Funding & Application Guide

Overview of Eligibility, Types of Funding, and Grant Application Tips & Examples

Table of Contents

Introduction

The St. Louis City Senior Fund was created by a voter supported ballot initiative in November 2016. The approved legislation allows the City of St. Louis to levy and collect a property tax of five cents per hundred dollars of valuation, "for the purpose of providing services to persons sixty years of age or older."[1]

Our vision is for the City of St. Louis to be an aging-friendly city where older residents can age in place.

We support this vision by providing grants to local nonprofits and government entities to help support the health, well-being, and ability of residents to continue living in their homes and communities with choice, independence, and dignity. All grants from the Senior Fund are directed to serve residents in the City of St. Louis who are 60 years or older.

We issue requests for proposals as funding is available, typically once a year. To receive notices for new grant opportunities, send an email to info@stlseniorfund.org with your contact information.

Funding Categories

We primarily offer funding support through two types of grants: Fund Defined and Applicant Defined.

Fund Defined Grants

Funding awarded to address needs of older St. Louis City residents in specific focus areas determined by the Senior Fund Board based on community needs assessments, feedback from service providers, partners, and residents, and other sources.

Focus Areas

- Fall Prevention (1st round of grants awarded in FY2019)
- Economic Security (1st round of grants awarded in FY2019, 2nd round of grants awarded in FY2021, 3rd round of grants to be awarded in FY2022)
- Social Isolation (1st round of grants awarded in FY2020)
- Homemaker Chore Services (1st round of grants awarded in FY2020, 2nd round of grants awarded in FY2021)
- Oral Health (1st grant awarded in FY2021)
- Housing (1st round of grants to be awarded in FY2022)

[1] City of St. Louis Ordinance Number 70314

Focus areas may be changed or added to over time. The Senior Fund Board is committed to reassessing funding focus areas every three to four years.

As of FY2021, organizations can apply for multi-year grants with this funding opportunity. Funding maximums vary based on focus area and funding year. In the past, grant awards have ranged from $12,000 to $100,000 with a median award of $41,000.

Applicant Defined Grants

Funding awarded to address an applicant's determination of organizational or community need that is consistent with the Senior Fund's vision. This funding is allocated to support innovations in programs, emerging needs, and organizational capacity that can be supported with a one-year grant.

Requests are generally accepted for:

- Program Support – A specific, connected set of activities or services that may not fall within the Senior Fund's focus areas or other open funding opportunities.
- Pilot/Innovation Projects – Piloting of a new idea or improvement to existing services.
- Capacity Building – Efforts to enhance or improve an organization's delivery of services.

Organizations can apply for one-year grants up to $75,000; grant requests typically range from $5,000 to $75,000. In our FY2020 funding round, grant awards ranged from $15,000 to $71,000 with a median award of $30,000. In our FY2021 funding round, grant awards range from $6,000 to $71,000 with a median award of $24,000.

Allocation of funding for this opportunity is determined after Fund Defined appropriations are confirmed. Applicant Defined Grants may not be offered every year; this decision is dependent on the amount of revenue the Senior Fund receives in the previous fiscal year and other planned commitments.

Other Funding Opportunities

Based on community and service provider feedback and available funding, other funding opportunities may be available at any given time. To receive notices for new grant opportunities, send an email to info@stlseniorfund.org with your contact information to be added to our mailing list.

Contact our team anytime throughout the year if you would like to discuss a program idea or funding need.

Organization Eligibility

- Any organization that is, or is fiscally sponsored by, a 501c3 or City of St. Louis Governmental Entity.
- Provide services to St Louis City residents 60 years of age and older.
- Have demonstrated capacity to carry out program work funded by proposed grant.
- Have policies and procedures in place to manage finances and can provide documentation of past financials (e.g., audited financial statements, IRS 990, other documentation) upon request.
- Fit within the vision and priorities of the Senior Fund as stated in the request for proposals.
- Organizations can submit only one proposal as the lead organization in response to any given RFP.

