

**Local Initiatives Support Corporation
Social Innovation Fund
Request for Proposals**

I. PURPOSE AND OVERVIEW

A. Purpose

LISC is accepting proposals to implement Financial Opportunity Centers in the following locations: Chicago, IL; Greater Cincinnati Area, OH (including Northern KY); Metropolitan Detroit, MI; Duluth, MN; Houston, TX; Indianapolis, IN; Minneapolis/St. Paul, MN; Providence/Woonsocket, RI; San Diego, CA; San Francisco Bay Area, CA (including Oakland, San Francisco, San Jose, and Richmond).

LISC intends to award operating grants to support activities described in this Request for Proposals (RFP). The minimum grant request is \$100,000, and LISC expects the award amounts to average \$135,000. The actual number of sites selected will depend on total resources available at the time awards are made. Grants will be for one year, beginning February 1, 2011, with a yearly renewal option for up to two additional years, depending on availability of funds and performance of the grantee.

LISC will competitively select and fund two types of organizations: those seeking to start new Financial Opportunity Centers; and those operating existing Financial Opportunity Centers (also known as Centers for Working Families). Definitions of each type of organization can be found in section II.A.

LISC will hold two pre-submission webinars (one for each set of sub-grantees) to describe the RFP, review our expectations, and answer potential grantee questions. The pre-submission webinar for organizations that qualify as new centers will be held on September 23rd at 2:00 pm EST. The pre-submission webinar for organizations that qualify as existing Financial Opportunity Centers will be held on September 24th at 2:00 pm EST. Call-in information will be posted on LISC's Social Innovation Fund application page (www.lisc.org/SIF). Attendance on these webinars is not mandatory in order to submit an application, but it is recommended. LISC will also archive the webinar presentation and recording online. **Questions about the RFP may also be e-mailed to SIF@lisc.org.**

LISC also encourages each prospective respondent to reach out to its local LISC office to make known their intention to apply and to ask for guidance on the process. Contact information is posted on LISC's Social Innovation Fund web page.

Please note that the names of all applicant organizations and summaries of their applications will be posted on LISC's Social Innovation Fund web page. LISC will post on their web-site a few of the highest scoring proposals, in order to help build a learning community around implementation of this model. But all winning applications will be made available to individuals upon request. LISC may make all sub-grant applications available to the Corporation for National and Community Service upon request.

B. Minimum Qualifications for Applicants

1. The applicant(s) has the capacity to offer workforce development, financial counseling and coaching, and public benefits access services in one location.
2. Lead applicants must demonstrate prior success in offering workforce development, adult occupational training, and/or financial counseling services.
3. Applicants are serving low-income communities and target low income individuals
4. Applicants are 501(c)3 or nonprofit educational institutions with IRS code Section 501(c)(3) and 509(a)(1), (2) or (3), or Section 170(c); or a public entity.
5. Applicants have had an independent audit of their finances within the last two years.
6. Lead applicants are not applying for funding that is more than 20% of their total organizational budget.
7. Applicants can show a 1:1 cash match of non-federal funding. Minimum application is for \$100,000.
8. Applicant must be willing to utilize the Social Solutions Efforts to Outcomes (ETO) data tracking system, developed specifically for the Financial Opportunity Centers/Centers for Working Families.
9. Applicants are able to begin implementing the program by March 1, 2011. (This is a grant for operations, not a planning grant.)

C. Background

LISC is a national nonprofit intermediary organization founded in 1979 and dedicated to helping other non-profit community development organizations transform distressed neighborhoods into healthy and sustainable communities of choice and opportunity—good places to work, do business and raise children. LISC established the Family Income and Wealth Building department in 2008 as part of its Building Sustainable Communities strategy. LISC supports the operation of Financial Opportunity Centers in over 10 cities. For more information about LISC, please visit our web site: www.lisc.org.

