



Guide for Grant Budget and Narrative *Applicant Defined Grants*

Grant Budget

You must use Excel or Google Sheet template posted on the St. Louis City Senior Fund website. If you have any issues with the template or questions about your budget, contact us at info@stlseniorfund.org or 314-535-6964, ext 24.

Please note:

- You can add in extra rows to the template as needed.
- Not every line item will be applicable. If not applicable, then leave it blank.
- The grant budget must be explained in the budget narrative in your application.

EXPENSES

Expenses are reported in two columns, one for outlining your total program/project expenses and the second for outlining the specific amount you are seeking to be covered by the St. Louis City Senior Fund grant.

If you are requesting support for the sole service your organization provides (e.g., prepared meals, transportation), report either your total organizational budget in the Total Program/Project Expense column or the portion of your organizational budget that you will use to serve St. Louis City residents. Make sure to note what you are reporting in your budget narrative.

Below are descriptions of each line item for reference.

1. SALARY & BENEFITS

Include the expenses for all the people who will work directly on the program/project for your Total Program/Project Expenses and any amount that you are requesting grant support for under Amount Requested from Funder column.

Don't forget to add payroll taxes (FICA, Medicare, unemployment, and workers' compensation) and fringe benefits such as health insurance as applicable. You should include a portion of these costs equal to the portion of the person's time dedicated to the program/project.

Make sure to break out the employee detail in your budget narrative, including names and roles of staff, total salary and benefits, and % FTE and amount that will be charged to the grant.

2. CONTRACT SERVICES (*consulting, professional*)

Non-employees that are contracted to do work related to the program/project. Whenever grant funds are used to pay a third party (individual or organization) outside of the organization, these costs should be included in the grant budget under this category.

3. OCCUPANCY (*rent, space fees*)

You should only use this line item if you have specific space costs related to your program/project (i.e., space rental fees for exercise program). General occupancy expenses incurred by your organization for staff should be accounted for in the Indirect Expense line item.

4. INSURANCE

Costs related to insuring the program/project that are above and beyond the regular insurance costs for the organization. Only use this line item if you have program/project specific insurance needs (i.e., you are adding to your current insurance just for this project). Expenses of general organizational insurance needs (e.g., your liability insurance), should be accounted for in the Indirect Expense line item.

5. TRAVEL

Local travel related to the program/project for staff or clients in order to deliver services. Be specific in your budget narrative as to how you arrived at the amount requested.

6. EQUIPMENT

Nonexpendable, tangible property. Typically thought of as items that are more costly and durable. When there is a need to rent or buy equipment for use on the program/project, provide information on the type of equipment to be rented/bought, the purpose or use on the program/project, the length of time needed, and the rental/purchase rate.

7. SUPPLIES

Typically thought of as items that are less costly and get used up. In an office setting a computer would be equipment and a pencil or paper would be supplies.

8. PRINTING, COPYING, & POSTAGE

Photocopying, printing, mailings, postage, and express mail charges that are directly related to the program/project. Describe how you arrived at the requested amount in

your budget narrative (note: listing a percentage of your agency's total copying expenses in the budget narrative without explanation is not sufficient).

9. EVALUATION

Costs that are directly related to the program/project. May include hiring external evaluators or incentives for program participants to respond to surveys. If staff are responsible for evaluation, include their time for evaluation in Salary and Benefits.

10. MARKETING

Costs related to the marketing, advertising, and the promotion of your program/project.

11. MEETING EXPENSES

Costs of holding meetings are included in this category. Some examples are the rental of facilities and equipment for a meeting or honorariums/fees for trainers/guest speakers. Details of costs for meetings should be broken out and provided in the budget narrative. Conference and meeting expenses are not supported for individual Senior Fund grants unless meeting expenses are specifically for program participants.

12. OTHER DIRECT EXPENSES

Other direct expenses are non-labor direct expenses associated with a program/project that do not fall within the categories listed above. Include a label in the spreadsheet for each Other Direct expense you include in your program/project budget and describe how you arrived at the requested amount in your budget narrative.

13. INDIRECT EXPENSES

Indirect expenses represent the program/project's share of overhead expenses (rent, phone, utilities, etc.) and administrative costs. These are expenses incurred by the applicant organization because of program or service implementation but that are not easily identifiable with a specific program. Examples include executive oversight, accounting, grants management, legal expenses, utilities, insurance, and facility maintenance.

Applicants are allowed indirect expenses of up to 12% of the direct expenses of the program/project.

If you are requesting support for indirect expenses, list the amount in the Indirect Expense line item of your grant budget spreadsheet. In your budget narrative, specify the percent of your direct expenses you are requesting to account for administrative expenses.