Award Budget

- Dollar limits vary by funding category, focus area, and year; refer to the RFP you are responding for to determine the grant limit. In the past, our grants have ranged from $2,500 to $100,000 per year, with a median grant award of $30,000 across all grants.
- The Senior Fund requires that applicants do not request more than 50% of their organization's annual budget. We also prefer that applicants do not request more than 50% of the total expenses for a program or service, though we recognize that some programs may require higher investment.
- For requests that may in part benefit services for clients that are not St. Louis City residents who are 60 years or older, we expect that additional funding sources will contribute to total program costs.
- Grants from the Senior Fund are meant to build upon, not take the place of or supplant, existing program and service funding. This includes funding for staff who are currently supported by other sources unless they are increasing their hours, funding for their time has been reduced, or other changes. For existing programs, applicants will need to explain why Senior Fund support is needed (e.g., expansion of current services, loss of funding).

Administrative or Indirect Expenses

Indirect expense represents the project's share of overhead expenses 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 project. Examples include executive oversight, accounting, grants management, legal expenses, rent, utilities, insurance, and facility maintenance.

Applicants are allowed indirect expenses of up to 12% of the direct expenses of the project. See page 22 for additional information.

Award Limitations

There are some things we do not fund, including:

- Grant Awards to Individuals
- Start-up Organizations
- Loans
- Scholarships
- Travel Outside of What Is Needed for Service Delivery
- Conferences
- Research
- Special Events
- Film or Video Projects
- Nursing Homes and Assisted Living Facilities
- Building or Land Purchases
- Additions, Renovations, or Repairs to Buildings (unless otherwise stated)

Questions & Feedback

We encourage prospective applicants to contact us at info@stlseniorfund.org or (314) 535-6964, Ext 24 with any questions. We will provide prompt responses to all inquiries within and outside of our grant process.

You can also reach out to Senior Fund staff directly:

Jamie Opsal
Executive Director

jopsal@stlseniorfund.org
(314) 535-6964, Ext 12

Stephanie Herbers
Program Manager

sherbers@stlseniorfund.org
(314) 535-6964, Ext 24

Applicants are welcome to schedule individual consultations with Senior Fund staff. You can schedule a meeting via the “Schedule a Meeting” link on our website: https://stlseniorfund.org/contact.

Grant Application Access & Submission

Links to grant applications, guides, and templates are available at: https://stlseniorfund.org/grants/grant-documents.

The Senior Fund only accepts applications when we have an open funding call; we do not accept applications on a rolling basis unless stated in a specific RFP.

To receive notices for new grant opportunities, send an email to info@stlseniorfund.org with your contact information. Contact our team anytime throughout the year if you would like to discuss a program idea or funding need.

For application submissions, all required forms must be completed. Electronic submission of application documents is preferred to info@stlseniorfund.org.

Applications can be submitted via mail or delivered to St. Louis City Senior Fund, 333 S. 18th Street, Suite 200, St. Louis, MO 63103. If you plan to deliver your application, please contact our team at least a day in advance to schedule a time.

Reservation of Rights

The Senior Fund reserves the right to:
- Reject any and all applications received with or without cause.
- Request additional information as the Senior Fund may deem necessary.
- Waive any and all nonmaterial irregularities pertaining to applications received.
- Disqualify any and all applicants and reject any and all applications for failure to comply with our application format or to promptly provide additional requested material or information.
- Supplement, amend, substitute or otherwise modify our requests for applications.
- Negotiate final agreement terms with any applicant, which may vary from the contents of the original application.
- Discuss the application submitted with any or all other applicants.
- Enter into any agreement deemed by the Senior Fund to be in its best interest.

Each applicant, in seeking, receiving, or possessing a request for applications and/or in submitting an application in response does release, indemnify, and hold the Senior Fund and its various employees, representatives, and agents harmless from and against all claims and demands of any and all loss, cost, damage, or liability of whatever nature, which may be asserted against or imposed against the Senior Fund as a result of issuing requests for applications, making any revisions thereto, conducting a selection process and subsequent negotiations, and making a final recommendation and/or entering into a grant agreement. The Senior Fund will not be responsible for any expenses incurred in the preparation or presentation of any proposal.