LISC supports community efforts to increase family income, wealth, and employment in its comprehensive investment neighborhoods. This effort is designed to complement LISC's traditional housing and economic development efforts by addressing a broader range of family economic success challenges. LISC's overall investment is guided by the following program strategies:

- Supporting Comprehensive Community Development
- Expanding Capital Investment in Housing
- Stimulating Local Economic Activity
- Increasing Family Income, Wealth, and Employment
- Improving Access to Quality Education
- Supporting Healthy Environments and Lifestyles

D. Financial Opportunity Center Model Overview

A sign of a thriving community is that residents feel confident that their lives will improve, their incomes rise, and their job prospects widen while they are living there. Through LISC's comprehensive Building Sustainable Communities strategy, we are committed to helping residents obtain economic stability. However, achieving economic stability—a combination of adequate income and good financial management behavior—is a process that builds upon itself, and requires

long-term planning and commitment from individuals and families. LISC includes the following elements in its definition of economic stability:

1. Sufficient family income for daily living expenses, to allow for asset accumulation, and to address minor emergencies.
2. Employment skills that lead to higher paying jobs or a smooth transition to a new job if employment is terminated.
3. Smart debt, with market-rate interest, that leads to appreciating assets (such as a house) or that can be paid off in a reasonable period of time.
4. Good relationships with mainstream financial institutions and the ability to easily access credit at mainstream rates.
5. A plan for post-secondary educational opportunities for their children.
6. Realistic opportunity for retirement at age 65, with income beyond just Social Security.

The model focuses on improving the financial bottom line for low-to-moderate income families and helping people change their financial behavior in a way that encourages a long-term commitment to increasing income, decreasing expenses, building credit, and acquiring assets. The Centers provide families with services across three areas:

1. Employment placement and career improvement;
2. Financial education and coaching; and,
3. Income supports access

These core services are integrated together and delivered to clients in a bundled fashion in order to provide a multi-faceted approach to income and wealth building.

1. Core Program Services

Employment Services

Work—and the ability to find or transition to good jobs—is the basis for a family’s financial security. Employment services are often the main platform on which most of the Centers are based, and might include basic job readiness soft-skills training, hard skills training, and/or career advancement. The employment component often serves as an entry point through which clients participate in financial coaching and public benefits access.

Financial Counseling and Coaching

While each Center varies in its implementation of financial education and coaching, the core model is similar across sites. All Centers offer one-on-one financial counseling, which focuses on solving specific problems or crises, such as high debt or eviction prevention; and then working—through a coaching relationship—on long-term financial interventions. (Coaching will be described in more detail below.) Most, but not all, Centers also offer group-based financial education, which provides general information on a range of topics, such as budgeting and developing savings plans. Finally, Centers help clients connect to mainstream financial service providers and free tax preparation services whenever and wherever possible.

A lifetime of working and saving money is the surest way to economic stability. LISC believes financial coaching is the best technique to help clients stay on course. As noted by Michael Collins in a 2007 study for the Annie E. Casey Foundation, the goal of the coach is to help clients change their financial behavior in the long term. Though they are versatile enough to help clients fix an immediate problem, the coaches’ key role is to help clients create a vision of financial stability,

develop financial goals, and hold the client accountable for achieving those goals. The coaches' ongoing encouragement and support helps to make it easier for clients to stay on a consistent asset building course that leads to economic stability. (For further reading about the financial coaching approach, a copy of the Michael Collins study is available at www.lisc.org/SIF.) Financial coaching training is mandatory for successful SIF applicants; see Appendix 2: Budget for specific staff training requirements and cost estimates.

Income Supports Access

Financial Opportunity Center clients are employed or will become employed, but their wages and benefits are often insufficient to meet their daily needs. Income supports, such as Food Stamps or the Earned Income Tax Credit play a key role in helping working families pay for their everyday living expenses. While individuals may want to access public benefits, the system itself is cumbersome and complicated, making it difficult for working people to access the benefits for which they qualify. Having a place that helps people understand what they qualify for, complete the application correctly, advocate for them at the various agencies that administer benefits and is open during non-business hours is important in order for working people to receive the benefits for which they qualify. A recent study from Seedco shows that people receiving public benefits as a supplement to their working income are 30 percent more likely to stay employed, underscoring the value of integrating public benefits access with employment services and financial education and coaching. In about half of LISC's Financial Opportunity Centers, AmeriCorps members or other community service organizations are used to support public benefits screening and access.

