Slide One

>>**Michelle Loosli:** We are excited here at the Office of Minority Health Resource Center to provide this webinar to you today. This is a very basic webinar on how to approach federal grant writing.

Slide Two

Our training objectives are to identify key steps to identify federal grants -- What are the basics steps to complete when applying for federal grants. I will go through the steps to set yourself up in the federal register system. We'll go through each of those steps today. Our suggestion is that you plan on at least two weeks prior to applying for an award to set up your organization in the federal registry system.

Second, review the critical elements of proposals and grants. These guidelines will help you with any proposal writing but today we are slanting our information towards writing for federal funding competitions.

And, the third objective is to discuss strategies related to federal competitions. Overall the federal government is looking very specifically at your proposal. We will discuss what they are looking for and, therefore, what you should include when you are writing in response to their award competitions.

Slide Three

We want to start with a few common acronyms. First is RFP which is Request for Proposal; RFA, Request for Applications; RFQ, Request for Quotations; FOA, Funding Opportunity Announcement. All of these announcements tell you funds are available from specific federal agencies. Most funding geared to non profits is available through grants.gov and we'll talk about that today. Sometimes, prior to a fund announcement, the federal government will announce that awards competitions will soon be released and they want to see how many agencies are interested in applying. Then they will request that you send in an LOI – Letter of Intent to show your interest. We with CBOs and FBOs, so we wanted to include those acronyms, Based -Faith Organizations and Community-Based Organizations.

You might write an MOU or Memorandum of Understanding to detail how you have partnered to propose collaborative to work the federal government. As you are putting together your proposal you'll talk about the number of staff you're including and how their work. Full-time equivalent or FTE. When identifying all the resources for your project, you need to identify staff. A quick way to identify Full or part-time status is to identify a position as 1 FTE, and a part-time as .5 or .75 FTE – signifying part-time. If you have several part time people, it is easy to group them together and say equivalent to x FTEs.

Slide Four

Second page of acronyms refer to the federal registration system. You might have an Employer Identification Number (EIN) or TIN, Taxpayer Identification Number, both of which are applied for and received from the IRS.

The DUNS number, Dun & Bradstreet, which has been required for several years by the federal government to register in their awards system. SAM is the System for Award Management, every contractor from the largest federally funded contractor to the smallest Faith-Based Organization who seeks funding needs to be in SAM. This was formerly called the CCR and we'll talk a little bit today about transferring information you may have had in CCR. As you register in the system they ask you for an organization AOR or Authorized Organizational Representative and sometimes the E-Biz POC or Point of Contact. All of these acronyms will become second nature to you as you work with the federal government.

Slide Five

Before we go any farther we will talk about federal funding mechanisms. Grants are given to organizations for purposes or activities to be carried out with sponsors, in this case, the federal government. Cooperative agreements are between organizes and the sponsors, the federal government, in which substantial sponsor involvement is expected. In other words, during your cooperative agreement your contract officer or your project manager can discuss with you how you're executing your program and suggest any changes they would like to see whereas with a grant they are much more hands off. Finally contracts. Many nonprofits apply for contract awards, but contracts are where government agency buys its services from an organization or individual to fulfill the agency responsibilities. So the government might contract to buy certain widgets from an organization and supply it to the federal government. Or the government might contract to buy a particular type of training.

Slide Six

Now that we have our definitions out of the way, we want to start with our first official poll. Our first official poll is so that we can understand how many of you have already applied for federal awards in the past and how many of you have not? We are going to leave some time open for you all to answer the question.

Hopefully you can all see the poll. [The poll is not seen on the slides, but is in the webinar].

Okay. So it looks like we have a pretty good split, slightly more than 50 percent of you have applied for federal funding therefore slightly less than 50 percent have not. I think it's a very good sign that no one selected “maybe” as their answer – we are in good stead. Those of you who have worked with federal awards before, if you have any tips you want to share put those in the question area. First section, section 1 is really the basics of applying for a federal award.

Slide Seven

We will go back to the original acronym that we talked about. And this is a very basic. You will need to have these numbers, or register on these sites in order to be eligible to apply for funding from the federal government. EIN/TIN, DUNS, SAM and of course be registered on grants.gov.

Slide Eight

So the first agency you will have to make sure that you are agency or organization has registered with, of course, is with the IRS. If you file your 990s you should have an EIN that supports your organization or records it with the federal government.

Slide Nine

The number that may be new to many of you who have not applied for a federal award is the DUNS number. The DUNS number can be applied for at Dun & Bradstreet.com. You fill out the information about your organization. You use your EIN to fill out the application. It takes about 24 hours to receive your organization's DUNS number. It is a number that the federal government is continuing to follow and it keeps track of your organization and how your organization is tracking with the business that it does.

Slide Ten

After you have your DUNS number, you can apply it to SAM. Please note that the letters that larger than others on this page [the word NOW]. You must be registered in the System for Award Management. That's the URL in order to register in the federal contracting system [www.sam.gov/portal/public/SAM]. As we said before all federal contractors from the largest to smallest must be registered in the SAM. This was formerly called CCR. The system was switched in late July of 2012. If you have not gone back into SAM to reregister or modify your CCR information, you need to go back into it again and make certain that the information is correct for your current management your current organization.

To register in SAM if you have not done it before, you will need your EIN, your DUNS number and your contact individuals. You need to know your first and last name, have an e-mail address, phone number. You need to select your country and if you are in a territory, you may have to call the SAM Help Desk. They may have to walk you through your registration. My understanding is there is some difficulty with territories and affiliated states. You need to select a user name and a password. And then three questions that will help them reregister your password in case you forget it.

Once your staff has registered in SAM our personal recommendation is that the information is shared and you have everyone's user names and passwords in a safe location – in case you have staff leave or if you have any sort of change. You can continue to use the system and to make certain that it gets updated correctly.

Slide Eleven

The second slide on SAM just shows you their YouTube version of how to change your registration from CCR into SAM. [https://www.youtube.com/watch?v=luFGM9H0gPI] It is a 55-minute video that is very comprehensive. It will take you step-by-step through this. As I said, the system was changed in July of 2012. So it is really important that you go back in. If your point of contact has changed during that time or if you had some changes in your organization you may have difficulty stepping through SAM. Once again contact their Help Desk and they will be able to help you reregister.

