these cards are good only at the issuing company. Department stores, Oil (gasoline) companies, rental car companies, furniture companies, etc. Issue these cards. The purpose is to get you to shop in their stores. Getting one of these cards is easier than a regular credit card. Travel and Entertainment Cards Originally marketed towards executives and frequent travelers these cards differ significantly from both Bank Credit Cards and Merchant Cards.

Travel and Entertainment Cards have no pre-set spending limit. These card offer no financing. You are expected to pay your balance in full at the end of each month. These

cards usually charge a higher annual fee than credit cards and the income requirements are generally higher.

If you are just starting out and have little or no credit and no negative credit, then chances are you will have received a credit application by mail from one or more of the banks. If not, then the strategy to use to establish credit would be to apply for a merchant credit card. As mentioned earlier, these cards are easier to obtain and a great way to get started. As long as you have a job with a steady income, you should be able to get your application approved. When you do purchase an item on your merchant card, pay off the minimum every two weeks instead of once per month. This looks better to the credit companies and should enable you to obtain a major credit card faster.

If you have negative credit your strategy must be different. The best way to re-establish credit would be to start with local stores that offer lay-away programs. This generally helps establish a working relationship with store/credit managers. Purchase an item on lay-away. Pay off the item in four weeks. Then repeat the process two or three times. Make certain you keep all of your receipts. After success several times with this program, apply for a store credit card directly with the credit manager. If you are rejected, ask for an appointment with the person in charge of store credit. Show your good record and receipts from the lay-away purchases. This demonstrates your ability to pay back on items. A good track record should be enough to get you a store card as long as you have a steady income and a permanent residence.

If you still cannot obtain a store card then apply for credit through a rent-to-own store. These stores regularly deal with high credit risk customers. The rent-to-own stores generally charge higher than average prices plus high interest however, some may find that these are the only stores that will extend credit to high credit risk buyers. The added cost would be worth the money in order to re-establish your credit. Compare prices and stay within reason.

Another route to re-establishing credit is through a secure credit card. These cards look identical to regular credit cards however you have pledged a secure deposit with the card issuing bank. Your card is backed by your deposit. The deposit must stay in the bank (earning interest of course) until your purchase is paid off. Some secured card issuers will allow you to charge up to one and one-half the amount on deposit. For example deposit \$500 and charge up to \$750.

The following banks are among those who issue secure cards:

Sprint Visa 1-800-779-8472 BankCard Service Center 1-800-879-8757 First Consumer's National Bank 1-800-876-3262 Providian Bank 1-800-964-6000 Bank of Hoven 1-605-948-2278

GRANTS

Each year billions are given away in grant programs sponsored by federal, local and private funds. In this section grants are the primary topic however, some programs have both grants and loans available.

What is a Grant? A grant is money given away and not repaid like a loan.

Grants are available from Federal, State and local governments. Grants are also available from private sources. These include public and private foundation grants as well as corporations, trusts and other sources that benefit the community. No matter what grant source you choose, the grant asking process is essentially the same.

The one major secret to obtaining a grant is analyzing organization patterns and practices. You would not contact an organization that caters to non-profit funding if you don't fit their criteria. Each organization has certain standards.

Government, state and local grants are fairly uniform in their standards. Private funding sources can adopt rules to fit their own organization objectives.

Grants are usually given away with a specific purpose in mind. Ask for objectives before applying for a grant. Some private foundations make grants to enhance their organization reputation. Many large companies make grants in order to receive free publicity. Let's face it, nearly all grant sources do it for the tax breaks they receive.

Depending on which type of grant you are seeking, you may have to present a grant proposal. Different grant sources have different requirements. Some companies want a full grant package while others only require a simple letter. A full grant package consists of a business plan, including finance statements with future earning projections, and references both personal and business related. The best way to get started is to send a letter to the organization that you are seeking funds from requesting a copy of their grant proposal guidelines. Once you receive the guidelines follow their instructions as close as possible (certain grant funds are distributed once per year, if you leave out a required item your request will be automatically rejected).

Points to remember:

- Write your proposal or Business Plan with the grant maker's goals and objectives in mind.
- Plan carefully; make your project stand out. Be realistic about funding sources and be ready to prove any statements you make.
- Grant proposals fail when the grant seeker fails to do his/her homework. Many private grants are given away to non-profit organizations. You must be a non-profit organization in order to be considered. Check with the IRS and your individual state to determine the requirements to form a non-profit organization. You can also affiliate yourself with a non-profit organization and apply for funds under them. Keep in mind that in order to successfully affiliate yourself or company with a non-profit organization you must demonstrate how they too will benefit.

• Individual grants are also given away. These are usually awarded to those doing research, education, studying the arts or performing some form of community service.

There are several basic points that must be addressed in any grant proposal.

Every grant proposal must begin with a cover letter. The cover letter introduces yourself to the person in charge of making the decision about approving your grant or the head of the grant committee. (Many grants are decided upon by a committee.) Along with introducing yourself, it also introduces your project. The cover letter should be about one page long.

On the next page you begin by briefly stating what your objectives are and how you are going to meet your goals. Follow this up with the body of the proposal.

The body is where you explain how you are going to accomplish your mission. You can use surveys, charts, graphs, pictures, figures or any other item that will help clearly explain why you need money and more importantly, why your proposal should be approved over others being considered. Keep in mind that while most organizations give money for many causes, often they set limits to how much they give out or how many grants they give. Make certain that your proposal is backed by a good solid foundation including sound reasoning and realistic expectations. By accomplishing this simple task your proposal may be approved ahead of another who is missing these key ingredients.

The body can be as short as one page, depending upon what your objectives are. Get to the point. Don't ramble on with unnecessary filler. It will not help. For example, a letter for a senior citizens center proposal will state who you are and why you should be chosen to receive a grant for this project. It will then state in detail how the funds are to be used. At this point you may use charts,graphs, etc., to illustrate your financial picture. For instance, lets say you applied for \$50,000 in grant funds for your project. State how much it will cost per month for rent, i.e. \$1000, utilities, materials to redecorate and furnish the facility, i.e. \$10,000 and put the remainder into a bank account to pay the bills associated with operating the center.

Explain how the newly refurbished area will be completed, maybe with the help of some volunteers to paint and decorate. In your objective you would state that you are seeking to provide local senior citizens with a safe environment where they can come and enjoy the company of other seniors and have hot, nutritional meals each day.

End your proposal with an appendix that will include your personal resume (if required) outlining your experience in the field you have chosen, certifications and tax exempt forms (if required), affiliations with related groups and list former projects and accomplishments.

Be sure to include:

- * A brief introduction to your idea or concept.
- * A description of your financial needs.
- * What your objectives are.
- * How you will accomplish your objectives.

If for some reason your grant is not approved, you should request an explanation. Write a letter to the organization you applied to and ask why your grant request was denied. The reasons behind the denial can help you in a later request for funding.

Some of the reasons why grant proposals are turned down:

- The grant requester (you) failed to sufficiently demonstrate need.
- The proposal failed to clearly spell out your objectives.
- The grant organization does not have sufficient funds.
- The proposal does not suit the requirements of the organization.

Finding Grants

Many different sources of grants exist. Finding a grant can be a long a frustrating task, especially for the beginner. There are so many different places to look you can spend months trying to find the one that fits your needs.

The Federal Government provides a wide array of grants for many different purposes. To get the most complete list of grant assistance programs offered by the Federal Government write to:

The Superintendent of Documents Government Printing Office Washington, DC. 20503

Request a catalog of available assistance programs.

One of the most comprehensive sources of grant information is The Foundation Center. They offer seminars and computerized searches of their extensive databases and directories.

Contact them at:

- * New York 79 Fifth Avenue, New York, NY. 10006
- * Washington -1001, Connecticut Avenue, NW, Washington, DC. 20036
- * San Francisco 312 Sutter Street, San Francisco, CA. 94109

Prospect Research

Prospect research is the task of tracking down the widest range of funding targets for your project. You must narrow down these sources, analyze them and their objectives. You can then concentrate on the organizations that closely match your grant criteria. There are no shortcuts in prospect research.

For a list of available government grants, check the following sources:

* Catalog of Federal Domestic Assistance

(available from the Superintendent of Documents)

U.S. Government Printing Office

Washington, DC 20402

* Federal Information Center

Listed in the white pages of your local telephone book.

* The Congressional Register - (available at your local library)

* The Federal Register - (available at your local library)

All are also available on the internet.

How to Ask for Grant Money

Your initial contact with a potential grant source is the most important. Whether by telephone, personal visit or letter, remember, you only have one chance to make a first impression. Be certain to request the specific information you need to complete your proposal. Verify the information that you have already gathered, including names, addresses, telephone numbers, etc. Also, be sure to request a copy of their annual report and program guidelines they may have.

Most important is the name of the person that will be handling your proposal.

EDUCATION GRANTS

Much of the billions of dollars set aside for education go unused because people do not apply. Education grants also come in the form of scholarships. Outlined below are various grants available. Also check with the financial aid officer at the school you are planning to attend as well as the school you are currently in(if applicable).

