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| MEDA 2019 Request for Proposals:  **Adelante: Moving California Families Forward with Financial Capability**  **Made possible by JPMorgan Chase & Co.**  **Due on or Before January 11, 2019 at 11:59 PM PDT** |
| **SUMMARY** |
| **Summary**  With the generous support of JPMorgan Chase & Co., Mission Economic Development Agency- MEDA will provide grants of $25,000 to up to 2 organizations for a grant period of 12 months. In addition to grant funding, MEDA will, via its Viva! model, provide customized training and technical assistance for organizations to integrate or further integrate Financial Capability into their Asset Building Programs. MEDA aims to scale access to Financial Capability across California communities, as well as work in coalition to build wealth and power in low-income, immigrant, and communities of color.  **Purpose**  With these grants, MEDA seeks to support best practice-based services to advance family financial capability in low- and moderate- income, immigrant, and communities of color for generational asset building.  This Viva! program of grant-making, technical assistance and training is intended to implement or expand and enhance organizations’ systems and integration of financial and asset building programs serving communities. The purpose of this grant is to help organizations do the following:   1. More fully integrate financial capability services into existing asset building programs, including small business development services, workforce development, housing opportunities, and free Tax preparation and ITIN application sites 2. Effectively utilize a high-quality and culturally-relevant financial capability curriculum 3. Assist organizations to intentionally utilize financial coaching to prepare clients to access capital for asset building activities and/or innovative financial products in order to make measurable impacts on family assets 4. Connect members to nationally recognized resources to enhance program effectiveness, including learning from and sharing with a peer network, and; 5. Strengthen organizational capacity to track and report financial capability-related outcomes, with a focus on building credit, increasing savings, and reducing debt. 6. Build and strengthen coalition across low- and moderate- income, immigrant, and communities of color for generational asset building. This includes direct asset building services, collective advocacy, professional development, education and health equity, and community real estate and financial capital.   **Grant Period** : February 1, 2019 – January 31, 2020 (12 months)  Applicants should demonstrate:   * A compelling strategy - comprehensive, specific, will result in meaningful and measurable impact and change * Organizational capacity to implement proposed strategy * Understanding of direct service as a key strategy as part of a larger wealth and power building framework * Budget and projected outcomes that align with proposed strategy * A complete application   MEDA may also consider diversity of strategies, geographic locations, organizational capacity, and scope of reach in the selection process.  **Application Process**  Non-profit, 501c organizations providing services in any of the following areas are eligible to apply: Financial Capability Services, Housing Assistance and/or Counseling, Business Development Services, Family Wealth Building, Workforce Development, or free Tax preparation and ITIN application sites. Organizations must provide direct services in California. Questions about the RFP should be submitted to [viva@medasf.org](mailto:viva@medasf.org). Applications are due on or before January 11, 2019 at 11:59 PM PDT. |
| **ELIGIBLE ACTIVITIES** |
| Eligible grant activities include activities that support integrating financial capability services into other primary service areas, including but not limited to the following:   * Developing and implementing financial capability classes or financial coaching/counseling programs * Increasing staff capacity to provide financial capability services through training, hiring new staff, or other means * Increasing the effectiveness or cultural relevancy of current financial capability services * Expanding access to safe and affordable financial products, savings opportunities or credit building tools * Developing and implementing services that assist clients to access capital, start or expand small business, purchase a home, or build/repair credit * Increasing capacity to track and report financial capability-related outcomes * Developing and implementing new processes and procedures, forms, or outreach material or other systems improvements |
| **REQUIREMENTS** |
| As a recipient of this award, grantees are required to:   * Participate in a welcome call within the first two weeks of grant start date * Develop a needs assessment and action plan that addresses the capacity of current internal systems (including intake, tracking and reporting), curriculum and auxiliary services * Engage with MEDA in technical assistance to address the needs identified in the proposal and needs assessment * Participate in periodic progress calls with MEDA * Participate in 2 site visits, the first within the first 2 months of grant start date: either at grantee organization or MEDA (grantee preference) * Develop and/or maintain the infrastructure to track and report on the indicators included in the MEDA reporting template * Attend quarterly check-ins addressing grant-related topics * Submit one interim report and a final report describing program activities and outcomes * Attend MEDA’s Training & Best Practice Exchange Convening in Spring 2019 to facilitate peer-to-peer training and coalition building (date and CA location TBD). You may include a budget line item for up to $1,500 to cover these costs, or you may choose to cover this expense from non-grant funds. |
| To assist with these requirements, MEDA will provide:   * Direct training and technical assistance provided by MEDA staff and partners, determined in conjunction with the grantee * Quarterly check-ins on grant-related topics * Peer-to-peer learning connections * 2 Site visits to develop the needs assessment and action plan, provide technical assistance, or observe program results * Training on financial capability services and other related topics at the 2019 MEDA Training & Best Practice Exchange Convening |
| **APPLICATION** |
| All grant applications must be completed and submitted via email to: [viva@medasf.org](mailto:viva@medasf.org). Applications must include the following documents as attachments (in PDF or Microsoft Word format):   * Narrative (see prompts below) * Program budget (see end of this application for a sample budget template)   **Narrative**  To not exceed 5 single spaced pages at 12-point font. Please use the eligible points for each section to guide the prioritization or comprehensiveness of your responses.   1. ***Program Summary (15 points)*** – Please provide a summary of the grant request, not to exceed one half page. Summary should provide a brief description of how your organization will use the funds and the key impacts for your organization. 2. ***Organizational Capacity and Readiness (25 points)*** *–* Briefly describe your current financial capability program serving low-income, immigrant, and/or communities of color, including but not limited to the following:    1. Demographic and socioeconomic characteristics of the clients you serve    2. The specific financial capability services your organization currently provides    3. How financial capability services are currently integrated into other program areas    4. How many clients are currently served    5. Key staff who provide financial capability services   ***Use of Grant******(25 points)***- Please describe how this grant will help build program capacity. Refer to eligible activities and be specific about the type of capacity building work you would do (i.e. train staff, develop/strengthen curriculum, expand services to new audiences, deepen engagement with existing clients, develop integrated systems such as common intake forms, improve tracking and reporting, etc). Describe how you would utilize the technical assistance to accomplish these activities.   1. ***Expected Outcomes* *(25 points)*** – Describe your expected outcomes for the program over the course of the grant period and identify important milestones and gains.   In addition, please indicate the number of clients you anticipate serving through classes and one-on-one coaching or counseling, and the number of clients you anticipate reaching the indicators in the table below. If you are not currently able to track and report these indicators, please describe your plan to develop the capacity to do so. Please note that the outcomes you report on will be based upon your project. The table below represents some of the types of outcomes you may report on and is not meant to be exhaustive. Selected organizations will learn more in the introductory conference call.   |  |  | | --- | --- | | **Indicator** | **Projected Outcome** | | Total number of individuals served | Goal 300 | | Number of individuals receiving group financial classes/training |  | | Number of individuals receiving financial coaching/counseling |  | | Number of clients who |  | | Achieve an increase in credit score |  | | Average credit score improvement | Goal 30 | | Achieve any increase in savings | Goal 150 | | Average savings increase | Goal $3000 | | Access financial products (IDA, checking, savings, lending circle, etc.) |  | | Achieve any decrease in debt | Goal 150 | | Average debt reduction | Goal $3500 | | \* If your organization is proposing outcomes below the stated goals, please explain |  |  1. ***Program Budget and Justification (10 points)*** *–* Provide a short narrative description of each budget line item and how it supports the proposed grant activities. Describe how this grant will fit into your overall program budget. A line item of up to $1,500 may be included to attend MEDA’s Training & Best Practice Exchange Convening in Spring 2019. List any other funding that will be used to leverage and support the program/project. 2. ***Required Supporting Documents*** *–*     1. Program Budget (see sample program budget below) 3. ***Supporting Documents – (if selected)***    1. 501 (c)(3) letter of determination    2. Organizational Chart    3. 2017 Audited Financial Statements    4. 2018 Organization Budget and 2018 Unaudited Financial Statements    5. Current client intake forms and follow up forms or surveys |
| **TIMELINE** |
| |  |  | | --- | --- | | December 7, 2018 | Request for Proposals is released. | | January 11, 2019 | Proposals dueby 11:59 PM PDT | | January 25, 2019 | Applicants notified of their application status | | February 1, 2019 | Grant period begins | | February 2019 | Introductory conference call with all grantees | | February 2019 | Complete individualized needs assessment and action plan | | February-March 2019 | First Site visit (Second site visit flexible) | | On-going | Quarterly webinars & Individualized technical assistance | | July 30, 2019 | Interim reports due to MEDA | | Spring 2019 | MEDA Convening (date and CA location TBD) | | January 31, 2020 | Grant period ends | | February 28, 2020 | Final report due to NALCAB | |
| **SUBMISSION** |
| Complete applications are due by January 11, 2019 at 11:59 PM PDT and must be submitted via email to: viva@medasf.org.  Application materials must be submitted in PDF format. |

