

## MISSION

Our mission in the Small Business Practice Division at *GrantAid.org* is to identify small business ventures with the potential for profitability and growth through sound planning.

Starting and growing a business is not is easy. Try to get a small business loan and it gets even tougher. We are here for people who need money to start or expand a small business. Simply, we prepare your small business venture to get funded.

## COMPANY

The purpose of *GrantAid.org's* small business practice division is to help small business entrepreneurs and existing businesses develop funding for business start-up expenses or expansion through sound business planning.

The Small Business practice division was founded by managing principal, Gilbert Pacheco, MBA, as a response to alarming SBA statistics of the number of small business failures during their first year of operation.

We seek to address this concern by preparing the small business entrepreneur at the most crucial point of a business venture – at the beginning. This is accomplished by working directly with small business entrepreneurs and networking with SBA preferred lenders.

## SERVICES

To get funded, lenders want to see your business plan. If you need customers, they want to see your marketing plan. What we do is get you funded by getting your business details organized on paper so your lender, investors, suppliers and Uncle Sam take you seriously.

We work with you to develop you business plan or marketing plan so you are prepared to meet with lenders or investors.

What specific documents do we produce for you?

**Business Plan** – This is a detailed document that is the “blue print” of your business to not only start it, but to run it as well. The business plan describes your purpose, goals, activities, financial projections, and who does what, when and where and how.

**Marketing Plan** – This document is vital in identifying your current and future market conditions to help you make key decisions about what products and services to offer, buyers, advertising plans and obtaining market intelligence about your competition. Other information includes clearly identifying who your customers are by demographic, needs, trends, and market growth areas. Depending on the situation, research may also include development of marketing and distribution channels, pricing your products and services, and how to advertise or promote your products, services and/or business. Also included in the marketing plan is a financial

**Organizational Plan** – This document is designed for non-profit organizations that is essentially similar to a for-profit business plan with some distinct differences

**Feasibility Study** – An analysis that examines the risk potential of starting a particular business, expanding into new markets, or introducing a new product or service.

## MARKET

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According to the U.S. Small Business Administration, there were over 500,000 new small business start-up in the United States in 2003. Unfortunately, more than 90% failed in the first year of operation. The reason: these businesses did not have a business plan.

We are interested in working with the small business entrepreneur who is serious about her/his business success. We are seeking business ventures who want to be on the 10% side of the SBA statistic.

How do we know if you have the potential to be in the 10% group?

Take this quiz and find out:

1. Is your venture a new or existing small business located in the United States?
2. Can you contribute up to 50% of the total amount you need?
3. Can you provide collateral to the lender?
4. Do you have a good credit history?
5. Are you a U.S. Citizen or have legal status in the U.S.?
6. Are you committed to implement your business plan to make your business successful and profitable?

If you answered yes to these basic questions, we can possibly help and would like to discuss your venture with you.

## STRATEGY

We utilize a comprehensive approach in business planning. Our goal is to define clarity, purpose, direction and no-nonsense strategy in developing a business plan that is realistic, simple yet specific, and complete.

The plans we develop are original documents. We do not use templates. The goal is to provide you with a plan that covers all your bases so your lender, investors, suppliers and Uncle Sam know you are serious about your venture.

Factors that are considered in the plan include the risk level of your business, key management experience and their ability to run the business, operations, marketing strategy, cash flow issues and your ability to repay the loan.

### ***What Everybody is Thinking***

Everyone wants to profit and minimize any risk. The following are common focal points of the business person, lender or investor, and the business plan consultant:

#### *The Business Person: What You're Thinking:*

- I have a great business idea!
- I'll make a lot of money.
- I don't have money to start but need to borrow or find it.
- I can duplicate what the competition is doing or I know I can do it better, faster, and cheaper.

#### *The Lenders and Investors: What They're Thinking:*

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- Is this a good idea?
- What is our risk to lend money for this venture?
- When will the loan be repaid?

*The Business Plan Consultant: What We're Thinking:*

- Let's bring the concerns of the two parties above together.
- Let's define the business concept.
- Does this business venture make sense?
- Is it realistic?
- Will it be profitable? When?
- What plan does the borrower have to repay the loan?
- Do the key managers in the business have the experience, ability and commitment to realize the business objectives?
- What specific tasks will the key managers accept as their responsibility?
- How will the business operate?
- How will products or services be sold?
- What is the exit / contingency plan?

