



Our communities are stronger when we invest in each other. That's why the Santander Bank, N.A. Charitable Contributions Program makes donations to charitable organizations in the neighborhoods where our customers and colleagues live and work. We partner with programs that make a measurable difference in the lives of low- and moderate-income individuals and communities.

In addition to grant support, Santander volunteers provide financial education, technical assistance, serve on Boards and assist with other organizational development needs.

Santander accepts grant applications from not-for-profit organizations operating programs that serve low-to-moderate income households within our three areas of focus:

- **Affordable Housing:** Supporting a range of affordable housing programs from homelessness prevention to home ownership.
- **Financial Education:** Promoting financial education with a focus on helping individuals with basic banking and budgeting, and the transition into the workforce or to college.
- **Economic Development and Neighborhood Revitalization:** Providing assistance to small businesses and aspiring entrepreneurs that create and maintain jobs in our neighborhoods.

Santander Fellows

Santander Bank funded this pilot program in 2018 to increase the effectiveness of organizations working to revitalize communities through economic development and to support the development of leaders who represent the diversity of LMI communities. Our program partners are the Institute for Nonprofit Practice (INP) and the Mel King Institute for Community Building. Santander underwrote the cost of six (6) Boston-area leaders of color to attend the INP's Core Certificate Program during the 2018-2019 class year.

Cultivate Small Business

Santander Bank's Cultivate Small Business program provides entrepreneurship education and technical assistance to underserved food-related businesses located in the Boston-area with between \$25,000 and \$1M in revenue. The program aims to catalyze local business development and sustainability. Our program partners are Initiative for a Competitive Inner City, CommonWealth Kitchen, and Babson College. The first cohort of small businesses graduated on June 18, 2018, with most receiving small capital grants. Planning for the second cohort is underway. Please visit the Cultivate Small Business website for more information.

Community Development Financial Institution (CDFI) Grant Initiative

Santander Bank's 2018 CDFI Initiative made \$1M available in multi-year grants exclusively to mission-aligned CDFIs whose programs, products and services aim to strengthen and stabilize LMI households, businesses or communities within the Bank's footprint. Three grantees (Accion East, Dorchester Bay Neighborhood Loan Fund, and Local Enterprise Assistance Fund) will receive a total of \$675,000 over three years to provide loans and technical assistance to LMI small business owners in Massachusetts.

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