



NALCAB 2018 Request for Proposals:
Scaling Financial Capability in Latino and Immigrant Communities
Made possible by Wells Fargo
Due on or Before September 28, 2018 at 11:59 PM PDT

SUMMARY

Summary

With the generous support of Wells Fargo, The National Association for Latino Community Asset Builders - NALCAB will provide grants of \$45,000 to up to 12 organizations for a grant period of 18 months. In addition to grant funding, NALCAB will provide customized technical assistance and facilitate a community of practice among grantees to address needs identified in selected proposals and throughout the grant period.

Purpose

With these grants, NALCAB seeks to support best practice-based services to advance family financial capability in low- and moderate- income Latino and immigrant communities.

This 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 Latino 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, homebuyer counseling, and service coordination in multifamily housing communities
- 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.

Grant Period

November 1, 2018 – May 1, 2020 (18 months)

Grant Period

Awardees should demonstrate:

- A compelling strategy - comprehensive, specific, will result in meaningful and measurable impact and change
- Organizational capacity to implement proposed strategy
- Budget and projected outcomes that align with proposed strategy
- A complete application

NALCAB may also consider diversity of strategies, geographic locations, organizational capacity, and target populations in the selection process, as well as prior grant performance.

Application Process

NALCAB members and nonmembers in any of the following services are eligible to apply: Financial Capability Services, Homebuyer Assistance and/or Counseling, Business Development Services, Family Wealth Building, Workforce Development, or Service Coordination in Multifamily Housing Communities. Questions about the RFP should be submitted to grants@nalcab.org. Applications are due on or before September 28, 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 three 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 NALCAB in technical assistance to address the needs identified in the proposal and needs assessment
- Participate in periodic progress calls with NALCAB
- Develop the infrastructure to track and report on the indicators included in the NALCAB reporting template
- Attend quarterly webinars addressing grant-related topics
- Submit two interim reports and a final report describing program activities and outcomes
- Attend NALCAB's National Training in Fall 2019 to facilitate peer-to-peer training (date and location TBD). You may include a budget line item for up to \$2,000 to cover these costs, or you may choose to cover this expense from non-grant funds.

To assist with these requirements, NALCAB will provide:

- Direct technical assistance provided by NALCAB staff or consultant partners, determined in conjunction with the grantee
- Quarterly webinars on grant-related topics
- Peer-to-peer learning connections
- A site visit to develop the needs assessment and action plan, provide technical assistance, or observe program results (depending on need and funding availability)
- Training on financial capability services and other related topics at the 2019 NALCAB National Training

APPLICATION

All grant applications must be completed and submitted via the following link: [Online Application Form](#). In addition to the online form, 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 Latino and/or immigrant communities, 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
- 3. 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).
- 4. 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	
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	
Achieve at least a 25 point increase in credit score	
Achieve any increase in savings	

Achieve any decrease in debt	
Access financial products (IDA, checking, savings, lending circle, etc.)	
Launch or expand a business	
Accessed a mortgage or home loan	
Achieved an additional financial goal (if your program has additional financial goals, please describe)	

5. 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 \$2,000 may be included to attend NALCAB’s National Training in Fall 2019. List any other funding that will be used to leverage and support the program/project.

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 YTD Unaudited Financial Statements
- e. Current client intake forms and follow up forms or surveys

TIMELINE

August 31, 2018	Request for Proposals is released.
September 28, 2018	Proposals due by 11:59 PM PDT
October 29, 2018	Applicants notified of their application status
November 1, 2018	Grant period begins
November 2018	Introductory conference call with all grantees
November 2018 - January 2019	Complete individualized needs assessment and action plan
On-going	Quarterly webinars
On-going	Individualized technical assistance
Summer and Winter 2019	Interim reports due to NALCAB
Fall 2019	NALCAB National Training (date and location TBD)
May 1, 2020	Grant period ends
May 15, 2020	Final report due to NALCAB
As needed	Site visits

SUBMISSION

Complete applications are due by September 28, 2018 at 11:59 PM PDT and must be submitted via email to the [Online Application Form](#).

If the link does not work, please and copy and paste the following your URL into your Internet browser:
<https://app.smartsheet.com/b/form/ed57d23fba4a4f238b1cbd8c3ae35b15>



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)		
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 NALCAB grant funds.