The Baltimore Women's Giving Circle Application Guide for the 2026 Grant Cycle

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2025 Grant Application Guide

Introduction

Thank you for your interest in applying for a Baltimore Women's Giving Circle (BWGC) grant. This guide includes useful information to help you complete your grant application.

Please Note: *We highly recommend starting your application well in advance of the December 15, 2025, submission deadline.*

As always, if you have questions, please contact us at grants@thebwgc.org.

Importance of The BWGC's Mission and Vision

The Mission and Vision of the BWGC play a pivotal role in our grantmaking decisions. Your application is an opportunity to showcase how your organization aligns with the Circle's Mission and Vision, ensuring that together, we continue to make a meaningful impact in the lives of the women and their families in Baltimore City and/or Baltimore County.

> **Our Mission**: *Through collective giving and collaboration, the Baltimore Women's Giving Circle supports organizations that advance opportunities for women and their families in Baltimore City and Baltimore County. Circle members participate in grantmaking, education and community engagement.*
>
> **Our Vision**: *The BWGC contributes to a more just, equitable, and inclusive Baltimore, where all women can flourish.*

Whom We Support

BWGC grants support nonprofits that provide direct services to women and their families. This includes organizations that address issues such as housing, addiction, financial literacy, education, health services, parenting, life skills, mentoring, workforce development, legal services, violence prevention and many more.

Geographic Area Served

BWGC supports nonprofits providing services in Baltimore City and/or Baltimore County.

Key Grant Considerations

The BWGC believes that an organization's impact is maximized when ***one or more*** of the following are present:
- The organization actively involves the individuals being served in program development, delivery, and/or governance.

- The organization's leadership has first-hand experience with the issues it aims to address.
- The organization's leadership actively engages the residents in the organization's geographic service area who have first-hand experience with the issues addressed by the organization.

We encourage applicants to highlight how their organization incorporates any of these ideas in their work in Part III, the narrative section of the application. *This is not a prerequisite for funding.*

Eligibility Criteria

Applicant's Nonprofit Status

To be considered for a BWGC grant, applicants must have their own IRS 501(c)(3) Letter of Determination, use a fiscal sponsor which has a IRS 501(c)(3) Letter of Determination, OR operate as a chapter under a national or state organization which has a IRS 501(c)(3) Letter of Determination.

We define the applicant as the organization delivering services and programs to women and their families in Baltimore City and/or Baltimore County and is applying for the grant. The applicant may or may not be the organization that holds the IRS 501(c)(3) Determination Letter.

What is not eligible for funding:
Grant funds *cannot* be used for any of the following:
- Organizational endowments
- Capital improvements, fixtures, furniture and equipment, *except for items that directly benefit the participants you serve*
- Event tickets or event sponsorships
- Deficit reduction for the organization
- Annual drives or annual giving campaigns
- Political activities or Political Action Committees (PACs)

Grants are not awarded to organizations whose program services require participants to adhere to or accept a particular religious belief, or participate in a religious service or activity.

Grant Awards

Grants are awarded in any amount, up to and including $25,000. Awards are made for one year beginning on July 1 of the grant year and ending on June 30 of the following year.

Grant funds may be used only for the purpose stated in the grant application and must be spent by the end of the one-year grant period. The grant agreement offers clear guidance on allowable uses of funds and explains the process to follow if any issues arise during the grant period.

The BWGC does not offer multi-year grants.

Determining Your Type of Grant Request

BWGC uses one application for all grant requests. You may choose to apply for one of the following types of grants:
- General Operating Grant
- New or Continuing Program Grant

The Circle does not favor one type of grant request over another. You should determine the type of grant support that best advances your mission and your funding needs.

Please note: Organizations with budgets of $5 million and over may apply <u>only</u> for a New or Continuing Program Grant.

Distinction between General Operating and Program Grants

General Operating Grants

General Operating Grants provide *unrestricted* funds that support the overall mission and day-to-day operations of an organization. This flexible funding allows nonprofits to direct resources where they are needed most—whether for staff salaries, rent, utilities, or other essential operating expenses.

An applicant is not required to assign these funds to a specific line item in its operating budget and may decide how best to use the funds once they are received.

This type of grant is especially appropriate for organizations whose core mission focuses on addressing community issues that negatively impact women and their families.