One word of encouragement to all of you. You can do this without any outside help. To register in SAM you will need the numbers for your organization and contact information. Besides Dun & Bradstreet you need to have your EIN and just contract information from your people at your organization. If you do Google SAM and government, you may come up with other registration companies that will do it for you for a fee, but it truly should be a simple task. Feel free to go in and do it yourself.

Slide Twelve

After you have registered in SAM- and it may take up to five business days to get your confirmation -you will be able to register in grants.gov – armed with your EIN, your DUNS and SAM registration. So why go to grants.gov? Grants.gov is where you will respond to most federal funding announcements. It gives you the entire package that you need in order to apply to the award announcement. It gives you updates on any funding announcement. It actually gives you the announcement on what funding is available through the federal government.

Once again make certain that as you register in grants.gov that the Point of Contact that you enter for your company is known by several people. This POC will be entering your information and submitting applications so the user names and passwords should be kept in a location that if you need to update them, you will be able to do so.

Slide Thirteen/Slide Fourteen

If you look at the next slide, you can see I wanted to give sample search-results for searching for a topic in grants.gov. These are the food and nutrition RFPs that have come out lately. Notice in this it will tell you the funding number, the opportunity title, the agency, the open and the close date. By looking at this registry you will be easily able to see is the competition still open? Do I have time to apply for it? The close date will tell you when the application has to be posted. Using this, you will be able to at least get a good sense of what awards are available in your fields.

Slide Fifteen

Once you see what is available, you will be able to go in and look at this award and it will give you the details on a page like this. You can look at the entire award package. You can look at the announcement in its entirety. Also from this page you will see who is the contact person at the agency.

They can provide you further information about this award. As you can see at the bottom, it says synopsis modification history, if any modifications have come out, if any addendums they will be shown here.

Check this. Once you find an award that you want to apply for, come back here. My suggestion would be daily. You can usually register to receive updates, but if you come here daily you will be able to see what changes have occurred and make certain that you are receiving the updates that you should receive.

Remember, the contact person for the agency can provide certain information but not necessarily answer every question that you have. Usually they will answer questions more about the forms that you need to apply, the type of information that you should supply, but not necessarily how you should structure your program. That is something for you to work on and for you to send to them.

Grants.gov will also keep in its database any of the calls that are held during a competition so that you should be able to listen to the calls and hear what has been said. They will tell you if calls are going to occur and where people will provide you further information about the competition. It is always important to participate on calls. You don't know what information will come up. Although they are usually recorded and transcribed and you can go back and hear what was said, if you are also on the call you can perhaps listen to people who are doing similar work to you. You can contact them after a call for potential partnering opportunities.

Before you apply in grants.gov, you should to test your compatibility. Make sure you test your system well before the submission date. If you are not particularly computer savvy but do have computer staff – have them on hand the day you make the submission. You need to have a compatible version of Adobe reader. Having the correct version of Adobe Reader will ease the process when you submit your proposal.

Slide Sixteen

This is a helpful video offered by grants.gov. It presents basic information on completing and submitting an application. The URL for the video is written on the screen [http://www07.grants.gov/assets/CompletingaGrants.govAppplication.html]. And remember two important things. Both SAM.gov and grants.gov are very helpful. They will be there through the process of registering and looking for awards. Remember if you are submitting your award to grants.gov, the Help Desk is there to help you with your submission. If you can't hit the send and submit button, they will help you identify if there are any missing pieces in your application that are causing that to happen or they can help you through this. Twenty-four to 48 hours before a competition is closed is often a difficult time to get help from the Help Desk because they are flooded with questions. Once again, I can't stress strongly enough how important it is to submit early – at least 24 to 48 hours before your application is due.

Slide Seventeen

So in this first section of the webinar today we have talked about some key points. The key points that we have talked about are register now with all federal contractor systems especially SAM.gov and grants.gov. Remember you can do this yourself. You don't need to hire outside help. Save all information, especially user names and passwords, in a safe location where you will be able to have access to them. Watch the videos, call the help lines. They have been set up and established for your convenience and to assist you in submitting your applications.

Do your part. Test your system for compatibility long before you try to submit your proposal. Test so that you can make certain that your system is up to date and able to interact with grants.gov. And finally, file before the due date of the proposal. It is really important. You want your proposal in with the federal government; you want people to be able to read it. You have to make sure you get it in on time because that is one of the key criteria that they have.

Do we have any questions from the beginning of Section 1?

>> **Lizette Rivera:** From the questions that we have received so far it looks like there are two main categories people are asking about. One is organizational status. Does one need to have their 501 status in order to be able to apply for federal grants?

>> **Michelle Loosli:** During the next section we are going to talk about eligibility. Often in most grants announcements they will say if you are a nonprofit you need to be a 501(c)3 nonprofit. If you can be a nonprofit without 501(c)3 status they will let you know within the grant application itself.

>> **Lizette Rivera:** I guess a follow-up to that one and maybe you'll go into it more on the next, but if you are a new organization are you still able to apply for federal fund or must you have some time and practice under?

>> **Michelle Loosli:** Usually. And Margaret, I don't know your experience, but you can apply even as a new organization, sometimes if you are working with a new population that a lot of people haven’t worked with before it might be to your benefit. But, past history does help when you are applying to awards. That is definitely something we are going to talk about in the next section. You want to make certain you display your capability as well as you can and often your capability is shown by longevity working in the field.

>> **Margaret Korto:** I will also suggest if you are a new agency and your population is not a population that has data or that you have worked with before, we would suggest you look around your area and see who has been working with this population in the past. And collaborate in a partnership with them – perhaps they can apply for the grant. Then they can mentor you, which can bring you to the position where the next year you can apply by yourself. It is harder when you are new and you have not applied before.

>> **Michelle Loosli**: I think when you are a new agency you want to go out on your own and I agree with you, Margaret, I think it's crucial that you try to work with other agencies that have federal experience.

>> **Lizette Rivera**: Excellent. Let's ask two questions so we can move on to our next section here, but in regards to applications, I know we did go over this a bit, but is it necessary to have all three numbers in order to have this application be submitted?

>> **Michelle Loosli:** Absolutely. One takes you to the other, takes you to the next. Without the DUNS number you won't be able to register in SAM.gov. If you are not registered in SAM gov, you can't register in grants.gov. We took you through those numbers and once you have those numbers they will let you apply in the next system. It's absolutely crucial.

>> **Lizette Rivera:** If one hasn't converted CCR to SAM, must they reregister in grants.gov?