Record of Submissions

All materials submitted in accordance with a request for applications will become and remains the property of the Senior Fund and will not be returned. All responses will be considered public records but may be deemed and treated as “closed” or “exempt” by the Senior Fund at the sole discretion of the Senior Fund, pursuant to its understanding and interpretation of the laws of the State of Missouri. All proposal materials may become open records. The Senior Fund cannot guarantee confidentiality of any materials during the evaluation process or at any other time. Thus, any applications and other materials or communications submitted in response to a request for applications should be assumed to be subject to public disclosure.

Notification of Awards

Applicants will be notified if they have been selected for further consideration, usually via email. A selection or designation of a successful applicant shall not be construed as an offer of engagement until and unless a grant agreement is fully negotiated. For grant agreements to take effect, all applicable parties with the authority to bind the respective entity must sign the grant agreement.

Fund Defined Grants – Tips & Examples for Specific Sections of the Application

Section 2: Current Clients and Services for Older Adults

Outside of Section 1, this is the primary place to give reviewers a sense of your experience serving older adults, particularly older St. Louis City residents.

Tips

- Q2a is the primary place in your application to highlight the variety of services and programs your organization may provided specifically for older adults. We do not need extensive detail, but make sure you give a comprehensive picture of your services if your organization has several programs.
- Q2b do your best to answer this question with the information you have available. If you are missing something, or it is slightly different from what is asked, just include an explanation.

Section 3: Need(s) Addressed

This is the place to highlight your understanding of the need you seek to address with support from the Senior Fund, how you generally plan to address it, and what has informed your approach. This section also provides an opportunity to acknowledge some of the key strengths, capacities, and assets of the clients and/or community you are serving.

Tips

- Don't assume reviewers know everything about your subject area or specific geographic area in which you are serving.
- Describe the issue(s) you are addressing in as local a context as possible.
- Describe a challenge that is about the same size as your solution.
- If you are basing your approach on past experience, feedback from clients and/or staff, or program evaluations, make sure to share this information with reviewers and describe how it affects your approach.
- Give as much context and information that you can about the funding you need to successfully serve St. Louis City older residents.

Section 4: Program Eligibility and Reach

In this section it is important to give reviewers as much info as possible on who you are intending to serve, if these are individuals you already have connections to (e.g., current clients, individuals waiting to be served), or if you will need to spend some time recruiting new people to serve upon receipt of your grant award.

If you have a specific intake or assessment process before you determine if you can serve someone or specific eligibility requirements from other funders supporting your program or service that you follow, this is a good place to include that information.

Section 5: Program Activities

In addition to your general description about your approach in Section 3, this is the primary section where you can give reviewers a sense of how your program/services are carried out, who is involved in doing that, and what a grant from the Senior Fund will support.

Tips

- As much as possible, in Q5a outline the process of activities you carry out from screening potential clients or program participants to completion of services—or at least completion to some end point. This helps reviewers understand the flow of your program or services.
- For Q5b and 5d, you do not need to include resumes or organizational histories, but it is helpful to give a brief background on the key persons and organizations involved

and their roles and responsibilities. If a staff member, contractor, or collaborator is to be named (TBN), still address it.

- For Q5c, we know that how you approach your programs and services is constantly changing. Do your best to share how you have been approaching your services based on COVID-related guidelines with the anticipation that they may be in place in some way in Summer 2021 and how you hope to adjust whenever that is possible.