The most common grants available through the government are:

- Pell Grants (once known as BEOG) used for undergraduate studies. The awarded amounts are based upon your income and the cost of your studies.
- Perkins Loans (once known as National Direct Student Loans). Available for both undergraduate and graduate studies.
- SEOG (Supplementary Educational Opportunity Grants) based upon need and college costs.

The above educational funding programs are applied for through the school you wish to attend.

• GSL - (Guaranteed Student loans) - available through many banks and used for college undergraduate and graduate studies, trade and technical schools.

For additional grants for trade and technical schools as well as college funding contact:

The Office of Education The Department of Health, Education and Welfare 330 Independence Avenue Washington, DC. 20506

Be sure to state your field of interest in order to receive the necessary information.

In addition to government sponsored financial aid programs for education, private funding is available. Listed below are some of the private funding sources for educational aid. Additional sources can be found in your local library and through the school you are planning to attend.

Fund For Higher Education 1500 Broadway New York, NY. 10036 United Student Aid Funds, Inc. 200 E 42nd Street New York, NY. 10017

Independent College Fund of New York 11 E 44th Street New York, NY. 10017

Some corporations, unions, and fraternal organizations provide education financial aid in the form of grants to members' families. Don't overlook them as a source of aid.

Grants for the Study of the Arts

Through the National Endowment for the Arts money is available for the artists. The easiest way to secure a grant is to become affiliated with professional and non-profit organizations.

These grant programs are designed to help those already established as well as beginning artists. For more information contact: The National Endowment for the Arts 2401 E Street NW. Washington, DC. 20506

STRATEGIES FOR OBTAINING GRANTS

Very often the best strategy for obtaining a grant is to join together with an individual or group with similar interests or goals. By banding together and forming an ad-hoc committee, the funding seekers create an increased sense of credibility. If your grant request is for some form of community project you could form a nonprofit organization. There are several advantages to forming this type of organization however, the guidelines are very strict. Check with your local Internal Revenue Office or Business Development Agency for all of the requirements.

You may also want to incorporate. Corporations look stronger on paper and may receive an edge over an individual when applying for grants.

GOVERNMENT GRANTS

It is estimated that anywhere from \$10 - 50 billion dollars per year are given away in government grants. The following list includes government grants listed by agency. These grants are open and available to corporations, both non-profit and profit as well as individuals. Write to each in order to receive a grant application kit.

Department of Agriculture

- * Agriculture Conservation Program
- * Basic and Applied Agriculture Research Grants
- * Competitive Research Grants
- * Emergency Conservation Programs
- * Farm Labor Housing Grants
- * Technical and Supervisory Assistance Grants

You can write to the Department of Agriculture at either of the following addresses: Main Headquarters: 14th Street and Independence Avenue SW. Washington DC 20250

Northeast Region: Room 333 Admin. Bldg. Beltsville Agriculture Research Ctr. Beltsville, MD 20705

North Central Region: 2000 West Pioneer Parkway Peoria, IL 61614

Southern Region: 701 Loyola Avenue PO Box 53326 New Orleans, LA 70153

Western Region: 2850 Telegraph Road Berkeley, CA 94705

Department of Commerce

The Department of Commerce sponsors several different programs which are open individuals and non-profit organizations. One of the largest program categories includes Minority Business Development. Many of their programs are administered through the Economic Development Administration. Contact the office nearest you for complete details.

The Department of Commerce headquarters is located at 14th Street and Constitution Avenue NW.

Washington DC. 20230.

The Economic Development Administration has several regional offices.

* Atlantic: The Federal Building 600 Arch Street Philadelphia, PA 19106

* Southeast: Suite 700, 1365 Peachtree St., NE. Atlanta, GA 30309

* Midwest: 175 W. Jackson Blvd. Suite A-1630 Chicago, IL 60604

* Southwest: Suite 600 American Bank Tower 221 West 6th Street Austin, TX 78701

* Rocky Mountain: Suite 505, Title Building 907 17th St, Denver CO 80202 * West: 1700 Westlake Avenue North Suite 500 Seattle, WA 98109

Department of Education

One of the largest grant making organizations, the Department of Education offers a wide array of grant programs. Contact them at the office listed below.

Some of the available programs include:

- * Basic Educational Opportunity Grants
- * Foreign Language and Area Studies Research Grants
- * Fulbright-Hays Training Grants
- * Public Service Education Institutional Grants
- * Graduate and Professional Opportunities
- * Minority Access to Research Careers

The Department of Education offices are located at 400 Maryland Avenue, SW. Washington, DC 20202.

Department of Health and Human Services

The Department of Health and Human Services offers various types of grants primarily for medical research. Write to them and request a copy of their grant guidelines.

Their offices are located at:

* John F. Kennedy Federal Building Government Center Boston, MA 02203

* Department of Health and Human Services 26 Federal Plaza Room 3835 New York, NY 10007

* Department of Health and Human Services 3535 Market Street Philadelphia, PA 19101

* Department of Health and Human Services 101 Marietta Tower Building Atlanta, GA 30323

* Department of Health and Human Services 300 Wacker Drive Chicago, IL 60606

* Department of Health and Human Services 1200 Main Tower Building Dallas TX 75202 * Department of Health and Human Services 601 East 12th St. Kansas City, MO 64106

* Federal Office Building 1961 Stout Street Denver CO 80294

* Federal Office Building, United Nations Plaza: San Francisco, CA 94102

Department of the Interior

The Department of the Interior is comprised of several different agencies which administer grant programs independently of each other. These agencies include the Bureau of Indian Affairs, the Bureau of Land Management, Fish and Wildlife Service, Forest Service and the National Park Service. Some of the available grants include water research grants, wildlife research grants, Native American programs, etc. The Department of Interior headquarters is located at 18th and C Streets, NW. Wash, DC 20202.

Department of Labor

The Department of Labor sponsors grant programs for small non-profit organizations. Contact them directly at one of the regional offices below. Ask for a grant package.

* John F. Kennedy Building, Government Center, Boston MA 02203

- * 1515 Broadway, Rm. 3730, New York, NY 10036
- * P.O. Box 8796, Philadelphia, PA 19101
- * 1371 Peachtree St. NE. Rm. 405, Atlanta, GA 30309
- * 230 South Dearborn St., Chicago, IL 60604
- * 555 Griffin Square Bldg.Griffin and Young St.

Dallas, TX 75202

- * Federal Bldg. Rm. 1000, 911 Walnut St., Kansas City, MO 64106
- * Federal Office Bldg. 909 First Ave., Seattle, WA 98174

The National Endowment for the Arts

Provides grants and scholarships for art related programs and studies. These include but, are not limited to studies in Art, Dance, Design, Literature, Music, Opera, Radio, Film, Television and Theater. Contact them and ask for their guide to programs and grants at the following address:

National Endowment for the Arts 2401 E Street, NW. Washington, DC 20506

National Endowment for the Humanities

NEH grants include scholarships for Higher Education, Mid Career Programs, Promotion of the humanities as well as a host of subjects. For further information contact them directly at: National Endowment for the Humanities 806 15th Street, NW. Washington, DC 20506

An excellent place to start your search for grants is through a grant making association. You can write to them directly and request information about the programs they administer.

BUSINESS FINANCING

Starting a business can be a scary venture. The best way to get started is to do your research thoroughly. Without the proper research you might as well be throwing money out of the window. You know sooner or later its going to land but, you don't know where. If you have tons of money to risk (then you would not be reading this book) then just go for it. The rest of us need to follow the sensible approach. In this section we will discuss some of the many different options associated with raising capital to start or expand your own business. I will detail how to get started as well as who can help you.

Whether you are just starting out or expanding an existing business don't overlook one of the most successfully used methods of raising capital.

Regardless of your current financial situation a Venture Capitalist will consider a request for capital from virtually anyone, as long as your proposal is sound.

Many companies were started with other people's money! A Venture Capital Firm is an organization with cash looking to invest in up and coming business usually for a healthy return or a piece of the business.

Venture Capital firms have been providing millions of dollars to start many different kinds of business. Many of these firms advertise in the local papers.

In the *Business Opportunity* section or nearby classifieds section check for advertisements like:

"Wealthy investor seeks local offers. Have \$1M to invest. Call XXX-XXX-XXXX for additional information."

Coincidentally some businesses seeking investors have also taken out advertisements for capital. These ads may say something like: "Investor needed for manufacturing company. 12% return on \$25,000. Call XXX-XXX-XXXX."

The following pages contain capital organizations, small business investment companies (SBIC's), minority enterprise small business investment companies (MESBIC's), and firms specializing in small business funding. This is just a sort sample list. There are many, many more. Additional information is available through your local library.

