2026 Empowerment Grant Guidelines

The Provident Bank Foundation invests in marginalized communities within **Provident Bank's branch network** by collaborating with nonprofit organizations that align with the values we care about. Together, we empower individuals on their paths to economic self-sufficiency by addressing the multifaceted issues that perpetuate the cycle of poverty.

Overview and Purpose

The Empowerment Grant program provides **two years of flexible funding support** for programs, projects, or initiatives that are based within our geographic footprint and that align with at least one of PBF's funding priorities and the corresponding areas of interest. Funding requests must demonstrate community enhancement and meaningful impact over the grant term.

Am I Eligible for an Empowerment Grant?

Organizations must meet a specific set of eligibility criteria to apply for an Empowerment Grant based on the size of its current fiscal year operating budget.

Empowerment Grants will be awarded in the range of $5,000-$10,000 per year for two years for organizations with operating budgets between $50,000-$1 million per year, and in the range of $10,000-$25,000 per year for two years for organizations with operating budgets between $1 million-$15 million per year.

Organization's Operating Budget	$50,000–$1 million	$1 million–$15 million
2026 Grants Budget Allocation	$100,000	$400,000
Grant Range	$5,000–$10,000/year	$10,000–$25,000/year
Grant Term	2 years	2 years
Eligibility	• 501(c)3 AND 509(a)1 or 509(a)2 • 2+ full operating years • Form 990 / 990-EZ *990-N e-postcards are not accepted!* • Not in an active grant • Serves at least one community where there is a Bank branch, or a community contiguous to a branch	• 501(c)3 AND 509(a)1 or 509(a)2 • 2+ full operating years • Audited/reviewed financial statements • Form 990 / 990-EZ *990-N e-postcards are not accepted!* • Not in an active grant • Serves at least one community where there is a Bank branch, or a community contiguous to a branch

Geographic Footprint

PBF aligns its funding support to Provident Bank's extensive branch network across parts of New Jersey, New York, and Pennsylvania. Please refer to **this interactive map** to learn more about the vibrant communities where we focus our investments.

Funding Priorities and Areas of Interest

Our vision is to build strong and healthy communities where everyone can live a fulfilling and prosperous life. Organizations applying for an Empowerment Grant must measure their program's impact in a manner that aligns with at least one of our newly revised funding priorities **and** one of the specific areas of interest listed on this chart.

Funding Priorities	Areas of Interest
EDUCATION Quality education to build the skills needed to participate fully in the economy.	**Community colleges** Access to educational opportunities for all **Special education services (K–College)** Enhance educational successes of students with disabilities
HUMAN SERVICES Social safety nets to support vulnerable populations in times of greatest need.	**Housing assistance** Helping people find, afford, and maintain housing **Food security** Reliable access to affordable, nutritious food **Healthcare for the un-/underinsured** Direct access to barrier-free healthcare **Youth mental health services** Direct support, from prevention to treatment, for children to young adults
WORKFORCE DEVELOPMENT Career opportunities and skills development to support pathways to economic self-sufficiency.	**Vocational programs** Career-focused training or structured curricula with the potential for certificates or licenses **Employment supports** Ongoing, individualized help during and after getting a job **Reentry programs** Initiatives for individuals transitioning from incarceration back into the community

Will We Fund It? NO.

The Provident Bank Foundation <u>will not</u> consider requests from, or in support of, the following:

- Organizations with annual operating budgets of less than $50,000 <u>OR</u> more than $15 million
- Organizations with fewer than 2 operating years
- Private foundations or grants to other grant-making organizations
- Organizations using a third-party fiscal sponsor's Tax ID or exempt status
- Municipalities or government agencies
- Sponsorships of any kind, including, but not limited to, galas, golf outings, performances, or other events
- Scholarships, fellowships, grants, stipends, or loans given directly to individuals
- Sectarian religious activities
- Political lobbying or legislative activities
- Endowments or capital campaigns
- Construction projects that will not occur during the grant term
- Existing deficits, retroactive funding, or debt reduction
- Organizations that discriminate based on race, creed, gender, gender expression, age, national origin, disability, marital status, sexual orientation, or military status, in any of its activities or operations

