

## Information on Grants for Small Businesses

by Lisa Norton

The Business Information Center gets calls every day about whether grants are available to help start small businesses. I found the article below

and thought it might be of interest to those tribal members who are looking to start their own business.

If you have any questions about this article or on starting a business, please give me a call at 541-444-8255 or 1-800-922-1399, ext. 255.

## Don't Count on Grants to Fund Your Venture

by Paulette Thomas, [www.startupjournal.com](http://www.startupjournal.com)

Question: Is a miracle loan or grant out there for people with no credit, no equity, no money – your all-American young couple who got off on the wrong foot – to open a business or franchise?

I don't know where to look or if it even exists. Could you please lead me in the right direction or at least tell me where to start?

*Dina, Prescott, Ariz.*

Dina: A miracle loan. Why, yes, just write a letter, and ... no, wait, that's Santa Claus.

We receive many letters asking about "grants" for starting businesses. It's an urban myth, I'm afraid. It's less charming than St. Nick, but just as tall a tale. Except for some extremely narrow, specific instances, which I'll mention below, there are no government grants to start a business.

Still, even if you aren't credit-worthy, you don't need to give up the idea of having your own business. I've always admired the entrepreneurs out there who, through sheer grit, start on a shoestring and weave it into a thriving enterprise.

It's called bootstrapping. They work like crazy, forge ahead regardless of disappointments and setbacks, pour what little profit and cash flow are generated back into the business, and build upon each small success.

Most bootstrappers start in service businesses, which tend to require little capital. Rose McCoppin, for instance, left Turkey for Los Angeles in her early 20s. She started a cleaning service and supported her family with it.

After she secured a dozen or so clients, she'd advertise her "cleaning route" for sale, at a price of about four times monthly sales. Then she'd start from scratch again. Soon, she started hiring employees and had teams working for her.

By 2000, she had three cleaning teams and \$1.5 million in sales. Later, she bought a couple franchises of The Maids, to use their more-refined business systems. Today she runs her business from an office and doesn't scrub anymore. "Working hard comes naturally for me," she says.

Another of my favorite bootstrappers is Dianne Rossi, who built a Chicago pet business around cleaning up dog waste.

She'd had a rough life and had lived in her car with her own child briefly. After hitting rock bottom, she decided she would make her own way, and put up fliers advertising a pet cleanup service. She worked her routes in bitter cold and in the face of intimidating dogs.

When I last spoke to her, she'd branched out with a Yellow Pages directory for pet services and was selling recyclable pet cleanup bags to the city of Chicago, among other clients. She fashioned herself into a pet expert.

Jill Blashack of Alexandria, Minn., started in a backyard shed, preparing gourmet food for a business with her partner. After a period selling from a kiosk and a storefront, she decided to try selling it through home parties.

Her partner invested \$36,000 of her own money, based on Ms. Blashack's drive and vision. Ms. Blashack recruited new sales people and began selling more goods with every party. She started in the mid-1990s, and the multilevel-marketing business, called Tastefully Simple, grew exponentially. Last year, her sales hit \$78 million. Not too shabby.

What bootstrappers lack in cash, they must make up for in energy and smarts. All of these bootstrappers shared a love of business biographies and inspirational books. Ms. Blashack likes *Gung Ho* (William Morrow, 1997) by Kenneth Blanchard. Ms. Rossi, the

pet expert, likes a biography of Anita Roddick, founder of The Body Shop.

Beyond inspiration, an aspiring bootstrapper must get familiar with the nuts and bolts of business. Take a class in marketing or accounting. Web sites, magazines, and support groups are available for entrepreneurs. Get yourself hooked up with the service organizations that help small businesses.

Yes, the government awards grants to non-profits and some state agencies, which in turn offer some sort of training or assistance to small businesses under the U.S. Small Business Administration.

A few states offer business grants in particular economic zones under very specific conditions; you could look for them online. Of course, the SBA offers all manner of specialized loans. But a poor credit history, to which you allude, Dina, is generally a showstopper, unless you have collateral to offer.

In your case, maybe you or your spouse could get a job with someone else – perhaps in an industry you're eyeing for a start-up – for the benefits, and the other could go all-out building a business.

Or, it may be necessary for both of you to work, and save, and spend your off-hours researching the best business for an aspiring, bootstrapping, all-American young couple.

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Tuition is \$100 and the first night of class is Feb. 25, 2004, from 6 p.m. to 9 p.m.

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To register, get class locations, or to find out more about our services, call:

Confederated Tribes of Siletz Indians of Oregon – Siletz Business Service Center: Lisa Norton, 541-444-8255 or 1-800-922-1399, ext. 255  
ONABEN Main Office: Kristi Burns

### Business Classes

ONABEN is a non-profit public benefit corporation created by Northwest Indian tribes to increase the number and success of private businesses owned by Native Americans.

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