Capital Sources

<u>Alabama</u>

First Small Business Investment Co. of Alabama 16 Midtown Park East Mobile, AL. 36606

Hickory Venture Capital Corp. 200 West Court Square, Suite 100 Huntsville, AL. 35801

<u>Alaska</u>

Alaska Business Investment Corporation Box 600 Anchorage, AK. 99501

<u>Arizona</u>

Dinch Cooperatives, Inc. Box 569, Chinle, Navaho Nation, AZ 86503

FBS Venture Capital Co. 6900 E. Camelback Rd. Suite 452 Scottsdale, AZ 85251

Rocky Mountain Equity Corp. 2525 E. Camelback #275 Phoenix, AZ. 85016

Valley National Investors 201 North Central # 200 Phoenix, AZ. 85004

Southern Ventures, Inc. 605 Main Street # 202 Arkadelphia, AZ. 71923

<u>Arkansas</u>

Capital Management Services, Inc. 1910 N Grant # 200 Little Rock, AR 72207

First SBIC of Arkansas, Inc. Worthen Bank Building, Suite 1400 Little Rock, AR 72201

California

Accel Partners One Embarcadero Center San Francisco, CA. 94111

Advanced Technology Ventures 1000 El Camino Real Suite 210 Menlo Park, CA. 94025

Arscott, Norton & Associates 369 Pine Street Suite 506 San Francisco, CA. 94104

Asset Management Company 2275 East Bayshore Palo Alto, CA. 94301

Bank America Ventures, Inc. Bank America Capital Corp. 555 California St. 12th Fl. San Francisco, CA. 94104

Bay Venture Group One Embarcadero Center Suite 3303 San Francisco, CA. 94111

New Enterprise Associates 235 Montgomery Street San Francisco, CA. 94104

Beckman Instruments, Inc. 2500 Harbor Blvd. Fullerton, CA. 92634

Adler & Company 2882 Sand Hill Road, Suite 220 Menlo Park, CA. 94025

Paribas Technology 101 California Street, Suite 3150 San Francisco, CA. 94111

Barry International 1520 Wilshire Blvd. Los Angeles, CA. 90017

Sierra Ventures Management Co. 3000 Sand Hill Rd. Bldg. 1, Suite 280 Menlo Park, CA. 94025

Endeavor Capital Corp. 3000 Sand Hill Rd. Bldg. 4 Suite 100 Menlo Park, CA. 94025 Equity Capital Corp. 25 Cornelia Drive Hillsborough, CA. 94010

Bryan & Edwards 600 Montgomery Street San Francisco, CA. 94111

First Interstate Capital, Inc. 707 Wilshire Blvd. Los Angeles, CA. 90017

Charter Venture Capital 525 University Avenue, Suite 1500 Palo Alto, CA. 94301

Kirkwood G. Colvin and Associates 4817 Lennox Avenue Sherman Oaks, CA. 91423

Continental Capital Corp. 555 California Street, Suite 2690 San Francisco, CA. 94104

City Ventures, Inc. 404 North Roxbury Drive Beverly Hills, CA. 90210

Bay Partners 10600 North De Anza Blvd. Cupertino, CA. 95014

California Capital Investors, Ltd. 11812 San Vicente Blvd. Los Angeles, CA 90025

San Jose Capital Corp. 100 Park Center Plaza San Jose, CA. 95113

Dominion Ventures, Inc. 44 Montgomery Street San Francisco, CA. 94104

Colorado

Cambridge Venture Partners 88 Stelle Street, Suite 200 Denver, CO. 80206

Investment Securities of Colorado, Inc. 4605 Denice Drive Engelwood, CO. 80111

Norwest Venture Capital Management, Inc. 1801 California Street - City Center Four Bldg. Denver, CO. 80202

Connecticut

AB Small Business Investment Co. 275 Schoolhouse Road Cheshire, CT 06410

Beacon Partners 111 Hubbard Avenue Stamford, CT. 06905

Vista Ventures 2410 Long Ridge Road Stamford, CT. 06903

Gemini Associates 16 Pitkin Street East Hartford, CT. 06108

Paul Revere Investors 1275 King Street Greenwich, CT 06830

Hartford Community Capital Corp. 777 Main Street Hartford, CT. 06115

Capital Resource Co. of Connecticut 699 Bloomfield Avenue Bloomfield, CT 06002

Financial Opportunities, Inc. 174 South Road Enfield, CT. 06082

Small Business Investment Co. of Connecticut 965 White Plains Road Trumbull, CT. 06611

First New England Capital L.P. 255 Main Street Hartford, CT. 06106

All State Venture Capital Corp. 830 Post Road East Westport, CT. 06880

Business Development Services, Inc. 3135 Easton Turnpike Fairfield, CT. 06431

Hawley & Associates 999 Summer Street Stamford, CT. 06905 Charter Oak Enterprises CBT Plaza Darien, CT. 06820

District of Columbia

American Security Capital Corp. 730 15th Street, NW. Washington, DC. 20005

Housing Capital Corp. 1133 15th Street, NW. Washington, DC. 20006

Opportunity Funding Corp. 2021 K Street, NW. Washington, DC. 20006

Broadcast Capital, Inc. 1771 N Street, NW. Washington, DC. 20036

<u>Florida</u>

Allied Capital Corp. One Financial Plaza Ft. Lauderdale, FL. 33301

Business Research Company PO. Box 2137 Palm Beach, FL. 33480

Burger King, MESBIC, Inc. PO. Box 338 Miami, FL. 33156

Gold Coast Capital 3550 Biscayne Blvd. Miami, FL. 33137

Venture Management Associates One Southeast Financial Center Miami, FL. 33131 Southeast SBIC, Inc. 100 South Biscayne Blvd. Miami, FL. 33131

<u>Georgia</u>

Dixie Capital Corp. 2210 Gas Light Tower Atlanta, GA. 30303

Venture First Associates 1400 Lake Hearn Drive, Ste. 205 Atlanta, GA. 30319

<u>Hawaii</u>

Bancorp. Hawaii SBIC, Inc. PO. Box 2900, Honolulu, HI. 96846

SBIC of Hawaii, Inc. 1542, Young Street Honolulu, HI. 96814

<u>Illinois</u>

Alpha Capital Corp. 3 First National Plaza Chicago, IL 60602

Business Ventures, Inc. 20 N. Wacker Drive Chicago, IL 60606

First Capital Corp. of Chicago 3 First National Plaza Chicago, IL 60602

<u>Indiana</u>

Circle Ventures, Inc. 3228 East 10th Street Indianapolis, IN 46201

Indiana Capital Corp. 5612 W. Jefferson Blvd. Ft. Wayne, IN. 46804

<u>Iowa</u>

Nor America Capital Corp. 300 American Building Cedar Rapids, IA. 52401

<u>Kansas</u>

Kansas Venture Capital, Inc. 6700 Antioch Plaza Overland Park, KS. 66204

Kentucky Financial Opportunities, Inc. 981 South 3rd Street Louisville, KY 40203

Mountain Ventures 400 South Main Street PO. Box 5070 London, KY 40741

Highlands Investment Corp. 911 North Main Street PO. Box 628 London, KY. 40403

<u>Louisiana</u>

Capital Equity Corp. 1885 Woodale Blvd. Baton Rouge, LA. 70806

First Southern Capital Corp. PO. Box 14205 Baton Rouge, LA. 70898

Louisiana S.C.D.F. Investment Corp. PO. Box 3885 1006 Surrey St. Lafayette, LA. 90502

Equity Capital Corp. 451 Florida St. Baton Rouge, LA. 70801

Maine

Maine Capital Corp. One Monument Square Portland, ME. 04101

Maryland

Albright Venture Capital 8005 Rappahannock Avenue Jessup, MD. 20794

Development Credit Corp. Of Maryland 40 W. Chesapeake Avenue, Suite 211 Towson, MD. 21204

First Financial Management Services, Inc. 7316 Wisconsin Avenue, Ste. 215 Bethesda, MD. 20814

Greater Washington Investments, Inc. 5454 Wisconsin Avenue, Ste.1315 Chevy Chase, MD. 20815

MNC Ventures, Inc. 502 Washington, Avenue Towson, MD. 21210

New Enterprise Associates 300 Cathedral Place, Ste. 100 Baltimore, MD. 21201

Massachusetts

Aeneas Venture Corp. 600 Atlantic Avenue Boston, MA. 02210

Ampersand Associates 100 Federal Street Boston, MA. 02101

Atlas Capital Corp. 55 Court St. Boston, MA. 02108

Charles River Partnerships 133 Federal Street Boston, MA. 02110

Nautilus Fund, Inc. 24 Federal Street Boston, MA. 02110

H.C. Wainwright & Company 60 State Street Boston, MA. 02109

Morgan Holland Ventures Corp. 1 Liberty Square Boston, MA. 02109

Bain Capital Two Copley Place Boston, MA. 02116

Fidelity Venture Associates 82 Devonshire Street Boston, MA. 02109

One Eastech Management Co., Inc Liberty Square Boston, MA. 02109

First Capital Corp. Of Boston 100 Federal Street Boston, MA. 02110

Boston Capital Ventures One Devonshire Place Boston, MA. 02109

Chatham Venture Corp. 450 Bedford Street Lexington, MA. 02173 Southern Berkshire Investment Corp. PO. Box 669 Sheffield, MA. 01257