Bundling of Services

One-stop centers have been a staple of the publicly-funded workforce system for many years. In most cases, they offer a menu of services from which clients can choose as many or as few with no program or participation requirements. The Financial Opportunity Centers takes the workforce development One-stop concept a step further under the premise that clients who receive more than one service are more likely to achieve economic stability. Therefore, bundling of services is very deliberate through the design of the program, staff interactions, and data collection so that clients can benefit from multiple, reinforcing services that contribute to their overall financial stability. Bundling of services is central to the model and clients' success.

2. Key Elements in the Financial Opportunity Center Model

LISC's Financial Opportunity Centers are one-stop resource centers for growing the assets of poor working families. Specifically, families are linked to employment opportunities, income and work supports, and intensive financial coaching to enable asset-building. Services are "bundled" in a supportive and resource-rich environment to help poor working families advance economically over an extended period of time. Key elements for successful centers include:

- On-site *employment services* (job placement, retention, re-attachment, and advancement)
- On-site one-on-one *financial coaching* tailored to the needs of the working poor
- On-site *access to income supports* (public benefits, tax credits, tax return preparation)
- Intentional/well-planned integration of the three cores services
- Data tracking to improve program performance

Successful centers are operated by organizations with deep roots in the community or sometimes by a service provider selected by the community group. The model has been implemented successfully in a variety of settings:

- Community-based organizations that provide well-developed workforce or financial counseling/coaching services
- Community Colleges
- Community Development Corporations

LISC accepts collaborative partnerships, but one organization needs to be the lead Social Innovation Fund applicant that has the following responsibilities:

- Manage the partner organizations that offer Financial Opportunity Center services
- Manage the data collection and reporting to LISC
- Lead in raising funds to sustain the Financial Opportunity Center

For the purposes of this RFP, collaborative partners are defined as those that are contracting for services with the lead organization.

II. PROPOSAL GUIDELINES

A. Applicant Categories

There are two sets of questions for two types of organizations. Applicants must select which category of funding they are applying for and they cannot apply for both. **Please do not answer both sets of questions.**

- **New Financial Opportunity Centers** are defined as organizations/partnerships that want to initiate the Financial Opportunity Center model but have not fully implemented the model to date and do not have at least 12 months of data showing the program performance. This includes organizations that have been operating the model for less than 12 months. **An organization applying as a new Financial Opportunity Center must review the selection factors outlined in Section II.B., and answer the specific questions found in Section II.C.**
- **Existing Financial Opportunity Centers** are defined as organizations/partnerships that want to increase scale and improve program quality. Existing centers must have data on their work for more than 12 months. **An organization applying as an existing Financial Opportunity Center must review the selection factors outlined in Section II.D. and answer the questions found in Section II.E.**

Please review the selection factors then answer each question.

B. Selection Factors for New Financial Opportunity Centers

Applicants can be either individual organizations or partnerships of multiple organizations, but both types must show in their responses to the questions, how they meet the following criteria;

1. The core services
 - a. The three core services are to be offered at one physical location
 - b. Respondents must have a clear and simple service delivery strategy for clients obtaining all three sets of services.