Q5a. Example of Activity Table

Activities *Briefly describe the primary activities that will take place to carry out the program or service to be supported by this grant, including: 1) what the activity is, and 2) how much and/or how often*	Timeframe of When Will Occur				Key Person(s) Responsible
	Year 1				
	1st Qtr (Jul-Sep)	*2nd Qtr (Oct-Dec)*	*3rd Qtr (Jan-Mar)*	*4th Qtr (Apr-Jun)*	
Review zip codes in St. Louis City to identify areas where a high percent of older residents have incomes below the Elder Economic Index.					J. Rodriguez, Case Manager
Identify community organizations such as food pantries, community centers, libraries in select zip codes to collaborate with as sites for Benefits Specialist. Develop an MOU with 4 agencies who will provide space weekly for scheduled in person assessment sessions.					J. Rodriguez, Case Manager and B. Li, Marketing Manager
Develop Marketing materials to promote the program. Work with 4 partner agencies and expand outreach to include 10 churches, 5 food pantries, and 20 social service agencies, and local neighborhood associations in select zip codes.					B. Li, Marketing Manager
Train staff on NCOA Economic Benefit Checkup and update resource directory.					J. Rodriguez, Case Manager
Complete up to 400 NCOA Economic Benefit CheckUp consultations or 75% of those recruited.					T. Brown, Benefits Specialist

Complete follow up visits with 320 or 80% of clients to assist with completing applications or assist them over the phone through online applications.					T. Brown, Benefits Specialist
Complete check-in phone calls with 90% clients to follow up on benefit applications and/or answer questions about resources.					T. Brown, Benefits Specialist
Provide financial assistance with groceries, transportation, and utilities from other grant resources for 35% of clients and document resources received.					T. Brown, Benefits Specialist
Complete surveys with 90% of clients by mail or over the phone to document satisfaction with assistance, results of applications and referrals.					M. Johnson, Volunteer
Analyze Economic Check up results for 100% of clients who completed survey to identify and prioritize 2-3 key adjustments for year two to improve coordination of potential resource referrals.					J. Rodriguez, Case Manager
Provide end of year report back to St Louis City Senior Fund capturing demographics, income saved and other resources received.					J. Rodriguez, Case Manager and T. Brown, Benefits Specialist
	Year 2 *1st Qtr (Jul-Sep)*	*2nd Qtr (Oct-Dec)*	*3rd Qtr (Jan-Mar)*	*4th Qtr (Apr-Jun)*	
Renew MOU's with each Economic Benefit site location.					J. Rodriguez, Case Manager
Expand services to 2 new zip codes.					J. Rodriguez, Case Manager and B. Li, Marketing Manager
Apply for funding to support for additional resources that clients are on waiting lists for based on year one evaluations.					M. Fitzpatrick, Grant Writer
Complete up to 500 NCOA Economic Benefit CheckUp consultations or 75% of those recruited.					T. Brown, Benefits Specialist

Complete follow up visits with 400 or 80% of clients to assist with completing applications or assist them over the phone through online applications.					T. Brown, Benefits Specialist
Complete check-in phone calls with 90% clients to follow up on benefit applications and/or answer questions about resources.					T. Brown, Benefits Specialist
Provide financial assistance with groceries, transportation, and utilities from other grant resources for 35% of clients and document resources received.					T. Brown, Benefits Specialist
Complete surveys with 90% of clients by mail or over the phone to document satisfaction with assistance, results of applications and referrals.					M. Johnson, Volunteer
Analyze Economic Checkup results for 100% of clients who completed survey to identify and prioritize 2-3 key adjustments for year two to improve coordination of potential resource referrals.					J. Rodriguez, Case Manager.
Provide end of year report back to St Louis City Senior Fund capturing demographics, income saved and other resources received.					J. Rodriguez, Case Manager and T. Brown, Benefits Specialist
	Year 3				
	1st Qtr (Jul-Sep)	*2nd Qtr (Oct-Dec)*	*3rd Qtr (Jan-Mar)*	*4th Qtr (Apr-Jun)*	
Renew MOU's with each Economic Benefit site location.					J. Rodriguez, Case Manager
Complete up to 500 NCOA Economic Benefit CheckUp consultations or 75% of those recruited.					T. Jones, Benefits Specialist
Complete follow up visits with 400 or 80% of clients to assist with completing applications or assist them over the phone through online applications.					T. Jones, Benefits Specialist
Provide financial assistance with groceries, transportation, and utilities from other grant resources for 35% of clients and document resources received.					T. Brown, Benefits Specialist