To answer these concerns (among others), we utilize a standard business plan approach that lenders, investors and other interested parties partially rely upon (the outline below is a sample detailed business plan):

**Detailed Business Plan Outline**

1. Mission and Objectives
  - a. Purpose
  - b. Goals
2. Company Background
  - a. History
  - b. Description,
  - c. Ownership, Name, Licenses, Permits, Legal Entities
  - d. Trademark, Copyrights, Patents
3. Products and Services
  - a. Description
  - b. Comparative Comparison
  - c. Manufacturing, Suppliers
  - d. Future Products and Services / Research and Development
4. Identifying Your Target Market
  - a. Industry / Market Analysis
  - b. Competition
  - c. Market Segment
    - i. Demographics
    - ii. Geographic's
  - d. Marketing Approach
    - i. Advertising and Collateral
    - ii. Distribution
5. Management Team
  - a. Qualifications
  - b. Relevant Experience or Knowledge
  - c. Responsibilities
6. Operations of the Business
  - a. Time Line / Milestones

- b. Organizational Chart
  - c. Systems and Procedures
- 7. Financial Requirements
  - a. Start-Up Costs
    - i. Itemized Statement of Start-Up Costs and Capital Injection
    - ii. Amount You are Investing
    - iii. Amount You are Seeking form Lenders and/or Investors
  - b. Break-Even Analysis
  - c. Sales Forecast
  - d. Operating Expenses
  - e. Financial Analysis (3 to 5 Year Projections)
    - i. Sales
    - ii. Cash Flow
    - iii. Profit and Loss
    - iv. Balance Sheet
    - v. Business Ratios
- 8. Exit / Contingency Plan
- 9. Exhibits
  - a. Resumes
  - b. Product and Sales Literature
  - c. Letters of Internet or Agreement
    - i. Suppliers
    - ii. Vendors
    - iii. Silent Partners
  - d. Licenses, Permits, Copyrights, Patents, etc.

Although we do include graphs and charts, we are NOT concerned with developing visually impressive, glossy presentation folders – neither are your lenders and investors. What all us are concerned about is the rational of the document’s content and financial analysis.

As suggested above, the business plan is part of the picture. In addition, your lenders and/or investors will review your credibility, assess your commitment through your own capital investment and collateral, and examine your credit history.

To complete the business plan, we will require your active participation throughout the development of the document. The input and thought process will be as much yours as it is ours. The best clients are those that know and understand their own business plan as much as we do. Why is that? That is because you must have a high level of interest and passion about your business. This will become evident in your communications with lenders and investors.

A business plan that is realistic, simple yet detailed, and complete, coupled with your passion and knowledge about the intricacies of your business, will help you jump the hurdle to be a part of the 10% group – the group that lenders and investors prefer.

## TEAM

Our team are business plan professionals who specialize in business planning. Each has a specialty and command in one or more of the following areas: financials, sales and marketing research, human resources, and operations. Our academic credentials include MBAs and CPAs. Our key staff represents more than 50 years of business planning and loan packaging experience. Our advantage is our network with SBA preferred lenders.

**Gilbert Pacheco, MBA / Managing Principal**

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Gilbert has more than 10 years experience in business, marketing and non-profit organization p planning and operations. His career experience includes developing funding programs for community non-profit programs, developing and implementing business and marketing plans for divisions of large companies. Most of his professional career has primarily been with the Kaiser Permanente, AON and American Fidelity Worksite Marketing Divisions. Gilbert received an MBA from Keller Graduate School of Management in 1998.

### Hector Castro, CPA / Certified Public Accountant

Hector has over 20 years of direct financial accounting experience with small and medium size business structures in the areas of auditing, managerial finance, and tax. As a certified public accountant, Hector is also an experienced Enrolled Agent (E.A.); appearing before the I.R.S. on tax matter on behalf of individual and business clients. Hector earned a Bachelor's Degree in Accounting at California State University, Los Angeles in 1976 and began practice as a Certified Public Accountant in 1992.

## Service Options

### Business Plans

- Basic Plan (About 10 to 15 Pages Including Key Financials and a 3 Year Projection/ Suitable for SBA Requirements)
- Detailed Plan (About 30 to 40 Pages Including Expanded Financials with a 3 or 5 Year Projection)

### Organizational Plans (Non-Profits)

- Basic Plan (About 10 to 15 Pages Including Key Financials at a 3 Year Projection)
- Detailed Plan (About 30 to 40 Pages Including Expanded Financials with a 3 or 5 Year Projection)

### Marketing Plans

- Basic Plan (About 10 to 15 Pages Including Key Financials at a 3 Year Projection)
- Detailed Plan (About 30 to 40 Pages Including Expanded Financials with a 3 or 5 Year Projection)

### Feasibility Study

- Basic Plan (About 10 to 12 Pages Including Key Financials at a 3Year Projection)
- Detailed Plan (About 30 to 40 Pages Including Expanded Financials with a 3 or 5 Year Projection)

Fee Requirements: All fees are designed to fit within your budget and are negotiated prior to any signed agreement.

