

A FILL-IN WORKBOOK · EDITION 2

THE SMALL BUSINESS GRANT READINESS WORKBOOK

Before you write a word of narrative: the eligibility screen, the readiness score, the document stack, and a budget that reconciles. Built for owners in the Morongo Basin and anywhere else the nearest grant office is two hours away. Print it, write in it, and don't skip ahead.

THIS WORKBOOK BELONGS TO

Business _____

Owner _____

Program I'm applying to _____

Deadline _____ Amount asked _____

HOW TO USE IT

Most applications are lost before the writing starts — on eligibility nobody read, documents nobody had ready, or a budget that did not add up.

Work the parts in order. If you fail Part 1, stop. That is the workbook doing its job — and saving you a week.

PART 0 — PICK YOUR LANE

Funders read the same package differently depending on what you are. Find yourself below, then carry that column's "fix first" item into Part 2. Everything after this applies to all four.

☐ BRICK & MORTAR

SHOP · GARAGE · RESTAURANT · SALON

Scrutinized: proof of location, current license, insurance, and whether revenue supports the ask.

Fix first: a lease or utility bill in the business name, and a P&L pulled this month.

☐ SOLO CONSULTANT

ADVISOR · DESIGNER · FREELANCER

Scrutinized: whether a home-based sole proprietor counts as a business at a real address, and whether the "jobs" claim is credible.

Fix first: a verifiable commercial address and a Schedule C or 1099 trail that shows the revenue.

☐ NONPROFIT / PROGRAM

501(C)(3) · FISCALLY SPONSORED PROJECT

Scrutinized: determination letter or sponsorship agreement, board roster, most recent 990, and who signs.

Fix first: confirm in writing who has signature authority and how indirect cost is handled.

☐ PRE-REVENUE

FOUNDER · SIDE HUSTLE · NOT OPEN YET

Scrutinized: most grant programs set a minimum time in business — you will fail Part 1 more often than not.

Fix first: register, get the license, open the business bank account, and start the clock. Then chase pitch competitions and technical assistance, not grants.

PART I — THE ELIGIBILITY SCREEN

Answer these against the actual funding announcement, not a summary someone sent you. Write what the announcement says in the middle column — the act of writing it is the check. **One no ends it.**

REQUIREMENT	THE ANNOUNCEMENT SAYS	YES	NO
My entity type qualifies — for-profit, nonprofit, sole proprietor, co-op		☐	☐
My business is physically located inside the eligible geography		☐	☐
I meet the minimum time-in-business requirement		☐	☐
My revenue is inside the stated floor and ceiling		☐	☐
My employee count is inside the stated range		☐	☐
My industry or use of funds is on the eligible list — and not on the excluded list		☐	☐
I can meet any match or cost-share requirement in cash or documented in-kind		☐	☐
I am not applying for a second entity where only one is permitted		☐	☐
Any required registration — SAM.gov, state vendor, business license — is active today		☐	☐
I can meet the reporting obligations after the award, not just the application		☐	☐

THE ONE PEOPLE MISS

Registrations expire quietly. A lapsed SAM.gov registration can take weeks to renew and you cannot submit without it. Check it the day you decide to apply, not the week you plan to file. *Date I verified my registrations:* _____

PART IB — YOUR READINESS SCORE

Score each row honestly, 0 to 4. This is the number that tells you whether to spend the next two weeks writing or two weeks fixing.

DIMENSION	0 LOOKS LIKE	4 LOOKS LIKE	MINE
Eligibility	A "no" in Part 1	Ten yeses, each verified against the announcement	
Books	Returns unfiled, no current P&L	Returns filed, P&L and balance sheet dated this month	
Document stack	Scattered across email and drawers	All of Part 2 in one folder, current, scanned	
Budget	A round number and a guess	Line items with vendor quotes that total exactly to the ask	
Outcome clarity	"Expand capacity and serve the community"	A number, a method, and a date	
Time to deadline	Under a week	Three weeks or more	
Capacity to report	No idea what post-award reporting takes	Read the reporting terms; know who does them	
TOTAL OUT OF 28			

22–28 · APPLY

Go to Part 3 today. Your remaining risk is the writing, and that is the part you control.