When completing the **Narrative** section, applicants should respond from the perspective of the organization as a whole.

New or Continuing Program Grants

Some nonprofits may choose to apply BWGC grant funds toward a program specifically designed to support women and their families. If awarded, these grant funds will be *restricted* and must be used solely for the program you describe in your application.

Program grants are especially well suited for organizations with a broad mission that serves a wide range of community members, but that seek to offer a distinct initiative focused on women and their families. These grants may support the launch of a new program or the continuation or expansion of an existing one.

Eligible expenses may include staffing, program supplies, utilities, rent or mortgage payments, and other costs directly tied to delivering the program. When completing the **Narrative** section of the application, please focus your responses on the goals, objectives, and impact of the specific program for which you are requesting funding.

Some Considerations Based on Past Grantee Experience

Launching a new organization or program requires significant advance planning and resources. Keep in mind that BWGC grant funds must be spent within the grant period: July 1 of the current year and ending on June 30 of the following year.

In addition to the grant period requirement, below are some challenges that previous grant applicants faced which you may want to consider addressing, if applicable, in your narrative responses to strengthen your application.

- **Use of BWGC Funds:** If you are funding a new program will your organization be ready to use the funds when they are awarded July 1 (e.g., program staff on board and space identified and/or secured)?

- **Childcare:** If young mothers are involved, will you provide childcare while they are participating in your program service or activity?

- **Transportation:** Will transportation to receive your services be needed by participants, and, if so, how will your organization or program help with this need?

- **Time Schedules:** Will your services or activity schedules accommodate participants' schedules? How can you anticipate possible scheduling conflicts?

- **Mental Health and Substance Abuse:** How will you deal with potential client mental health and substance abuse problems?

- **Participant Recruitment and Retention:** How will you recruit and retain individuals receiving your services?

Applying for a Grant
One Application per Grant Cycle
An organization may submit only one grant application per grant cycle—either for a General Operating Grant or for a New or Continuing Program Grant.

There are two exceptions to this guideline:
1. **"Umbrella" Organizations**:
    Any independent entity within an umbrella organization that is under separate executive leadership (e.g., a different school within a university) may apply for a grant in the same grant cycle as other independent entities under that same umbrella organization.

2. **Fiscal Sponsors**:
    Independent organizations that are linked only by the same fiscal sponsor and have separate executive leadership and programs may each apply for a grant in the same grant cycle.

Reapplying for a Grant
By Grantees
An organization that receives a grant must wait at least one grant cycle before reapplying for another grant. For example, if you received a grant in July 2025, you can apply for another grant in the 2027 grant cycle, assuming all the following grant requirements are met:
- 100% of the grant funds have been spent as specified in the grant application and contract; and
- The organization has complied with all other BWGC post-grants conditions, including site visits, interviews, and final report submission.

There are two exceptions to these guidelines:
1. **"Umbrella" Organizations**:
    Independent entities under the same umbrella organization that have received BWGC funding cannot reapply until the requirements of their grant contract are met. However, a *different* entity under the same umbrella organization may apply regardless of the funding status of the organization's other entities.

2. **Fiscal Sponsors**
   Independent organizations under the same Fiscal Sponsor that have received BWGC funding cannot reapply until the requirements of their grant contract are met. However, a *different* organization under the same Fiscal Sponsor may apply regardless of the funding status of the other organizations.

By Applicants Who Have Not Received a Grant

If an applicant does not receive a grant during any given grant cycle, the organization is eligible to reapply for a new grant during the next or any succeeding grant cycle.

Grant Schedule

Application Deadline: December 15 at 5:00 pm EST

- Each year in October, the BWGC sends an email to its mailing list to announce the date of the opening of the online grants management application portal on November 1 and the dates for the virtual applicant information sessions held in early November.

- To sign up for our Grant Applicant Mailing List, **click here**. We encourage you to sign up more than one person from your organization to be sure you receive our emails. Being on the mailing list, however, is not a prerequisite for applying for a grant.

- Grant applications *must* be submitted using the BWGC's online grants management application portal. *We do not accept mail-in applications.*

- Applications can be submitted between November 1 and no later than 5:00 pm EST on December 15.

- Grantee awards are announced in late May.