Note: If your program includes contracts, subtract those from your direct expenses before determining your indirect expense amount. Each subcontractor may include indirect costs, but only on their portion of direct costs.

EXAMPLE	
Salary & Benefits	\$15,450
Contract Services	\$1,500
Travel	\$1,200
Supplies	\$500
Marketing	\$3,000
<i>Total Direct Expenses</i>	<i>\$21,650</i>
Indirect Expense (Total Direct Expense – Contract Services * 12%)	\$2,418
Total Amount Requested	\$24,068

PROGRAM/PROJECT REVENUES

Include information on the other sources you will be using to fund your program/project. Total revenues should equal the amount listed in the Total Program/Project Expenses column. List your Senior Fund grant request in the Pending column.

Please specify whether the Contributions, Gifts, Grants, & Earned Revenue are committed or pending. Committed means there is a firm agreement with the funding source to give a contribution (even if you have not received a check). Pending means that a request has been made but not yet agreed to or granted. If any pending amount significantly affects your ability to implement your project, explain this in the budget narrative justification.

1. LOCAL GOVERNMENT, STATE GOVERNMENT, FEDERAL GOVERNMENT

Group together each type of government revenues (related to your program/project) and then break out the detail as necessary in the budget narrative.

2. INDIVIDUALS

Group together all individual donations and then briefly describe as necessary (e.g., if individual donations primarily come from key events your organization hosts) in the budget narrative.

3. FOUNDATION

Group together foundation grants less than \$1,000. Break out foundation grants greater than \$1,000. Add rows as needed.

4. CORPORATION

Group together corporate grants less than \$1,000. Break out corporate grants greater than \$1,000. Add rows as needed.

5. FEDERATION

Group together federated grants less than \$1,000. Break out federated grants greater than \$1,000. Add rows as needed.

6. OTHER

Other grants not covered by the above listed categories.

7. MEMBERSHIP INCOME

Revenues expected to be received from membership dues as related to this program/project. Explain how your dues work in the budget narrative.

8. PROGRAM SERVICE FEES

Revenues expected to be received from program participation.

9. PRODUCTS

What people give you in exchange for the service or product your program/project generates. Not all projects generate income, but some do. A play generates ticket income and maybe concession income. An education program may have income from publication sales or tuition.

EXAMPLE Budget Spreadsheet

10. FUNDRAISING EVENTS (NET)

Revenue expected to be received related to this program/project from a fundraising event. Please subtract out the cost of the event.

11. INVESTMENT INCOME

Income coming from interest payments, dividends, capital gains collected upon the sale of a security or other assets, and any other profit that is made through an investment vehicle of any kind.

Missouri CGA Version 2.0 - Project Budget (Required)			
St Louis City Senior Fund Grant Application	Insert Agency Name Here		
EXPENSES	Total Project Expenses	Amount Requested from Funder	
Salary and Benefits	\$50,000	\$25,000	
Contract Services (e.g consulting, professional)	\$15,000	\$10,000	
Occupancy (e.g. if needed for project only)			
Insurance			
Travel	\$1,500	\$1,500	
Equipment			
Supplies	\$2,500	\$1,500	
Printing, Copying & Postage	\$250		
Evaluation	\$3,000	\$1,500	
Marketing	\$1,250	\$1,250	
Meeting Expenses			
*Other - _____			
*Other - _____			
Subtotal of Direct Expenses	\$73,500	\$40,750	
Administration/Indirect Expense	\$11,025	\$4,800	
TOTAL EXPENSES	\$84,525	\$45,640	
REVENUES	Committed	Pending	
Contributions, Gifts, Grants, & Earned Revenue			
Local Government	\$ -	\$ -	
State Government	\$ -	\$ -	
Federal Government	\$ -	\$ -	
Individuals	\$ -	\$ -	
*Foundation - ABC Foundation for Seniors	\$ 32,750	\$ -	
*Foundation - _____	\$ -	\$ -	
*Foundation - _____	\$ -	\$ -	
*Foundation - _____	\$ -	\$ -	
*Corporation - _____	\$ -	\$ -	
*Corporation - _____	\$ -	\$ -	
*Corporation - _____	\$ -	\$ -	
*Federation - _____	\$ -	\$ -	
*Other - Senior Fund	\$ -	\$ 45,640	
Membership Income	\$ -	\$ -	
Program Service Fees	\$ -	\$ -	
Products	\$ -	\$ -	
Fundraising Events (net)	\$ 6,135	\$ -	
Investment Income	\$ -	\$ -	
In-Kind Support	\$ -	\$ -	
*Other - _____	\$ -	\$ -	
TOTAL REVENUES	\$ 38,885.00	\$ 45,640.00	\$ 84,525.00

Amount Requested from Funder and Senior Fund line item in Pending should match.

