

Grant Guidelines

The mission of the Citi Foundation is to **promote economic progress and improve the lives of people in low-income communities around the world**. We invest in efforts that increase financial inclusion; catalyze job opportunities for youth; and reimagine approaches to building economically vibrant cities. The Citi Foundation's "more than philanthropy" approach leverages the enormous expertise of Citi and its people to fulfill our mission and drive thought leadership and innovation.

Each proposal we receive is evaluated based on:

- 1. How innovative or influential is the program and will it support our efforts to promote scale and thought leadership?**
- 2. What will be the result from this proposed program and how will we know it has been achieved?** Results are not the services or programs offered, but the positive changes in behavior or improved economic conditions for those served as a result of these efforts.
- 3. How likely is it that the results can be achieved?** Our focus is on such factors as past success of the program and organization, experience of key personnel leading the program, validity of the approach or model, and organizational capability.
- 4. Is this the best possible use of Citi Foundation funds given other opportunities before us?**

We focus our resources on partners working in the following focus areas:

- ❖ [Financial Inclusion](#)
- ❖ [Pathways to Progress](#)
- ❖ [Sustainable Cities](#)

The Citi Foundation does not provide funding to:

- Private foundations
- Religious or fraternal organizations (unless they are engaged in a project benefiting an entire community)
- Organizations that discriminate on the basis of race, sex, gender identity or expression, color, religion, national origin, age, disability, sexual orientation, veteran's status or other legally protected personal characteristic or status
- Individuals
- Lobbying, political causes, campaigns, or candidates
- Advertising, special events, dinners, telethons, benefits, or fundraising activities
- Memorials
- Gift Matching

To be considered for funding, applicants must have IRS 501c (3) status or an international equivalent, or they must be a registered school, university, or government entity.

Citi Foundation





Financial Inclusion

The Citi Foundation supports efforts to develop a more inclusive financial system that provides greater access to financial products, services and capital to low-income communities and individuals. Access to capital and financial products empowers adults and young people to build financial assets, enables entrepreneurs to grow or launch businesses that create jobs, and helps community-based organizations to strengthen and transform communities. Unique about our efforts is recognition that access to capital and products alone is not enough. Financial capability—the ability to establish financial plans and develop strategies for preserving a strong financial position during times of both economic prosperity and instability—is critical to the financial well-being and upward economic mobility of individuals and communities.

Results we seek for this focus area include:

- Increases in the number of low-income individuals who adopt positive financial behaviors and accumulate and preserve financial assets
- Increases in the number of enterprises that provide new income generation and/or employment opportunities for low-income individuals

We make the following **types of investments** in this focus area:

1. Investments in Direct Service

We support programs that help adults, youth and families make positive changes to their financial behavior so that they can improve their financial situation and acquire and preserve assets over time. In addition, we support programs that expand access to capital and provide critical business development services to enable entrepreneurs to successfully launch or expand their businesses and create jobs. This includes support to institutions that deliver credit and other financial products and services targeted to low-income individuals, microenterprises, small businesses and community-based organizations.

Examples of investments in this area include, but are not limited to:

- Expansion or delivery of innovative models for building personal financial knowledge and skills to enable people to develop financial plans, select and utilize financial products, redefine their financial goals through ongoing coaching or counseling, and build and preserve assets
- Programs that provide technical assistance or business development services, combined with access to financing, for businesses that have the potential to create new jobs or have a focus on inclusive supply chains
- Programs that develop new financial products and systems or utilize new delivery mechanisms, including mobile, that increase access to capital or decrease costs and improve the efficiency of capital and product delivery

We do not fund:

- Programs that are solely classroom-based financial education programs
- Loan capitalization or interest expense

2. Investments in Capacity Building & Planning

Programs in this investment area strengthen the organizations we fund so that they can achieve and sustain stronger gains for those served. These programs focus on the needs of the organization and strengthen the ability of the organization to achieve its mission.

Examples of investments in this area include, but are not limited to:

- Development of new programming, approaches or tools to improve client outcomes



- Investments in strategic planning, new IT or knowledge management systems, or measurement and impact evaluation to strengthen the organization
- Staff training and professional development that helps organizations deliver services more effectively, efficiently, or more broadly

3. Investments in Systems Change

At times, we believe that the most pressing need is to make improvements in larger systems that affect programs and people.

Examples of investments in this area include, but are not limited to:

- Convenings and research that make a clear business case and provide policymakers with a deeper understanding of key areas such as: the role of innovative strategies in changing financial behaviors, the effective use of business development services and entrepreneurship for economic growth, and expanding inclusive financial systems
- Applied research that tests, disseminates, and promotes models for increasing scale such as mobile technology innovations or building industry infrastructure



Pathways to Progress

Globally, an estimated 75 million youth are actively seeking meaningful employment. To effectively compete for economic opportunities and succeed in the 21st century economy, these young people will require a mix of education, employability, entrepreneurship, and leadership skills. The Citi Foundation is focused on programs that help young people link education goals with leadership skills training and experiences, professional networks, and on-ramps to employment to increase the number of low-income youth, ages 16-25, who are able to get a job or start an income-generating business.