Grant Applicant Information Sessions

Two information sessions will be held via Zoom in early November for all interested applicants. In late October, invitations will be emailed to the organizations on our mailing list or the session dates may be found on the BWGC website under "Apply for a Grant". Zoom links for the sessions will be emailed to applicants that have RSVP'd to the email invitation or have registered for the sessions through the BWGC website. After the second session, the link to a session recording will be available on the BWGC website.

Grant Selection Process

After the grant application portal closes on December 15th, the BWGC grant selection process begins:

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January:
Teams of BWGC volunteer grant readers review their assigned grant applications to ensure all applicants meet the basic criteria and to determine which applicants will receive a site visit invitation.

February - March:
- Grant reader teams arrange site visits with those applicants that best meet the BWGC's grant criteria. *Note: a site visit does not indicate funding will be awarded.*

- Applicants not selected for a site visit are eliminated from further consideration and notified by email by mid-February.

- From mid-February to mid-March, grant reader teams conduct site visits with organizations being considered for funding. Site visits are typically done in-person at the applicant's location unless the applicant has no physical location for a meeting. Other arrangements can be made, such as a Zoom call or meeting at another mutually agreeable location.

- After the site visits are completed, the grant reader teams review their findings and collaborate to select the organizations they will recommend in writing for funding to the BWGC voting members.

- Applicants eliminated from consideration after site visits will be notified by email by the end of March.

April - May:
- Through two rounds of voting, BWGC members consider grant readers' written summaries and recommendations of the grant applications that have been put forward for funding consideration.

- All organizations under final consideration for a grant award are notified by email as to whether they will receive a grant award. If funding is not approved, applicants may request feedback that may assist them in preparing future applications.

June:
- Grant agreements are sent via DocuSign to all grant applicants receiving an award. The agreements must be signed and returned within the specified timeframe.

- Funds will be sent by July 1 and can be used from July 1 through June 30 of the next year.

The Baltimore Women's Giving Circle Grant Application

Introduction

The BWGC grant application consists of five parts. Each part provides general instructions. To further assist you, this guide offers detailed descriptions of each part.

The PDF version of the full application provided here is for informational purposes only. We highly recommend printing it out for easy reference as you read through the remainder of this guide. This will help you review all the application requirements and draft your responses before completing the online application form. Then you may copy and paste your responses into the online application portal.

Link for BWGC 2026 Grant Application (PDF)

Note: In the application, information required from all organizations is marked with an asterisk (*). If the required information is not provided, the application is incomplete and will not be eligible for funding.

If you have any questions, please contact us at grants@thebwgc.org.

Part I. Organizational Information

This section of the application asks for basic information about the applicant, such as, the organization's name and mission, organizational history, contact information, website URL, social media handles, fiscal year budget, and number of years in operation.

Part I defines a grant "applicant", who, for our purposes, is the organization delivering services and programs that advance opportunities for women and their families in Baltimore City and/or Baltimore County. The applicant is *not* necessarily the organization that holds the IRS 501(c)(3) Letter of Determination. For that reason, we ask applicants to clarify their nonprofit status by responding to the following question in the application:

> "*Please identify your organization's Federal tax-exempt status by choosing* <u>one</u> *of the following options. Our organization:*
> - *Has its own IRS 501(c)(3) Letter of Determination*
> - *Uses a Fiscal Sponsor that holds the IRS 501(c)(3) Letter of Determination*

- *Operates as a local chapter of a national or state nonprofit organization of the same name and mission which holds the IRS 501(c)(3) Letter of Determination.*

Here we ask for the Employer Identification Number (EIN) which is assigned with the IRS Letter of Determination.

Once the applicant's nonprofit status is established:
- Parts I-III of the application should be completed from the perspective of the applicant.
- Parts IV & V refer to *both* the applicant and the organization providing the IRS 501(c)(3) Letter of Determination.

BWGC grant funds can only be awarded to the organization which holds the IRS 501(c)(3) Determination Letter. In cases where the applicant does not have its own 501(c)(3) Determination Letter, the grant funds will be sent to the fiscal sponsor or the state or national organization, with the restriction that the grant funds are to be used for the applicant's *local* operations or program.