All Revenues

*Please specify for contributions over \$1,000. Missouri CGA v.2.0: Page 2

12. IN-KIND SUPPORT

Gifts of goods or services instead of cash. They can include donated space, materials or time. If you list in-kind contributions as income, then you must also show the corresponding expenses. If someone gives you something at a major discount, show the whole expense and then list the portion being donated under in-kind contributions. This might include volunteer involvement (e.g., a volunteer offered their marketing services and it would have cost \$xxx amount if you would have had to purchase those services).

Budget Narrative

The budget narrative justification serves two purposes: it explains how your costs were estimated and it justifies the need for each budget item. You **MUST** include a description for each line item you are requesting support for from the Senior Fund, including a description of how you calculated expenses. If a line item is missing a description showing how the amount was calculated, you run the risk of your grant award not including funding for that line item.

For staff responsible for implementing your program/project for which you are applying, under Salary and Benefits describe the following:

- For any staff listed in your application as having a role or responsibility directly for the program/project, please include their name, title, percent effort, and responsibilities, even if you are not requesting support from the Senior Fund.
- For staff for which you are requesting Senior Fund support to cover a portion of their salary and benefits, make sure to also include the total amount of their salary and benefits for the time period, and how much support you are requesting from the Senior Fund.
 - For existing staff, please indicate why Senior Fund dollars are needed to support their position (e.g., loss of funding, do not have enough funds to support their role on the program).
 - If you need to hire any new staff, indicate which positions, reason(s) why, and your plan and timeline for ensuring new team members are hired, trained, and ready to carry out tasks within the first quarter of the grant.

EXAMPLES OF DESCRIPTIONS

SALARY & BENEFITS

Terry Smith, Senior Programs Director (full-time, 30% FTE for program), oversees all three senior programs at our agency, including day to day supervision of project staff and contractors, and working with clients as needed. *Their time is covered by other funding sources and does not need support from this grant.*

Ryan Williams, Case Manager (full-time, 50% FTE for program), works directly with clients on a daily basis. Their work includes completing intake assessments, meeting with clients to discuss needs, assisting with applications for receiving services, and any other client needs. Their fringe benefit rate is 20%. Ryan's total salary and benefits = \$54,000. $\$54,000 * 50\% = \$27,000$. Amount requested from Senior Fund = \$10,800

Rationale for Staff Support through Grant:

We do not currently have funding to cover all of Ryan's time for this program; this year a grant that covered 20% of Ryan's time from ABC Funder ended and we do not have another confirmed funding source to cover their time. The amount we are requesting support from the Senior Fund represents the amount of support we need to fully fund this position for the time period of the grant.

Total Salary & Benefits Requested from Senior Fund = \$10,800

CONTRACTS

Class Instructors – We contract with several instructors who facilitate classes at our sites; these are contractors we have worked with previously. Specifically, we are contracting with....to implement.... Expense: $\$50/\text{hour} * 3 \text{ instructors} * 30 \text{ hours} = \4500

We are requesting 100% of support from the Senior Fund for these expenses.

Total Contracts Requested from Senior Fund = \$4,500

TRAVEL

On average, our volunteers travel 40 miles per month for home visits and monthly trainings and our staff travel 35 miles per month for check-ins and other client-related tasks. Our mileage rate is \$.58 per mile. Volunteer mileage = $10 \text{ volunteers} * 40 \text{ miles/month} * 12 \text{ months} * \$.58 = \$696$. Staff mileage = $2 \text{ staff} * 35 \text{ miles/month} * 12 \text{ months} * \$.58 = \$487$

We are requesting 100% of support from the Senior Fund for these expenses.

Total Travel = \$1,183

PRINTING, COPYING, & POSTAGE

Printing expenses include informational flyers, intake and evaluation forms, and postage.

Printing: $1300 \text{ color flyers} * \$0.50 = \$650$

Flyer Mailing: $1300 * \$0.49 = \637

Printing of Forms: 450 B&W * \$0.10 = \$45

We are requesting 100% of support from the Senior Fund for these expenses.

Total Printing, Copying, and Postage = \$1,332

MARKETING

To market our program services to new clients, we are planning some additional marketing.

Newspaper Ad [name of newspaper] for one week, 2 times in year, to promote XYZ.,
\$700 * 2 = \$1,400

Facebook Boosts for XYZ for 4 days on six occasions, \$60/boost * 6 times = \$360

Total Marketing = \$1,760

INDIRECT EXPENSES

We are requesting 12% of our direct project expenses to go towards rent, insurance, and other administrative-related expenses.

\$35,541 direct project expenses - \$4,500 in contractor expenses = \$31,041 * .12 =
\$3,725.

Total Indirect Expense = \$3,725