Complete surveys with 90% of clients by mail or over the phone to document satisfaction with assistance, results of applications and referrals.		T. Brown, Benefits Specialist
Analyze Economic Checkup results for 100% of clients who completed survey to identify and prioritize 2-3 key adjustments for year two to improve coordination of potential resource referrals.		M. Johnson, Volunteer
Provide end of year report back to St Louis City Senior Fund capturing demographics, income saved and other resources received.		J. Rodriguez, Case Manager.
Provide financial assistance with groceries, transportation, and utilities from other grant resources for 35% of clients and document resources received.		J. Rodriguez, Case Manager and T. Brown, Benefits Specialist

Section 6: Program Impact

We know organizations are often relying on several funding sources to support programs and services, all with different reporting requirements. We ask for evaluation-related information in this section of the application to help:

- Inform the scope of reach, extent of services, and possible outcomes that can be feasibly supported with our grant awards; and
- Gather information that we need to meet our reporting responsibilities to our Board, local officials, and the broader community that support the Senior Fund with a portion of their taxes.

Tips

- Do not overestimate how many people you can serve with our support; keep numbers reasonable based on your experience.
- For 6b, focus on the key services or programs people will receive as a result of your work. For some, it may be one "output," for others it could be several.
- For 6c, we are most interested in the outcomes you can reasonably achieve in your grant period that connect to the Senior Fund's goal of helping older adults continue living in their homes and communities with choice, independence, and dignity. We are not expecting you to completely change someone's life in 6 months or a year, but we hope to see connections to some change or benefit that lasts for a feasible period of time.
- If you have a question or concern about what you should include in this section or what you may be required to report should you receive a grant award, please do not hesitate to contact us.

Q6b. Examples of Output Table

Question in Application: List what your clients/program participants will receive as a result of participating in your program or service.

#	Who	What they will receive/participate in.
400	City residents 60+	Will complete a Benefits Check-up.
320	Clients who complete a Benefits Check-up	Will receive assistance with completing applications for benefits and other resources.
320	Clients who receive assistance with completing applications for benefits and other resources.	Will receive a follow-up call from our staff confirming receipt of resources and checking in to see if they need any additional assistance.

#	Who	What they will receive/participate in.
60	City residents 60+	Will be screened for home repair services; anyone not eligible for our program will be referred to other services as applicable.
15	Clients who complete screening and qualify for services	Will receive moderate to critical home repairs.
30	Clients who complete screening and qualify for services	Will receive minor home repair or modification services.

Q6c. Examples of Outcomes We Anticipate for FY2022 Focus Areas: Housing and Economic Security

Question in Application: What are the immediate to longer-term changes your program or service is intended to make in the lives of participants?

We are most interested in the outcomes you can reasonably achieve during the grant period that connects to the Senior Fund's goal of helping older adults continue living in their homes and communities with choice, independence, and dignity. Here are some of the relevant outcomes we would anticipate related to Housing and Economic Security. You may have other outcomes that are most relevant for your program or services.

Examples of Housing Related Outcomes

- Reduction in anxiety regarding home maintenance/overall health/utility or other bills.
- Increase in ability to move around home safely.
- Increase in mobility while entering or exiting home.
- Increase in ability to complete activities of daily living.
- Decrease in fall risk.
- Improvement in temperature of homes and client's ability to regulate home temperatures.
- Decrease in monthly utility bills/rent/other housing-related expenses.
- Decrease in home repairs or other housing-related needs that have not been addressed.
- Increase in client's ability to afford to live safely and comfortably in their home.

Examples of Economic Security Related Outcomes

- Increase in confidence/ability to manage expenses.
- Improvement in income, savings, credit score, or other economic goal.
- Decrease in past due bills or other debt.
- Decrease in monthly utility bills/rent/other housing-related expenses.
- Receipt and maintenance of employment or other income generating opportunity.
- Increase in income or other resources received to cover client's needs and/or help reduce expenses.

Outcome for Both Focus Areas

- Client continues living in the home they choose (for 6 months/12 months/longer).