Applicants that do not have their own IRS 501(c)(3) Determination Letter are required to provide contact information for their Executive Director, CEO or President of the fiscal sponsor or the state or national organization, who is authorized to sign a grant agreement and to whose attention the grant funds will be mailed.

Some Considerations for telling your Organization's History
The BWGC grant readers are very interested in learning about your founding story. *You don't need to address all of the questions below, but here are some ideas to help shape your response*: Who were the founders and what inspired them to start the organization? What community need your organization was created to address? How has your focus changed or expanded over the years? What significant turning points have shaped your organization's growth? What early successes or challenges have helped define your organization's direction? Looking back what are you most proud of in your organization's journey?

Part II. Grant Request
In this section, you identify the grant amount and the type of grant that you are requesting, as well as a brief description of how your organization will use the funds. You may request any amount up to and including $25,000 for either a General Operating Grant, or for a New or Continuing Program Grant.

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See the discussion and guidance on page 3 of this guide to determine which type of grant request would best advance your organization's mission and goals.

In the application under Grant Name,
- Enter "*General Operating Grant*" if you are applying for a General Operating Grant,
- Enter *the name of your program* if you are applying for a New or Continuing Program Grant.

Remember: Organizations with budgets of $5 million and over may apply only for New or Continuing Program Grants.

Part III. Applicant Narrative

The Narrative is the heart of the BWGC's grant application and is where we learn about your organization's passion and purpose in your own words. It's here where our grant readers will get to know your organization, the issue you are working on for women and their families, and anything else you feel is important for us to know about your organization.

If you are applying for a **General Operating Grant**, please answer the Narrative questions from the perspective of your organization as a whole.

If you are applying for a **New or Continuing Program Grant**, your responses should focus on the specific program for which you are requesting funding—its goals, activities, and intended impact.

Think of the Narrative section as your opportunity to tell the story of your organization or program and how your work aligns with the **BWGC's mission and vision**. We want to understand both what you do and why it matters.

There are four questions in the Narrative section. The last is an optional, open-ended response where you can add additional information you feel is important to your application. Each question includes prompts (in *italics*) which are suggestions about what you might want to include in your answer.

Your answers will be of great interest to BWGC grant readers and will be an important consideration in determining whether we request a site visit.

Note: both letters and spaces count toward the character limit for each question.

Part IV. Financial Information

Part IV asks for information about both the applicant and the organization providing the IRS 501(c)(3) Letter of Determination which may or may not be the applicant.

> **For the applicant,** we ask for:
> - The start and end dates of the organization's fiscal year i.e., the 12-month period that the organization uses for budgeting and financial reporting. For example, January 1-December 31; July 1-June 30.
> - The total amount of the annual operating budget.
>
> **For the organization providing the IRS 501(c)(3) Letter of Determination,** we ask for:
> - The dates of the fiscal year reported in the most recent financial audit (if available); and
> - The dates of the fiscal year reported in the most recently filed Form 990, Form 990-EZ or Form 990-N.

Part V. Required Documents

This section identifies the *documents that you are required to upload* to complete your BWGC grant application.

The required documents are not the same for all applicant organizations, so *read the description under each of the six items carefully* and upload the documents that are applicable to your organization.

   Item 1 applies to the organization which holds the IRS 501(c)(3) Determination Letter being submitted with the grant. All applicants are required to upload the applicable IRS documentation.

   Item 2 applies to the organization which holds the IRS 501(c) (3) Letter of Determination submitted with the grant. These organizations must upload the most recent audited financial statement, if available. *If no audit is available* upload the most recent IRS Form 990, Form 990-EZ, or Form 990-N.

   Item 3 requests a financial statement for the applicant from the *prior* fiscal year (i.e., the most recently <u>completed</u> 12-month operating period) including a revenue and expense statement and a balance sheet, if available. Organizations with a budget of $5 million and over may skip this step.

Item 4 applies only to organizations requesting a General Operating Grant. These applicants must upload the organization's current operating budget with revenue and expenditures through at least September 2025.

Note: Only, organizations with budgets under $5 million may apply for a General Operating Grant.

Item 5 applies only to organizations requesting a New or Continuing Program Grant. Organizations must upload a program budget indicating the expected sources of revenue and projected expenses for the BWGC grant period, July 1, 2026-June 30, 2027. The program budget should be aligned with the program details found in the narrative. In the budget you provide, indicate the specific budget items (in whole or in part) that you intend to cover with BWGC funding.

