



## **THRIVE NETWORK REQUEST FOR PROPOSALS**

The THRIVE Network is an initiative of United Way of Madison County, focused on improving the financial lives of individuals and families who have limited wealth, income and employment opportunities. Promoting and investing in a model of integrated service delivery, United Way is seeking partners interested in transforming their employment advancement, income enhancements and financial capability/asset building programs into higher performing, data-driven models with integration at the center. Successful applicants will demonstrate commitment to fully integrating workforce, financial capability/asset building and income supports while adhering to the best-practice model, outlined below.

### **Funding for the Model**

Grants will be awarded ranging from 10,000 – 50,000 for THRIVE Partner and 75,000-150,000 for THRIVE Center applicants. Grants will be awarded for up to 25% of an organization's operating budget. Payments will be disbursed monthly, based on progress toward performance benchmarks.

### **Funding and Implementation Timeframe**

Grants will be awarded (and MOUs executed) for one-year grant cycles, beginning April 1, 2018, through March 31, 2019.

### **Performance Based Funding**

The THRIVE Network model is a data driven model with promising evidence showing that this strategy works to increase the financial capability and economic mobility of participants that fully participate. Expansive research affirms this model's impact on low-income job seekers' employment, net income, credit, and net worth. All THRIVE Network partners are required to track data through the MPOWR data tracking platform.

THRIVE Network grantees are paid based on the outcomes they achieve for a set of benchmarks established by United Way. To realize the full approved grant amount, numeric outcomes (based on the sample benchmarks listed below) must be achieved. These outcomes are negotiated and mutually agreed upon prior to the program year by the grantee organization and United Way. Partnering in the THRIVE Network activities is a requirement for all grantees, as it is an opportunity for peer learning, group training and resource sharing.

Below are examples of the benchmarks that serve as the basis for grant payments:

1. People placed in Jobs
2. Employment Retention – 90 days
3. Employment Retention – 180 days
4. Employment Retention – 365 days
5. # of Comprehensive Financial Assessments (CFAs)

6. Subsequent CFAs
7. Improved Credit Score
8. Increase in Monthly Net Income
9. Increased net worth
10. Number of clients receiving two out of three and three out of three core services

Additional benchmarks may be included in ongoing data tracking for program participants.

**Eligibility Criteria**

All applicant organizations must illustrate that they:

- Are located in Madison County
- Have significant experience delivering at least one (but preferably more) of the THRIVE Network model’s three core services
- Have the intent and capacity to fully participate in the THRIVE Network
- Serve predominantly low-income families by demonstrating that the majority of enrolled participants in each center will have household income at or below 200% of the Federal Poverty Level.

**Grant Review Timeline**

Release of RFP	December 15
Proposal Due Date	February 16
Proposal Review	February 19-March 23
THRIVE Network Partners announced	March 26

**Method of Submission**

The RFP is available on and proposals must be submitted through the United Way website.

**THRIVE Network Program Model Overview**

United Way is committed to helping residents achieve economic stability. However, achieving economic stability—a combination of adequate income, liquid and long-term assets and good financial management behavior—is a process that builds upon itself, and requires long-term planning and commitment from individuals, families and non-profit partners. Economic stability can be defined as:

- Sufficient family income for daily living expenses, enough to address minor emergencies and longer-term goals
- Sufficient financial assets to weather unexpected events and invest in the future
- Transferrable employment skills that lead to higher paying jobs or a smooth transition to a new job if terminated
- Smart debt with market-rate interest that contributes to a positive credit history, that leads to appreciating assets (such as a house) or that can be paid off in a reasonable period of time.
- Good relationships with mainstream financial institutions and the ability to easily access credit at mainstream rates.
- A plan for post-secondary educational opportunities for themselves and/or their children.
- Realistic opportunity for retirement at age 65, with income beyond just Social Security.

The THRIVE Network model focuses on improving the bottom line for low to moderate-income families and helping people change their financial behavior in ways that encourages a long-term commitment to increasing income, decreasing expenses, building credit and acquiring assets. THRIVE partners accomplish this primarily through a **Coaching Model**, utilizing client-centered, goal oriented one-on-one coaching to help THRIVE clients make incremental progress toward the THRIVE Network's primary outcomes of increased net income, increased net worth and increased credit scores. In order to accomplish this, THRIVE Network provides families with three core program services:

- **Employment placement and career improvement**

The ability to find or transition to living wage jobs is the basis for a family's financial security. Employment services include basic job readiness and essential skills training, industry-specific skills training or other post-secondary education, and/or career advancement. THRIVE Network focuses on training, education and employment opportunities in industries that offer pathways to family sustaining income and opportunities for advancement.