- c. Financial Counseling/coaching services and workforce development services must be in place at the start of project. (No later than March 1, 2011.)
 - i. Workforce development services include soft skills job readiness training and job placement; or occupational/skills training and job placement services.
 - d. Respondents must be clear how income supports screening services will be incorporated into the model within 6-12 months (if they do not currently provide these services); **2 extra points** will be awarded for having these services incorporated into the program at the launch of the center.
 - e. Program Outcome expectations are as follows:
 - i. New Centers will assist at least 100 clients in the receipt of at least two out of three services in the first year of the contract.
 - ii. New Centers will help a minimum of 40% of their clients who meet more than once with an FOC coach/case manager improve their net income in the first year.
 - iii. New Centers will complete a combined financial assessment for 60% of all clients who meet more than once with a coach and receive at least two core services. (A financial assessment consists of the development of a budget, credit report and credit score pulled and a personal balance sheet.)
 - iv. A minimum of 25% of all FOC clients who meet with a financial counselor more than once will improve their credit scores.
 - v. More outcomes are listed in Appendix 1. The numbers associated with those outcomes produced by the applicant will become part of the grant agreement, if the applicant is selected.
 - f. The core competencies of all organizations involved in service delivery must be clear and reinforced by outcomes data.
 - g. All responses must designate one organization as the lead applicant. This agency must have the authority to hold the partners accountable for outcomes data, including tracking and reporting participant outcomes in the ETO system.
 - h. This is not a planning grant; applicants must make it clear that they will launch their integrated services by March 1, 2011.
2. The lead applicant must be operating an existing set of services that are complementary to the model proposed, including at least one of the following two core services: job placement/workforce development or financial coaching/counseling.
 3. Data reporting and reflection on program outcomes data is important to continuous improvement in programming. The applicants must show how they currently use outcome data for program improvement.
 4. Applicants are encouraged to clearly demonstrate their connections to the community in which they serve.
 - a. Extra points will be given to centers that serve residents living with LISC's designated Sustainable Communities boundaries.
 5. Lead applicants must have sufficient organizational capacity to launch a Center, which includes the following:
 - a. Core funding in place for their basic operations.
 - b. 1:1 match funds for LISC's grant award (The match funds are non-federal cash match.)
 - c. Written financial management procedures.

- d. The lead organization must have an audit conducted within the past two years and an IRS nonprofit determination letter.
- 6. Lead applicants must commit to utilizing LISC’s version of Social Solutions’ Efforts to Outcomes (ETO) software as the tracking and reporting system. This system will be provided to grantees. A completely compatible version of ETO is acceptable.

C. New Financial Opportunity Center Proposal Questions

**** ONLY answer this set of questions if you meet the criteria for the New Financial Opportunity Centers as described in Section II. A.**

- 1. Confirm that you are applying as a new Financial Opportunity Center and that you meet the new Center definition listed in Section II.A
- 2. Summarize your proposal in five (5) sentences or less. This summary maybe posted on LISC’s Social Innovation Fund web-site as your program description.
- 3. Program Description/Core Services **Scoring: 25 points**
 - a. Describe in detail how one or more core services are *currently* delivered (employment services, financial counseling/coaching, and income supports).
 - b. Explain how you will implement all three core services.
 - c. Describe your approach to “bundling” services.
 - d. Include a description of the process by which a client will receive all three sets of services (workforce, financial coaching & benefits screening). This could be done through a flow chart similar to the sample chart on Appendix 4.
- 4. Target Neighborhood **Scoring: 10 points**
 - a. Identify the geographic location of the proposed services and the area served
 - b. Please furnish supporting data to show that the area served is low-income.
 - c. Describe how the proposed Financial Opportunity Center will tie into larger community development goals.
 - d. Do you serve residents of LISC’s Sustainable Communities strategy, even if the center is not located a Sustainable Communities neighborhood? (Go to LISC web-site to see if your center is located within a SC neighborhood) **2 extra points** will be given for centers supporting residents of LISC’s sustainable Communities.
- 5. Target Population **Scoring: 5 points**
 - a. Describe the population your organization currently serves.
 - b. If different than above, describe the population you intend to serve through the Financial Opportunity Center.
 - c. Explain your outreach strategy.
 - d. How are you targeting low-income individuals/families?
- 6. Organization Description **Scoring: 5 points**
 - a. Describe the organization with lead responsibility for implementing the Financial Opportunity Center model, noting capacity and experience. Cite examples of how the organization typically applies its skills and resources to accomplish its goals and satisfy its stakeholders’ expectations. Factors to consider in this discussion:
 - i. Mission and history

