



Grant Guidelines

Silvergate Bank contributes to the strength and vitality of our communities through the charitable contributions program and in-kind donations and seeks out deserving organizations to support and nurture in their efforts to make our community a better place to live. We have developed specific guidelines for charitable contributions.

We make grants in three primary areas: Community Development, Education, and Human Services.

Silvergate Bank gives first priority to requests where the primary purpose of the grant is to ***benefit people and communities of low- and moderate-income***. While Silvergate Bank accepts requests for financial support from organizations which enhance a community's quality of life (including cultural, arts, civic projects, and other activities) these grants are not one of our funding priorities.

Where we direct our Contributions

Silvergate Bank makes grants in three primary areas:

- **Community Development**

Silvergate Bank provides grants to organizations that help ***people and communities of low- and moderate-income in the areas*** of:

- Affordable housing;
- Home Buyer counseling and related economic education;
- Training programs that assist in development of work and life skills essential to self-sufficiency; or
- Community revitalization and stabilization.

- **Education**

Silvergate Bank supports educational programs ***promoting academic achievement by low- to moderate-income students*** in pre-Kindergarten through the twelfth grade in the key areas of:

- Innovative programs that ***help low- and moderate-income*** and ***at-risk*** students succeed in school and prepare for post secondary education;
- Financial literacy training; or
- Effective mentoring programs.

Grant applications from educational institutions and non-profits serving those institutions are considered. Grants are also considered for:

- Staff development of teachers and administrators *servicing low- and moderate-income* students; or
 - Programs that encourage school partnerships with parents and guardians, the business community, or the community in which the school is located.
- **Human Services**
Silvergate Bank considers support of social and human service organizations whose work primarily *serves low- and moderate-income populations* in the following areas:
- Child care and transportation initiatives designed to help people transition from welfare to work;
 - Health services and education; or
 - Assistance with basic needs.

Employee Community Involvement

Silvergate Bank is committed to working in partnership with our employees to strengthen the community. We consider employee involvement in evaluating contribution requests, and we support volunteer involvement programs for employees in our communities.

Requests that receive low priority:

- Sports or athletic groups or activities
- Hospitals
- Vehicles
- Multi-year programs
- Capital campaigns

Requests we will not consider:

- Individuals, including scholarship or fellowship assistance (scholarship requests by organizations are considered)
- For-profit entities, including start-up businesses
- Political, labor, religious, or fraternal activities
- Endowments
- Film or video projects, including documentaries
- Travel, including student trips or tours
- Promotional merchandise
- Organizations other than IRS 501(c)(3) or tribal entities

Applying for Grants

We will need a completed grant application and all the information requested below. We ask that you send only one proposal per calendar year. We accept proposals on an ongoing basis. You will hear from us regarding the status of your proposal within 60 days.

Submit your grant application to: Silvergate Bank
Community Development Charitable Contributions
4275 Executive Square, Ste 800
La Jolla, CA 92037



Grant Application

Instructions

Please read this document carefully and be sure to review the Silvergate Bank Guidelines before completing this application. You may reproduce this form on your computer, and type or legibly print the requested information. Please keep your answers as brief as possible.

All grant applicants: Please complete all of Section I, include the required attachments, and sign and date the application.

If the grant request is \$2,500 or more: Also complete all of Section II.

I. All Grant Applicants: Complete Section I.

Name of Organization: _____

Federal Tax Identification Number: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Telephone: _____ Fax: _____

Organization Web Address: _____

Executive Director (Mr. Mrs. Ms. Other): _____

Telephone: _____ Fax: _____

E-Mail Address: _____

Primary Contact (Mr. Mrs. Ms. Other): _____

Title: _____ E-Mail Address: _____

Telephone: _____ Fax: _____

1. Amount Requested: \$ _____ Date of Application: _____

2. Type of Request (check one): Operating Capital Program/Project Other

3. If the request is not for operating support, briefly describe the program or project for which the organization seeks support. _____

4. Does the request address one of the Silvergate Bank funding priority areas?

Yes No

If yes, select one: Community Development Education Human Services

5. Has the organization received a grant from Silvergate Bank in the last three years?

Yes No If yes, please list dates and amounts.

Date: _____ \$ _____

Date: _____ \$ _____
Date: _____ \$ _____

6. Please list any Silvergate Bank employees involved in your organization and their roles. _____

7. Please provide a brief overview of the organization: _____

8. Of the clients you serve, what percent are in the following locations and income categories?

2013 San Diego County Median Income

Do not track.		<input type="checkbox"/>	
Low Income	\$0 to < \$36,150	_____	%
<i><50% of area median income</i>			
Moderate Income	\$36,150 to < \$57,840	_____	%
<i>50% - 80% of area median income</i>			
Middle Income	\$57,840 to < \$86,760	_____	%
<i>80% - 120% of area median income</i>			
Upper Income	\$86,760 and above	_____	%
<i>More than 120% of area median income</i>			
Total			100%

STOP: If the request is less than \$2,500, skip Section II. Please sign/date the application and include the required attachments.

II. If the Grant Request is \$2,500 or more: Complete Section II.

Financial Information

1. The organization's current year budgeted expenses of \$_____ are _____% higher lower than the previous year's actual expenses.
2. During the current fiscal year \$_____ or _____% of the total expense budget is for administrative/overhead and fundraising expenses.
3. Has the organization experienced an operating deficit (i.e., expenses exceeded revenues) in the last two years? Yes No If yes, what was the amount of the deficit?
Year _____ Deficit \$ _____
Year _____ Deficit \$ _____

Please explain the deficit(s) above and the plan for reducing or eliminating it. _____

Project Information (Complete only for program, project or capital support)

1. What are the timelines for the project and for fundraising? _____

2. What is the budget for the program/project? \$ _____
3. How does this effort address a community need? Please describe the community and clients that will benefit. _____

4. Please explain how you have measured or will measure the success of the program/project.____

III. Required Attachments for All Grant Applicants

Please enclose one copy of each of the following items:

- 1. Cover letter;
- 2. A copy of your current IRS determination letter indicating tax exempt 501(c)(3) status;
- 3. Board of Directors list, including names, phone numbers and affiliations;
- 4. Annual report, if available, or other material summarizing activities of the organization;
- 5. Current year itemized operating revenue and expense budget for the organization ;
- 6. Most recent audited financial statements or IRS Form 990; and
- 7. A list of major corporate and foundation donors for the past two years.

If you completed Section II, please also enclose one copy of each of the following items:

- 8. A one-page summary of the organization's three major core programs or activities; and
- 9. Budget of program, project, or capital campaign.

Authorization

The undersigned certifies that they are authorized to represent the organization applying for a grant and that the information contained in this application is accurate. The undersigned agrees that if a grant is awarded to the organization:

- (1) The grant will be used for the purpose outlined in the grant award letter and may not be expended for any other purpose without prior written approval from Silvergate Bank;*
- (2) Silvergate Bank has received nothing of material value in exchange for the grant; and*
- (3) Information about the organization and the grant may be used by Silvergate Bank in any published materials.*

Signature of Executive Director

Date