Links for PDF Templates:

BWGC Template Financial Statement Prior FY.xlsx

BWGC Template Financial Statement Current FY.xlsx

BWGC Template Program Budget.xlsx

Please click the link to the template that you want to use, save it and then upload the saved file in your application.

Feedback on your Application

The Circle is often asked how an applicant can receive feedback on their application, if it does not advance in the grant review process, for example, prior to, or after a site visit or after voting.

You may request to receive feedback by contacting us at grants@thebwgc.org.

The Grants Co-chairs will arrange a call to provide feedback that can be valuable if you decide to reapply. This feedback process often becomes a two-way exchange—grant applicants typically find it helpful, and the Circle also gains insights for future grantmaking.

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After You Receive a BWGC Grant

The BWGC strives to maintain a strong partnership with grantees. We want to stay in touch to discuss your organization's progress, to be aware of any challenges that you may encounter during the grant period, to provide assistance when appropriate, and to learn about factors that led to your success. We want to provide resources to you that will enhance your success. We do this through two committees -- Post Grants Committee and Grantee Connect.

Post Grants Committee

If you are awarded a grant, your organization will be assigned a team of one to three Post Grants committee members who will serve as your primary contacts during the grant period. These Post Grants Liaisons are your main point of contact to the BWGC during the entire grant period.

How do I know who my Post Grants Liaisons will be?
You will be notified of the names and contact information for your Post Grant Liaisons either by the Co-chairs of the Post Grants Committee or by one of your Post Grants Liaisons. If you have any questions before you find out who is assigned to you, you may contact the Post Grants Co-chairs at postgrants@thebwgc.org. They can answer any initial questions you might have about your grant and provide you with information about your Post Grants Liaisons.

What can I expect from my Post Grants Liaison Team?
The liaison team will schedule an onsite visit with you at a mutually convenient time midway through the grant period (between late October to early December). Grantees are encouraged to have their Executive Director and Program Director (if applicable) present during the liaison team's visit. At this time, you and the liaison team will have an opportunity to get to know each other and to discuss how the grant implementation is proceeding.

Post Grants works to establish relationships with the Grantees through Liaison Teams to assist in helping keep Grantees on track through the grant year, identify communication channels available to them to share progress and successes, (and possible needs for volunteers) and make them aware of educational opportunities provided by Grantee Connect.

May use of the grant money be modified during the year?
A grant may be used only for the purpose stated in your grant application. If a situation occurs and you need to modify how the grant funds will be used, you should discuss this with your assigned Post Grants Liaisons. Ultimately,

a written request must be sent to, and approved by, the BWGC's Post Grants Committee (postgrants@thebwgc.org).

If my organization receives a grant, what are the reporting requirements?
At the end of the grant period, all grantees are required to complete a final report within 30 days. These reports are the source of important information for Circle members about the impact that their funds are making in Baltimore City and Baltimore County.

Grantee Connect

What is Grantee Connect?
Grantee Connect brings together nonprofit organizations that have received BWGC grants to participate in group activities to learn from invited speakers and from each other. Grantee Connect has also created a Listserv where grant recipients can learn about upcoming opportunities and connect with one another informally.

How do I get involved?
Grantees will be invited by the Grantee Connect Co-chairs to participate in the Circle's Grantee Connect activities.

What type of activities are offered?
Forums are held to provide helpful information and bring our past and present grantees together to explore topics of common interest and provide an opportunity to share their stories. Grantees are encouraged to get involved by suggesting topics and speakers for these forums.

What does Grantee Connect hope to achieve?
By connecting with our grantees, the BWGC hopes to build stronger relationships between the Circle and its grantees and to encourage a stronger network of relationships among area nonprofits.

Grant Application Portal

On November 1 the grant application portal opens to give you access to the BWGC's online grant management system. All grant submissions must be made through the online application portal. The BWGC does not accept applications by mail.

You can access the application multiple times and any data that you have entered will be kept *as long as you save your work each* time you work on the application.

When you have completed the application, click on SUBMIT. *Once you submit your application, you will no longer have access to it.*

Link to the [BWGC Application Portal](#)

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