- ii. Organizational structure
 - iii. Leadership and management style
 - iv. History with managing and participating in partnerships
 - v. Fiscal and grant management capacity
 - vi. Board resolution from the lead agency indicating board support for it to take on this role and confirmation of match commitment.
 - vii. Board resolutions from partner agencies (if applicable)
- b. Describe the partner organization(s) providing the key services (if applicable)
- i. Mission and history
 - ii. Organizational structure
 - iii. History with participating in partnerships
 - iv. Experience with the core service they will be providing
 - v. Partnerships must show a signed Memorandum of Understanding of what services will be provided by each partnering agency.
7. Staff qualifications **Scoring: 10 points**
- a. Please describe qualifications, experience, and duties of specific staff responsible for delivering the three core services. Please include line staff and program manager.
8. Program Management **Scoring: 20 points**
- a. Please describe your organization's track record in delivering one or more of the core services (workforce development, financial coaching/counseling, public benefits access)
- b. Explain your approach to performance management and documentation of results.
- c. Highlight program outcomes for the time period July 1, 2009-June 30, 2010.
- d. Describe your management information system.
- e. Please describe how you utilize this data for program performance, including a specific instance in which you utilized outcome data to improve performance.
- f. Describe your experience with managing funding.
- i. Describe your capacity to manage funding of over \$100,000.
 - ii. Are there established written/practiced operating, personnel and fiscal policies in place?
 - iii. Describe your experience with managing government funding.
9. Performance Indicators (Complete chart in Appendix 1) **Scoring: 15 points**
- a. If there are some answers that you do not know at this time, please put a "?" in the box. If there are more than five boxes unanswered ("?"), please explain how you will develop answers to these questions with-in the first three months of serving clients.
- b. Please note you must fill in numbers for:
- Clients receiving two out of three and three out of three core services;
 - Net income improvements;
 - Financial assessments completed (for definition see section B.1.e.iii);
 - People placed in employment.
10. Budget **Scoring: 10 points**
- a. Please review and use Appendix 2 as a guide in the development of the budget
- b. Please provide a narrative of the expenses

D. Selection factors for existing Financial Opportunity Centers

Existing Financial Opportunity Centers are defined as centers that have been up and running for over one year.

This RFP emphasizes quality improvement and scale, as well as LISC's interest in program delivery innovations that can be replicated throughout the Financial Opportunity Center Network.

Selection factors will include:

1. Clear Financial Opportunity Center program operation description.
 - a. Description of how the program operates, the names of the partnering agencies, etc.
 - b. Description of applicant's client flow (either in chart form or written text). The client flow must show how clients are receiving all three sets of services.
 - c. Extra points will be given for an innovative program delivery strategy that can be replicated throughout the network.
2. The quality of the more than 12 months of program data.
3. Demonstration of how the Financial Opportunity Center utilizes the data it receives for program improvement.
4. How this new funding will improve the following outcomes: job retention, employment skills attainment, credit score improvement, increases in net income, improvements in net worth.
5. How this award will increase the scale of the Financial Opportunity Center.
6. Program outcome expectations:
 - a. It is expected that the Centers increase the number of people receiving at least two out of three services over the reported numbers for the time frame July 1, 2009-June 30, 2010. A minimum of 125 clients will receive at least two out of three services in the first year of the contract.
 - b. It is expected that 60% of all FOC clients who meet with an employment counselor more than twice will increase their net income.
 - c. Existing Centers will complete a combined financial assessment (this includes pulling the client's credit report, and completing the budget and balance sheet) for 95% of all clients who meet more than once with a coach/case manager.
 - d. It is expected that 35% of all FOC clients who meet with a financial counselor more than once will improve their credit scores.
 - e. It is expected that 30% of all FOC clients who meet with a financial counselor more than once will increase their net worth.
 - f. More outcomes are listed in Appendix 1. The numbers associated with those outcomes produced by the applicant will become part of the grant agreement, if the applicant is selected.
7. Connections to the community
 - a. Center should demonstrate how it is interacting with other Sustainable Communities-related programs and residents of these communities.
8. Sufficient organizational capacity to sustain and expand or enhance the Financial Opportunity Center, as demonstrated by the following:
 - a. Lead applicant must demonstrate core funding secured for basic organizational operations.
 - b. Must show 1:1 match funds for the LISC Social Innovation Fund grant. The match funds must be non-federal cash match.

