

San Francisco Office of Financial Empowerment/San Francisco Public Library

Request for Proposals: Financial Counseling Integration Project

Deadline for Proposal Submission: Thursday, May 18th, 2017 5:00 p.m.

A completed proposal should be submitted to Sarah Teater at sarah.teater@sfgov.org

A. Overview

The San Francisco Office of Financial Empowerment (SF OFE), in partnership with the San Francisco Public Library (the “Library”), is requesting proposals from community partners to implement the San Francisco Financial Counseling Integration Project (the “Project”). Through the Project the SF OFE seeks to integrate proven financial empowerment approaches into social service delivery streams in partnership the “Library.”

The SF OFE leverages the power of City Hall to strengthen economic security and mobility for low-income families. Guided by this mission, OFE will pursue a goal of demonstrating and expanding proven innovations. Building on our Financial Counseling Integration Pilot, this project will integrate financial capability into services provided at the San Francisco Public Library.

This RFP is directed towards organizations that can effectively implement quality, one-on-one financial coaching services to primarily low-income San Franciscans through targeted referral systems developed in partnership with the SF OFE and the Library.

B. Financial Coaching Integration

The core of the Project will be the development of on-site financial coaching services and financial workshops provided at San Francisco Public Library. This model, based on the Financial Empowerment Center model launched in New York and now implemented in six major urban centers, offers one-on-one financial counseling delivered by qualified non-profit partners and directly integrated into existing anti-poverty strategies such as housing and workforce development programs.

The Project will provide high-quality, group workshops and one-on-one financial coaching to families and individuals referred by San Francisco Public Library staff. Financial coaching is a client-driven process in which individuals and families work to reach personalized goals related to improving their financial well-being.

Target populations will include:

1. Primarily low-income individuals that utilize library resources or are referred to services provided by the San Francisco Public Library.

C. Anticipated Contract Term

It is anticipated that the term of the contract awarded from this RFP will be one year from the date of completion of the contract. The contract may be extended beyond the initial term.

D. Available Funding

The total available funding for this contract will be \$25,000.

E. Service Delivery Model

Through this RFP, MOHCD and the SF OFE will identify and fund one non-profit partner (the "Contractor") to deliver financial coaching services and group financial workshops to primarily low-income individuals that utilize library resources or are referred to services provided by the San Francisco Public Library. The contracted service provider will provide services at locations identified by the SF OFE and the Library. The Contractor will serve clients referred by the Library and will generally provide the following core services to all clients:

- Full client intake, needs assessment and triage for financial crises
- Pull and review credit report
- Creation of a budget, debt reduction, credit improvement and savings plan
- Screening for appropriate financial products (checking and savings, credit building products, affordable loans)
- Scheduling follow-up appointments; ongoing coaching services

However, the Contractor may be required to tailor the core mix of services to meet the specific needs of Library clients. The SF OFE may also recommend offering specific financial products and services.

The Contractor will track and report data to SF OFE on client outcomes and provide information directly to the Library, such as attendance data.

In addition to the core services delivered to every referred client, financial coaches will offer direct referrals to a range of additional benefits and services, including free tax assistance, intensive debt reduction, and legal services. The SF OFE will provide additional training to designated coaches on appropriate resources and referrals if necessary. The integration of financial empowerment into social service programs is an effective way to provide high-quality financial coaching in the community each year, allowing City agencies to magnify the impact of their programming and ensuring greater client success towards important anti-poverty benchmarks.

F. Operational Plan/Client Referrals

The Contractor(s) will provide services to a minimum of 100 clients over the duration of the contract term.

Clients will be identified and referred by the Library. The Library will provide adequate on-site space for financial workshop and financial coaching activities. The Contractor will offer coaching at least one full day each week, in addition to one workshop per month.

Target Population	Referring Government Agency(s)	Location of Services
1. Individuals utilizing library resources	San Francisco Public Library	Financial coaching and workshops will occur at the San Francisco Public Library Main Branch, with workshops offered at up to 3 additional branches in San Francisco

G. Contractor Qualifications

Applicant organizations must be a 501(c)3 organization based in the San Francisco Bay Area and have the demonstrated capacity and experience to manage this project, including:

- A minimum of two years of experience delivering financial education and coaching or counseling services in San Francisco
- Track record of achieving financial capability outcomes for low-income clients
- Experience working in one or more low-income communities in San Francisco
- Established relationships with organizations in the local community to receive and provide referrals to related supportive services to clients
- Experience with data tracking and reporting to government agencies and the ability to track, manage and report on critical data points for each client
- Applicants should indicate their interest and capacity for a potential increase in level of services in case additional funds become available.