>> **Michelle Loosli:** Definitely go through the video. I went to it this morning. If you search on YouTube for the SAM, the video we recommended is one of them -- it will come up. I think they have their own YouTube page. If you are in YouTube and you search the system for award management you'll see several YouTube videos that they have. The one that we are recommending is converting your former CCR entity registration record in SAM. That one will take you step-by-step. Definitely if you haven't updated your entry in CCR since last July it needs to be updated. One of our suggestions, even if you are not thinking of applying for an award in the next month or two, now is a great time to update your records. You are not in a rush and not worried about writing your proposal but you can concentrate on making sure all your registrations are up to date.

>> **Lizette Rivera:** Excellent. Do we have time for one more question?

>> **Michelle Loosli:** Sure, why not?

>> **Lizette Rivera:** We heard the discussion of NAICS codes. What exactly NAICS codes are needed?

>> **Michelle Loosli:** Once again that may be part of your application. We didn't bring up the NAICS code in this webinar. Sometimes, in an RFP, they will reference that organizations should have certain NAICS codes – standardized codes for particular business activities. Once you set up your NAICS codes, go back into the system and update your organizations NAICS codes. Definitely keep those up to date. As your business changes, your organization changes and it does other work, look at the NAICS codes and make sure you're covered in that area. Often when an award and competition comes out it says it's for NAICS code xxx, I can't give a specific here, but it will link to the NAICS code, but definitely have as many NAIC codes as your organization does business in. [For further information on NAICS codes, see http://www.sba.gov/community/blogs/community-blogs/business-law-advisor/naics-codes-101-0]

>> **Lizette Rivera:** Great.

Slide Eighteen

>> **Michelle Loosli:** Critical elements of the proposals.

Slide Nineteen

We are going to talk about the elements of proposals that are most commonly required. Sometimes you'll be asked for a cover letter. The RFP will provide pretty detailed information on what you need to include in your cover letter. But the basic elements of the proposal we are going to talk about today are the abstract executive summary, organizational summary, program narrative, work plan, evaluation methodology, budgets and fiscal responsibility and various attachments you should include. These elements apply inside or outside of federal work. Many grants you might write for a foundation would also require these types of section in your proposal. But we will concentrate on these as they apply to federal awards.

Slide Twenty

The abstract or the executive summary summarizes the entire proposal. On your abstract make sure you name your agency, the title of your project and include the "why us" proposal. Why should they select your organization over all the others that they will receive in this competition? Be brief but thorough -- include partnerships that are involved, your target population, goals and objectives and your budget – just the total budget number, not the specific line items. Include an overview of the benefits and features of your solution and the various parts that make up your proposal.

I cannot emphasize enough to make a clear statement of "why us." This is what will set you apart from other organizations. Although it's here in the executive summary which is a very small portion of your proposal; it lets the proposal reader know what you are going to do and it's your first exposure to the person reading your proposal. If you write an executive summary or abstract that is clear and indicates exactly what you are going to do it sets the tone for them reading the rest of your proposal and it should lead them into wanting to read more about what it is you are going to do.

What isn't an executive summary? What is it is not is not a place to provide a thorough examination of the issue. Don't try to argue your case during the executive summary. This should just be a taste of what is to come. It isn't a place for unique information. Don't say you are going to do something in your executive summary that you don't say you are going to be doing in the program narrative. It is important to do the narrative first and do the executive summary afterwards to make sure that you only include in the executive summary what it is you are going to do in your actual proposal.

This is also not a place for extraneous words. Most abstracts or executive summaries have a page limitation of half to one page. There is not enough room to expound upon the great work you are going to do. Keep it short and sweet and to the point.

Slide Twenty-one

The next section we are going to talk about is the organizational summary or organizational capacity. In this you will talk about your past performance – as the person who offered the question earlier – this is where you want to talk about what you've done before and how you were able to carry out your work. On the next slide we will talk about the federal government form and the standardized look that it has.

In your organizational summary you will also talk about your staff qualifications, your leadership of the organization perhaps, its qualifications, how involved they will be in the work. Your staff experience, who will be doing this work? Have they worked in this area before? How well-known are they to the community that you are proposing to work with?

You will definitely be asked to cite each staff member's educational background – the wording is similar to a CV, and it would have most of the information you would submit as if you were submitting a resume for a job. In your organizational summary you will also include your [the organization's] experience with this community. How have you worked there before and what do you know about them? And finally your experience in managing this type of award, as Margaret said it's a great idea to subcontract or be in partnerships with larger organizations that have federal awards. You can use that experience although you didn't apply and gain it on your own, that experience carries over because you will have had the same requirements in executing that award and making sure that you were reporting in the way the federal government asked you to report.

Slide Twenty-two

I said that past performance the federal government has a format for it. This next slide shows what that format looks like, and its content. Now, some awards competitions will not ask you to provide this form, but if you look at this chart and look at the categories that have asterisks, those are the categories that you should include even if you are just providing a paragraph of information about the work that you've done in the past. As we said before, if you are a subcontractor on a contract, make sure that you get the contract number from the organization that you are working with so that when you go to apply for an award on your own they can reference back to the contract award that you were working on.

Especially on those last two categories here your description of your contract work provides substantive information there. There's usually often not a page limitation here. Brag, brag, brag! Talk about your accomplishments, your rates of increase, your rates of improvement so the government knows what a great job that you did. Also talk about the relevance of that project to the project that you are proposing. If in the past you did programs working with community health workers on the east side of the city and you are expanding to the west part of the city – that is relevant to the work you're doing. If you are talking about community health workers and they ask you to provide beds to organizations – it's not a good match.

>> Margaret Korto: Also with the description, it is relevant to have some information in there about how you work with whatever community you work with. It is very favorable to you if you are able to show that the group that you are trying to work with are also part of the organization. In other words, you are not just out there trying to tell them what to do but you actually maybe employ some of them or some of them are volunteers for you. That shows that you know about a community. When we look at grants, most of the time when you are telling other people that you could help this group and you

have no contact with the group it doesn't make sense. Make sure whoever you are trying to help is also part of the organization.

Slide Twenty-three

>> **Michelle Loosli:** Absolutely. I think you can demonstrate that too in the program narrative which is the next section. Your program narrative is really almost always the largest section of your proposal. The program narrative describes how the program will be implemented. It defines your service delivery and client, how clients will be recruited, the order of activities and tasks you will complete, links suggested programs to evidence based interventions, identifies who will do the work and covers the duration and frequency of the program.

