



**MEDA 2019 Request for Proposals #2:**  
**Adelante: Moving California Families Forward with Financial Capability**  
**Made possible by JPMorgan Chase & Co.**  
**Due on or Before Sunday, June 9, 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 iViva! Program, 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 for wealth and power building.

### 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:** July 1, 2019 – June 30, 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
- Proven commitment to racial and economic equity
- Budget and projected outcomes that align with proposed strategy
- A complete application

MEDA may also consider diversity of strategies, geographies, 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. Questions about the RFP should be submitted to [viva@medasf.org](mailto:viva@medasf.org). Applications are due on or before Sunday, June 9, 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 Winter 2020 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 2020 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.

**Program Summary (5 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.

**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:

- a. Demographic and socioeconomic characteristics of the clients you serve
- b. The specific financial capability services your organization currently provides
- c. How financial capability services are currently integrated into other program areas
- d. How many clients are currently served
- e. Key staff who provide financial capability services, and how they are reflective of community you serve

**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. Describe how this grant will increase equity in your organization & community.

**Expected Outcomes (15 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.

**Program Budget and Justification (5 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 Winter 2020. List any other funding that will be used to leverage and support the program/project.

**Proven commitment to racial & economic equity (25 points)** – Describe your organization's proven commitment to racial & economic equity within your organization, in less funded, less service-resourced geographic areas, and/or serving historically less resourced populations.

**Equity Statement:** MEDA understands that many high impact organizations have varying degrees of development, fundraising, and grant-writing capacity. Reviewers are asked to focus on substance, rather than technical components such as spelling and grammar. Proposals that thoroughly respond to the RFP components at some point in the application, even if not in the requested section, will be considered equally. MEDA is most interested in partnering with organizations that meet eligibility requirements, declare a commitment to sustainable integration of Financial Capability into their service delivery, and view Financial Capability as a key strategy for equitable wealth and power building. MEDA is also interested in connecting with organizations in less funded and less service-resourced geographic areas. MEDA is interested in partnering with organizations demonstrating equity in their management and direct service teams' compositions.

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. Required Supporting Documents –**

- a. Program Budget (see sample program budget below)

**2. Supporting Documents – (if selected)**

- a. 501 (c)(3) letter of determination
- b. Organizational Chart
- c. 2017 Audited Financial Statements
- d. 2018 Organization Budget and 2018 Unaudited Financial Statements
- e. Current client intake forms and follow up forms or surveys

## TIMELINE

May 13, 2019	Request for Proposals is released.
June 9, 2019	Proposals due by 11:59 PM PDT
June 28, 2019 or sooner	Applicants notified of their application status
July 1, 2019	Grant period begins
July 2019	Introductory conference call with all grantees
August 2019	Complete individualized needs assessment and action plan
July-August 2019	First Site visit (Second site visit flexible)
On-going	Quarterly webinars & Individualized technical assistance
January 31, 2019	Interim reports due to MEDA
Winter 2020	MEDA Convening (date and CA location TBD)
June 30, 2020	Grant period ends
July 15, 2020	Final report due to MEDA

## SUBMISSION

Complete applications are due by Sunday, June 9, 2019 at 11:59 PM PDT and must be submitted via email to: [viva@medasf.org](mailto:viva@medasf.org).

Application materials should be submitted in PDF format.



## Sample- Program Budget

ORGANIZATION NAME: \_\_\_\_\_

PROGRAM TITLE: \_\_\_\_\_

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)		
<b>TOTAL REVENUE</b>		
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		
<b>TOTAL EXPENSES</b>		

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