- c. Most recent audit (within the last two years) and IRS nonprofit determination letter
- 9. Applicants must not have any serious infractions related to other LISC funding, such as Section 4, and must be current on their reporting to LISC for existing Financial Opportunity Center grants.
- 10. Lead applicants must commit to utilizing LISC’s version of Social Solutions’ Efforts to Outcomes (ETO) software as the tracking and reporting system. This system will be provided to grantees who do not currently use it. A completely compatible version of ETO is acceptable.

E. Existing Financial Opportunity Centers Questions

** ONLY Answer this set of questions if you are applying as an existing Financial Opportunity Center, as described in section II.A.

- 1. Confirm that you are applying as an existing Financial Opportunity Center and that you meet the existing Center definition listed in Section II.A
- 2. Summarize your proposal in five (5) sentences or less. This summary maybe posted on LISC’s Social Innovation Fund web-site as your program description.
- 3. Program Description/Core Services **Scoring: 30 points**
 - a. Describe in detail how you *currently* deliver the core services (employment services, financial counseling/coaching, and income supports)
 - b. Include a description of the process by which a client receives all three sets of services. (workforce, financial coaching and benefits access). This could be done through a flow chart similar to the sample chart on Appendix 4.
 - c. Describe your approach to “bundling” services.
 - d. Describe how you will use the Social Innovation Fund grant to increase the number of clients served and improve the client outcomes of your center ?
- 4. Target Neighborhood **Scoring: 5 points**
 - a. Identify the geographic location of the proposed services and the area served
 - b. Describe how the Financial Opportunity Center ties into larger community development goals
 - c. Do you serve residents of LISC’s Sustainable Communities strategy, even if the center is not located a Sustainable Communities neighborhood? (Go to LISC web-site to see if your center is located within a SC neighborhood)
- 5. Target Population **Scoring: 5 points**
 - a. Describe the population served by the Financial Opportunity Center.
 - b. Describe how you are targeting low-income individuals/families.
 - c. Describe your outreach strategy.
- 6. Organization Description **Scoring: 5 points**
 - a. Describe the organization with lead responsibility for implementing the Financial Opportunity Center model, noting capacity and experience. Cite examples of how the organization typically applies its skills and resources to accomplish its goals and satisfy its stakeholders’ expectations. Factors to consider in this discussion:
 - i. Mission and history

- ii. Leadership and management style
 - iii. History with managing and participating in partnerships
 - b. Describe the partner organization(s) providing the key services (if applicable)
 - i. Mission and history
 - ii. Organizational structure
 - iii. History with participating in partnerships

- 7. Staff Qualifications **Scoring: 5 points**
 - a. Please describe qualifications, experience, and duties of specific staff responsible for delivering the three core services. Please include line staff and program manager.

- 8. Program Management **Scoring: 20 points**
 - a. Please describe your organization’s track record in implementing the Financial Opportunity Center (or Centers for Working Families).
 - b. Explain your approach to performance management and documentation of results.
 - c. Highlight program outcomes for the time period July 1, 2009-June 30, 2010
 - i. Include service bundling numbers, job placement and job retention, budget development, public benefits screening and access, and improvements in net income, net worth and credit score.
 - ii. Please describe how you have or how you will collect/document positive changes in credit score, net worth net income, as well as job retention/wage advancement changes.
 - d. Please describe how you utilize this data for program performance, including a specific instance in which you utilized outcome data to improve performance.
 - e. Please describe your system for pulling Center clients’ credit reports/credit scores—including how often Center coaches pull the reports/scores; and whether coaches obtain blanket approval to pull a client’s report/score on an ongoing basis or whether you require client approval for each initial and each follow-up report/score request.
 - f. Describe your experience with managing funding.
 - i. Describe your capacity to manage funding of over \$100,000.
 - ii. Are there established written/practiced operating, personnel and fiscal policies in place?
 - iii. Describe your experience with managing government funding

- 9. Performance Indicators **Scoring: 20 points**
 - a. Complete chart in Appendix 1, based on expectations for the grant period February 1, 2011-January 31, 2012.

- 10. Budget **Scoring: 10 points**
 - a. Please review and use Appendix 2 as a guide in the development of the budget.
 - b. Please provide a narrative of the expenses.