Results we seek in this focus area include:

- Increases in the number of low-income youth who obtain employability skills, become employed or start or expand their own income-generating business

We make the following **types of investments** in this focus area:

1. Investments in Direct Service

We support programs that empower youth through education, employability training, and professional resources to enable them to get a job or start a business.

Examples of investments in this area include, but are not limited to:

- Programs that build employability skills through on-the-job, experiential learning, such as internships, summer jobs, apprenticeships, and service learning
- Programs that provide training that helps build business acumen and leadership skills, and helps youth start their own enterprises
- Programs that help participants access academic resources to build broad employability skills that prepare them to enter the job market, such as critical thinking, communication, problem-solving, and interpersonal skills.

We do not fund:

- Scholarships or tuition-related costs
- Unpaid work experiences that would otherwise be completed by a paid employee
- Primary education and related programs
- Arts education programs
- Tertiary (graduate or masters-level) training, including MBA leadership courses

2. Investments in Capacity Building & Planning

Programs in this investment area strengthen the organizations we fund so that they can achieve impact and sustain results for those served. These programs focus on the needs of the organization and strengthen the ability of the organization to achieve its mission.

Examples of investments in this area include, but are not limited to:

- Development of new programming, approaches or tools, to improve youth outcomes
- Investments in strategic planning and new IT, knowledge management, or measurement and evaluations systems to strengthen the organization
- Staff training and professional development that helps organizations deliver services more effectively, efficiently, or more broadly

3. Investments in Systems Change



At times, we believe that the most pressing need is to make innovative improvements in larger systems that affect programs and people.

Examples of investments in this area include, but are not limited to:

- Programs that create alignment between local policymakers, educators, the business community and/or practitioners to improve programs and systems to significantly increase youth employment or postsecondary completion for low-income youth
- Research that improves the understanding of successful interventions to increase youth employability prospects or entrepreneurship activity



Sustainable Cities

Cities are home to more than half of the world's population and an additional 100 million people are moving to urban areas each year. The rapid pace at which the world is urbanizing is transforming cities in ways that create both opportunities and challenges for local city governments and their residents. Producing positive change in cities is not only about the alteration of their physical landscape, but also about responding to the often-competing needs of the people who live there. As important drivers of economic development and progress, cities are fertile hubs for innovation, experimentation, and new ideas that can improve the lives of billions of residents.

The Citi Foundation supports efforts that build vibrant cities that offer economic opportunities for low-income residents. We support collaborations between local governments, community-based organizations, the private sector, and research institutions that are tackling the challenges faced by cities to improve municipal effectiveness and infrastructure, create affordable housing, promote environmental sustainability. We encourage the use of data and technology to understand challenges and gaps, identify opportunities for improvements in cities, and direct the use of limited resources to maximize impact.

Results we seek in this focus area include:

- Increases in urban-focused initiatives that contribute to the economic progress and/or environmental sustainability of low-income individuals and communities

We make the following **types of investments** in this focus area:

1. Investments in Direct Service

We fund programs that support municipal leaders, community-based organizations, and public-private partnerships that are working to improve municipal effectiveness, grow economic opportunities, and deliver services to low-income residents.

Examples of investments in this area include, but are not limited to:

- Programs that provide training to municipalities and local champions who are working to improve the efficiency and effectiveness of cities
- Programs that are leveraging the use of data or technology to improve delivery of services to low-income residents
- Programs that support new ideas or scale or replicate innovative ideas that have worked in other cities to improve delivery of services to low-income residents or improve the efficiency and effectiveness of cities to boost economic opportunities
- Affordable housing projects for low-income residents that are part of a broader community development strategy

We do not fund:

- Standalone real estate and/or affordable housing projects, including predevelopment, that are not part of a broader community development strategy



2. Investments in Capacity Building & Planning

Programs in this investment area strengthen the organizations we fund so that they can achieve and sustain stronger gains for the people and communities they serve. These programs focus on the needs of the organization and strengthen the ability of the organization to achieve its mission.

Examples of investments in this area include, but are not limited to:

- Development of new programming, approaches, or tools to improve client outcomes
- Investments in strategic planning, new IT or knowledge management systems, or measurement and impact evaluation to strengthen the organization
- Staff training and professional development that helps the organization deliver services more effectively, efficiently or more broadly in cities

3. Investments in Systems Change

At times, we believe that the most pressing need is to make innovative improvements in the larger systems that affect programs and people.

Examples of investments in this area include, but are not limited to:

- Programs that spur local policy makers and community stakeholders to address key issues that will support the revitalization of distressed neighborhoods in cities or grow jobs and offer economic opportunities and/or social services to low-income residents
- Programs that scale innovative community development models such as transit-oriented developments or the development of more sustainable cities
- Programs that support the building of networks of cities and partners as they innovate look for opportunities to replicate and scale successful ideas