Slide Twenty-four

In your program narrative you will clearly demonstrate how your activities will yield the desired outcomes. It will identify any partnerships and collaborations that you are proposing. Most federal agencies now require partnerships. At the end of this webinar we are going to talk a lot about partnering. It is important from the beginning and especially what Margaret just said if you are working with a community this is one way to show you know the community well especially if you brought in experts working with the community. It demonstrates your membership in the community if you are able to gather partners to help you do this work. When you are putting together the program narrative although it is mostly a narrative of what you are doing you can summarize the information in the charts. It helps you clarify the work you are doing and also provide a nice summary for those reading the proposal.

>> **Margaret Korto:** And also the logic model, you are clear, to the point. One of the things I wanted to mention, Michelle talked about linking suggested programs to evidenced- based interventions. For those of you who are from the immigrant community, most of your clients may not have data or evidence-based interventions. You can look up, bring international work into this. Show what has been done with this particular group in other countries. There is an evidence-based information here that pertains to your group.

Slide Twenty-five

>> Michelle Loosli: When we are talking about a program narrative I wanted to bring up key ways to bring up your program narrative once you've written it. One piece of piece of advice we give to our organizations is send your narrative to an outside reader. We don't always describe to it to the fullest extent. We use state or local acronyms that will be completely misunderstood by federal readers. Also it's important when we describe our program that we are describing it for someone who has never seen it before. We paint an incredibly clear picture by giving your proposal to an outside reader they will be able to give you feedback on whether or not you are painting that picture.

Clearly describe how the program will be implemented and how the activities will lead to outcomes, closely link your program to the budget. We'll talk about the budget in a few minutes. Make certain that you don't have an activity listed in your program narrative that is not covered in the budget. That will be a red flag to a reader. And never leave a funder asking further questions. Who will do this, how will people know, when will this took place, all of these questions should be answered within your program narrative. What will be done, how many people will pace, how will people work on the project? All and any questions that a funder should have in mind should be answered within your narrative. As you are working on your narrative also don't forget to save. Save, save. Track your versions of your document but save as you go along. I think all of us perhaps suffered through having written the perfect paragraph and had either the lights go off or had something close down or we thought we saved it. It is important to be in the habit of constantly saving your document so you make certain you have that perfect paragraph.

>> **Margaret Korto:** Also with the small CBOs, most of time the Executive Director writes the grant. With a federal grant, one person cannot write the entire proposal. There is so much information that is needed that it is imperative that you involve the people working on the grant because they have the information that you need to make your grant attractive. So you need to bring everybody to the table and within your organization Michelle has said give your grants to an outsider to look at, but you should also give it to people who work within the organization – those familiar with the organization, but not this particular project. Let them see if they understand what it is you are trying to say because with you reading the grant over and over, you know what it is you are doing. Even though it might not be written down you can understand. Remember, there is going to be a room full of people who don't know you who are going to judge your grant writing skills and what you put on the paper. That's all they have. You have to make sure that the information tells your story well.

>> **Michelle Loosli:** I think you need to listen to outsiders who critique our proposals. They will tell you if the project is unclear from the writing.

>> **Margaret Korto:** If they don't understand, the reviewers will not understand. When other people in the organization give their ideas, don't just say they don't know what they are talking about. Listen they are coming from a different perspective that might be very useful to your proposal.

Slide Twenty-six

>> **Michelle Loosli:** Absolutely. In the program narrative, we said you can chart activities, and one way is by showing a work plan. The work plan shows tasks and timelines. It includes all activities described in the narration and identifies in which month they will be executed. It includes evaluation points and what it should show is that you are not executing the entire program at exactly the same time.

Slide Twenty-seven

I've given a sample work plan on this next chart so that you can see how the program can be laid out. I only gave a few tasks here. A work plan usually has a two to three-page limit. But that should allow a lot of detail in your work plan. One suggestion that I have is don't show specific months. Although it says the award will be awarded in February, it may not be awarded until May. And so just remember the months that you have and move from the month of award, the end date of the months that they allowed in the proposal. They'll say if it's a 24 month award or 36 month award and account for each of those months.

Only include activities that you identified in your narrative. This is great check with your narrative. Do you have tasks written and on your work plan that were not included in the narrative? If they aren't, go back to your narrative and include them. Make sure that events are implemented logically over time. For example on this sample we have recruit additional staff, include time to post the announcement. You have six to eight weeks to post the announcement, hire people and another six to eight weeks to train and recruit -- train the new recruits. It is important to make sure they are logically sequenced. This is another way of showing the federal government that you understand the order in which tasks need to occur. Some events will occur every month. Others will occur as periodic intervals. Make sure you include tasks required by the federal government. For example, if the RFA/ the RFP suggests that you are going to be including quarterly reports, include them in the work plan so the government knows that you are taking notice of what they require in the RFP.

>> **Margaret Korto:** One of the things that I wanted to talk about is sometimes your grant can look like you are a grant chaser. Say you are doing HIV work and a project opportunity comes in preschool nutrition, don't decide I want to go after the grant. It's going to show in the writing of your proposal. You will tell them what you did in the past and what you are going to do. You need to be able to link it. You shouldn't be applying to every grant that comes up. Make sure the grant you are applying to has linkage to what you are doing already. It makes it more authentic. If it doesn't, it looks like any time there's a grant you want to apply for it and you change according to the grant announcement.

>> **Michelle Loosli:** I think that's what you said about the narratives, too. You can see the passion in the work and the work that's being asked for.

Slide Twenty-eight

Now we are moving to everybody's favorite part of the proposal – the evaluation. It is a necessary component of any proposal. Evaluation steps occur before, during and after the project is implemented. The evaluative methodology describes the client's situation and the projected success or benefit provided as part of the intervention.

Before, it's called formative evaluation. During is process evaluation and finally after is outcome or impact evaluation.

Slide Twenty-nine

Questions to ask when you are setting up your evaluation is what will your program achieve? How can you measure it or demonstrate your achievement? Who will be involved and how will your agency use the information? Margaret and I both have 20 years of experience working with a variety of nonprofits. It is really important that when you are putting together information or you have to supply reports to others, that you use that information to benefit your program, to improve it and to make your agency stronger.

Slide Thirty

We suggest when you are putting together an evaluation that you create smart objectives. Now, I think many of you have already seen SMART. It means specific, measurable, achievable, realistic and timed. Whenever you write your objectives, you should see that they have these five characteristics.