Utilizing Grant Funds

Empowerment Grants offer **two years of flexible funding support** for programs, projects, or initiatives that align with our geographic footprint, funding priorities, <u>and</u> specific areas of interest. Grant funds can be used for a variety of purposes within the program, project, or initiative detailed in your funding request, including but not limited to:

- Overhead expenses and administrative salaries
- Program expenses
- Equipment purchases
- New program start-up expenses in an established organization

Partnerships and Collaboration

PBF believes in the power of collaboration and that we accomplish more by working together than we do alone. To submit a request in partnership with another nonprofit, school district, or business, the following is required:

- One of the organizations must be designated the "principal applicant" to apply for, receive, and allocate the grant funds. This organization must be a 501(c)3 nonprofit and meet all eligibility criteria outlined in this document.
- Partner organizations are subject to the same rules, requirements, and policies as the principal applicant, including adherence to the grant term, and are required to co-sign the grant contract.
- Partner organizations that are 501(c)3 nonprofits are not eligible for additional funding from PBF during the grant term.
- A collaborative agreement signed by each organization must be submitted with the application. If you are partnering with a school, the agreement must be executed **with the school district/Superintendent** and not with the individual school(s) participating in the stated program.

If entering a partnership or collaboration for the implementation of your stated program, a copy of an existing contract, MOU, or service agreement may be requested by PBF during the application review period. PBF will contact you during that time.

Grant Acceptance and Payment

After a grant is approved, the award letter, digital grant contract (sent via CongaSign), and an ACH form for electronic payment will be emailed to the grantee (if opting out of e-payment, a grant check will be mailed via USPS). E-signature on the digital grant contract confirms that the grantee agrees to comply with the terms and conditions of the grant.

- The Year 1 grant payment will be made in August 2026.
- The Year 2 grant payment will be scheduled after successful completion of the 12-month check-in (July/August 2027).

Reporting Requirements for 2026 Empowerment Grants

During the two-year grant term, grantees are required to participate in four (4) check-ins or site visits which will occur approximately every six (6) months. We will contact you by email to schedule these check-ins.

Reporting is a requirement of PBF's grant contract. **Failure to comply with reporting requirements will jeopardize the second-year grant renewal and all future funding.**

Other Policies

- PBF only accepts one (1) grant request per organization per calendar year.
- If your current grant term ends after July 31, 2026, you may not apply until 2027.
- If your request is declined in 2026, you may not apply for another grant until 2027.
- Applicants that have been declined may request written feedback on their application by emailing **Foundation@Provident.Bank**. Please do not email staff directly.

How and When to Apply in 2026

In 2026, PBF will offer one application cycle for the Empowerment Grant program. Eligible organizations must submit a single-stage application which will be made available on our online grant portal. Only funding requests submitted within the designated timeframe will be considered for funding.

Applications will be reviewed and scored for alignment with the programmatic priorities of the Empowerment Grant program using our Scoring Rubric. If additional information is needed, a member of the PBF team will contact you via email during the Review and Assessment window.

We will communicate by email with all applicants regarding the final disposition of their request.

Timeline

2026 Cycle

Application Available	April 1 at 9:00 AM EST
Application Due	April 30 by 5:00 PM EST
PBF Review and Assessment	May 1–July 15
Notification of Application Decisions	On or about July 31
Grant Term	August 1, 2026–July 31, 2028

Completing the Application

Your organization's funding request must be submitted through PBF's online grant portal during the stated timeframe. Late submissions will not be accepted. Only complete applications with all required attachments will be reviewed, and will be assessed based on the Scoring Rubric (pages 8-10):

Any updates to the application process will be published on our website. Applicants are advised to monitor **theprovidentbankfoundation.org** regularly during all phases of the application process.

Your application should include clear and concise information about the following items:

About the Program/Project/Initiative

Scoring rubric criteria considered in this section: Description of the Program, Description of the Work, Demonstration of Need, Geographic Alignment (Reach and Community Served), Alignment Between the Foundation's Mission and the Program's Goals, Organizational Capacity (Skilled Staff, Expertise, and Other Assets)

✓ **Program Title**

✓ **Annual Program Budget**

✓ **Program Start Date**
If funding is for a new program/project/initiative, list the anticipated start date. If it is already established, list the start date of your current fiscal year.