50% Due to Commence Work  
25% Due Upon Submittal of Full Completed Draft  
25% Due Prior to Submittal of Final Document

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## FAQs

### 1. What kind of company do you prefer to work with?

We feel our greatest strength lies in helping start-up companies and those in their early stages of growth. In keeping with our mission statement, we identify companies that have the potential for success assuming the key management shares in the mission, vision and commitment to grow the company.

### 2. What if I have a great idea but I do not have experience in this venture?

It is not enough to have a great idea or confidence; you need to consider your own development and learning curve in being successful in your venture. We recommend developing a management team that has the background to carry out your venture.

### 3. Would you consider accepting a board seat?

We have found that sitting on the board of our client companies allows us to make the maximum contribution to their success. We will consider discussing a board seat with you.

### 4. What is the best way to reach you? Do I need an introduction?

We welcome submissions by email or phone call. Contact information can be found at [Contact Us](#).

### 5. How can I be sure you'll keep my idea confidential?

We believe that successful consulting partnerships are based upon mutual trust. As such, we protect our reputation for professionalism and integrity. We will always respect the confidentiality of our discussions with you. We will sign an NDA (non-disclosure agreements) at your request.

### 6. What information do you find most helpful in evaluating my business idea?

Most clients who approach us have a general idea or concept of their business venture. We prefer a thoughtful summary that can be e-mailed to us so we may properly evaluate your position. The following is a suggested checklist of information to include. The more information you provide, the better we will be able to respond to you.

- What is your industry? (i.e. Retail, Communications, Manufacturing, Business Services)
- What is your product(s) or service(s)?
- What is your company's objective?
- Who is your customer?
- What unique competitive advantages do you have?
- Who or what is your current competition?
- Where are you in building the company? (I.e. startup, expansion).
- Who your key management team and their backgrounds?
- What is your start-up cost or what level of funding do you need?
- What percentage of funds are you able to contribute to the total amount needed?

### 8. How long does it take you to complete a business plan?

A business plan can take anywhere between four to six weeks to complete. We only accept a few clients at any one time to ensure you receive the utmost attention you deserve. A key part of the process in developing a business plan is your collaboration in its development. We do not

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“rush” our business plans because we take careful consideration of the research and content that goes into it.

#### **9. How do I know I'll get funded?**

The answer is in two parts. First, lenders look at your credit history, ability to contribute 10% or more of the amount required for the venture, your ability to repay your loan based upon your business plan data and other information, and collateral to protect the bank's interest. Second, the business plan will provide details of the business operations, financial strategy and other factors that determine a lender's overall decision to offer a loan.

#### **10. Why should I write a business plan if I may not get funded?**

The business plan provides a clear direction for your business. For those who are committed to their business venture, they will take this most fundamental and crucial step to determine all the intricacies that are required to plan and implement a successful business. The sole party in making the funding decision is the lender. By going through this process, you will identify pitfalls and areas of weakness you need to rectify so you can position yourself for a loan.

#### **11. What type of grants is there for my business?**

Contrary to popular belief, there are no such grants (free money) for a business venture. If they existed, we would apply for these ourselves. Grants are generally available (through competitive proposals and other criteria) to non-profit entities for non-profit services. There are, however, private and public grants for established institutions (i.e. universities, research and development companies) in the areas of technology, science, medicine and other specialized fields.

#### **12. What does it cost to write a business plan?**

Please refer to the fee section of our website for detailed information on our fees.

#### **13. Would you consider receiving a percentage of the loan as payment for your work?**

No. We do not work on contingency or commission. We place a value on the work we produce as a result of our education and professional experience, and the value we bring to your business.

#### **14. What is the dollar range of funding that I can anticipate?**

We specialize in small business companies seeking funds up to \$1,000,000, primarily through SBA loan programs. Most clients, however, seek funding between \$100,000 and \$250,000. We have an established network of SBA preferred lenders we can utilize, assuming your company meets the criteria to apply for such funds.

#### **15. Do you invest in companies you work with?**

No. We position ourselves as business planning consultants and as such, our goal is to assist you with your business planning and funding goals.

### **CONTACT US**

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