Slide Thirty-one

On the next slide we define each of these areas. So specific means that there is zero confusion about what is being achieved. Each statement is clearly identified who what when where and how many are involved. Measurable means numerical quantities exist for each statement. Achievable, each activity can be monitored or demonstrate process or impact. Realistic, demonstrates an understanding of what is needed to achieve the goals, factored by resources, time, ability of the it should be time-based. All goals or objectives should be clearly achieved within the time frame of the award.

For example, one objective that is a core objective is to say you will provide supportive services to community members. It describes what you are doing. It is an objective. I think we have both seen that in proposals before, but a SMART objective would say provide preventive services to 80 percent of community members next year. The next sentence should clearly define what are the clinical services that you are going to provide and how they are going to be provided. These objectives should clearly state not only what you are going to achieve but what percentage of the community that you are going to reach or what kind of improvements you are going to see.

Slide Thirty-two

There's two ways when we are talking about evaluation and when we are talking about setting up objectives, you can have two types of evaluations. One is process evaluation, keeping track of what occurred. So process evaluation is the type of evaluation you do as your program proceeds. It talks about who, how many, what steps were taken. Perhaps the government asks how many outreach contacts were made each month. The churches where we teach the classes think it's culturally relevant? Are the protocols relevant? The government asks us to keep logs of how many people we are serving and office these are part of process evaluation. These logs should help us implement changes along the way. I just want to say that it is so important that whenever the federal government requires us to keep records for our programs, we don't see that as an extra task that we are doing, but it's an integral part of our program. And as we are keeping these records, we can then use these evaluation measures and these records to help us see what we are doing and how we are serving the clients. For example, the government may how many clients we reach each month by community health workers. Over time will it see how many clients will be reached and we might be able to reach more clients by hiring more community health workers or expanding territories because we can see that they have the ability to see more clients? By using the records we are required to see will be able to improve our program and provide better services to the peel that we serve. That's just by following our logs.

Slide Thirty-three

There is also impact or outcome evaluation. The outcome or impact evaluation is usually found at the end of an activity or end of a program. Did youth who attended the program classes demonstrate more knowledge after the course? We will, perhaps, have a post test showing what the youth learned during the course. Did the program help to increase the number of people who test for HIV? Once again showing a change in actions from the interventions that we have.

Sometimes outcome impact isn't as specifically required when we receive our awards, but I think it's really important for your community and also for the work that you do that you take some of the process evaluation, combine them and see if you can show and demonstrate impact.

Slide Thirty-four

Finally, I think my last word on evaluation differences, process versus outcome impact. When you are designing this, pilot test your instrument. Process will tell you how many came. Impact will demonstrate the changes that occurred, process will show what, where, when, how many and outcome impact are key indicators of change.

>> **Margaret Korto:** Sometimes when your outcome does not match your process, it is not a failure. It just means that when you thought you were going to do is not what you ended up achieving. So in writing your report it is good to let them know this is where you started. This is what you were hoping to get. Because of the circumstances this is what came out. And that is, that might make your report look better instead of trying to make things happen that did not happen because you feel you said you were going to do it so you have to make it happen. Always remember there are people who are going to be reading this proposal and its future reports and they are going to know when things are not the way they look.

Slide Thirty-five/Slide Thirty-six

>> **Michelle Loosli:** The end of evaluation. Our evaluation tips: when you do your evaluations you can have different methodologies, program logs, surveys, questionnaires, focus groups or discussion groups. When you are setting up your evaluation make certain that you have clear goals and objectives so you can demonstrate measurable outcomes. If you need help with analysis, seek technical assistance. Be aware of your audience when you share results. Make certain when you are speaking to the audience that they are receptive to the information that you are going to share and that if there is information to share, that you prepare them through your discussions. Remember that you can never evaluate what

you can't or don't measure. So try to measure those things that you will want to report on at the end or that will lead you to understanding better about your program. Remember and this is crucial, evaluation needs to work with your program, not against it, not as an outside activity, not as something that is done outside of your work. If it is it is always going to get short shrift or get too little attention and your work is going to suffer. Try to include as you create your programs, make sure you are having self evaluations of the program as you go along so you can make modifications and make sure you can show where you have had an impact.

Slide Thirty-seven

Moving to the numbers. The budgets. Make certain when you are writing a budget you detail all costs associated with your project. Link your cost to activities, total shouldn't exceed maximum allowed. If the award limit is 150,000, don't ask for 180. Do double-check your math. Have somebody else review the budgets. Explain how you came up with the number. Even if you used Excel form with created formulas, it's crucial that you go back and make sure that the numbers are right. The budget you submit is the budget that the government is going to base its evaluation on.

Slide Thirty-eight

When you apply for federal awards, the federal government will ask for a budget associated with the project. They want to know your staff, personnel, payroll taxes, consultants or contracted work, fringe benefit the, consultants, contractual, travel, estimate, equipment, supplies, printing, copying, other direct cost, printing, copying and show your indirect rate. Often federal awards are now requiring standard form 424 and 424A. You present your budget on the form which clearly shows how much money you are requesting to run your activity. On the form it also asks how much money you are applying for and may ask for particular matches. Go over the form carefully and fill out each section that is important to the work you're doing. Form 424A often will ask you to detail your work by task. So if the government asks you to provide TA, provide community health workers in the community and say the third task is provide clinical services. They may ask you to break your budget out according the three tasks and what portion of your budget is going to each section the once again, check and double-check the numbers. You can't go back later and say oh, I asked for only 500,000, but what we really need is 575,000 here.

These numbers are really crucial to your award and will affect how the government scores your application.

Remember if you don't have established rates, say for fringe or infrequent direct rate, with the federal government you can propose them in your proposal packet and then the government if they do award you this award they will work with you to establish a federal index rate.

Slide Thirty-nine

Finally attachments, the best thing we can say is provide whatever the government asks you for. If they ask for your 501(3)3 letter, if they ask you for staff policies because you are working in partnerships, definitely put the MOU in the establishment. Include any standard form that they may ask for and attach it as they requested in the proposal.