F. TECHNICAL REQUIREMENTS

1. Proposal Format

Please limit the narrative to eight (8) pages, excluding cover page and required attachments listed below; and use good judgment in font and margin settings so that the proposal is easily readable.

Please number and title your narrative sections and headings according to the format outlines in either Section II.D. or II.E (ie, “**4. Target Neighborhood,**” “**5. Target Population,**” “**6. Program Management**”); however, it is not necessary to rewrite each lettered/numbered sub-question in your proposal.

2. Required Attachments

- Cover sheet: complete Appendix 3
- Copy of lead applicant’s 501(c)(3) determination letter or nonprofit educational institution’s determination letter with IRS code Section 501(c)(3) and 509(a)(1), (2) or (3), or Section 170(c)
- Copy of most recent audit (within past two years)
- List of current board members and affiliations
- Performance measurements chart from Appendix 1
- Budget and budget narrative plan
- Board resolution from the lead agency indicating board support for it to take on this role and confirmation of match commitment
- Letters of match commitment from funders
- Memorandum of Understanding between partners (if applicable)

G. GRANT TERM

Grant awards will be for one year, starting on February 1, 2011, with two, one-year renewal options depending on performance and availability of funds.

H. SUBMISSION DATE

Proposals will be accepted electronically until **Monday, October 25th at 4:00 PM local time.** Please submit proposals, including scanned attachments, by electronic mail to **the LISC local office contact in your city/region.** (LISC local contacts are listed below.) Receipt will be acknowledged by reply e-mail.

Chicago	Ricki Lowitz	rlowitz@lisc.org	312-697-6135
Greater Cincinnati	Brooke Linkow	blinkow@lisc.org	513-723-1026
Detroit	Jackie Burau	jbureau@lisc.org	313-596-8222
Duluth	Pam Kramer	pkramer@lisc.org	218-727-7761
Houston	Berenice Tostado	btostado@lisc.org	713-334-5700
Indianapolis	Tedd Grain	tgrain@lisc.org	317-596-0588
Minneapolis/St. Paul	Janayah Bagurusi	jbagurusi@lisc.org	651-265-2294
Providence/Woonsocket	Nancy Howard	nhoward@lisc.org	401-331-0131
San Diego	Vicky Rodriguez	vrodriguez@lisc.org	619-528-9058
San Francisco Bay Area	Marsha Murrington	mmurrington@lisc.org	415-397-7322

Appendix 1: Performance Measurements

Please fill in answers to the following outcomes for clients who are defined as Financial Opportunity Center clients only and your expectations for the next 12 months. This is not to be filled in for your total organization. If you are a new center, see section II. B.1.e.

Service Integration Measure

Proposed Performance Goals (12 months)	#
# receiving employment services	
# receiving financial coaching services	
# receiving income support services	
# receiving services across two core areas	
# receiving services across three core areas	

* Core services are workforce, financial coaching or income supports

Individuals Receiving Services					
Employment/ Education Counseling Services	#	Income/Work Supports Services	#	Financial Counseling Services	#
# receiving 1-on-1 employment counseling		# screened for income supports		# taking part in financial education workshops	
# taking part in employment - related workshops		# receiving 1-on-1 income supports counseling		# receiving 1-on-1 financial counseling	
# enrolled in ABE/GED/ESL classes		# applied for income supports		# developing personal budgets	
# enrolled in vocational training/bridge programs		# receiving tax prep assistance		# completing combined financial assessments (credit report review; budget and balance sheet completion)	
# enrolled in 2 year/4 year college				# working to build credit using one or more credit building vehicles	
				# working to save using one or more savings vehicles	

Client Outcome Measures					
Employment/ Education Outcomes	#	Income/Work Supports Outcomes	#	Financial Counseling Outcomes	#
# individuals who obtained employment		# individuals who filed tax returns		# correcting errors on their credit report	
# w/ steady employment for 3 months		# individuals who received one or more public benefits		# improving their credit scores	
# w/ steady employment for 6 months		# individuals received tax refund		# repaying one or more debts	
# w/ steady employment for 12 months		# individuals received work supports		# purchasing a car	
# of people improving their wages				# opening retirement accounts	
# completing GED				# improving their net worth	
# completing remedial education for community college					
# completing vocational training/bridge program					
# completing college					
# of people improving their net income					

Appendix 2: Budget

Please attach a detailed line item revenue and spending plan. Include a budget narrative.