Worcester Capital Corp. 446 Main Street Worcester, MA. 01608

Urban National Corp. 195 State Street Room 700 Boston, MA. 02109

MIT Development Foundation 50 Memorial Drive Cambridge, MA. 01239

Boston Hambro Capital Corp. One Boston Place Boston, MA. 02106

Investments Orange Nassau, Inc. One Post Office Square Boston, MA. 02109

Technology Search Associates 30 Colpitts Road Weston, MA. 02193

Memorial Drive Trust 20 Acorn Park Cambridge, MA. 02140

Fowler Anthony & Co. 20 Walnut Street Wellesley, MA. 02181

Charles River Ventures 67 Battery March Street Boston, MA. 02110

Genesis Venture Capital Group 400 2 Totten Pond Road Waltham, MA. 02154

RC. Berner & Company 65 William Street Wellesley, MA. 02181

Mass Mutual Corporate Investors, Inc. 1295 State Street Springfield, MA. 01111

New England Enterprise Capital Corp. 28 State Street Boston, MA. 02109 Urban National Corp. 195 State Street Boston, MA. 02109

Massachusetts Community Development Financial Corp. 131 State Street Boston, MA 02109

Pilgrim Capital Corp. 842A Beacon Street Boston, MA. 02215

UST Capital Corp. 40 Court Street Boston, MA. 02108

<u>Michigan</u>

Houston & Associates, Inc. 9 Hickory Hollow Birmingham, MI. 48010

Masco Corp. 21001 Van Born Road Taylor, MI. 48182

Growth Funding Ltd. 321 Fischer Bldg. Detroit, MI. 48202

Michigan Investment Fund L.P. 333 E. Main Street Midland, MI. 48640

Wm. C. Rooney & Company 2 Buhl Building Detroit, MI 48226

<u>Minnesota</u>

Dade Inc. 400 Shelard Plaza South, Suite 309 Minneapolis, MN. 55426

Northland Capital Corp. 613 Missabe Bldg. Duluth, MN. 55802

Entre Source 1300 First Bank Place West Minneapolis, MN 55402

First Midwest Capital Corp. 1010 Plymouth Bldg. Minneapolis, MN. 55402 Retailers Growth Fund, Inc. 5100 Gamble Drive Minneapolis, MN. 55416

Eagle Investment Corp. 700 Sooline Bldg. Ste. Minneapolis, MN. 55402

<u>Mississippi</u>

Delta Capital Corp. PO. Box 588 Greenville, MS. 38701

<u>Missouri</u>

Bankers Capital Corp. 3100 Gillham Road Kansas City, MO. 64109

Capital for Business, Inc. 1000 Walnut, 18th Fl. Kansas City, MO. 64106

Harbor Group Investments 7701 Forsyth Blvd. Ste. 550 St. Louis, MO. 63105

Mor America Captial Corp. 111 West Port Plaza St. Louis, MO. 63105

New Jersey

Gunywn Ventures 14 Nassau Street Princeton, NJ. 08540

Monmouth Capital Corp. 125 Wycoff Road Eatontown, NJ. 07724

Tappan Zee Capital Corp. 201 Lower Notch Road Little Falls, NJ. 07424

Unicorn Ventures, Ltd. 14 Commerce Drive Cranford, NJ. 08903

Main Capital Investment Corp. 818 Main Street Hackensack, NJ. 07601 Venture Science Associates 102 West Shore Trail Sparta, NJ. 07871

Raybar Small Business Investment Corp. 255 W. Spring Valley Ave Maywood, NJ. 07607

Inno Ven-Capital Corp. Park 80 Plaza West-One Saddlebrook, NJ. 07662

Venturtech PO. Box 210 Gladstone, NJ. 07724

Accel Partners One Palmer Square Princeton, NJ 08540

Broad Arrow Investment Corp. 33 South Street Morristown, NJ. 07960

DSV Associates 221 Nassau Street Princeton, NJ. 08540

AMEV Capital Corp. 333 Thornall Street Edison, NJ. 08837

ESLO Capital Corp. 212 Wright Street Newark, NJ 07114

Bishop Capital L.P. 500 Morris Avenue Springfield, NJ. 07081

Rutgers Minority Enterprise Co. 92 New Street Newark, NJ. 07102

University Capital Corp. 732 West 8th Street Plainfield, NJ. 07080

New Mexico

Albuquerque SBIC P.O. Box 487 Albuquerque, NM. 87103

Associated Southwest Investors Inc. 2425 Alamo S.E. Albuquerque, NM. 87106

Fluid Capital Corp. 8421 B. Montgomery Blvd. Albuquerque, NM. 87111

First Capital Corporation of New Mexico 8425 Osuna Road, NE Albuquerque, NM. 87111

Home Education Livelihood Program (HELP) 933 San Pedro S.E. Albuquerque, NM. 87108

Venture Capital of New Mexico 5301 Central NE Albuquerque, NM. 87108

New York

Allen & Company, Inc. 711 Fifth Avenue New York, NY. 10022

Bellrose International 300 Rector Place New York, NY. 10006

Bessemer Venture Partners 630 Fifth Avenue New York, NY. 10111

Merrill Lynch Capital Markets 1 Liberty Plaza New York, NY. 10006

Moore & Schley Securities 45 Broadway New York, NY. 10006

Partners In Growth, Ltd. 555 Fifth Avenue New York, NY. 10036

McLaughlin, Piven, Vogel, Inc. 30 Wall Street New York, NY. 10019 Paine Webber, Inc. 1285 Avenue of the Americas New York, NY. 10019

Gordon Capital 767 Fifth Avenue New York, NY. 10019

Goldman, Sachs & Co. 85 Broad Street New York, NY, 10004

Bartlett Investors, Inc. 230 Park Avenue New York, NY. 10169

Morgan Stanley Co., Inc. 1251 Avenue of the Americas New York, NY. 10020

Sherwood Securities Corp. 1 Exchange Plaza New York, NY. 10005

CMNY Capital Co., Inc. 77 Water Street New York, NY. 10005

Cahn Capital Corp. 230 Park Avenue New York, NY. 10169

Dunlevy & Co. 477 Madison Avenue New York, NY. 10022

Pebco Investment Group 33 W 54 St. New York, NY. 10022

Richford Capital Corp. 200 E 58 Street New York, NY. 10022

Cologne Capital Corp. 445 Park Avenue New York, NY. 10022

William A.M. Burden & Co. 630 Fifth Avenue New York, NY. 10020

Coleman Ventures, Inc. 5909 Northern Blvd. Long Island, NY. 11732 Irving Capital Corp. 1290 Avenue of the Americas New York, NY. 10019

Thomas J. Martin Associates, Inc. 345 Park Avenue New York, NY. 10022

Masco Associates 437 Madison Avenue New York, NY. 10022

Ted Mason Ventures Associated, Inc. 330 Madison Avenue New York, NY. 10017

Multi-Purpose Capital Corp. 31 South Broadway Yonkers, NY. 10701

Midland Capital Corporation 110 William Street New York, NY. 10038

Geneve Corporation 100 Park Avenue New York, NY. 10017

Coalition Venture Corp. 1270 Avenue of the Americas 12th Floor New York, NY. 10020

Forest Hill Capital Corp. 800 Second Avenue New York, NY. 10017

Gilford Securities, Inc. 850 Third Avenue New York, NY. 10022

Ladenburg, Thalmann & Co. 540 Madison Avenue New York, NY. 10022

Starr Securities, Inc. 19 Rector St. New York, NY. 10006

V R Capital Corp. 20 E 63rd Street New York, NY. 10021

Research & Science Investor, Inc. 230 Park Avenue New York, NY. 10169 Channing, Weinberg & Co. 950 Third Avenue New York, NY. 10022

Charterhouse Group International 535 Madison Avenue New York, NY. 10022

Charter New York Corp. One Wall Street New York, NY. 10015

Minority Equity Capital Co., Inc. 470 Park Avenue South New York, NY. 10016

Fairfield Equity Corp. 200 East 42nd Street New York, NY. 10017

First Century Partnership c/o Smith Barney Capital Corp. 1345 Avenue of the Americas New York, NY. 10105

CVC Capital Corp. 666 Fifth Avenue New York, NY. 10103

First Women's SBI Corp. 1 Dag Hammarskjold Avenue New York, NY. 10017

Citicorp Venture Capital Ltd. 399 Park Avenue New York, NY. 10043

Geo Capital Venture 655 Madison Avenue New York, NY. 10021

Communications Fund, Inc. Time Life Building Rm. 960 New York, NY. 10020

Contemporary Enterprises, Inc. 60 East 42nd Street Rm. 1819 New York, NY. 10017

CR Development Corp. 717 Fifth Avenue New York, NY. 10022

R.W. Cross & Company, Inc. 630 Fifth Avenue New York, NY. 10020 Butler Capital Corp. 767 Fifth Avenue New York, NY. 10153