Slide Forty

We have come to the end of section 2. So our key points from this section are one, clearly present what you want to do. Have an outsider read it. Does it show what you do? Be careful of your acronyms and make certain that key information is in the body of the narrative and not somewhere in an attachment or somewhere away from the main body. If it is a key activity make certain it has presence front and center. Second, chart where you can. Show how you meet the criteria specifically of what is required. Third, include an evaluation methodology. Keep it simple. Include the required government tasks and make certain that you can show your results. Don't try to put together an elaborate evaluation methodology. The government is simply wanting you to show that you can demonstrate change by the end of the program. Fourth, partner where you can. Show leverage. If you are working in the community and you're doing an activity, make certain that you can continue working and show how this program will benefit this activity.

Finally, present a fair and accurate budget. And then finally save, save, save. We can't stress enough. Save this even when you apply for the award, make sure you save the final version so when the government awards you, you can go back to the proposal and see exactly what it is we proposed.

We are at the end of section 2, do we have questions?

>> **Lizette Rivera:** We have some excellent questions. Let's start, Michelle and Margaret, with specific application questions. One being, I guess, how many people can you have as a Point of Contact or how many people can register within an organization to apply?

>> **Michelle Loosli:** You'll have clear instructions on that when you apply in grants.gov. I'm not certain what the limit is and I wouldn't want to say here, but as you go in and register they'll tell you the limits there.

>> **Lizette Rivera:** And one more, I guess, technical question. Is there, does grants.gov require that the information on the documents be in specific format like a PDF, Adobe, Word, what have you?

>> **Michelle Loosli:** Yes, you will fill out all your documents in Adobe Reader. If you go to the grants.gov website and you go through their how to fill out a form video, it will take you through the process and they will tell you -- they'll show you how you fill out those forms. Secondly on the website it will tell you if your system is compatible and you can show your Adobe Reader and make sure it's a compatible version. You can use other Adobe products and they will reference that in that video.

>> **Lizette Rivera:** Great. And I think maybe -- sorry, go ahead.

>> **Michelle Loosli:** One other thing. When you go into grants.gov the package that you receive will list all of the documents that you need to have, all the attachments that you need to include. If you need to fill out the budget form SF-424, it will have that document in that package and you'll put it in the section called saved or completed forms. When you go to hit save and send, the program will review your documents – package – and verify that you have everything in your package that you need to have for a complete submission. It will not allow you to apply unless your package is complete, so that helps with eligibility. In the past we have had people, when there were paper submissions, people were supposed to four or five copies of something in certain binders. This does away with that. The program will stop you from submitting if you haven't completely filled out the forms, or supplied required documents.

>> **Margaret Korto:** Also when you put in the pay work together, it has, the front page tells you how the material should be put together. And it is imperative that you follow that because we have seen grants where somebody put the summary in the back and it is supposed to be on the second page. The reviewers have a lot of grants to review. They go by that. They look at the paper in front of them. If you have it in the wrong place the grant might not be looked at because it takes too much time to look for the information. It is good to work in a group, work with more than one person who can make sure everything is where it is supposed to be, in the sequence that it's supposed to be in.

>> **Lizette Rivera:** We do have some questions maybe that you can just clarify some of the terms words that were used. A couple of questions were if you can explain or differentiate between CCR, what is the G&A and indirect cost.

>> Michelle Loosli: Okay, CCR, remember we said you need to register in SAM.gov. CCR was the previous system to SAM. If you had a CCR number, you have to go back to SAM and do it.

Indirect rate is your cost of doing business on top of the program. You know you're doing good work on the program and you have X amount of dollars that you expend on the program. Let's say with paying your staff and you're paying your supplies for the staff and the community, but you also have the costs of running a nonprofit which are perhaps accountant work, perhaps the director's time. Those are overhead costs. So in the past they would have been called overhead. They can be divided into categories called indirect or G&A. To set you those rates, do not do them on your own unless you do have an accounting background, but go to your accountant and have they will work them out and set them up for you. The federal government will also work with you to make certain that that is an accurate rate going forward.

>> **Lizette Rivera:** Well, great. Thank you so much, Michelle and Margaret. Let's move to our next section.

Slide Forty-one

>> **Michelle Loosli:** Our last section – which we call key strategies. Once again we are mainly speaking to how to effectively respond to federal awards.

Slide Forty- two

I'll start with where Margaret left off. Read all instructions carefully. I can not emphasize enough. The federal government spends weeks and months putting together these packages. They provide clear instructions how they want you to respond. Know that every guideline is an absolute, not a suggestion. Provide only what is requested and put everything in the right section and order as Margaret suggested.

It may feel like you are often being a little repetitive. Some things when you're talking about the capability of your staff also reflects on the program narrative and what you are doing. Sometimes you'll feel you're repetitive by repeating in one section what you previously included in another section. That's okay as long as you come under the page limit. Make certain you are including the information where it has been asked for. Finally we will talk in this section about partnering and when to partner if possible.

Slide Forty-three

For federal awards, three key sections are the scope of work, instructions and proposal evaluation review criteria. One good way -- before we move for farther, as we were talking in preparing this webinar in our discussions one good way to understand the instructions and how important they are is to offer to be a proposal reviewer. You can talk to regional representatives; they will help you, link you up with reading proposals in the community. That will help you understand how these proposals work and what makes an effective proposal.

Slide Forty-four

Let's talk about the scope of work. The scope of work will detail why the government sees a need for this program. It contains vital information about what needs to be accomplished and will indicate what it isn't looking for. It provides an outline for you, perhaps an outline for your project narrative. And one suggestion that I have is mimic the language of the federal announcement, but don't copy it. What do I mean by that? For example, the government in its RFP says the government wants to improve the health of refugees in California by improving their access to community health services by employing community health workers. In your proposal you shouldn't say we will improve the health of refugees in California by improving their access to community health services by employing community health workers.

People think that copying the RFP language is effectively telling them that you are doing what they want you to do. What you should do is talk about refugees in California, what their needs are, how your program worked with they well in the past, how you understand their healthcare needs and how it can be resolved by working with community health workers. Talk about the community health workers, how they will be trained and deployed within the community and provide those types of services necessary to this community. So you are mimicking, sharing with them what they want to hear but giving your own twist and take on how this can be effectively done in your community.

>> **Margaret Korto:** In other words, say it in your own words. That makes more sense.

>> **Michelle Loosli:** And with your own work that you do. That will be seen in your scope of work. Once again it will influence your program narrative.

Slide Forty-five

But secondly and this is the key that Margaret was talking about, instructions. We cannot emphasize enough, instructions are there for your benefit. If they ask you to provide a 20-page document and you provide a 30-page document it can be immediately kicked out of the competition.