Contractor will be expected to conduct recruitment to identify and/or hire dedicated financial coaches to work on the project. Coaches providing one-on-one coaching services should be certified by an organization acceptable to the SFOFE prior to providing services. Acceptable certifying agencies and programs include but are not limited to:

Organization	Program
National Foundation for Credit Counseling (NFCC)	Certified Credit Counselor and Certified Housing Counselor
Association for Financial Counseling and Planning Education (AFCPE)	Accredited Financial Counselor
National Association of Certified Credit Counselors (NACCC)	Credit Counselor Certification

- If counselor has or will have an equivalent of the above certifications please specify the certifying agency, program and requirements to receive the certification.

- A minimum of two-years of work experience in a field related to finance, financial education, counseling/coaching, or social service provision.
- Contractor will ideally be able to provide trained and certified financial coaches who are bilingual in Cantonese or Spanish, to support the language needs of some clients.

H. Evaluation and Reporting

The Contractor funded through this RFP will be required to participate in evaluation activities. The Contractor must track and report client outcomes specifically related to the goals of the Pilot. Examples of the data reports the SF OFE will request include:

- **Monthly Attendance Report**
This report shows the number of number of sessions, new clients and appointment show rate.
- **Quarterly Attendance and Outcomes Report**
In addition to number of sessions, new clients and appointment show rate, this report shows the number of outcomes achieved by clients for a custom date range. Data points could include:
 - Financial products and services
 - Savings
 - Credit Score
 - Debt
- **Demographics**
This report provides a comprehensive breakdown of the demographic makeup of the clients in a specific site
- **Total Savings and Debt Numbers and Credit**
This report shows the total amount of savings increased and the total amount of debt decreased, and increase in credit score for the program

I. Partnerships and Sub Contractors

SF OFE anticipates applicants to be organizations that intend to be the primary service delivery provider for the project. Applicants may include sub-contractors in their applications to provide services to specific sites locations or clients identified in the RFP. However, the applicant organization will be accountable for all work provided by a sub-contractor and all sub-contractors will need to comply with the service delivery model, data collection, and reporting as outlined in this RFP.

FORMAT AND CONTENT OF THE PROPOSAL

1. Program Proposal

The Program Proposal is a clear and concise narrative which addresses the following:

- a) **Organizational Capability (three pages maximum):** Demonstrate the lead organization's capability to perform the work. Specifically:
 - Summary of the mission and strategic vision
 - Narrative overview of organizational capacity and an explanation of how the lead applicant has the organizational capacity (financial and operational) to perform the responsibilities related to the delivery of the proposed services.
 - Describe the proposed supervision and oversight for financial coaches for this project.
 - Highlight experience with data tracking and reporting to government agencies/private funders and identify systems currently used to track client outcomes

- b) **Relevant Experience (three pages maximum):** Describe the successful relevant experience of the applicant, each proposed subcontractor (if applicable) and proposed key staff.
 - Experience with the delivery of financial coaching/counseling to adults with demonstrable outcomes
 - Experience working in low-income communities in San Francisco and any specific experience working with the clients who will receive services through this RFP
 - Capacity and flexibility (or plan to build capacity) to serve a diverse range of client needs, including the provision of services at the geographic sites identified and in the languages desired for service delivery. If planning to build capacity by hiring and/or training coaches, please describe this plan.
 - Program staffing chart of key positions, including all key management positions.
 - If subcontractors are included in your response please describe their relevant experience, the lead applicant's existing relationship or experience with the proposed subcontractor and your rationale for selecting this subcontractor.

- c) **Proposed Approach (three pages maximum):** Describe in detail how the applicant will provide the work described in Section E and how this approach will fulfill SF OFE's goals and objectives.
 - Provide a detailed plan on how Applicant will operate on-site services and deliver high-quality service to meet the stated program goals
 - i. Explain the organization's approach to coaching with a particular emphasis on the client experience
 - ii. Describe the staffing and recruitment plan
 - iii. Affirm the organization's ability and willingness to track client outcomes to meet evaluation requirements
 - iv. Indicate key tasks and milestones associated with start-up and implementation

- State how the Applicant will use existing (or develop new) partnerships to provide outside referrals or other supports to clients
- Describe how the Applicant will meet the language needs of the clients

d) Budget

Applicants should submit a budget that includes details for the following line items:

- Direct personnel Expenses
- Personnel Fringe Expenses
- Other than personnel expenses (credit report/scores, training, software, materials, travel etc)
- Administrative expenses (supplies, equipment, rent etc)
- Indirect costs