

The Liberty Bank Foundation was established in 1997 as an extension of Liberty Bank's commitment to the Connecticut communities the bank and its employees have served since 1825. We feel that, as bankers, we have a responsibility not only to provide excellent products and services, but also to make our communities better places to live and work. Through our Foundation, we support non-profit organizations that our neighbors depend on to raise healthy children and build strong families and communities. Our charitable giving is focused on organizations that serve people within Liberty Bank's market area.

Mission

The mission of the Liberty Bank Foundation is to support preventive programs that assist low- and moderate-income residents of Liberty Bank's market area in achieving their personal goals and reaching their potential. We advance this mission by providing financial support to non-profit organizations and by acting as a philanthropic leader in the communities we serve.

Geographic Area Served

The Liberty Bank Foundation supports organizations and programs that serve people within Liberty Bank's market area, which consists of Middlesex and New London Counties, as well as the towns of Cheshire, Madison, Mansfield, Marlborough, North Haven, Wallingford, Wethersfield, and Windham.

Funding Priorities for 2009

The foundation recognizes that the current economic downturn is causing extreme distress to individuals and families, and consequently to the non-profit organizations that provide services to them. Cuts in state funding to non-profits have hampered their ability to meet the growing demand for services. To address this situation, the foundation has modified its funding priorities for 2009 to invest our resources where we believe they can do the most good for the largest number of people:

- **Preventive programs for children and families**
- **Basic human services for those most in need**
- **Affordable housing**
- **Building the capacity of non-profits to address community needs**

Investing in Prevention for Children and Families: The Foundation seeks to support programs and activities that are preventive in nature—designed to prevent problems from occurring and becoming crises. Through our grantmaking, we seek to strengthen children, families, and communities, and build the capacity of people to address their own needs. In reviewing grant requests to support preventive programs, we consider the following criteria to be of primary importance:

- The number of people to be served.
- The level of need of the people to be served. Are they of low/moderate income? Are they at risk of some type of negative outcome (for example, failing in school)?

- The potential impact of the program. Will it truly generate long-term change by preventing a potential problem from occurring, or just provide temporary relief?

Our prevention strategy also emphasizes collaboration among existing resources—non-profit, public, and private.

For 2009, our priority will be to support education, human services, and health programs that benefit children and families of low or moderate income. Examples of programs funded under this area include:

- Maternal and infant health
- Parenting skills training
- Early childhood education and services
- Child care and after-school programs
- Mentoring and tutoring programs
- Adult basic education
- Job preparation and training
- Promoting social and emotional health, identity and self-esteem, positive character, basic life skills, and conflict resolution skills
- Educating the public and policy makers on issues relating to strengthening children and families

Providing for Basic Human Needs in Hard Times: While the Liberty Bank Foundation believes prevention is the most effective way to achieve long-term savings and improve people’s lives, we recognize the ongoing need for high-quality remediation and intervention services, especially in these difficult economic times. Our “Good Neighbor Fund” was established in 2008 to provide support for these services. To meet the growing needs we foresee for 2009, the foundation has reallocated resources from other strategic initiatives to support additional grantmaking for emergency services and basic human needs. Following are some types of programs that are eligible for grants through the Good Neighbor Fund:

- Food pantries and soup kitchens
- Emergency shelters for homeless individuals
- Programs to prevent homelessness and foster self-sufficiency
- Emergency energy assistance programs
- Case management and informational services that help people gain access to safety net programs

Affordable Housing: Poor lending practices and falling real estate prices have exacerbated Connecticut’s serious shortage of affordable housing. What was already one of the most significant challenges facing low- and moderate-income families in our state has become a crisis, expanding to encompass many middle-class families who have never before experienced problems paying for housing. Due to limited resources for housing-related grants this year, the foundation’s focus for 2009 will be to fund programs that support those families most affected by the current economic crisis. Examples include:

- Development of low/moderate-income housing with supportive services
- Foreclosure prevention and homeowner counseling programs

In addition, the foundation staff will provide in-kind support in the following areas:

- Serving as a convener and facilitating collaborations among both non-profits and funders

- Providing a point of access to the education, technical assistance, and financing programs available through Liberty Bank
- Assisting non-profits in educating the public and policy makers on housing and community development issues