Euclid Partners Corp. 50 Rockerfeller Plaza New York, NY. 10020

The Dyson-Kissner Corp. 230 Park Avenue - Rm. 659 New York, NY. 10017

F. Eberstadt & Company, Inc. 61 Broadway New York, NY. 10006

Fifty-Third Street Ventures 1 East 53rd Street New York, NY. 10022

Fundex Capital Corp. 525 Northern Blvd. Great Neck, NY. 11021

The Hamilton Capital Fund, Inc. 555 Madison Avenue New York, NY. 10022

R.E. Hart & Company, Inc. 380 Madison Avenue New York, NY. 10017

Adler & Company 280 Park Avenue New York, NY. 10017

ITC Capital Corporation 1290 Avenue of the Americas New York, NY. 10019

New Oasis Capital Corp. 114 Liberty Street, Suite 304 New York, NY. 10006

Nelson Capital Corp. 591 Stewart Avenue Garden City, NY. 11530

Alan E. Skora Associates 500 Fifth Avenue, Suite 2305 New York, NY. 10036

Aleph Null Corp. One Old Country Road Carle Place, NY 11514 Equico Capital Corp. 1290 Avenue of the Americas, Suite 3400 New York, NY. 10019

Founders Ventures, Inc. 477 Madison Avenue New York, NY. 10022

The Franklin Corp. 1185 Avenue of the Americas New York, NY. 10022

The Greenhouse Investment Fund 4 Cedar Swamp Road Glen Cove, NY. 11542

Hambro International Venture Fund 17 East 71st Street New York, NY. 10021

Heller Capital Services Inc. 101 Park Avenue New York, NY. 10022

Taroco Capital Corp. 19 Rector St. 35th Floor New York, NY. 10006

Transportation SBIC Inc. 122 East 42nd Street New York, NY. 10168

Vencon Management, Inc. 301 West 53rd Street New York, NY. 10019

North Carolina

Cameron-Brown Capital Corp. 4300 Six Forks Road Raleigh, NC. 27609

Delta Associates, Inc. 320 South Tryon Street Charlotte, NC. 28202

NCNB SBIC Corp. One NCNB Plaza, T05-2 Charlotte, NC. 28255

Forsyth County Investment Corp. Pepper Bldg. 309 Winston-Salem, NC. 27101 Heritage Capital Corp. 290 First Union Plaza Charlotte, NC. 28282

North Dakota

First Dakota Capital Corp. 52 Broadway Fargo, ND. 58102

<u>Ohio</u>

Capital funds Corp. 127 Public Square Cleveland, OH. 44114

Cardinal Development Capital Fund 155 E. Broad Street Columbus, OH. 43215

Winston-Walker Enterprises 3491 Ingleside Road Shaker Heights, OH. 44122

National City Capital Corp. 1965 E. 6th Street #400 Cleveland, OH. 44144

<u>Oklahoma</u>

Alliance Business Investment Co. One Williams Center Tulsa, OK. 74172

American Indian Investment Opportunities Inc. 205 East Main St. Norman, OK 73069

Bartlesville Investment Corp. PO. Box 548 Bartlesville, OK. 74003

Oregon

Cascade Capital Corp. 1300 SW. Fifth Avenue, Ste. 2228 Portland, OR. 97201

<u>Pennsylvania</u>

Robinson Venture Partners 6507 Wilkins Avenue Pittsburgh, PA. 15217

Osher Capital Corp. Wyncote House 101 Washington Lane & Township Line Road Wyncote, PA. 19095

Southeastern PA Development Fund 3 Penn Center Plaza, Ste 604 Philadelphia, PA. 19102

American Venture Capital Corp. 122 Blue Bell West Blue Bell, PA. 19422

First SBIC of Pennsylvania. PO. Box 512 Washington, PA. 15301

Greater Philadelphia Venture Capital Corp. 225 S. 15th Street Philadelphia, PA. 19102

Progressive Venture Capital Corp. 1501 North Broad Street Philadelphia, PA. 19122

Alliance Enterprise Corp. 1801 Market Street Philadelphia, PA. 19103

Capital Corporation of America 225 S. 15th Street Philadelphia, PA. 19102

Howard & Company 1528 Walnut Street Philadelphia, PA. 19102

Pennsylvania Growth Investment Corp. 1000 RIDC Plaza, Ste. 311 Pittsburgh, PA. 15238

Puerto Rico

Santiago Ruiz Betantcourt PO. Box 992 Caguas, PR. 00625

San Juan Community Development 5 Guayama Street Hato Rey, PR. 00919

Rhode Island

Concourse, Incorporated PO. Box 1501 Providence, RI. 02901

Fleet Growth Resources, Inc. 111 Westminister Street Providence, RI. 02903

Industrial Capital Corp. 111 Westminister Street Providence, RI. 02903

Narragansett Capital Corp. 40 Westminster Street Providence, RI. 02903

Old Stone Capital Corp. One Old Stone Square, 11th Fl. Providence, RI. 02903

South Carolina

Charleston Capital Corp. PO. Box 328 Charleston, SC. 29401

Reedy River Ventures Box 17526 Greenville, SC. 29606

Tennessee

Tennessee Equity Capital Corp. 1102 Stonewall Jackson Nashville, TN. 37220

C&C Capital Corp. 2643 Kingston Pike Knoxville, TN. 37919

Davis Associates PO. Box 11373 Knoxville, TN. 37919

De Soto Capital Corp. 5050 Poplar Avenue Memphis, TN. 38157

Texas

Associated Corp. Of North America 250 Carpenter Freeway P.O. Box 22822 Dallas, TX. 75222

Bow Lane Capital 2401 Fountainview, Ste. 950 Houston, TX. 77057

South Texas SBIC PO. Box 1698 Victoria, TX. 77901

Texas Capital Corp. 3 Clay Street Houston, TX. 77002

MSI Capital Corp. 6510 Abrams Road, Ste. 650 Dallas, TX. 75231

Southwest Enterprise Associates 5420 LBJ Freeway, Ste. 1266 Dallas, TX. 75240

Interstate Venture Capital Corp. 1300 Main Street Houston, TX. 77002

Business Capital Corp. Of Arlington 1112 Copeland Road, Ste 100 Arlington, TX. 76011

Charter Venture Group 5150 N. Shepherd, Ste. 218 Houston, TX. 77018

DASBIC, Inc. 333 Meadows Building Dallas, TX. 75206

Enterprise Capital Corp. 3401 Allen Pkwy. Ste. 108 Houston, TX 77019

Dallas Business Capital Equity Capital Corp. Of Texas 5333 Spring Valley Road Dallas, TX. 75240

Eagle Management & Trust Co. 1206 River Oaks Bank Tower Houston, TX. 77019 Business Development Partners 10805 Pecan Park Road Austin, TX. 78750

Capital Southwest Corp. 12900 Preston Road. Ste. 700 Dallas, TX. 75230

Interfirst Venture Corp. PO. Box 83644 Dallas, TX. 75283

MESBIC Financial Corp. Of Dallas 7701 North Stemmons Freeway Dallas, TX. 75247

<u>Virginia</u>

Atlantic Venture Partners PO. Box 1493 Richmond, VA. 23212

Crestar Capital 9 South 12th Street Richmond, VA. 23219

Dominion Capital Markets 213 Jefferson Street Roanoke, VA. 24011

James River Capital Associates 9 South 12th Street Richmond, VA. 23219

Metropolitan Capital Corp. 2550 Huntington Avenue Alexandria, VA. 22303

Venture Capital Group 401 First Street NW. Roanoke, VA. 24016

Washington

Norwest Venture Capital 777 108th Street, NE.#2460 Bellvue, WA. 98004

Walden Investors/Capital Resource Corp. 1001 Logan Building Seattle, WA. 98101

Wisconsin

Opportunities, Inc. 1112 7th Avenue Monroe, WI. 53566

Capital Investments, Inc. 744 N. 4th Street #540 Milwaukee, WI. 53203

Wyoming

Capital Corp. of Wyoming 145 S. Durbin Casper, WY. 82602

TIP: When seeking capital the best way to get started is to write the company asking for a list of their guidelines for project funding. They will send you a detailed list.

UNDERSTANDING BUSINESS FINANCING

One thing is for sure in business, there is never enough money. You constantly need cash to keep your business running. Money is needed for everything. Under the cash crunch banks have virtually eliminated funding for entrepreneurs and the smaller businesses. That's one reason the use of venture capital companies has exploded over the past ten years. Before contacting a venture capital firm you need to understand the certain terminology in order to properly project your financing needs.

The following is a list of the different stages of businesses used to evaluate financing needs:

- Seed Stage This stage is where the idea is formulated. Here is where the research is conducted to determine whether or not an new idea or product will be well received by the target audience. Often this stage is self funded.
- Start-up Stage This is the stage where a new company gets off the ground.

It has been determined that a market exists for your product. In this stage the direction of management takes shape.

- First Stage The production and marketing of your new product takes place now. Funds to get the new product out are needed.
- Second Stage During this period a new company usually does not show much profit, if any. Money is used for inventory and accounts receivable.
- Third Stage Funding during this stage is used to expand marketing efforts. Also working capital is needed. At this point sales are usually brisk and the company is turning a profit.

