



Request for Proposal

**United Way/Citi
Community Investment in
Financial Education Partnership**

**Project Funding Period
July 1, 2010 – June 30, 2012**

Deadline: Friday, May 21, 2010 – 12:00 p.m.

REQUEST FOR PROPOSAL
Citi/United Way Community Investment in Financial Education Partnership

INTRODUCTION

United Way of Greater Kansas City (UWGKC) and Citi are pleased to announce the 2010 Community Investment in Financial Education Partnership Request for Proposal (RFP) process. The intent of the RFP is to provide funding to implement financial education projects using Citi's financial education curriculum. **In 2010, approximately \$125,000 in funding is available.**

In 2010, agencies that serve at-risk young adults ages 16 to 26 at or below 200% of poverty level are eligible to apply. Responding agencies should propose projects that creatively integrate financial education into existing human service or other social development program activities.

Citi has established a legacy of leadership in the world of finance over the past 200 years by helping individuals, entrepreneurs, institutions, and governments, better understand how to use the financial resources available to them to meet their goals. Today, they are building on that legacy. Recently, Citi and the Citi Foundation celebrated the sixth anniversary of their 10-year, \$200 million global commitment to Financial Education. In 2006, Citi and the Citi Foundation invested nearly \$32 million in 72 countries, for a total of nearly \$85 million to date. Combined, the Citi Foundation and Citi-sponsored programs have touched more than 3.5 million lives.

ELIGIBILITY

The following requirements must be met in order to be eligible to receive funding:

- Funding for this grant is restricted to United Way of Greater Kansas City service area (Cass, Clay, Jackson, Platte in Missouri and Johnson County in Kansas).
- All grant applicants must be a non-profit, charitable organization tax-exempt under section 501(c)(3) of the Internal Revenue Code.

GRANT APPLICATION CRITERIA & SELECTION PROCESS

Citi will partner with United Way to serve as the lead to appropriate these funds through a competitive grant process. Within this process, Citi and UWGKC are seeking to identify and fund the highest quality projects that will achieve significant outcomes in addressing the financial education needs of at-risk older youth and young adults ages 16-26 in our community. Applicant organizations are encouraged to identify ways to incorporate financial education programming within their existing programs, and identify how this will help reach this target population of at-risk young adults ages 16-26.

Citi volunteers will review all proposals submitted to evaluate and determine whether the proposed project accomplishes the following:

- Demonstrates need and describes project fit with target population (ages 16 to 26)
- Aligns the activities with the goals and outcomes of the proposed project
- Sets appropriate, attainable outcomes for the proposed project, including how the project will achieve the three (3) required project outcomes (see section on **Outcome Measurement Plan**)
- Establishes reasonable financial and staff support to administer the proposed project

In addition, selected site visits will be conducted by panel volunteers for agencies selected as finalists. At final deliberations, the Citi panel will include additional information obtained during the site visit process in their decision making.

Successful grantees will also be asked to participate in periodic grant recipient meetings to discuss pertinent issues, such as outcome tracking methodologies, strategies to improve client success, challenges, etc.

The exact number of grants and amount awarded will be determined by the quantity and quality of the grant applications received. It is expected that grants will be awarded for varied amounts between \$25,000 and \$125,000 depending on the size and scope of the project and to the extent best practices and innovative approaches of financial education are utilized to the target population. Larger grants should demonstrate collaborative relationships with other community organizations.

Collaborative Applications

Organizations are encouraged to collaborate with other organizations to maximize the reach and effectiveness of proposed projects. Collaborative projects to reach the target population of at-risk young adults (ages 16 to 26) are encouraged, but not required. Entities working in collaboration need only complete one application. Proposals from collaborations should identify a lead applicant who will be responsible for submitting the application. The role and responsibilities of each organization or group partner shall be explained in the application narrative. The lead applicant of a collaborative project must be a non-profit, charitable organization tax-exempt under section 501(c)(3) of the Internal Revenue Code. Collaborative partners need not have 501(c)(3) status.

TIMELINE

RFP Release – Monday, April 19, 2010

Proposal Submission Deadline – Friday, May 21, 2010, 12:00 p.m.

Citi and UWGKC Volunteer Panel meetings – June 2010

Site Visits with Agency Finalists – June 2010

Proposal Funding Decisions Announced – June 21, 2010

Funding Period – July 1, 2010 - June 30, 2012

PROPOSAL LIMITATIONS

No agency can submit more than one proposal for consideration. Only one application is required for collaborative proposals.

PROPOSAL GUIDELINES

Overall Instructions

Be brief, concise and clear - Each volunteer reviews several proposals and the volunteer's initial evaluation will be based upon the proposal document. Try to be clear and succinct in order to facilitate a strong understanding of the proposed project's goals, activities and outcomes.

Avoid technical terms- Volunteers may not be familiar with agency terminology, acronyms, etc.

Format

The narrative portion of the proposal must not exceed 5 pages. The Cover Page, Project Budget, and Outcome Measurement Plan do not count toward the 5-page limit. Grant applications must be single-spaced. **Please use a 12-point font and 1-inch margins.**

Narrative

Below are instructions for the narrative section of the application. Please note that if a question within the narrative is not applicable to the proposed project, elaborate as to why this does not apply to the proposed project, rather than simply stating "not applicable."