✓ **Funding Priority Area** (See page 1 for more information)

✓ **Scope and Alignment**
Describe the scope of this program/project/initiative and how it aligns to the selected Funding Priority Area. How would you explain this program/project/initiative to someone with no knowledge of it?

✓ **Statement of Need**
Describe the specific need(s) that the program/project/initiative addresses (only include relevant demographic and community data that relate directly to the need(s) identified and support the "why" behind this program/project/initiative). Be as detailed as possible.

What makes your organization unique and effective to address this need, as compared with other organizations working in your geographic area with similar populations? What is your organization doing to limit duplicate or overlapping services?

✓ **Target Audience**
Who or what (clients, participants, communities, environments) do you hope will change or benefit because of your efforts? Include key details about the estimated number of individuals you will serve annually, as well as your approach to reaching your target audience (e.g., communication methods).

✓ **Community**
Specify where programming will take place, as well as where program participants will come from.
- Primary County Served
- Additional Counties Served
- The top three (3) cities, neighborhoods, or communities the program/project/initiative will impact.

✓ **Representation**
What steps will you take to include diverse communities in your audience (BIPOC, persons with mental/physical disabilities, youth at risk, older adults, economically disadvantaged people, etc.)? How will you ensure your organization reflects your community and the needs of the individuals you serve?

✓ **Capacity**
Explain your organization's qualifications to carry out this program. Include information about the number of staff/volunteers needed to run the program.

✓ **Impact of Funding Support**
Describe how funding will be used to help your organization meet its strategic goals for this program/project/initiative over the next two years.

✓ **What other revenue streams have been established for this program/project/initiative?**
If other funders have committed support, please list them by name.

✓ **Partnerships and Collaboration** (See page 3 for more information)
Are there any formal or informal partnerships established to support this program/project/initiative? If so:
- Identify and provide contact information for any organizations or agencies with which you will collaborate to implement this program/project/initiative.
- How will each partner contribute to the overall delivery and success of the program/project/initiative (assignment of responsibilities)?

✓ **Funding Contingency**
Understanding that your request may only be partially funded by PBF, describe what other options or contingency plans your organization has explored to support this program/project/initiative.

Two-Year Action Plan & Evaluation
Scoring rubric criteria considered in this section: Two-Year Action Plan, Intended Goals and Outcomes, Monitoring and Evaluation Plan, Transformative Impact, Sustainability of the Work, Alignment of Budget to Description of Work and Goals/Outcomes

✓ **Program Impact**
What are the direct and indirect impacts this program/project/initiative will have on the target audience and community over the two-year grant term? How do you expect your target audience will change or benefit because of your program?

✓ **Goals: Year 1**
Present a description of key program activities and milestones over the first year of funding support.

✓ **Goals: Year 2**
Present a description of key program activities and milestones over the second year of funding support.

✓ **Evaluation**
How do you measure success both quantitatively and qualitatively? Specify the methods and tools you will use to measure progress toward your goals.

✓ **Contingency Plans**
What happens if activities, outputs, or other program aspects do not work out as designed or anticipated? How will you change or adjust the program to make course corrections?

✓ **Sustainability Plan**
How will you ensure a continuation of this program/project/initiative and its impacts beyond the life of the grant? Is there an opportunity to leverage this grant for additional funding from other resources?

Demographic Information

✓ **Provide information on the following, if applicable to the program/project/initiative:**

- Are clients considered low-to-moderate income?
    - Describe how your organization defines low-to-moderate income.
    - Describe the economic status of the population or community that will be impacted by this program.
    - Approximately how many low-to-moderate income individuals and families will be impacted by this program?
    - What percentage of the number of individuals served by this program are considered low-to-moderate income?
    - Describe how your organization verifies that an individual or family qualifies as low-to-moderate income.
- Does this program provide affordable housing?
- Will grant funds be used to revitalize or stabilize a low-to-moderate income community?
    - Provide specific street boundaries or census tracts for the area(s) that will be impacted.
    - Will the organization/program attract or retain the following in low-to-moderate income communities?
    - Is the organization/program part of a City, State, or Federal redevelopment plan?
    - If yes, cite the specific plan.