• Fourth Stage - The company is now expanding to a medium sized business.

Public stock offerings are being made to raise capital. This is also referred to as bridge financing. Financing is needed during the transition period until sufficient capital has been raised through the stock offering.

• Acquisition Funding - During this phase companies grow by taking over other firms. Mergers very often occur at this point.

FREE BUSINESS HELP FROM THE GOVERNMENT

The Federal Government offers free advice on business operating and financing through the Small Business Administration (SBA). I have listed a few of the publications that are designed to help small businesses. Call the SBA to get a list. Visit your local SBA or call the SBA at 1-800-8-ASK-SBA or write the main office at 1441 L Street NW. Washington, DC. 20417. Management Assistance

(Order Form SBA-115A)

- # 2.028 Business Plans for the Home Based Business
- # 1.001 The ABC's of Borrowing
- # 2.025 Thinking About Going into Business
- # 1.004 Basic Budgets for Profit Planning
- # 6.003 Incorporating a Small Business
- # 1.016 Sound Cash Management
- # 1.015 Budgeting a Small Business
- # 2.027 How to Get Started with a Small Business Computer
- # 4.019 Learning About Your Market
- # 3.010 Techniques For Problem Solving
- # 2.004 Problems In Managing a Family Owned Business
- # 1.014 Getting the Facts For Income Tax Reporting
- # 59.003 Loans for Small Businesses

The SBA also has set up a toll free answer desk to provide you with the latest information about their programs. The telephone number is 1-800-U-ASK-SBA.

The current menu categories are:

- 1. Starting Your Own Business
- 2. Financing Your Business
- 3. Counseling and Training
- 4. Local Services

- 5. Help for Minority Small Businesses
- 6. Veterans Affairs
- 7. Women Business Ownership
- 8. International Trade
- 9. Procurement and Government Contract Assistance

To encourage small business and private enterprise the government has set up a loan guarantee program. These loans and loan guarantees are available to those who don't qualify for traditional financing. To qualify for SBA funding you must have been turned down for a loan through a bank or other lending source.

The two basic types of loans are:

- SBA Loan Guarantees The SBA will guarantee up to 90% of a loan made through a bank or other lending source. (This is the most common form of financial assistance through the SBA).
- SBA Direct Loans Usually limited to \$10,000-\$15,000. SBA loan guarantees are available up to \$350,000 and can be financed usually up to 10 years.

Construction loans can be financed up to 20 years. In order to qualify for a SBA loan you must first determine if your company is eligible.

Companies eligible must have:

- * Sales less than 10 million dollars gross per year (wholesale).
- * Gross sales less than 2 million dollars per year (retail).
- * Less than 250 employees (if a manufacturing business).
- * Business must have net worth less than \$2.5 million.
- * Must be independently owned and not dominating its field.

When submitting a SBA loan application offer a complete business plan including financial projections, a resume outlining both personal and business skills and state whatever collateralyou may have. Consult your local telephone directory for the Small Business Administration Field Office near you.

Score

The Service Corps of Retired Executives (SCORE) is sponsored by the Small Business Administration (SBA). The SCORE staff is comprised of over 12,000 business executives who volunteer their time and expertise at over 800 locations throughout the United States, Puerto Rico and the US Virgin Islands. SCORE offers counseling and training to assist business owners and managers succeed. To contact the SCORE office nearest you contact 1-800-8-ASK-SBA.

Other Federal Assistance for Businesses

There are many different programs sponsored by the Federal Government to encourage business development. I have listed several programs below. As mentioned earlier, a complete list of publications is available from the Small Business Administration. The information contained therein is invaluable.

Business Loans and loan guarantees for low income business entrepreneurs.

Small Business Administration Office of Business Loans 1441 L St. NW. Washington, DC. 20416

Business loans and loan guarantees and grants for investors with businesses in low-income areas.

Director of Economic Adjustment Division Economic Development Association Herbert Hoover Building Washington, DC. 20230

Business loans and loan guarantees for handicapped persons to start their own business.

Director Small Business Administration 1441 L St. NW. Washington, DC. 20416

Business Loans and guarantees to business owners in towns with a population under 50,000. Farmers Home Administration US Department of Agriculture Washington, DC. 20250

Grants, business Loans and loan guarantees for business owned by American Indians and Native Alaskans.

Director, Office of Indian Services Bureau of Indian Affairs 18th & C Streets, NW. Washington, DC. 20240

Business loans and loan guarantees for investors and developers of rental apartment buildings.

Director, Office of Multifamily Housing Development Department of Housing and Urban Development Washington, DC. 20410 Business loans and loan guarantees to small farmers. Director Farmers Home Administration US Department of Agriculture Washington, DC. 20250

Business loans and loan guarantees for starting businesses in a high unemployment area. The federal government will loan or guarantee up to \$250,000 to start a business in high unemployment areas.

Director of High Unemployment Area Loans Small Business Administration 1441 L St. NW. Washington, DC. 20416

Minority Businesses

Various programs have been established to encourage the development of minority owned businesses. The Office of Minority Business Enterprise (OMBE) is within the Department of Commerce and works through local business development organizations in minority areas. For a complete listing of available programs and locations in your area contact them at their main office:

Office of Minority Business Enterprise US Department of Commerce 14th Street and Constitution Avenue NW. Washington, DC. 20230

Also contact:

Administrator for Minority Small Businesses Small Business Administration Room 602 1441 L Street NW. Washington, DC. 20416

Grants and Loans for Disadvantaged Businesses

The Office of Small and Disadvantaged Business Utilization (OSDBU) has many programs ranging from grants, loans, loan guarantees and technical assistance. Contact them at the address below.

Office of the President Office of Small and Disadvantaged Business Utilization Washington, DC. 20250

State Assistance for Businesses

Many years ago states began to recognize the importance of developing and maintaining business growth and development. Virtually every state has since established an agency that specifically handles business development. Assistance can range from planning and developing to tax breaks and other financial incentives. I have included the names of the state agencies set up to assist businesses. Consult your local telephone directory for the most up to date addresses and telephone numbers.

State Business Centers

- Alabama Planning and Industrial Development Board
- Arizona Development Board
- Arkansas Industrial Development Board
- California Department of Finance
- Connecticut Development Commission
- Delaware State Development Department
- Florida Development Commission
- Georgia Department of Industry and Trade
- Hawaii Department of Planning and Economic Development
- Idaho Department of Commerce and Development
- Illinois Board of Economic Development
- Indiana Department of Commerce
- Iowa Development Commission
- Kansas Department of Economic Development
- Kentucky Department of Commerce
- Louisiana Department of Commerce and Industry
- Maine Department of Economic Development
- Maryland Department of Economic Development
- Massachusetts Department of Commerce and Development
- Michigan Department of Economic Development
- Minnesota Department of Business Development
- Mississippi Agricultural and Industrial Board
- Missouri Division of Commerce and Industrial Development
- Montana State Planning Board
- Nebraska Division of Resources
- Nevada Department of Economic Development

- New Hampshire Division of Economic Development
- New Jersey Division of Economic Development
- New York Bureau of Industrial Development
- North Carolina Commerce and Industry Division
- Ohio Development Department
- Oklahoma Department of Commerce and Industry
- Oregon Department of Commerce and Industry
- Pennsylvania Bureau of Industrial Development
- Rhode Island Industrial Building Authority
- South Carolina State Development Board
- Tennessee Division for Industrial Development
- Utah Industrial and Employment Planning
- Vermont Development Department
- Washington Department of Commerce
- West Virginia Industrial Development Division
- Wisconsin Department of Resource Development
- Wyoming Natural Resource Board

• Local Assistance to Businesses

Nearly every city in the country has realized the important role businesses play in local economies. With so many businesses starting up each year local governments are scrambling to keep up. Business start-ups benefit everyone. It adds to tax dollars as well as jobs to the local economy and helps reduce the local welfare rolls. For the business owner it helps develop a strong sense of self worth. For these reasons local governments are working to attract new business by offering incentives as well as assistance. For a complete list of business assistance programs in your area consult your local business development agency usually located in your town, village or city clerk's office or city hall.

Off-Shore Financing for Businesses

When searching for financing for your business, don't overlook off-shore banks and investors. Often these cash sources are willing to invest in companies when others won't. Many are available on the internet. Contact them and request a list of their financing requirements.

Program Related Investments

Program related investments are funds made to advance a specific cause. These funds are made available usually by large corporations and foundations in the form of grants and loans. Below are some of the major organizations that offer program related investments. Contact them and request information on program related grants and loans.