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**Sample- Program Budget**

Organization Name:

Program Title:

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| **REVENUE** | **Committed**  **Funds** | **Pending**  **Funds** |
| Grants/Contracts/Contributions |  |  |
| Local Government Grants/Contracts |  |  |
| State Government Grants/Contracts |  |  |
| Federal Government Grants/Contracts |  |  |
| Foundations |  |  |
| Corporations |  |  |
| Individual Donations |  |  |
| Other (Please specify) |  |  |
| Earned Income: |  |  |
| Specify source: |  |  |
| In-Kind Support |  |  |
| Other (Please Specify) |  |  |
|  |  |  |
| **TOTAL REVENUE** |  |  |
| **EXPENSES** | **Amount Requested in this proposal** | **Total Project Expenses** |
| Salaries and Wages |  |  |
| Payroll Taxes/Benefits |  |  |
| Overhead Expenses |  |  |
| Consultants and Professional Fees |  |  |
| Travel/Professional Development |  |  |
| Technology/Database system Improvements |  |  |
| Rent |  |  |
| Utilities |  |  |
| Equipment |  |  |
| Supplies |  |  |
| Marketing |  |  |
| Printing/Copying |  |  |
| Other |  |  |
| **TOTAL EXPENSES** |  |  |

\*\*Please include budget justification in narrative for all line items to be paid for with requested MEDA grant funds.