

## Grant Guidelines

Liberty Bank Foundation was established in 1997 as an extension of Liberty Bank's commitment to the communities it has served since 1825. We invest in organizations that our neighbors depend on to build strong and vibrant communities.

### Our Mission

To improve the lives of our customers, teammates, and communities for generations to come.

### Geographic Area Served

The Liberty Bank Foundation supports organizations and programs that operate in [communities served by Liberty Bank](#).

### Funding Priorities

Our funding is focused on supporting historically underserved communities and low-to-moderate income individuals and families in the following priority areas:

- **Education & Training**
  - K-12 Education
  - Adult Workforce Development
  - Support for Small Business
- **Affordable Housing**

**Education & Training:** The grants we award in our Education & Training focus area support programming for young people in grades K-12 with the goal of helping them do better in school and be prepared for college or career upon high school graduation. We also award grants to support Adult Workforce Development programs that will help individuals who are unemployed or underemployed gain the skills needed to obtain or maintain employment and earn livable wages.

We understand the important role small businesses play in supporting local economies and enriching our communities. We support small businesses by making grants to Entrepreneurial Support Organizations (ESOs).

**Affordable Housing:** Despite gains in recent years, Connecticut continues to experience a shortage of affordable housing. Examples of programs eligible for Affordable Housing grants include:

- Development of low/moderate-income housing, with or without supportive services
- Technical assistance for nonprofit developers of affordable housing
- Education to build support for the development of affordable housing
- Foreclosure prevention and homeowner counseling programs
- Homebuyer education and/or landlord education for aspiring homeowners of low/moderate-income

**Food Programs:** We award a limited number of grants to support the major food pantries and soup kitchens throughout our footprint. *Contact the Foundation to learn more.* Our primary means for addressing food insecurity in the community is through our [Liberty Bank Rotary Club Thanksgiving Drive](#).

## Eligibility for Grants

**When reviewing grant applications, here's what we take into consideration:**

- Number of people served
- The level of need of the people to be served. Are they of low/moderate income? Do they represent historically underserved communities?
- Measurable Impact. Will the program generate long-term change by preventing a potential problem from occurring, or only provide temporary relief? Will it create meaningful change in the community or for the individuals involved?

**The following types of organizations are eligible for grants from the foundation:**

- Nonprofit organizations recognized under Section 501(c)(3) of the Internal Revenue Code
- Municipal Agencies

For the most part, we prefer to fund specific programs. On rare occasions, we may consider requests for capital projects or equipment.

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

- Annual fundraisers or campaigns (except United Way)
- Activism or community organizing
- Advocacy
- Animal Causes
- Childcare/Daycare Agency Subsidies/Scholarships
- Civic Organizations
- Conferences, seminars, panel discussions, trips
- Consultants
- Debt reduction
- Endowments
- Fundraising activities (specifically golf tournaments, road races, etc.)
- Limited/very small number of individuals being served by an organization
- Lobbying
- Pilot programs, new initiatives, startups
- Private scholarships/tuition
- Programs, agencies and communities outside of our footprint
- Religious organizations, unless supporting non-sectarian broad based community issues
- Research and feasibility studies
- Student trips, tours
- Substance Abuse Prevention
- Team sponsorships
- Third parties raising funds for a charity
- Trips, tours or conferences

We receive a large number of requests and want to give fair consideration to everyone. Please understand that support in one year does not guarantee support in future years. We will typically only accept one application from an organization in any calendar year. If you have questions about the eligibility of your organization, please contact the Foundation.

## Grant Size and Duration

The minimum grant amount is \$5,000. Most grants range from \$5,000 to \$25,000 and are made on a one-time basis.

## Applying for a Grant

The first step in our application process is to [email](#) the Foundation to discuss the project for which you wish to apply for funding—even if you have previously received a grant for the project. 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. Contact information for the Foundation staff is on the last page of this document. All grant applications must be made via our online system. Once we have determined that you are eligible to apply for a grant, we will provide you with instructions on how to access the online grant application. We review grant requests three times per year.

Application Deadline	Decision Timeframe
February 1	May
May 1	August
November 1	February

## Application Checklist

In order for us to consider your grant request, the following supporting information and documents must be uploaded with your grant application. To avoid a delay in considering your request, please check that all the documents below have been uploaded before clicking “submit.”

- A copy of the IRS letter documenting the 501(c)(3) status 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 pending and secured income and expenses**)
- The annual operating budget for your organization for the fiscal year in which the project will take place
- Most recent audited financial statements, with management letter. If you don’t have audited statements, we will need a statement of financial position, statement of activities, and cash flow statement.
- A copy of your most recent Form 990 return (**include all pages**).

If any of the above documents are unavailable or inapplicable, please upload a document telling us the reason why you are unable to provide it. You can do the same if you don’t have the appropriate document now but plan to submit it later; in that case, please let us know the date by which you expect to email it. ***Please note that our system will not accept your grant request unless every document has been uploaded.***

## Contact Information

**Toral Maher**, Executive Director  
[tmaher@liberty-bank.com](mailto:tmaher@liberty-bank.com)

Send us an email if you have questions about the application process or your grant request. Best wishes for success in your fundraising efforts!