Council for Aid to Education, Inc. 680 Fifth Ave New York, NY. 10019

Project Contact of the Educational Alliance 315 Second Avenue New York, NY. 10003

Coors Foundation 350 Clayton Street Denver, CO. 80206

DeRance, Inc. 7700 W. Blue Found Rd. Milwaukee, WI. 53213

Ann Arbor Area Foundation 121 West Washington, Suite 400 Ann Arbor, MI. 48104

Weingart Foundation 1200 Wilshire Blvd. Los Angeles, CA. 90017

The Harnes Fishback Foundation Trust 8 Village Road Engelwood, CO. 80110

Levi Strauss Foundation 1155 Battery Street San Francisco, CA. 94106

The Collins Foundation 909 Terminal Sales Bldg. Portland, OR. 97205

The Coca Cola Foundation One Coca Cola Plaza Atlanta, GA. 30313

The New Haven Foundation One State Street New Haven, CT. 06510

Murray Hill Foundation 350 Fifth Avenue New York, NY. 10016

Cecil Charitable Trust 111 Broadway New York, NY. 10006 H & R Block Foundation 4410 Main Street Kansas City, MO. 64111

North Star Research Foundation 805 Builders Exchange Minneapolis, MN. 55402

Broyhill Foundation Box 700 Lenoir, NC. 28633

The Stadler Foundation Suite 508 Stadtler Tower Buffalo, NY. 14202

Marathon Oil Foundation 539 S. Main Street Findlay, OH. 45840

SOME OF THE BEST GOVERNMENT GRANTS

Alcohol Research Program Purpose: Develop knowledge on causes, treatment and prevention of alcoholism Grants range from \$10,000 to \$350,000. Contact: Director, Division of Extramural Research National Institute of Health

Business-Employment Grants Purpose: Support employment and training studies for business. Grants range from \$1000 to \$1 million.

Contact: Director, Employment and Training Administration Department of Labor 601 D Street NW, Washington, DC 20234

Commodity Supplemental Food Program

Purpose: Improve the health and nutritional status of infants and children up to age six and pregnant women. Grants, goods and property donation available. Contact: Deputy Administrator, Family Nutrition Programs Department of Agriculture Alexandria, VA 22302

Certified Development Company Loans

Purpose: Assistance to small business, provide long-term financing for land, building construction, machinery, etc. Guaranteed/insured loans to \$500,000 Contact:

Office of Economic Development, Small Business Administration Room 720

1441 L Street, NW, Washington, DC 20416

Drug Abuse Research Programs Purpose: Develop programs for treatment and prevention of narcotic addiction and drug abuse. Grants start at \$12,000 Contact: Division of Research National Institute on Drug Abuse Parklawn Building 5600 Fishers Lane Rockville, MD 20857

Economic Development Business Development Assistance Purpose: Sustain industrial and commercial viability in designated areas. Guaranteed/insured loans available from \$260,000 to \$100 million. Contact: Deputy Assistant Secretary for Finance Department of Commerce Room H7844 Washington, DC 20230

Economic Development Support for Planning Organizations Purpose: Promote effective utilization of resources in the creation of full time jobs for the unemployed and underemployed in development areas. Grants range from \$25,000 to \$120,000. Contact: Office of Planning, Technical Assistance, Research and

Evaluation, Economic Development Administration

Department of Commerce

Room H7864

Washington, DC 20230

Export Promotion Services

Purpose: Encourage local business to expand in export trade Grant amount varies

Contact: Office of the Managing Director, Export Promotion Services

Department of Commerce

Washington, DC 20230

The Foster Grandparent Program

Purpose: Provide part-time volunteer service senior citizens Grants from \$2000 Contact: Foster Grandparent Program

806 Connecticut Avenue, NW

Washington, DC 20525

Health Profession-Student Loans

Purpose: For students pursing careers in health related professions. Grant amounts to \$8000. Contact: Division of Student Assistance, Health Resources and Services Administration Parklawn Building, Room 8-44 5600 Fishers Lane, Rockville, MD 20857

Low-Income Energy Assistance Program Purpose: Make funds available to low-income families to help offset home energy costs. Grants from \$200 Contact: Office of Family Assistance, Social Security Administration 2100 Second Street, SW Washington, DC 20024

Minority Business Development-Management and Technical Assistance Purpose: Provide financial, management and technical assistance to disadvantaged individuals starting or operating a business. Grants range from \$10,000 to \$2 million Contact: Director, Office of Field Operations Minority Business Development Agency Department of Commerce 14th St. and Constitution Avenue, NW Washington, DC 20230 Promotion of the Arts-Dance Purpose: Assistance to dancers, choreographers and dance organizations Grants range from \$3,000 to \$350,000 Contact: Director, Dance Program National Endowment for the Arts 1100 Pennsylvania Avenue, NW

Washington, DC 20506

Promotion of the Arts-Literature Purpose: Assistance to creative writers, poets, novelists, etc. Grants range from \$8,000 to \$20,000 Contact: Director, Literature Program National Endowment for the Arts 1100 Pennsylvania Avenue, NW Washington, DC 20506

Promotion of the Arts-Media Arts Film/Radio/Television Purpose: Provide assistance to individuals and groups in producing films, radio and video. Grants range from \$2,500 to \$500,000 Contact: Director, Media Arts Program National Endowment for the Arts 1100 Pennsylvania Avenue, NW Washington, DC 20506

Promotion of the Arts-Music Purpose: Provide assistance to musicians, writers, etc. Grants range from \$1500 to \$15,000 Contact: Director, Music Program National Endowment for the Arts 1100 Pennsylvania Avenue, NW Washington, DC 20506

Veterans Loan Program Purpose: Provide financial assistance to veterans and disabled veterans interested in starting a business Direct loans from \$1,000 to \$350,000 Contact: Director, Office of Business Loans Small Business Administration 1441 L Street, NW Washington, DC 20416

Additional Programs

Government Money Programs

Grants for the Study of the Arts

Through the National Endowment for the Arts money is available for the artists. The easiest way to secure a grant is to become affiliated with professional and non-profit organizations. These grant programs are designed to help those already established as well as beginning artists. For more information contact them at http://www.arts.endow.gov or by mail at: The National Endowment for the Arts

1100 Pennsylvania Ave, NW

Washington, DC. 20506

RURAL BUSINESS-COOPERATIVE SERVICE, DEPARTMENT OF AGRICULTURE

Grant funds may be used to assist in the economic development of rural areas by providing technical assistance, training, and planning for business and economic development. Range and Average of Financial Assistance: \$2,000 to \$500,000; \$83,309.

Headquarters Office: Rural Business-Cooperative Service

USDA, Specialty Lenders Division

STOP 3225, Room 6767

1400 Independence Ave., SW., Washington DC 20250-1521

. Telephone: (202) 720-1400.

Web Site Address: http://www.rurdev.usda.gov

OFFICE OF HEALTHY HOMES AND LEAD HAZARD CONTROL, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT Beneficiary Eligibility: Healthy Homes Initiative grants are intended to serve a broad array of beneficiaries including homeowners, rental property owners, and public housing residents. Range and Average of Financial Assistance: Healthy Homes Initiative grants awarded in FY 2000 ranged from \$354,192 to \$1,500,000.

Web Site Address: http://www.hud.gov/offices/lead Cooperative Grants

BUREAU OF EDUCATIONAL AND CULTURAL AFFAIRS, DEPARTMENT OF STATE

Range and Average of Financial Assistance: Incentive grant \$6,000; Minigrant \$2,000.

Headquarters Office: International Educators

1307 New York Avenue, NW.

Eighth Floor

Washington, DC 20005-4701.

Telephone: (202) 737-3699. Fax: (202) 737-3657.

Web Site Address: http://nafsa.org

Housing and Urban Development - HUD OFFICE OF HOUSING, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT Headquarters Office: Department of Housing and Urban Development Office of Housing Assistance and Grant Administration 451 7th Street, SW. Washington, DC 20410 Telephone: (202) 708-3000. Range and Average of Financial Assistance: Eligible tenants pay no more than 30 percent of their monthly adjusted income for rent. Web Site Address: http://www.hud.gov/fha/mfh/mfhsec8.html Temporary Assistance for Needy Families Range and Average of Financial Assistance: State Family Assistance Grants are from \$21,781,446 to \$3,733,817,784 Headquarters Office: For all grants except Tribal grants: Office of the Director, Office of Family Assistance, Administration for Children and Families, Department of Health and Human Services 5th Floor, Aerospace Building

370 L'Enfant Promenade, SW.

Washington, DC 20447.

For Tribal Grants: Office of the Director, Office of Community Services Administration for Children and Families Department of Health and Human Services 5th Floor, Aerospace Building 370 L'Enfant Promenade, SW. Washington, DC 20447

Web Site Address: Tribal TANF http://www.acf.dhhs.gov/programs/dts

Medical Assistance

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Headquarters Office: Center for Medicaid and State Operations Health Care Financing Administration Room C4-25-02 7500 Security Boulevard Baltimore, MD 21244 Telephone: (410) 786-3870 Web Site Address: http://www.hhs.gov

Public Housing Assistance Beneficiary Eligibility: Low-income public housing residents. Range and Average of Financial Assistance: In Federal Fiscal Year (FFY) 2000, the range of funding for grants provided for capital improvements was \$9,290 to 411,079,501. The average grant was approximately \$870,392.