- **Financial education and coaching**

While partners in the THRIVE Network may provide different forms of financial education, the core model of one-on-one financial coaching 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. THRIVE partners can also offer group-based financial education in addition to one-on-one coaching, which provides general information on a range of topics, such as budgeting and developing savings plans. Finally THRIVE partners help clients to connect to affordable mainstream financial services whenever possible.

We believe financial coaching is the best technique in partnering with individuals and families to achieve their goals. Though Coaches are versatile enough to help clients fix an immediate problem, their key role is to work with clients to establish 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.

- **Income supports access**

*THRIVE Network participants are employed or will become employed with the help of the THRIVE Network*, but at program entry, their wages and benefits are often insufficient to meet their daily needs. Income supports such as SNAP (Supplemental Nutritional Assistance Program), the EITC (Earned Income Tax Credit), housing or childcare assistance, play a key role in helping working families manage 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. Successful THRIVE partners assist clients with accessing income supports by: helping them understand benefit eligibility, making sure they understand the steps to complete applications correctly, and advocating for them during the application process with agencies that administer the benefits.

- **Other services**

THRIVE Partners also offer supplementary services, such as free tax preparation, digital literacy, healthcare navigation and family support coaching in order to assist clients in meeting their goals. These activities are also tracked in MPOWR and may be part of the deliverables individual organizations include in their grant agreements.

**These three core services** are integrated and delivered to participants in a bundled fashion to provide a multi-faceted approach to income and wealth building. Different from collaboration that many non-profits expertly navigate, integration in the THRIVE Network model also influences how services are organized in an organization's overall operations. Integration is purposely built into program design, staff communication plans, data collection and service delivery so clients can benefit from multiple, reinforcing services and systems that contribute to their overall financial stability. Bundling of services is central to the THRIVE Network model and clients' success.

**Who are THRIVE Network Clients?**

The THRIVE Network is designed for people who are working or want to work, who have the ability to set and follow through on longer-term goals. The THRIVE Network model is not designed to focus on people who are in crisis. That does not mean clients may not experience periodic crises, but at entry into the THRIVE Network they are stable enough to follow through on appointments and can focus on the economic mobility goals central to the THRIVE model. For example, a person who has been chronically homeless should seek services from a housing organization and achieve a stable living situation before seeking services through the THRIVE Network.

**Accessibility**

Applicants should expect and be open to changing their current client flow and service model, both at entry into the THRIVE Network and over time to meet the needs of clients and in response to outcome data. THRIVE Network Partners should also have accessible hours (such as evenings or Saturdays) in order to accommodate the schedules of working people.

### Minimum Qualifications for Applicants

In order to receive consideration through this RFP, applicant organizations must meet the following minimum qualifications:

1. **Applicants must be able to begin implementing the THRIVE Network program model by April 1, 2018.** The grants awarded through this RFP process are intended for operations, not for program planning or design purposes.
2. The applicant organization(s) must have the capacity to offer workforce development, financial coaching, and public benefits access services in a neighborhood-based location.
3. Applicants must provide services in one or more of the following areas: Anderson, Alexandria, Elwood, Pendleton.
4. Applicants serve predominantly low-income communities and target low-income individuals. Applicants are expected to clearly demonstrate their engagement with and accountability to the community they serve.
5. Nonprofit organizations with approved 501(c)3 IRS tax status, government and educational entities that are based in Madison County or have been providing services in Madison County for at least three years.
6. Applicants have had an independent audit or review of their finances within the last two years, written financial management policies/procedures, and a written personnel manual.
7. For collaborative proposals, applicants must designate **one** organization as the lead applicant, regardless of the number of partners that may be involved in delivering the program. The lead applicant must have the authority to hold the partners accountable for outcomes data, including tracking and reporting participant outcomes. Lead applicants must demonstrate prior success offering at least one – and preferably two – of the THRIVE Network service components: employment placement and career improvement, income supports access, and/or financial education and coaching services
8. Applicants may not apply for funding that is more than 25% of their total organizational budget.
9. Applicants must have core funding in place for their basic operations. Funding will **not** be provided for start-up organizations.
10. Applicants must demonstrate capacity and willingness to implement the MPOWR data tracking system, to be coordinated through United Way of Madison County—even if the organization currently uses another data tracking system for similar services.

