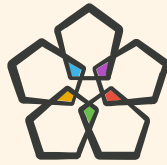




NORTHWEST
NATIVE
CHAMBER



PROSPER
PORTLAND



Photo Credit: Karl Rowe

FUTURE ROOTS OPPORTUNITY GRANT

For more information contact Kianna Bell,
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Background & Overview

The Northwest Native Chamber (NWNC), with the support of [Prosper Portland](#), is launching the Future Roots Opportunity Grant (FROG). This grant initiative offers Portland business owners access to strategic capital that enhances long-term viability, sustainability, resilience, and growth potential. FROG is designed to empower entrepreneurs in building intergenerational wealth and expanding opportunities for increased revenue generation.

We will be awarding 3 Portland business owners with grants of \$5,000 each. In addition to capital acquisition, awardees will receive individualized technical assistance (TA) and direct support from NWNC's contracted professional service providers specializing in financial management, legal services, and digital marketing.

Eligibility

- Business address **must be within Portland city limits**, verified through [PortlandMaps](#)
If the home is used for business, home address must meet same requirements
- Business must have an active registration with the City of Portland <https://pro.portland.gov/#2>

Use of funds are adaptable, provided they are not applied toward prohibited uses such as personal expenses, payroll or hiring costs, or purchases below the minimum value threshold.

Examples of eligible and ineligible projects are included below for guidance.

Examples of Qualifying Projects	Examples of Projects that DO NOT Qualify
equipment purchase for business (e.g. studio or production equipment, machinery, commercial appliances, etc.)	hiring and training of employees/paying salaries
down payment assistance for business loan to purchase large assets (e.g. business vehicle, food truck, property renovation, manufacturing equipment, etc.)	any personal purchases (e.g. personal vehicle, home mortgage/repairs, etc.)
paying down existing business loan that was used for asset acquisition, debt consolidation	miscellaneous small ticket items under \$800 in market value

How to Prepare for the FROG Application

Application Webinar

[Register Here!](#) In the event you are unable to attend, this webinar will be recorded.



Timeline

- December 2 2025: Application Opens
- December 11 2025, 4pm-5pm PST: Application Support Webinar
- January 15 2026, 11:59pm PST: Application Closes
- February 25 2026: Award Notifications
- March - August 2026: Capital Distribution and Technical Assistance
- September 25 2026: Program Close Out, All Grants Disbursed

Considerations for a Successful Application: What the Selection Committee is Looking For

Implementation Plan

- Overall purpose of this initiative and how it adds value to your business
- We want to see how you plan to achieve the goals of your project (e.g. when you will be applying for permits, contacting a lender if needed, securing additional licenses you need, any additional staff you need, etc.)

Project Impact

- Impact on your business' ability to grow, increase stability, build resiliency, and generate revenue. What door would this grant open or help you move through?

Use of Funds & Financial Stability

- Be very clear in your breakdown of how you will use the funds
- Highlight what project(s) you may have lined up or would be able to start/accept
- How will this funding impact your access to new opportunities?
- How will this funding be leveraged with other forms of capital?

Technical Assistance Engagement

- What is your capacity to meet with your resource navigator and professional service provider(s) on a regular basis during the duration of this program?
- Illustrate a detailed understanding of the needs of your business and how you can utilize legal, digital marketing, and/or bookkeeping/accounting services to meet those needs?

Grant Terms

1. **Grant Expenditure Deadline:** All grant funds must be utilized no later than **September 1, 2026**.
2. **Fund Distribution:** Funds can be disbursed directly to the business owner, to a designated third-party entity, or lending institution.
3. **Approval of Fund Use:** If your intended use of funds deviates from the purpose specified in your application, **prior approval from NWNC** is required.
4. **Waitlist Provision:** NWNC may maintain a waitlist of eligible recipients should any approved recipients be unable to use funds by the deadline.
5. **Financial Documentation Requirement:** Upon awarding, NWNC may request business and personal financial statements or loan documentation to facilitate the fund disbursement process if determined necessary depending on use of funds.
6. **Tax Implications:** Receiving this grant may have tax implications. NWNC will host an informational session to help recipients prepare and plan tax strategies.
7. **Security Interest Agreement:** Upon disbursement, all grantees must sign a **Security Interest Agreement**, committing to retain ownership of the asset(s) for a minimum of two years.