6d. Example of Information Collected or Plan to Collect

Question from Application: What information do you currently collect, or plan to collect, about who you serve, what they receive, and how their lives are affected due to the services they receive?

Information Expected to Be Reported to Senior Fund	Confirm What You Will Collect, From Whom, and How
Age and Zip Code of Each Person Who Receives Services (Required)	We will collect age and zip code for every client who receive services supported in part by the Senior Fund. Information will be collected via our Intake Form and entered into our client management database.
Gender, Race/Ethnicity, and Other Relevant Demographic Information (e.g., Income) As Available for Each Person Who Receives Services	We will collect gender, race/ethnicity, and household income for every client who receive services supported in part by the Senior Fund. Information will be collected via

	our Intake Form and entered into our client management database.
Description of Program Participation or Services Received for Each Person (Required)	We track the number and type of home repairs for every client who receive services supported in part by the Senior Fund. Information will tracked on our Home Repair Work Orders and entered into our client management database.
At Least One Relevant Short-term Outcome Related to Your Program or Services (Required)	We complete a survey at intake and 3- and 12-month follow-up surveys with clients to assess: • Changes in anxiety regarding home maintenance needs. • Changes in ability to move around home safely, ability to complete activities of daily living, improvement in temperature of home (based on repairs received). • Satisfaction with home repairs completed. • Whether client is still living in their home post-repairs.

Additional Information You Collect for Your Program or Service	How You Collect It, From Whom, and How Often
Proof of home ownership and household income (required by other funder).	Intake Forms – All clients who will receive services. Proof of Income for All Household Members (e.g., Social Security Benefit letter, Pension letter, Pay Stub) Check Assessor's Office Record for Home
Number and age of people living in the home.	Intake Forms – All clients who will receive services.
Home repair needs identified by client and staff member	Home Repair Checklist – Completed at client intake and updated after home assessment.

Fund Defined Grants – Instructions & Examples for Program Financials

For your program and grant budget, you must use the Excel or Google Sheet template posted on the St. Louis City Senior Fund website in addition to completing the Budget Narrative section in the application (Section 7). 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.
- We expect complete budget spreadsheets and narratives; make sure to fully describe how you have arrived at the amounts requested in this proposal.
- You need to show expenses for each year you are requesting funding from the Senior Fund.

Program Budget Worksheet

In the **Program Budget** worksheet(s) expenses are reported in two columns:

1. Total Program Expenses - The total expenses for carrying out the program or service you are seeking support for from the Senior Fund.
2. Amount Requested from Senior Fund (Grant Expenses) – The specific amounts 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 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.

Budget Narrative

In the **Budget Narrative** (Section 7 of the application) you will explain how your grant expenses were estimated and what funds from the Senior Fund will be used for. You do not need to explain each expense for your Total Program Expenses, but you MUST include a description for each line item you are requesting support for from the Senior Fund. 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.

Descriptions of Budget Expense Categories

Below are descriptions of each line item for reference, including specific information needed for your Senior Fund application and some examples of budget narratives.

Salary & Benefits

Include the expenses for all the people who will work directly on the program for your Total Program 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 for anyone you are seeking support for through the grant, including names and roles of staff, total salary and benefits, and % FTE and amount that will be charged to the grant.

For existing staff, make sure to briefly describe 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.

Example of Narrative

Name: Ryan Williams	
Title: Program Manager (FT, 50% FTE for program)	
Yr 1: $45,000 (salary) + $9,000 (taxes & benefits) = $54,000 x 50% effort towards program = $27,000 in program expenses	**Amount Requested from Senior Fund:** $10,800
Yr 2: $45,900 (salary + 2% COLA) + $9,180 (taxes & benefits) = $55,080 x 50% effort towards program = $27,540 program expenses	**Amount Requested from Senior Fund:** $11,016
Yr 3: $46,818 (salary + 2% COLA) + $9,364 (taxes & benefits) = $56,182 x 50% effort towards program = $28,091 program expenses	**Amount Requested from Senior Fund:** $11,236

For existing staff, include a description of how their salary will be supported in Yr1 of the grant award (i.e., funding sources and amounts) and why Senior Fund dollars are needed to support their position:

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. We will continue to seek additional funding, but do not have anything committed at this time. Ryan's salary is supported as follows: 50% from org general fund, 30% from RFP Funder, and we are requesting 20% from Senior Fund.

