

## Grant Guidelines

Silvergate Bank (“Silvergate” or “we”) contributes to the strength and vitality of our communities through a 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, and give priority to requests where the primary purpose of the grant is to benefit people and communities of low and moderate income. While Silvergate accepts requests for financial support from organizations that enhance a community’s quality of life (including cultural, arts, civic projects, and other activities) these are not our funding priorities.

## Where We Direct Our Contributions

### Community Development

Organizations that help people and communities of low and moderate income in the areas of:

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

### Education

Educational programs promoting academic achievement by low- to moderate-income students in pre-Kindergarten through the 12th 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; and
- Effective mentoring programs.

Grant applications from educational institutions and nonprofits serving those institutions are considered. Grants are also considered for:

- Staff development of teachers and administrators serving low- and moderate-income students; and
- Programs that encourage school partnerships with parents and guardians, the business community, or the community in which the school is located.

**Human Services**

Social and human service organizations whose work primarily serves low- and moderate-income populations in the following areas:

- Childcare and transportation initiatives designed to help people transition from welfare to work;
- Health services and education; and
- Assistance with basic needs.

**Employee Community Involvement**

Silvergate 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, and
- 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; and
- 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.

Submit your grant application to:      Silvergate Bank  
Community Development Charitable  
Contributions 4250 Executive Square, Ste 300  
La Jolla, CA 92037

## Grant Application

Please read this document carefully and be sure to review the Silvergate Grant Guidelines before completing this application. You may fill in this form on your computer, or type or legibly print the requested information on a hardcopy. Keep your answers as brief as possible.

**All grant applicants:** Complete all of Section I, include the required attachments listed in Section III, sign and date the application. If the grant request is \$2,500 or more, also complete all of Section II.

<b>Section I – All grant applicants complete this section.</b>			
<b>Name of Organization</b>		<b>Federal Tax Identification Number</b>	
<b>Address</b>		<b>City</b>	<b>State</b>
			<b>ZIP Code</b>
<b>Telephone</b>		<b>Fax</b>	<b>Organization Web Address</b>
<b>Executive Director</b> ( <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Other: )		<b>Telephone</b>	<b>Fax</b>
			<b>Email</b>
<b>Primary Contact</b> ( <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Other: )		<b>Title</b>	
<b>Telephone</b>		<b>Fax</b>	<b>Email</b>

- Amount Requested: \$ \_\_\_\_\_ Date of Application: \_\_\_\_\_
- Type of Request (check one):  Operating  Capital  Program/Project  Other
- If the request is not for operating support, briefly describe the program or project for which the organization seeks support.
- Does the request address one of the Silvergate Bank funding priority areas?  
 Yes  No  
 If yes, select one:  Community Development  Education  Human Services
- Has the organization received a grant from Silvergate Bank in the last three years?  
 Yes  No  
 If yes, list dates and amounts.  
 Date: \_\_\_\_\_ \$ \_\_\_\_\_  
 Date: \_\_\_\_\_ \$ \_\_\_\_\_  
 Date: \_\_\_\_\_ \$ \_\_\_\_\_

6. List any Silvergate Bank employees involved in your organization and their roles.
  
7. Provide a brief overview of the organization:
  
8. Of the clients you serve, what percent are in the following locations and income categories?

2018 San Diego County Median Income		
Income Grouping	Income Range (\$)	Percentage Served (%)
Do not track		
Low Income <i>&lt; 50% of area median income</i>	0 to < 48,650	
Moderate Income <i>50%–80% of area median income</i>	48,650 to < 77,850	
Middle Income <i>80%–120% of median income</i>	77,850 to < 98,150	
Upper Income <i>&gt; 120% of area median income</i>	≥ 98,150	
	<b>Total</b>	<b>100%</b>

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

**Section II – If the grant request is \$2,500 or more, complete this section.**

**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 \$

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? Describe the community and clients that will benefit.
  
4. Explain how you have measured or will measure the success of the program/project.

**Section III – All grant applicants complete this section.**

Enclose one copy of each of the following items:

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

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

- A one-page summary of the organization's three major core programs or activities; and
- 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