Or they can read 20 pages and not read the last ten pages. They are very strict rules when reviewing federal awards, and so you must abide by they will as well as the reviewers. First off look at eligibility. We were asked a question earlier on whether you have to be a 501(c)3 to apply for an award – the answer is, not necessarily if it's not required in the RFP. If in the RFP it says you have to be a 501(c)3, yes, you have to be and if not you will be kicked out of the competition. Sometimes you have to have received this type of award before in order to participate in the competition. Other times you have to not have received this type of award before are in order to participate in the competition. Read, read, read for eligibility. There is nothing worse than spending a few weeks on a proposal and somebody goes back through the RFP one last time and recognizes that their organization wasn't eligible in the first place.

Formatting and layout.

>> **Margaret Korto:** May I? Sometimes the RFP also identifies a state and says you have to be from this state. Your organization has to be in this state and they will give you zip codes. We are in Maryland and she is in Virginia, Michelle is in Virginia. Just because she thinks they are the group that has been targeted in Maryland, she can't jump over and decide to write the RFP because she doesn't live in Maryland. You have to make sure if it is talking about regional grants and specific areas, you have to make sure that you are where you are and you are eligible to apply.

>> **Michelle Loosli:** They will be very clear about it in the instructions. Formatting. When we were preparing this webinar we talked about how this isn't the most interesting part of a proposal, but it is actually the clearest part of the requirements. When I go to write a proposal I always create a checklist of the items that are required and not required. The government will tell you what your page limit is. There might be page limits on certain sections and it might tell you the order of those sections and how they want them submitted. It will tell you the font size and they will most often tell you they need a 12-point font size. So you can play with that, but it has to be 12-point. They can tell you different spacing. Sometimes it needs to be double spaced, sometimes single spaced and they will go so far as to tell you margins. Again that is not suggestions. Follow the forms. As I said, certain forms are often required, for example SF-424 and the 424A for budgets.

Also form LLL, which has to do with lobbying. They will be in the grants.gov package. So follow the directions regarding forms, make sure that they are filled out and are part of your completed package.

Once again follow the directions of the order of the document. There are some things that are not required but you should have. A best practice is always make sure to include a header and footer, you always have a footer that you keep page numbers in. That's a requirement but also in the header include the name of your organization, the date you submitted, the funding number that you applied for and the program name. So in case the reviewer has printed out the proposal and the pages get scattered they can easily know which proposal they were reading and what order the pages go in. Also if they are reading the proposal they can look up to the header and see what organization this is.

Slide Forty-six

The third part, RFP/ RFA, grant proposal review criteria. The review criteria is really important to follow. It will tell you what the federal government is going to base its analysis on. The analysis will state clearly the weight of each section and it will often breakdown within a section. Shape your proposal to the evaluation criteria. For example, we receive an RFP for that has a 20 page limit. Understanding the need is 15 percent of the 100-point total, program narrative is 40 points. The work plan is ten points. Corporate capability, 25 points. Budget, ten points. You don't have to keep those numbers in your head, but when setting up my proposal design of the 20 pages, I would apply percentages to get my internal page caps. If the program narrative is 40 percent of the points, then I'm going to make it eight to nine pages. It is clearly the most important section. Corporate responsibility is going to be 25 percent of the page count, five pages.

Often you will receive bonus points for partnering or the type of organization you are, or if you work with a specific population. Make certain you look at the proposal evaluation or review criteria the make sure you get every single extra point. It is always worth your time your time to go out and find that partner to make sure you have that extra point.

Slide Forty-seven

Finally we wanted to talk about partnering. Within the federal government, at least for the last ten years, they have encouraged that people partner with others. It is an important way of making sure that a community is best served in a variety of ways. When you are selecting partnership, make sure you assemble a winning team. Look at staff members or other organizations and see if they provide services that your organization doesn't – perhaps they can expand on what you do. Make certain that you include them in the proposal writing process so they are part of the process from the very beginning and that they understand what role they are going to play.

When you do select partners, make sure you all meet together, clarify your roles, responsibilities and expectations. This is so important to have a Memorandum of Understanding or agreement from the very beginning that each organization understands who is going to be managing the proposal, who is going to be managing different tasks within the proposal, and who is going to report to who. Nothing will destroy a partnership sooner than an organization thinking they are responsible for a specific task and finding out later that they aren't responsible and aren't going to be able to contribute in the way they expected. When you work with your partnerships, make sure you establish a financial break out – how will funding be divided, reimbursed. Review the proposals together. If you are going to partner with organizations all partners should have time to read the proposal before it is submitted so that everyone makes certain that they are on exactly the same page and that they agree this is the work that they are going to do.

>> **Margaret Korto:** You must all agree that once the funding comes through, what percentage goes to each of the partners before you submit the grant. So everybody knows that okay, you are getting 20 percent of the money because this is what you are going to do with that. Don't wait until the funding comes in because that causes a lot of problems.

>> **Michelle Loosli**: Explain it clearly within your proposal because again that is how the federal government is going to look at your award and see if they want to be fund it.

Slide Forty-eight

The reason behind partnering is simple. It demonstrates a community response to the problem. It provides a wide array and depth of services that is unusual in any one agency and it's a great way for small agencies to bond together and make certain that their services have wide reach. It allows new agencies to experience federal funding and helps them build their agency and competency as they move forward.

>> **Margaret Korto:** Also as I was saying in the beginning there are a lot of small Community-Based Organization that are ethnic based organizations that are doing a lot of work in small ethnic groups but there is no data. There isn't really a way to prove what they are doing. If you partner with a larger agency in your area who is doing the same thing for another group they can incorporate you into their grant writing. It can show that that can even demonstrate that your particular group is also doing work and they need money for that specific ethnic group.

>> **Michelle Loosli:** I think when you have several groups that work with a particular population, then you can say you are serving your entire community if you are partnering together.

Slide Forty-nine

The important ideas from this section 3 is make a checklist for the requirements – not only for the content but also for pain limitations for the formatting issues. Make sure that someone else reads the proposal against the checklist and that you are as compliant as can be with those. The restrictions are there to provide uniformity, so you need to respond to those restrictions. Secondly, shape your response to the information requested. If it is requested that you have certain information in your scope of work or program narrative, make sure that is included in there. If the program narrative or the corporate capability is the most important, make certain that you really concentrate on those areas. Those are the ones going to receive the most scrutiny. Thirdly, make certain that you are eligible to apply. Don't spend time applying for money that your organization is ineligible for. Definitely seek, there is plenty of funding notice out there. Make sure that you apply for awards that are targeted to you. Identify yourself on every page and partner when it provides the best solution. Partnership doesn't work in every case, but with strong planning prior to the partnerships beginning, partnerships can be incredibly effective in making sure that the most members of the community receive the best services.