The application submission must include the following attachments as PDF documents, based on the size of your organization's current fiscal year operating budget:

Organization's Operating Budget	$50,000–$1 million	$1 million–$15 million

Required Documents	• Current FY budget
	• Form 990/990-EZ
	  990-N e-postcards are not accepted!
	• Program budget/narrative (expenses + revenues)
	• Current funders
	• BOD list w/affiliations
		• Current FY budget
		• Audited/reviewed financial statements
		• Form 990/990-EZ
		  990-N e-postcards are not accepted!
		• Program budget/narrative (expenses + revenues)
		• Current funders
		• BOD list w/affiliations

Scoring Rubric

Complete applications with all required attachments will be assessed based on the following criteria:

Criteria	Needs Improvement	Average	Very Good	Exceptional	Max. Score
Description of the Program	The description of the project or initiative is vague or unclear.	The description of the project or initiative is somewhat clear and includes details.	The description of the project or initiative is very clear with detailed descriptions of the work to be completed.	The description of the project or initiative is exceptionally clear and provides detailed information.	**4 pts.**
Description of the Work	• The description of the overall work over two years is hard to understand. • Alignment between goals, outcomes, and the description of work is vague. • Timeframe for completion of work as described does not appear feasible.	• Description of the work to be completed is addressed but vague at times. • There is alignment between goals and the description of work. • Describes a feasible timeframe for achieving goals. • A more clear and concise description of overall work to be completed is needed.	• The description of the overall work to be completed is clearly stated. • Work or project described is sound and overall is aligned to grant's goals. • Describes a feasible timeframe for achieving goals.	• The description of work is clear and concise. • The work is strongly aligned to the grant's goals. • Describes a feasible timeframe for achieving goals.	**4 pts.**
Demonstration of Need	• A systemic problem within the community is vaguely or not defined or is hard to understand and overly verbose. • It is not clear what is the specific need, and no data or information is included to support justifying the need. • The initiative does not address the need.	• A systemic problem within the community is somewhat defined with limited evidence, and minimally explains why funding is needed. • There is some data or information to support the need in addition to antidotal descriptions of current status. • The initiative addresses the need but may not fully grasp the systemic nature of the problem.	• A systemic problem within the community is well-defined with some evidence and depicts the need for the project well and language clearly describes current status. • Data or additional information supports the narrative and shows clear need. • The initiative addresses the need realistically, though some aspects could be improved.	• A systemic problem within the community is identified and clearly defined, easy to understand, and directly tied to the community's needs. • Information and data attached clearly supports the need. • Additional data or information complete a big picture explanation for need. • The initiative is realistic and well-tailored to address the issue.	**4 pts.**
Geographic Alignment (Reach and	Limited to no potential to reach the target audience. The	Moderate potential to reach the target audience, though the	Good potential to reach a significant number of people, with a solid	Strong potential to reach a large and relevant portion of the	**8 pts.**