A. **Contact Information:** Please provide the following contact information with your grant application:

- Organization Name
- Contact Name
- Contact Title
- Contact Phone Number
- Contact E-mail

Collaborative Applications only

Provide the following contact information for *each* collaborative partner:

- Organization Name
- Contact Name
- Contact Title
- Contact Phone Number
- Contact E-mail

B. **Mission Statement Section:** Please provide the agency's or lead agency in a collaboration's mission statement and a brief summary of overall purpose and work of the agency. Demonstrate what experience your organization or its collaborative partners have that will help this project be successful. This is the only question on the application relating to the entire agency; all other questions focus on the proposed project.

- C. **Summary Statement Section:** A short and simple statement - **no longer than 50 words** - that summarizes the central purpose of the proposed project. This statement allows the agency to frame the purpose of the proposed project for the reviewer.
- D. **Need Section:** In this section, please address the following areas:
1. ***What is the need?*** – The answer is a concise description of the need in the community that the proposed project will address.
 2. ***Extent of the need*** – Provide more detail regarding the level of the need within the community, including statistics from source data and research, when applicable.
- D. **Project Target Population Section:** In this section, please describe the client population (ages 16 to 26) that this proposed project will serve. Please address the following areas in your discussion:
1. Demographics
 2. Geographic Area
 3. Estimated number of unduplicated clients to be served
 4. Who are the clients you intend to serve through the proposed project?
 5. How will clients be identified and recruited to participate in the project?
 6. Identify any barriers to service delivery for the target population you intend to serve.
- E. **Methodology Section:** This section relates to the beliefs, theories, etc. that serve as the rationale for the activities implemented through the proposed project. Why does it make sense for your agency to integrate this project? What is the underlying reason why these activities are included in the proposed project and how do these activities work to achieve the desired outcomes?
- F. **Project Staffing Section:** This section summarizes the staffing necessary to implement the proposed project, including position descriptions, number of staff and qualifications. If collaborative proposal, describe how staff assigned to project from different organizations will work together to advance this project.

Note: The Narrative section of the application ends here.

Outcome Measurement Plan – Please include an Outcome Measurement Plan using the outline provided below. The plan is to be submitted as an attachment to the grant application. Please limit your response to 2 pages. Each applicant should demonstrate how they will achieve the three (3) project outcomes listed below. Applicants may choose to also incorporate additional outcome measures. Required outcome measures include:

1. 50% or more of the at-risk young adults engaged in this financial education project will complete a personal budget and will utilize that budget for 3 of the first 6 months of program, and will have utilized it for more than 6 of the 12 months of the program.
2. 50% or more of the at-risk young adults engaged in this financial education project will access their credit report in the first six months of the program, and will work to rectify one bad account on their credit report by completion of the 12 months of the program.
3. 50% or more of the at-risk young adults engaged in this financial education project will enroll in a mainstream financial product, such as a checking or savings account, and make 3 or more deposits in the first 6 months, and make 6 or more deposits by 12 months.

1. **Project goal(s)** –The broad change(s) the proposed project seeks to achieve.
2. **Objectives** - Specific strategies developed to meet the project goal.
3. **Process Activities/Responsibility** – Projected project activities and interventions to achieve outcomes and the number of clients projected to be served during the project year. Delineate all parties involved in supporting the implementation of the process activities, such as staff roles and collaborative partner roles.
4. **Timeline** –The period for implementing each process activity (in calendar months)
5. **Outcome** –The observable and/or measurable change(s) over time to show that an objective has been achieved, including project’s measurement target for advancing the three (3) required outcomes.

Project Budget Form – Please complete the attached project budget form found on page 7. This form does not count toward the 5-page narrative section limitation.

SUBMISSION REQUIREMENTS

All proposals should be addressed to:

Attention: Jason Wood
United Way of Greater Kansas City
1080 Washington St.
Kansas City, MO 64105

Electronic submissions are encouraged and can be e-mailed to jasonwood@uwgkc.org

All proposals must be delivered to United Way of Greater Kansas City by 12:00 p.m., Friday, May 21, 2010. Faxed submissions will not be accepted. Late submissions will not be accepted. Early submissions are welcome! To be considered as submitted on time, a proposal must include:

- Signed cover page (Can be mailed, as long as postmarked May 21, 2010)
- 2 hard copies if not submitting electronically

All proposals will be photocopied; therefore, please do not bind or staple them. Please use a large paper clip or binder clip.

UNITED WAY CONTACT INFORMATION

Please contact Jason Wood, Sr. Issue Manager at (816) 559-4739, jasonwood@uwgkc.org with questions regarding this RFP process.

CITI FINANCIAL EDUCATION CURRICULUM

All funded projects are required to use Citi's financial education curriculum, which will be provided to the agency at no charge. Funded agencies are required to attend mandatory curriculum training.

It is strongly recommended that agencies submitting an application for funding review the curriculum prior to submission of their proposal. The curriculum may be accessed via the Internet at:

<http://financialeducation.citigroup.com/citigroup/financialeducation/aggregator.htm>

PROJECT BUDGET FORM

	A	B	C
	CITI REQUEST	OTHER FUNDING & IN-KIND CONTRIBUTIONS	TOTAL DIRECT EXPENSES
DIRECT EXPENSES			
Salaries & Wages			
Employee Benefits/ Payroll Taxes			
Consultants & Contract Services			
Supplies			
Telephone			
Postage & Shipping			
Occupancy			
Rent/Maintain Equipment			
Printing & Publications			
Conferences, Meetings			
Insurance			
Local Transportation			
Indirect Expense (max. allowable 10% of direct expenses)			
TOTAL EXPENSES	\$	\$	\$

1. Please include a separate budget narrative/justification for each line item for which funding is requested as an attachment to the project budget form.
2. Please note that columns A and B must total column C. Please check your math as errors will be taken into consideration during the proposal review process.