Headquarters Office: Assistant Secretary for Public and Indian Housing Development

Washington, DC 20410

Telephone: (202) 708-0950

Web Site Address: http://www.hud.gov/progdesc/pihindx.html

Minority Scholars Program Beneficiary Eligibility: Funds awarded under this program are used to support full-time undergraduate students pursing a baccalaureate degree in an area of the food and agricultural sciences or a closely allied field. Range and Average of Financial Assistance: Awards ranged from \$20,000 to \$80,000 with the average award being \$52,004. Headquarters Office: Grant Programs Manager Education Programs, CSREES Department of Agriculture Room 3912, South Building Washington, DC 20250-2251 Telephone: (202) 720-7854 Web Site Address: http://www.reeusda.gov

Housing Application Packaging Grants Beneficiary Eligibility: The targeted groups are very low- and low-income families without adequate housing in the colonials and designated counties. Headquarters Office: Director, Single Family Housing Processing Division Rural Housing Service Department of Agriculture Washington, DC 20250 Telephone: (202) 720-1474 Web Site Address: http://www.rurdev.usda.gov

Food Stamps

FOOD AND NUTRITION SERVICE, DEPARTMENT OF AGRICULTURE Range and Average of Financial Assistance: Varies by income and family size. Headquarters Office: Deputy Administrator Food Stamp Program Food and Nutrition Service Department of Agriculture Alexandria, VA 22302 Telephone: (703) 305-2026. Web Site Address: http://fns.usda.gov

Community Facilities Loans and Grants Beneficiary Eligibility: Farmers, ranchers, rural residents, rural businesses, and other users of such public facilities in eligible applicant areas as set out above Range and Average of Financial Assistance: (Direct Loans) \$50,000 to \$2,500,000 average \$447,521. (Guaranteed Loans) \$100,000 to \$2,500,000; average \$905,594. (Grants) \$10,000 to \$100,000; average \$35,189. Headquarters Office: Deputy Administrator Community Programs Rural Housing Service Department of Agriculture Washington, DC 20250-3222 Telephone:(202)720-1490 Web Site Address: http://www.rurdev.usda.gov

Minority Business Development Centers

Applicant Eligibility: There are no eligibility restrictions for this program. Applicants eligible to operate may include individuals, nonprofit organizations, for-profit firms, local and State governments, American Indian Tribes, and educational institutions. Range and Average of Financial Assistance: \$155,000 to \$400,375. Headquarters Office: Business Development Specialist Field Coordination Division, Room 5079 Minority Business Development Agency Department of Commerce 14th and Constitution Avenue, NW., Washington, DC 20230 Telephone: (202) 482-6022 Web Site Address: http://www.mbda.gov

Procurement Assistance to Small Businesses

Beneficiary Eligibility: Existing and potential small businesses will benefit.
Headquarters Office: Associate Administrator for Government Contracting
Small Business Administration
409 3rd Street, SW.
Washington, DC 20416
Telephone: (202)205-6460
Web Site Address: http://www.sba.gov

Business Development OBJECTIVES:

To foster business ownership by individuals who are both socially and economically disadvantaged; and to promote the competitive viability of such firms by providing business development assistance including, but not limited to, management and technical assistance, access to capital and other forms of financial assistance, business training and counseling, and access to sole source and limited competition Federal contract opportunities, to help the firms to achieve competitive viability. Beneficiary Eligibility: Socially and economically disadvantaged individuals and businesses owned and operated by such individuals; economically disadvantaged Indian tribes including Alaskan Native Corporations and economically disadvantaged Native Hawaiian organizations. Headquarters Office: Associate Administrator for 8(a) Business Development Small Business Administration 409 Third Street, SW. Washington, DC 20416

Telephone: (202) 205-6421 Web Site Address: http://www.sba.gov Job Opportunities for Low-Income Individuals

OBJECTIVES:

To promote the ability of welfare recipients and other low-income individuals and families to become financially self-sufficient by awarding grants to certain nonprofit organizations and community development corporations that will create new employment and business opportunities through: self-employment; micro-enterprise; new business ventures; expansion of existing businesses through technical and financial assistance; and non-traditional employment opportunities that will result in full-time permanent jobs for eligible participants. Beneficiary Eligibility: Temporary Assistance for Needy Families (TANF)

recipients and any low-income individuals, whose income does not exceed 100 percent of the official poverty guidelines.

Range and Average of Financial Assistance: The average is \$500,000. Headquarters Office: Division of Community Discretionary Programs

Office of Community Services

Administration for Children and Families

Department of Health and Human Services

370 L'Enfant Promenade, SW.

Washington, DC 20447

Telephone: (202) 401-5282

Web Site Address: http://www.acf.dhhs.gov/programs/joli/welcome.htm

Supplemental Security Income

Beneficiary Eligibility: Individuals who have attained age 65 or are blind or disabled, who continue to meet the income and resources tests, citizenship/qualified alien status and U.S. residence requirements. Eligibility may continue for beneficiaries who engage in substantial gainful activity despite disabling physical or mental impairments. Range and Average of Financial Assistance: Monthly Federal cash payments range from \$1 to \$530 for an aged, blind, or disabled individual who does not have an eligible spouse, and from \$1 to \$796 for an aged, blind, or disabled individual and an eligible spouse. These rates became effective January 2001. The estimated average Federal monthly benefit for fiscal year 2000 is \$378. Headquarters Office: Office of Public Inquiries, Room 4100, Annex, Social

Security Administration, Baltimore, MD 21235. Telephone: (410) 965-2736

Telephone. (410) 903-2/30

Web Site Address: <u>http://www.ssa.gov</u>

Micro loan Demonstration Program OBJECTIVES:

To assist women, low-income, and minority entrepreneurs, business owners, and other individuals possessing the capability to operate successful business concerns and to assist small business concerns in those areas suffering from a lack of credit due to economic downturns. Beneficiary Eligibility: Small businesses, minority entrepreneurs, nonprofit entities, business owners, women and low- income, and other individuals possessing the capability to operate successful business concerns. Range and Average of Financial Assistance: Information is not available at this time.

Headquarters Office: Small Business Administration

Office of Financial Assistance

Microenterprise Development Branch, 409 Third Street SW., Eighth Floor, Washington, DC 20416

Mail Code 7881. Telephone: (202) 205-6490.

Web Site Address: http://www.sba.gov Federal Supplemental Educational Opportunity Grants

USES AND USE RESTRICTIONS: Grants are for undergraduate study, and range from \$100 to \$4,000 per academic year. However, if reasonable study abroad costs exceed the cost of attendance at the home institution, the amount of the grant may exceed the \$4,000 maximum by as much as \$400. Range and Average of Financial Assistance: In 2000 the estimated average award to students was \$735. Regional or Local Office: Students should contact the educational institution(s) they attend or plan to attend. Educational institutions should contact the Regional Administrator for Student Financial Assistance in the appropriate ED Regional Office (see Appendix IV of the Catalog). Headquarters Office: Policy Development Division

Office of Student Financial Assistance Department of Education 400 Maryland Avenue, SW. Washington, DC 20202-5446 Chief, Grants Branch Telephone: (202) 708-8498 Web Site Address: http://www.ed.gov/offices/OSFA

For additional federal programs check the Catalog of Federal Domestic Assistance at your local library or online at http://www.cdfa.gov

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- You must have actually tried to use the guide and be able to prove it.
- You must us send copies of letters from three separate sources rejecting your request.
- All must be sent within 30 days of receiving your book.

Mail all materials (copies of letters, request for refund, etc.) to:

CM Consulting Customer Returns P.O. Box 6311 St. Marys, GA 31558 These are the only requirements. NO exceptions.

World Wide Web Users Bonus Pages

The following websites are related to the materials listed in this guide. These sites were active at the time of this publishing. The author does not endorse or guarantee any of these sites. These are only a few of the thousands of websites dedicated to financing.

- Angel Capital Electronic Network http://www.sba.gov/
- Business Angel Financing http://www.henleypartners.com
- Capital Sources Network http://www.clickit.com/
- Cash Promotions http://www.cash promotions.com
- Cash, Money, Grants, Loans, Financial Aid http://funding.freecash-grants.com
- Catalog of Federal Domestic Assistance http://www.gsa.gov/fdac
- Click http://www.obanet.org
- College Funding Financial Aid http://www.finaid.org/
- Empowerment Zone and Entrepreneur Community Programs http://www.ezec.gov
- Financial Services http://www.orbisnet.com/index.htm
- Money Search http://www.moneysearch.com
- Small Business Administration Loan Guaranty Program http://sba.gov/financing/

Additional Grant Web Pages:

- http://grantmaster.com
- http://www.libertynet.org/grants
- http://www.earthwrites.com
- http://www.jcn.com/videos/woods/home.html
- http://www.researchassociatesco.com

- http://www.abell.org
- http://www.alcicapatterson.org
- http://www.amyfound.org
- http://www.atlantawomen.org
- http://agmconnect.org/index.html
- http://www.lehigh.edu/~inifc/bbf/bbf.html
- http://www.chcf.org

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