### Outcomes Expectations for Applicants

United Way expects new THRIVE Network partners to produce outcomes in the number of clients engaged in bundled services, financial assessments completed, credit improvement, job placement/ retention and increased financial capacity. Each organization will develop its own goals in consultation with United Way as part of the contracting process. Below is a **sample** of **minimal outcome** expectations:

1. **Organization A** will assist 25 clients in the receipt of at least two out of three core services, one of which must be financial coaching. (A client is defined as someone who engages in at least 2/3 of core services AND returns to meet with THRIVE coaches after initial assessment. Frequency of contact with clients is determined by their needs and

goals; however, programs should aim for monthly meetings focused on two of the three core services during year one.)

2. New partners will complete a **Combined Financial Assessment** for all clients during year one. (A financial assessment consists of the development of a budget, credit report/credit score and a personal balance sheet.)
3. A minimum of 25% of all THRIVE Network participants will improve their credit scores.
4. 15 participants will participate in workforce coaching and job readiness activities.
5. 10 participants will be placed in jobs.

If selected for funding, expectations for grantee outcomes will be revised each year.

Agencies supported through this RFP will also commit to participate in regular coach and director meetings and trainings for supervisors and front-line staff which seek to build staff capacity and improve client financial outcomes. United Way will coordinate the provision of training, professional development and technical assistance designed to strengthen professional practices and client outcomes. Applicants will be required to attend trainings on “client flow”, utilizing the THRIVE Network data tracking system (MPOWER), and a multi-part coaching training.

### **Program Narrative**

1. **FUNDING REQUESTED** – What is the amount of funding requested from United Way in the 2018-19 grant year and what is the amount of total program revenue projected in the proposed program budget in this proposal?
  - a) United Way program funding requested in 2018-19 grant year:
  - b) Total proposed program budgeted expenses in 2018-19 grant year:
  - c) Total proposed AGENCY budgeted expenses in 2018-19 grant year:
2. **PROGRAM LOCATION** – Describe the location in which the program is delivered, including the address(es) of the facility if the program is site-specific. Describe whether the program is neighborhood-based and the current neighborhood relationships that exist and how the THRIVE Network will tie into existing community development goals for the neighborhood. (6 points)
3. **TARGET POPULATION**– Define the target population, including the size and circumstances of the population from which program participants are identified. Include relevant descriptions of the demographics of program participants (which may include age, gender, race/ethnicity, income level, geographic location, etc.). Address the risk factors and community conditions affecting the target population that underlie the need for the program and any other relevant characteristics of the target population. (5 points)
4. **PROGRAM DESCRIPTION**– Describe, in detail, how one or more core services are *currently* delivered (employment services, financial counseling/coaching, income supports). Explain how all three core services will be implemented. Describe your planned approach to “bundling” services, and include a description by which a client will receive all three services. (10 points)

5. **PROGRAM OUTCOMES**– Describe the outcomes you helped clients achieve in 2017 in each of the three core THRIVE Network services you currently deliver, as described in Question 4. (15 points)
  - a. If applicable, provide information on job readiness, job placement, job retention, increased household income, credit score improvement and number of people your organization has helped to access public benefits.
  - b. Describe what has been learned about your current program’s success as a result of outcomes data. If any changes have been made to the program (e.g. outreach, activities, data collection) based on the outcomes data, describe those changes.
  
6. **ACCESSIBILITY AND CULTURAL COMPETENCE**– Describe actions by the agency to ensure the program is accessible to—and effective in serving—members of the target population who may face barriers to service, due to such factors as income inequality, race/ethnicity, language, physical disability, transportation issues, work schedules or other factors. (10 points)
  
7. **ORGANIZATIONAL DESCRIPTION**– Describe the organization with lead responsibility for implementing the THRIVE Network 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. Explain how your organization is capable of fulfilling the core program service. Factors to consider in this discussion (3 points):
  - a) Mission and history
  - b) Organizational structure
  - c) Leadership and management style
  - d) History with managing and participating in partnerships
  - e) Fiscal and grant management capacity
  
8. **STAFF QUALIFICATIONS** - The THRIVE Network program model relies on three specialized roles in order to ensure that clients receive the full THRIVE Network experience: dedicated Financial Coach(es), Employment Coach/Job Developer(s), and Income Supports staff. Effective THRIVE Network models also require time for program management to oversee the efforts of the front-line staff and implementation of the model across the organization.