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.

For contract services make sure to include the name of the organization or business (if known), rate of pay per unit of service, and expected number of units of service, or whatever way you arrived at your estimate.

Example of Narrative

Budget Category	**Description of Each Expense** *How numbers are calculated and why they are needed for the project.*	**Total Expense Requested from Senior Fund**
Contract Services	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/hour * 3 instructors * 30 hours = $4500 We are requesting 100% of support from the Senior Fund for these expenses and anticipate expenses will be the same each year.	Yr1: $4,500 Yr2: $4,500 Yr3: $4,500

Travel

Local travel related to the program for staff or clients in order to deliver services. Be specific in your budget narrative as to how you arrived at the amount requested. Currently the Senior Fund will only support travel expenses based on mileage (for individuals or organization vehicles) or estimated cost per trip or passes (e.g., cabs, Lyft, bus). The 2021 IRS rate for mileage is $0.56.

Example of Narrative

Budget Category	**Description of Each Expense** *How numbers are calculated and why they are needed for the project.*	Total Expense Requested from Senior Fund
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. Mileage rate is $.56 per mile. Volunteer mileage = 10 volunteers * 40 miles/month * 12 months * $.56 = $2,688. Staff mileage = 2 staff * 35 miles/month * 12 months * $.58 = $470 We are requesting 100% of support from the Senior Fund for these expenses and anticipate expenses will be the same each year.	Yr1: $3,158 Yr2: $3,158 Yr3: $3,158

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, provide information on the type of equipment to be rented/bought, the purpose or use on the program, the length of time needed, and the rental/purchase rate.

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.

Printing, Copying, & Postage

Photocopying, printing, mailings, postage, and express mail charges that are directly related to the program. 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).

Example of Narrative

Budget Category	Description of Each Expense *How numbers are calculated and why they are needed for the project.*	Total Expense Requested from Senior Fund
Printing, Copying, & Postage	Printing expenses include informational flyers, intake and evaluation forms, and postage. Printing: 1300 color flyers * $0.50 = $650 Flyer Mailing: 1300 * $0.55 = $715 Printing of Forms: 3,000 B&W * $0.10 = $300 We are requesting 100% of support from the Senior Fund for these expenses. We anticipate expenses will be the same each year.	Yr1: $1,665 Yr2: $1,665 Yr3: $1,665

Evaluation

Costs that are directly related to the program. 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.

Marketing

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

Example of Narrative

Budget Category	Description of Each Expense *How numbers are calculated and why they are needed for the project.*	Total Expense Requested from Senior Fund
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 We are asking for 100% of expenses, just in Year 1.	Yr1: $1,760 Yr2: $0 Yr3: $0

Meeting Expenses

Costs of holding meetings are included in this category. Some examples are the rental of facilities and equipment for a meeting. 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.

Other Direct Expenses

Other direct expenses are non-labor direct expenses associated with a program 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 budget and describe how you arrived at the requested amount in your budget narrative.

Indirect Expenses

Indirect expenses represent the program share of overhead expenses 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, rent, utilities, insurance, and facility maintenance.

Applicants are allowed indirect expenses of up to 12% of the direct expenses of the grant.

If you are requesting support for indirect expenses, list the amount in the Indirect Expense line item of your program 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
Total Direct Expenses	$21,650
Indirect Expense (Total Direct Expense – Contract Services * 12%)	$2,418
Total Amount Requested	$24,068

Program Revenue

In addition to reporting program expenses, you will also need to report program revenue in the **Program Budget** worksheet(s). This is where you will include information on the other sources that you use to fund the program or service that you are seeking support for from the Senior Fund. Total revenues should equal the amount listed in the Total Program 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 program, explain this in your application.

Descriptions of Program Revenue Categories

Local Government, State Government, Federal Government

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

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.