Do we have any questions from section 3?

>> **Lizette Rivera:** We have quite a bit. So let's go over some of the things that people were interested in knowing. Maybe we should start with a difference between what is a partner/sub-awardee versus a subcontract?

>> **Michelle Loosli:** That's a good point. In thinking about this prior to the webinar, on one hand it depends on the organizations that you're working with. So to me a partnership means that everyone has a say at the table and everyone can say what they want to do as far as the activities that are occurring. And, although they may have a different percentage of the financial portion, partners usually have that voice that they can share. If you have a sub-awardee they may be providing a unique task, but they don't have a say in the larger discussion of the entire project and how the entire project would be executed.

You as an organization should definitely identify whether or not they are partners or whether they are subcontracts. As you move forward with a proposal, and when you receive the award, you will want to know how much discussion should be had before decisions are made. If you are in a partnering situation you should make sure that your partners are always there when decisions have to be made.

>> **Margaret Korto:** Partnerships are agreement of the mind. You have to both agree this is what you want to do together. The partnership is a legal document that means that you have agreed together to do this. Every step of the way you have to make sure that everything is shared between the partners.

Maybe we should start with a difference between what is a partner/sub-awardee versus a subcontract?

>> **Michelle Loosli:** And that there's an openness of even financial records for that particular project.

>> **Lizette Rivera:** And in staying on the topic of partnerships when we are looking at tribes and can multiple tribes join together as a partnership? Or does one tribe have to partner with an organization? Or can it be multiple tribes together as a partnership?

>> **Margaret Korto:** They can work together. They can join together, absolutely.

>> **Lizette Rivera:** Great. And if an individual, I guess, wanted to apply for a federal grant is it possible for them to do that if they partner with an individual?

>> **Margaret Korto:** What does she mean by individual?

>> **Michelle Loosli:** If you were an individual like a consultant or something. So if you wanted to apply for an award that was a 501(c)3 set-aside, then as a consultant, or individual, you could work with them,

but they would win the award. So the 501(c)3 would be the agency that would receive the award. The individual would maybe go in and maybe like an organization partnership would do one component of that or be a subcontractor to the 501(c)3. The 501(c)3, especially if it is a 501(c)3 set aside, it definitely has to be awarded as a 501(c)3. They would be the ones executing the award.

>> **Lizette Rivera**: Okay, great. And I guess how does someone, or do they need to fully describe in detail how they are planning on providing the funds to their partners? To what extent do they need to?

>> **Michelle Loosli:** I like to attach my Memorandum of Understanding. In the Memorandum of Understanding you should have some clear breakdowns there. In your narrative and in your corporate capability section you will definitely want to reference it and definitely provide a high level picture of how not necessarily only the funding but how the partnership will work together. Are you going to meet monthly? Will you have weekly calls? If certain tasks are being managed by one partner or co-managed by partners, how will that be represented in the program? You definitely want to be clear on not only some of the funding but definitely the management and how it will affect the execution of the project.

>> **Margaret Korto:** The Memorandum of Understanding or agreement has to clearly define who is going to do what so that everybody is clear about what their tasks are.

>> **Lizette Rivera:** Can a government agency partner with a 501(c)3?

>> **Michelle Loosli:** Not normally. One of the things -- just in reviewing SF 424, what it shows you, it shows your estimated funding. Let's say you have a project that you estimate will cost $500,000 over a one year period to execute. The federal government is offering $300,000 awards and so you will show the federal government that this is how you would use the $300,000, but you might have a public health department has supplied you with $40,000 you may have other funds that provided the extra $160,000. And so in that way there is, they are somewhat a partner. It is unlikely, especially since federal funds that have been awarded to the states cannot be used to match or leverage federally funded programs.

>> **Lizette Rivera:** I see that we are getting a little bit close to our 5:30 time so I will ask -- these are technical questions that were asked. Contact us later if we don't get to them. Was asked, if you can repeat what is needed in the header and footer of your application?

>> **Michelle Loosli:** Sure, my personal preference is that you include the name of your agency, the name of your project, the funding number of the award you're applying for and the date that you applied for it. Usually I put the date that it's due. That way it is always clear. So if it's HHS 003756, I made up that number. It is not an actual number that is out there. If it is clearly in the header, if the pages get mixed up they'll know what you are applying for.

>> **Margaret Korto:** The page number is important because you don't want people to get confused if a page gets lost.

>> **Lizette Rivera:** DUNS numbers, do they expire?

>> **Michelle Loosli:** No, not as far as I know they do not expire. One of the crucial tips I received from someone is making sure that your DUNS always matches your SAM registration. If not, you can be kicked out of grants.gov number it would throw you off.

>> **Lizette Rivera:** Where would you locate your DUNS number?

>> **Michelle Loosli:** If you previously had it? Go to Dun & Bradstreet. You can Google them and they have an 800 number you can call.

>> **Lizette Rivera:** Great. Well, thank you Michelle and Margaret for an excellent presentation.

Slide Fifty

>> **Michelle Loosli:** As a webinar summary today we hoped to describe basic steps for registering and applying for federal funds. Seems like we had several questions about going to the different sites and registering. Once again they have great technical assistance. They also have their help numbers the feel free to use them or call us with any questions. We also reviewed the critical elements of proposals. As you go through your proposals and you develop them, definitely strengthen each area by providing numbers to demonstrate clarity and providing a clear scope of work of what you are doing. That helps every single proposal. Finally, we discussed specific issues with federal proposals and how to respond most effectively to them. Here at the Office of Minority Health Resource Center we are ready and willing to provide capacity assistance across the board to those organizations that work with minority populations across the country. If you have any questions, contact us. We are always here.

Slide Fifty-one/Slide Fifty-two

>> **Margaret Korto:** Those of you who might not qualify for the federal grants, you can also call 1-800-444-6472 and talk to an information specialist. They will look for other grants for you. They will do foundation searches for you. It is all at no cost.

>> Michelle Loosli Thank you, everyone, for joining us today.

>> Lizette Rivera This will conclude our webinar. Please look out for an e-mail with the link to the recording and for the slides. Thank you very much for attending.

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