

## FAQ's

**1. Are there business grants available?**

Unfortunately, there are not grants available to “for-profit” businesses. However, the Urban League does assist our clients in obtaining small business loans.

**2. Do you assist in forming non-profit organizations?**

The Urban League does not assist clients in forming non-profit organizations. There is an extensive amount of paperwork involved and we encourage our clients to seek the advice of an attorney on such matters.

**3. Do I have to have excellent credit in order to obtain a small business loan?**

Although, the lending industry has tightened its lending criteria, you do not have to have excellent credit in order to qualify for a business loan. We assist our clients by running their credit reports, and referring you to a lender appropriate for your financial situation. For clients with very low credit scores, we can refer them to a company that will assist them in repairing their credit.

**4. What is the charge for your services?**

The Urban League does not charge for its business development services, with the exception of credit reports. Credit reports are \$15.00 and can be paid by cash, check or credit card.

**5. Will the Urban League promote/advertise my business for me?**

The Urban League will not market, advertise or promote a business, but we do allow businesses to place brochures and fliers in the front lobby.

**6. Do you write business plans?**

The Urban League will assist you in writing your business plan. We ask our clients to actively participate in the process of writing their own plan. We do, however provide templates to help you organize your plan, assistance in organizing your ideas, correcting grammar and polishing the final copy.

**7. Do you know of places where I can get funding for my business?**

Yes, the Urban League works closely with several lending companies as well as individual lenders who assist our clients with small business loans.

**8. Are there loans for start up businesses?**

Yes, there are loans for start up businesses. Each lender has different requirements. Please visit with us for further details.

**9. What paperwork do I fill out to get started?/What are my first steps?**

In order to get started, request an appointment with [Jamie Welch](#), our Business Development Specialist to go over your needs. When you arrive at our office you will fill out a short (one page) client intake form and that is all that you need to get started.

**10. What other resources do you provide?**

We also hold quarterly small business startup workshops. They are free, but they fill up fast. Please check our [calendar](#) for dates or contact [Shani Rashidi](#).