Please describe the number, qualifications, experience, and duties of specific staff responsible for delivering and managing the three core services and any additional services that clients will receive. (Please refer THRIVE Network Program Model Overview in the RFP for additional details regarding the three core services.) (9 points)

9. **ADOPTION OF THE THRIVE Network MODEL**– The THRIVE Network is more than a “program.” It is a data-driven model designed to challenge and change the way organizations approach combatting poverty. To that end, please describe your plan to integrate the model at your organization, to break down existing silos, (re)train staff, and set and achieve stated objectives of the THRIVE network. Please describe potential challenges you foresee in the implementation of the model and possible solutions for overcoming barriers to implementation. (15 points)

**10. COLLABORATIVE PROPOSALS** – If your program design involves collaboration with another organization for two or more of the three core services, please describe in detail the nature of the collaboration and include a signed letter of commitment or memorandum of understanding detailing how responsibilities will be divided among the partners and how will accountability be ensured. (3 points)

**11. PROGRAM QUALITY** –

- a. Is the program or agency licensed, accredited, certified by an affiliate, or subject to any other set of standards?  
 Yes     No
- b. If yes, please name and describe the entity—or entities, if the program/organization has multiple) that conducts the review and the frequency of the review. (Word limit 100)
- c. When was the most recent review(s) and what was the outcome of the review(s)? (Word limit: 100)
- d. In the past three years, has the organization lost any accreditation/certification/licensure due to performance problems or has the organization chosen not to reapply for any accreditation/certification/licensure for any reason?  
 Yes     No    If yes, please explain.
- e. Describe any additional efforts taken by the organization to ensure program quality. (5 points)

**12. SERVICES PROVIDED TO LOW- AND MODERATE-INCOME HOUSEHOLDS** Provide an estimate of the percentage of people served in your existing financial or workforce programs in 2017 who reside in:

- a. Low-income households (i.e., at or below 100% of the federal poverty level): \_\_\_\_
- b. Moderate-income households (i.e., between 150% and 200% of the federal poverty level): \_\_\_\_
- c. Households with income greater than 200% of federal poverty level: \_\_\_\_
- d. Comments:  
(3 points)

**13. PROGRAM PARTICIPANT COUNT** - In the Excel template, report an unduplicated count of program participants by geographic area, gender, income level and age, in each of the three core services you provided in 2017. (See appendix A for the form)

- a. Are you able to report an unduplicated count of participants?     Yes     No
- b. If no, provide an explanation below.  
(6 points)

**14. BUDGET NARRATIVE** – Please provide detail on each of the budgeted revenue sources and expenses in the Excel template. (10 points)

## Program Budget Requirements

In the Excel template, please enter a detailed line-item revenue and spending plan for all expenses related to the operations of the THRIVE Network. Please provide a narrative explanation of each line item in the form provided.

In preparing your budget and budget narrative, please take note of the following:

1. Assume a 12-month budget and grant term.
2. The grant range for first-year grantees is 10,000 – 50,000 for THRIVE Partner and 75,000-150,000 for THRIVE Center applicants.
3. Please break out all revenue sources into individual line items and name the specific source for each.
4. Please break out spending costs to illustrate all costs related to the operation of the THRIVE Network.
5. Funding can be used in the following ways:
  - a. Salary and Fringe for employment counselors, financial coaches/counselors, public benefits screeners/advocates, THRIVE Network program managers, and 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).
  - c. Program-related operations cost such as rent for the associated square footage, phones, computer services, etc.
  - d. Staff training requirements, such as financial coaching certification (please include cost estimates)
6. All budget proposals **must** include \$600 per coach per year for the MPOWR data tracking system license, \$550 for coach training and materials per coach and \$90 for training per administrator.
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 \$750 to your budget to cover these expenses.