Foundation

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

Corporation

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

Federation

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

Other

Other grants not covered by the above listed categories.

Membership Income

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

Program Service Fees

Revenues expected to be received from program participation.

Products

What people give you in exchange for the service or product your program generates. Not all programs generate income, but some do. E.g.,an education program may have income from publication sales or tuition.

Fundraising Events (net)

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

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.

EXAMPLE Program Budget Spreadsheet

Program Budget FY2021		
St Louis City Senior Fund *Grant Renewal*	**Aging in STL**	
EXPENSES	**Total Project Expenses**	**Amount Requested from Funder**
Salary and Benefits	$150,000	$30,000
Contract Services (e.g consulting, professional)	$15,000	$7,500
Travel	$1,500	$750
Equipment		
Supplies	$2,500	$1,000
Printing, Copying & Postage	$500	$250
Evaluation	$3,000	$1,500
Marketing		
Meeting Expenses		
***Other - Direct Aid to Clients**	$20,000	$5,000
***Other -** ____________		
Subtotal of Direct Expenses	$192,500	$46,000
Administration/Indirect Expense	$48,125	$4,620
TOTAL EXPENSES	$240,625	$50,620
REVENUES	**Committed**	**Pending**
Contributions, Gifts, Grants, & Earned Revenue		
Local Government	$ 50,000	$ -
Local Government - St. Louis City Senior Fund	$ -	$ 50,620
State Government	$ 50,000	$ -
Federal Government		$ -
Individuals	$ 2,500	$ -
**Foundation - ABC*	$ 30,000	$ -
**Foundation - _DEF___*	$ 25,000	$ -
**Foundation - ____________*	$ -	$ -
**Foundation - ____________*	$ -	$ -
**Corporation - ____________*	$ -	$ -
**Corporation - ________JKL_____*	$ 10,000	$ -
**Corporation - _GHI____*	$ 5,000	$ -
**Federation - ____________*	$ -	$ -
**Other - ______________*	$ -	$ -
Membership Income	$ -	$ -
Program Service Fees	$ -	$ -
Products	$ -	$ -
Fundraising Events (net)	$ 10,505	$ -
Investment Income	$ -	$ -
In-Kind Support	$ 2,000	$ -
**Other -_Org Reserves__*	$ 5,000	$ -
TOTAL REVENUES	$ 190,005.00	$ 50,620.00

*Please specify for contributions over $1,000.

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).

Questions from Previous Funding Rounds

Is there a page or character limit for this application?

There is no set page or character limit for this application. We recommend that you answer each question as completely as possible.

If we receive funding in a previous year, can we apply for funding in new focus areas?

Yes.

Is the budget timeline supposed to match the calendar year?

Unless otherwise stated in the request for proposals, the timeline typically aligns with our fiscal year which is July 1 through June 30. FY21 Grants: July 1, 2020 – June 30, 2021. FY22 Grants: July 1, 2021 – June 30, 2022. FY23 Grants: July 1, 2022 – June 30, 2023.

Can we put our own experience with working with low income seniors in the application under the description of community needs?

Yes. We welcome the information you can provide since you are the experts in your field.

Can we submit a draft application?

No, but you can schedule time to meet via computer or phone with our team to discuss questions you may have regarding your application at least a week prior to the application deadline.

Will the Senior Fund pay for in-home services?

We do not pay for in-home health care services, but some programs we support are provided within a person's home, including homemaker chore services. Homemaker chore services consist of services that assist with Instrumental Activities of Daily Living (IADL's).

What are the income guidelines for client eligibility?

It's based on YOUR program's policy. If you would like additional resources for considering income guidelines, we often refer to the Elder Economic Security Standard Index. This index estimates the annual income needed to meet basic needs. The index is a conservative estimate of need and does not include "extras" such as meals out, entertainment, gifts, or unplanned expenses.

Is there a limit on the funds that you can spend per person?

It is based on your organization's policy for your program and the type of services you are providing as to what spending limits you set per person. We will look for an explanation in your application and budget narrative as to how you arrived at estimated spending amounts.