Please note the following:

1. Assume a 12-month budget from February, 1, 2011-January, 31, 2012.
2. The minimum grant is \$100,000, with an average grant size expected to be \$135,000. Grant requests larger than \$135,000 are welcome.
3. Funding can be used in the following ways:
 - a. Salary and Fringe for employment counselors, financial coaches/counselors, public benefits screeners/advocates, Financial Opportunity Center program managers, staff supporting the data tracking/management
 - b. Program delivery-related costs such as supports for clients to achieve their financial outcomes (for example, matched savings IDA-style programs, or purchasing of credit scores). Staff training is an allowable cost, but you must specify how it is different than the training described below in questions 4 and 5.
 - c. Program-related operations cost such as rent for the associated square footage, phones, computer services, etc.
4. All new sub-grantees are required to send at least the employment and the financial counseling staff to a multi-part financial coaching/impact coaching training program. Please put in your budget the estimate of \$4,000 per person to cover the cost of the training and travel.
5. All new sites are required to send a program manager and one other staff person to a national convening that will help sites understand Financial Opportunity Center model development and the management of Social Innovation Fund grants. Please put in your budget at least \$1,000 per person for these expenses. Please note that the convening is likely to be in either Chicago, Houston or Indianapolis, so plan your airfare costs accordingly. Also assume a two-night hotel stay at \$200 per night.
6. Add \$1,000 per year to your budget for the Efforts to Outcomes data tracking system license
7. Please break out the benefits and payroll taxes (FICA, Medicare, health benefits, etc.)
8. For sites that do not have a system for pulling credit reports/credit scores on a consistent basis, please add \$1,500 to your budget to cover these expenses.

Match Requirements

1. There is a 1:1 cash match (in-kind match is not allowable).
 - a. Matching funds may come from State, local, or private sources, which may include State or local agencies, businesses, private philanthropic organizations, or individuals. Generally, Federal funds, including Federal block grants being distributed by state or local governments (e.g. Community Development Block Grant), may not be used towards the sub-grantee match requirements. The sole exception to this will be federal block grant funds which are given to states and are commingled with other state funds. Because states may use commingled block grant funds without having to account for those costs, they may be used to meet the SIF matching fund requirements.
2. In order for local or state government funds to be used as match, applicants must obtain letters from the local or the state government granting agency stating their funds can be used to match the Social Innovation Fund.
3. Please show the cash match for each line item as appropriate.

4. Grantees must have secured at least 50% of the match funding at the time of their response to this RFP. If you are showing less than 100% at the time of the RFP, please describe in the narrative how you plan on raising the remainder of the match.
 - a. The match must be documented
 - b. Commitment letters are acceptable
 - c. Current unexpended sources of funds that are to be used for the Financial Opportunity Centers can also be utilized.
 - d. Private general operating support committed to this project can be used as cash match
5. If you are a current LISC grantee, and you plan on using that money as match, you must get a letter from LISC stating that the money they have given can be used as match.

Appendix 3: Cover Page

LISC Social Innovation Fund

Organizational Snapshot

Organization's Name:

Address Line 1:

Address Line 2:

City:

State:

Zip:

Legal Status of Organization:
Non-profit Corporation

DUNS#

EIN#

Type:
Internal use only

SSN #
N/A

Year obtained 501(c)(3) status:

Fundware Vendor ID:
N/A

Size of Staff (FTEs)

Size of Board (Voting Members)

Race/Ethnicity of
Staff Members (%s)

Race/Ethnicity of
Board Members (%s)

Congressional District of Organization

Organizational Contact Information

Executive Director/President

First Name:

Last Name:

Phone Number:

Fax Number:

Email:

Main Contact Person

First Name:

Last Name:

Phone Number:

Fax Number:

Email:

Title

Client Flow



