

# **Raymond & Gertrude R. Saltzman Foundation Grant Guidelines**

**Approved and Adopted by Foundation Trustees January 5, 2017**

## **OUR MISSION**

The **Raymond & Gertrude R. Saltzman Foundation** (“Foundation”) is a supporting organization of The Jewish Federation of Southern New Jersey (“Federation”). It is established to help qualifying recipients through grants in accordance with the wishes of Ruth Saltzman, while preserving and ideally growing the Foundation’s assets so that future generations can continue to benefit from Mrs. Saltzman’s generosity, in perpetuity. The Foundation encourages members of the community to create similar foundations in support of the Federation’s mission.

## **GRANT GUIDELINES**

The following guidelines are based on documents created for the Raymond & Gertrude R. Saltzman Foundation during Mrs. Saltzman’s lifetime and are used by the trustees of the Saltzman Foundation to determine grant awards.

### **I. GEOGRAPHIC SERVICE AREA**

Programs, services, and activities funded by the Foundation shall benefit residents of the tri-county area served by the Jewish Federation of Southern New Jersey, specifically, Camden, Burlington, and Gloucester Counties, and overseas recipients as permitted.

### **II. POTENTIAL GRANT APPLICANTS**

Grant applications will be accepted from members of the following populations:

#### *The Jewish Federation of Southern New Jersey:*

The Jewish Federation or any of its constituent agencies, departments, or committees may apply for grant funding from the Foundation. Applications shall be accepted and processed centrally through Federation’s Planning & Visioning Committee. All applications processed by Federation’s Planning & Visioning Committee shall be submitted to the Foundation for consideration by the trustees.

#### *Non-Federation Organizations:*

Organizations which provide services consistent with the Foundation’s mission and who qualify under Federal and New Jersey State tax laws to receive distributions from a charitable foundation may apply for grant funding. Applications shall be accepted and processed by the Foundation’s Executive Director.

### III. SCOPE AND PURPOSE OF GRANTS

Grants may be awarded for services, programs, or activities in furtherance of the Federation's mission and related to the following **four (4) main purposes**:

- **IMPROVE LIVING CONDITIONS AND ALLEVIATE PROBLEMS OF JEWISH ELDERLY:**

Funding may be considered to alleviate problems of the qualifying Jewish elderly which may result from conditions caused by the natural process of aging, or by physical or other infirmities that may afflict individuals as they get older, or from economic or social insecurities.

- **ASSISTANCE TO JEWISH CHILDREN AND FAMILIES:** Grants may be made to assist Jewish children and families who, because of economic problems or limited capabilities, are unable to achieve a standard of living which would enable them to participate in activities which the Federation considers reasonable.

- **ASSISTANCE TO JEWISH PERSONS OVERSEAS:** Grants to the Federation or directly to organizations eligible for support from the Federation may be considered to support and assist Jewish persons overseas and in Israel who require assistance, financial or otherwise, to live in security and participate adequately in the society in which they live.

- **ASSISTANCE TO EDUCATIONAL OR CULTURAL PROGRAMS UNDERTAKEN BY OR SUPPORTED BY THE FEDERATION**

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The Foundation's by-laws encourage the Foundation's trustees to recognize that social conditions and needs change over time and that grants should be considered relative to those changes.

**Allowable Costs Guidelines for Applicants**  
**(WORKING DRAFT Approved by BOT 10/19/23)**

As you consider applying for a grant from the (“Foundation”), please also keep the following guidelines in mind:

**General Principles Underlying Foundation Funding**

- Grant funding may not be a substitute for normal budgeted items or activities of the Federation or other recipients.
- A reasonable portion of the Foundation’s total spending is to be for innovative and creative programs which serve as demonstration programs. These should be established for a definite time-limited period with built-in provisions for measuring and establishing the results. The continued funding of such activities would depend on the demonstrated results and value. New and innovative programs are favored, as opposed to funding the continuation of many existing programs.
- The making of grants to institutions or organizations shall be avoided to the extent funds are otherwise available through governmental funding or the regular budgets of such institutions or organizations. The organization should seek funds from other sources before support from the Foundation can be considered and those efforts, and their results, should be included in the grant application to the Foundation.
- The purpose of the Foundation is to provide the Jewish community with a “plus dimension” for the Jewish elderly and Jewish financially disadvantaged and/or vulnerable children and families. This “plus dimension” and special niche is for the purpose of adding not replacing community services. It is the task of the Trustees to define that “plus dimension” and to abide by the limitation that Foundation funds are not to be used as a substitute for funds which are in regular budgets of grantees or otherwise available from the Federation or other funding sources.
- General overhead or costs of administration or profit to a grantee organization shall not be funded through Foundation grants.
- Grant applications must be documented and contain information in accordance with the criteria fixed by the Foundation. The goal is to address the financial need of individuals through the organization and not the financial need of the institution itself.
- The Foundation is not to be the sole source of funds for the entire range of programs and activities provided for the Jewish elderly. Federation is expected to continue to fund through its departments or agencies those services for which it customarily assumes responsibility. The Foundation may supplement those funds. Based on this philosophy, the Foundation has stated a goal of paying no more than 75% of the overall cost of a program or service in a grant year.
  - Substitution of funds from the Foundation for activities that should be funded by the Federation annual campaign is self-defeating to the incentive to raise the

maximum funds to meet community responsibilities. Mrs. Saltzman didn't want to be the only supporter of a program or service. She believed that undermined the inspiration for others to give to the needs and priorities of the community.

- The remaining 25% funding of the budget allows for the program or service to:
  - still support those who do not meet the Foundation's criteria based on religion, age or where they live; and
  - cover costs that are not allowable to be charged to the Foundation.
- Over time, more support should be found from other sources to allow for the Foundation to continue to fund new and innovative programs as Mrs. Saltzman envisioned.
- The Foundation will not provide more than the percentage of the Saltzman-eligible population served out of the entire population served by the program. For example, if 40 people are Saltzman eligible out of 100 people served, then the Saltzman Foundation shouldn't be charged more than 40% of the total program costs.

#### **Examples of Allowable Costs:**

- **Salaries:** Provide name, job title, role, percent of effort and the salary for each key personnel to be charged to the Saltzman Foundation. This information will also be required for invoices. All salary information will be kept confidential and will only be reviewed by the Saltzman Foundation's Executive Director and/or Board President.
- **Key Personnel:** Any personnel where salary is to be charged to the Foundation must be key to the success of the program or service and must have a direct connection to delivering the program/service.
- **Benefits:** Up to 25% of Salaries. An explanation must be provided for a request exceeding 25% of Salaries.
- **Operating Expenses having a direct connection to the program or service to be funded (including but not limited to):**
  - **Supplies**
  - **Travel**
  - **Subsidy:** Need to provide a formula that explains exactly what is included in the full hourly rate and what portion of that hourly rate the Foundation is being asked to subsidize.
  - **Scholarship:** Foundation will only support 50% or less of an individual beneficiary's scholarship
- **Population served:** The Foundation will only cover program/service charges benefitting persons living in the tri-county area (Burlington, Camden and Gloucester Counties) and overseas persons as permitted.
- A grant may be considered that serves beneficiaries who live in our catchment area but need services only provided outside our catchment area. For example, bus expenses for local students going to a Jewish Day School for High school in Philadelphia. Otherwise, we try not to undermine our local programs and services and water down our resources.

**Costs usually not supported by Saltzman Foundation Grants:** We recommend that you do not include these costs in your proposed budget:

- **Administrative/Back Office Salaries:** The Foundation does not provide support for back office/administrative salaries unless they are directly tied to the specific work of the program or service. For example, the accounting department is not an allowable cost. However, an administrative assistant scheduling teachers for Life Long Learning classes is an allowable cost.
- **Equipment:** Usually not funded. If we would consider such a request, it would need to have a direct connection to the proposal and not relate to equipment which can be used for more general purposes.
- **Construction:** Not intended to be funded by the Foundation. Any proposal for funds to be used for construction shall be discussed with the Foundation's Executive Director prior to submitting a grant application.

**Invoices:**

Should your proposal be funded, please be aware:

- The Foundation requires detailed invoices to be submitted no more frequently than monthly for actual allowable expenses. The invoices are to include the individual name and salary details for any employee to be paid by this grant.
- Records of receipts and expenditures related to the grant must be maintained, and are to be made available for inspection by the Foundation if requested.
- The invoices should provide detailed information such that the Foundation can understand the actual expenses being charged as they relate to the program or service described in the proposal.
- Remember, if you can't track how to bill the Foundation from what was requested in your proposed and approved budget, the Foundation can't track it either!