14–21 · APPLY WITH HELP

Submittable, but not alone. Get a second reader and a bookkeeper on the numbers before you file.

0–13 · NOT YET

Skip this cycle. The same funder usually runs the same program next year, and fixing the fundamentals is the higher-return work.

FIX THESE THREE FIRST

1. _____ by _____

2. _____ by _____

3. _____ by _____

PART 2 — THE DOCUMENT STACK

Nearly every application asks for some version of this. Assemble it once, keep it in one folder, and reuse it. Track who you asked and when — chasing a document you already requested is the most common way a deadline gets missed.

DOCUMENT	WHO TO ASK	REQUESTED	EXPIRES	IN FOLDER
Articles of organization or incorporation	State filing office			☐
Current business license	City or county			☐
EIN assignment letter	IRS			☐
W-9	You complete it			☐
Business tax returns, 2–3 years	Your preparer			☐
Profit and loss statement, current	Your books			☐
Balance sheet, current	Your books			☐
Bank statements, 3–6 months	Your bank			☐
Proof of location — lease or utility bill	Landlord or utility			☐
Certificate of insurance	Your carrier			☐
Owner ID and ownership percentages	You			☐
Determination letter or sponsorship agreement (<i>nonprofits</i>)	IRS or fiscal sponsor			☐
Project budget — Part 3 of this workbook	You			☐
Letters of support, if requested	Partners — ask early			☐

If your returns are not filed, **that is the project**. A strong narrative attached to an incomplete financial package does not get scored — it gets set aside. Fix the books first; the grant will come around again.

PART 3 — THE BUDGET THAT RECONCILES

Build this before the narrative. Reviewers read the budget to find out whether you understand your own operation. Real quantities, real quotes, real vendors — and it must total *exactly* to the amount you are requesting.

CATEGORY	LINE ITEM	QTY	UNIT COST	TOTAL	SOURCE OF FIGURE
Equipment					
Materials					
Labor — existing staff					
Labor — new hire					
Contracted services					
Marketing					
Training					
Other					

THE THREE-WAY TIE

Requested total (grant funds) _____

Match / cost share _____

PROJECT TOTAL _____

- ☐ Requested total equals the amount on my application form, to the dollar
- ☐ Match is documented — cash in an account or in-kind with a written value
- ☐ Every figure in the narrative matches a figure in this table

SOURCE OF FIGURE IS THE COLUMN THAT GETS YOU FUNDED

"Vendor quote, 8/14" beats "estimate" every time — it is the column reviewers use to decide whether the rest of your numbers are real. If a line has no source, either get a quote or cut the line.

PART 4 — WRITING THE NARRATIVE

SPECIFICITY BEATS AMBITION

Reviewers score dozens of applications in one sitting. Every one of them claims it will create jobs and serve the community. Name the number, the timeline, and the method instead. Find your lane below, then write your own version on the line.

BRICK & MORTAR

~~We will expand capacity and better serve the region.~~

This funds two workstations and a second service bay, letting us take four more jobs a week and add one part-time hire by March.

Mine _____

SOLO CONSULTANT

~~The funding will help me grow my client base and scale my practice.~~

This covers a dedicated office and project-management software, moving me from six retainer clients to ten by Q3 and letting me subcontract two local designers.

Mine _____

NONPROFIT / PROGRAM

~~This grant will have a significant community impact.~~

This runs twelve after-school sessions for 40 students at two Morongo Basin campuses between January and May, staffed by two paid instructors and measured by attendance rosters.

Mine _____

ANY LANE · THE TRUST CLAIM

~~We are a trusted local business.~~

We have operated at this address since 2019, hold a current city license and general liability coverage, and eleven of our fourteen customers last quarter came from within ten miles.