Criteria	Needs Improvement	Average	Very Good	Exceptional	Max. Score
Community Served)	engagement strategy is weak or unclear, or ineffective.	strategy is less clear or less effective.	strategy for engagement.	community. There is a clear strategy for reaching the target audience effectively.	
Alignment Between the Foundation's Mission and the Program's Goals	Lack of alignment between the Foundation's mission and the goals of the work described in the grant application. The program objectives show limited or no alignment with the grant purpose and selected funding priority area.	Somewhat of an alignment between the Foundation's mission and the goals of the work described in the grant application. The program objectives align moderately with the grant purpose and selected funding priority area.	Significant evidence of an alignment between the Foundation's mission and the goals of the work described in the grant application. The program objectives align well with the grant purpose and selected funding priority area.	Clear and strong alignment between the Foundation's mission and the goals of the work described in the grant application. The program objectives are exceptionally well-aligned with the grant purpose and selected funding priority area.	**8 pts.**
Organizational Capacity (Skilled Staff, Expertise, and Other Assets)	The organization is in poor financial health or lacks financial stability, with significant gaps in resources or expertise needed to implement the program.	The organization's financial health is stable but not strong, and there are notable gaps in resources or expertise.	The organization is in good financial health and has most of the necessary resources, with some minor gaps.	The organization is in excellent financial health and has all the necessary resources to successfully implement the program, project, or initiative.	**4 pts.**
Two-Year Action Plan	- Little to no correlation between the proposed action plan, achievement of goals, and outcomes found in the description of work. - Action plan is vague and does not align with described work.	- Somewhat of a correlation between the proposed action plan, achievement of goals, and outcomes found in the description of work. - Action plan is complete and somewhat aligned with described work.	- A significant correlation between the proposed action plan, achievement of goals, and outcomes found in the description of work. - Action plan is thorough and is clearly aligned with described work.	- Clear and strong correlation between the proposed action plan, achievement of goals, and outcomes found in the description of work. - Action plan contains clearly defined objectives tailored to each goal.	**4 pts.**
Intended Goals and Outcomes	- The goals of the grant are not addressed or clearly stated. - The goals do not align with the need stated. No outcomes are described.	- The goals of the grant are addressed but not clearly stated. - Goals and desired outcomes are minimally described and are somewhat aligned with the need described.	- The goals of the grant are clearly stated. - Outcomes of moderate impact and value are described. - There lacks some specificity in what is measurable in outcomes.	- The goals of the grant are clearly stated. - Significant outcomes are described. - Specific outcomes of each goal are stated clearly and are directly aligned to the described need. - All goals and outcomes are measurable both qualitatively and quantitatively.	**4 pts.**

Criteria	Needs Improvement	Average	Very Good	Exceptional	Max. Score
Monitoring and Evaluation Plan	Very limited or no monitoring to ensure a clear focus on goals and that the action plan is executed. • Limited or weak plan for evaluating impact of the work in achieving annual goals. • No data collection process in place to measure impact of program's actions.	Somewhat of a monitoring plan to ensure a clear focus on goals and that the action plan is executed. • Somewhat of a plan created for evaluating impact of the work in achieving annual goals. • Some data collection processes are in place to measure impact of program's actions.	A significant monitoring plan created to ensure a clear focus on goals and that the action plan is executed. • Clear and strong plan created and executed for evaluating impact of the work in achieving annual goals. • Significant and strong data collection processes are in place to measure impact of program's actions.	Exceptionally designed monitoring plan to ensure a clear focus on goals and that the action plan is executed. • Comprehensive systemic plan created and executed for evaluating impact of the work in achieving annual goals. • Exceptional data collection processes are in place to measure impact of program's actions.	**8 pts.**
Transformative Impact	Expected results lack detail and seem likely to have limited (not transformative) impact.	Expected results are described in detail and seem likely to have a transformative effect on the community or organization or the people served.	Expected results are described in detail and seem likely to have a transformative effect on the community or organization or the people served and seem to be long term.	Expected results are described in detail and seem likely to have a transformative effect on 2-3 sectors (community, organization, people served) and to be long term.	**4 pts.**
Sustainability of the Work	Weak or no sustainability plan created to ensure a continuation of the work beyond the life of the grant.	Somewhat of a sustainability plan created to ensure a continuation of the work beyond the life of the grant.	A significant sustainability plan created to ensure a continuation of the work beyond the life of the grant.	A comprehensive and clear sustainability plan created to ensure a continuation of the work beyond the life of the grant.	**4 pts.**
Alignment of Budget to Description of Work and Goals/Outcomes	Little to no alignment between the proposed budget to support achievement of goals and outcomes found in the description of work.	Somewhat of an alignment between the proposed budget to support achievement of goals and outcomes found in the description of work.	A significant alignment between the proposed budget to support achievement of goals and outcomes found in the description of work.	Clear and strong alignment between the proposed budget to support achievement of goals and outcomes found in the description of work.	**8 pts.**

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