Building the Capacity of Non-Profits: The Liberty Bank Foundation is committed to helping non-profit organizations adapt to address the enormous needs generated by the current economic downturn. Our goal will be to assist in making organizations more effective, efficient, flexible, and productive. Although grant funds in this area are limited, we will provide additional assistance by offering technical support, fostering collaboration, and serving as a convener. Following are some examples of ways in which the Foundation supports non-profit capacity building:

- Supporting educational opportunities or forums for non-profits (for example, seminars on effective grantwriting, program evaluation, board development, and management)
- Making grants that promote collaboration and sharing of resources among non-profits
- Convening non-profits and other sectors to address community needs and issues in a holistic fashion: considering the multiple viewpoints involved, building consensus about solutions, and combining resources to put those solutions into action.

Eligibility for Grants

Only those organizations to which the IRS has granted 501(c)(3) tax-exempt status are eligible for funding by our Foundation. In general, we prefer to fund specific programs rather than capital projects, equipment, or general operating expenses.

The Liberty Bank Foundation does not make grants to the following types of applicants:

- Individuals
- Fraternal groups
- Organizations that are not open to the general public

The Liberty Bank Foundation does not make grants to support the following:

- Annual funds of colleges, universities or hospitals
- Trips, tours or conferences
- Scientific or medical research
- Deficit spending or debt liquidation
- Lobbying or otherwise influencing the outcome of the legislative or electoral process
- Sectarian or religious programs
- Endowments or other foundations

Since we receive a large number of requests, and wish to give fair consideration to everyone, **we generally will not make grants to an organization for more than three consecutive calendar years.** We ask that organizations that have received funding in three consecutive calendar years refrain from re-applying until a waiting period of one calendar year has elapsed. In addition, for 2009, we ask that organizations that received grants in 2008 and are eligible to apply in 2009 wait until 12 months have passed before applying for another grant.

Grant Size

The minimum grant amount is \$2,000. Most program grants for 2009 will range from \$2,000 to \$5,000. Please note that no multiple-year commitments will be considered during 2009.

Applying for a Grant

Before completing and submitting a grant application, please contact the Foundation office at (860) 704-2181 to discuss the project for which you wish to apply for funding. We can then provide guidance as to whether your project falls within our current funding priorities and answer any questions you may have about the application process.

Application Checklist

In order for us to consider your grant request, the following supporting information and documents must be included with your grant application. To avoid a delay in considering your request, please check that all the documents below have been enclosed before signing and mailing in your application.

- A copy of the IRS letter documenting the 501(c)(3) status of your organization
- The mission statement of your organization
- A list of your board of directors or trustees, with their affiliations
- A complete budget for the project for which you are requesting funding (including both income and expenses)
- The current annual operating budget for your organization
- Your most recent audited financial statements
- Your most recent annual report
- A copy of your current Form 990 return

If any of the above documents are unavailable or inapplicable, please note the reason on the grant application form. (For example, if your organization is a municipal agency, you would not have a 501(c)(3) letter.)

Your application, together with supporting documents, should be sent to:

**The Liberty Bank Foundation
P. O. Box 1212
Middletown, Connecticut 06457**

Sorry—we cannot accept applications via fax or e-mail.

To download our Grant Application in Microsoft Word 97 format; just return to the Grantmaking Guidelines page and click the “Download a Grant Application” link. Alternatively, to request a hard copy of the Grant Application, you can e-mail the Foundation office at smurphy@liberty-bank.com, or call us at (860) 704-2181. And remember: please contact us before preparing your application!

Grant Review and Award Schedule

We review grant requests on the quarterly schedule that appears below. One copy of the completed grant application form, with an original signature and all supporting documents, must be received by 5:00 p.m. on the deadline date in order to be considered for that quarter. When the quarterly deadline falls on a Saturday, Sunday, or bank holiday, the deadline will be extended to 5:00 p.m. on the next business day. Requests received after the quarterly deadline will be deferred to the next review cycle. Please note that we can accept only one application per year from any organization.

- Completed applications received by December 31 will be reviewed in March.
- Completed applications received by March 31 will be reviewed in June.
- Completed applications received by June 30 will be reviewed in September.
- Completed applications received by September 30 will be reviewed in December.

Please call the Foundation at (860) 704-2181 or (860) 638-2959 at any time if you have questions regarding the application process, your grant request, or our grantmaking in general. We will be happy to assist you. Best wishes for success in your fundraising efforts!