Mine _____

PART 5 — SCORE IT LIKE A REVIEWER

Copy your funder's actual rubric into the first column if you have it — most announcements publish it. If they don't, these are the criteria almost every program uses. Score yourself out of the stated weight, and name the paragraph that earns it. A criterion with no paragraph is a zero.

SCORED CRITERION	PARAGRAPH THAT ANSWERS IT	WEIGHT	MY SCORE
Need — is the problem real and documented?		20	
Project design — will the plan actually do the thing?		25	
Capacity — can this operator deliver it?		20	
Budget — reasonable, complete, sourced		20	
Outcomes & reporting — measurable, with dates		15	
TOTAL		100	

Under 70 on your own generous scoring means a stranger with forty applications to read will score it lower. Find the weakest criterion and rewrite that section before you look at anything else.

THE MIRROR TEST

Last pass before you submit. Read the scoring rubric and your own narrative side by side.

- ☐ Every scored criterion maps to a specific paragraph
- ☐ Every number in the narrative matches the budget
- ☐ Answered the question asked, not the one I wanted
- ☐ Attachments named as the portal asked, correct file types
- ☐ Budget total matches the requested amount exactly
- ☐ A measurable outcome with a date attached
- ☐ Someone outside my business read it and understood what I do
- ☐ Submitted with time to spare — portals lock and do not reopen

YOUR DEADLINE BOARD

Grant windows move every year, so this is a tracker, not a calendar — the dates are yours to fill in and re-verify each cycle. These are the places small businesses and community programs in this region should be watching. **Confirm every window on the funder's own site before you plan around it.**

SOURCE TO WATCH	TYPICAL CYCLE	NEXT DATE	CHECKED ON
City of Twentynine Palms — business license desk & council agendas	Ad hoc; local funds announced first here		
San Bernardino County economic development & workforce development	Rolling; CDBG cycles annually		
Inland Empire / Orange County SBDC network — no-cost consulting	Always open; start here		
CalOSBA — state small business programs & technical assistance	Program-dependent; subscribe to the newsletter		
Grants.gov + SAM.gov — federal opportunities and your registration status	Continuous; registration renews yearly		
USDA Rural Development — rural business programs	Annual, by program		
California Arts Council / regional arts funders (<i>programs & nonprofits</i>)	Annual cycles, winter–spring		
Private & corporate small-business grants — verify each sponsor directly	Monthly to annual		
Your own:			
Your own:			

WHERE I LEFT OFF

Nobody finishes this in one sitting. Log the session so you can pick it back up without re-reading everything.

DATE	PART WORKED	NEXT ACTION — AND WHO OWES ME SOMETHING

AFTER THE DECISION

IF FUNDED

Calendar the reporting deadlines the day you accept — all of them, with a reminder a week ahead. Missed reports jeopardize the current award and every future one. Keep receipts in the same folder as the application.

IF DECLINED

Request the reviewer feedback or scoring notes — many programs provide them. The same funder usually runs the same program annually, and an application that visibly addresses last year's weaknesses is a genuinely different application.

CO-WORKING · BUSINESS SERVICES · ICT

BRING THE FINISHED WORKBOOK IN. WE'LL READ IT WITH YOU. 

Email your completed Part 1 and Part 3 to terence@cactuspace.com and we'll send back a free written read — where a reviewer would push back, and what to fix first. Members get it same week.

A DESK

Hot desk or dedicated. Somewhere that isn't your kitchen table at 11pm.

A DOOR

A room for the funder call and the SBDC session.

PRINT & SCAN

The whole document stack, digitized in one afternoon.

AN ADDRESS

A Twentynine Palms business address that satisfies proof-of-location.

LET'S GET IT — (760) 910-9422 · WWW.CACTUSPACE.COM · 6259 ADOBE RD, UNIT A

This workbook is guidance drawn from practical experience preparing applications. It is not legal, financial, or tax advice, and it does not guarantee an award. Verify every requirement, deadline, and figure against the funding announcement itself. Blessings, and #KeepGoing.