

REQUEST FOR PROPOSALS
Business Planning for Social Enterprise Program
Due by October 6, 2023 at 5:00PM PST

Introduction

United Way Bay Area (UWBA) is seeking proposals from consultants with Bay Area expertise to develop and advance strategies that will increase funding to support the scaling of our SparkPoint program.

UWBA serves as the backbone for the Bay Area SparkPoint initiative by providing technical assistance, funding and fundraising support, and regional learning opportunities, and by holding the network accountable to the vision and goals for the model. Over the years we have increasingly received requests from local United Ways and other organizations outside of the San Francisco Bay Area to establish SparkPoint centers in their regions. As of today, SparkPoint centers have been established or planned for Orange County and San Diego in California as well as Utah and Texas. In addition, we have developed a step-by-step Toolkit that will enable college sites to open their own SparkPoint center. We're seeking to develop a business plan that will address the needed capacity to continue to scale the SparkPoint program.

United Way of the Bay Area will award one applicant up to \$100,000 over 2 years to engage in this work, with a target start date of Fall 2023.

Proposal must be submitted to United Way of the Bay Area by **October 6, 2023 at 5:00PM PST**. Proposals and questions must be submitted via email to: sparkpoint@uwba.org. Emails must include the subject line: Business Planning for Social Enterprise Program.

Background

Founded in 1922, United Way Bay Area (UWBA) envisions an equitable San Francisco Bay Area where all people have the opportunity and resources needed to live healthy, stable, and robust lives. The organization aims to reach that vision through its mission to mobilize the Bay Area to dismantle the root causes of poverty and build equitable pathways to prosperity. Through initiatives & policy change, UWBA and its community partners across sectors provide immediate and long-term support for employment, housing, financial stability, and access to health and other basic human needs. Each year, UWBA serves over 500,000 individuals and is working to build support and momentum to serve a million people by 2025.

Even before the pandemic, one in four Bay Area families lived in poverty. During the COVID-19 pandemic, many families faced exacerbated difficulties just to make ends meet. The work of UWBA and its community partners is more essential than ever in changing the outcomes of a growing number of families and individuals in need. UWBA supports services that ensure residents have access to food, clothing, shelter, and other socio-economic and health resources by providing solutions to both short- and long-term challenges by prioritizing dignity and impact for everyone they work with.

UWBA's Economic Success programming includes:

- a. SparkPoint: One-stop family friendly sites designed to support people with low-or-no incomes in accessing a full range of integrated services that promote economic stability and nurture healthier communities. SparkPoint financial and career coaches offer one-on-one family centered coaching to help families and individuals set goals brainstorm strategies and create realistic action plans to increase their income, build credit, and accumulate assets. Family- centered coaching is an equity-focused

- approach, rooted in understanding how the persistent effects of systemic racism and poverty cause financial challenges.
- b. Free Tax Help: High-quality free tax preparation in our 8 Bay Area counties. The Free Tax Help program assists EITC (Earned Income Tax Credit) eligible families in claiming life-changing tax credits because the EITC and the CTC (Child Tax Credit) are critical poverty fighting tools – the credits are well researched and proven to be THE MOST effective anti-poverty program in the country. These credits reward work and reduce poverty for low- and moderate-income working families with children.
 - c. Youth Opportunity Pathways: Connecting youth and young adults to career exploration and readiness opportunities through partnering with nonprofit agencies, schools, and corporate partners in the Bay Area. Youth Opportunity Pathways recruits volunteers from our corporate partners so that youth have opportunities and pathways toward careers that lead to economic prosperity and have ownership and voice to influence their own futures.

Since SparkPoint launched in 2009, United Way Bay Area has continued to improve and refine the model, providing customized data-driven support to our clients we now operate SparkPoint in over 20 locations, working more with more than 100 community partners across the San Francisco Bay Area. Since 2011, SparkPoint has partnered with bay area community colleges in response to research suggesting that a combination of financial coaching and workforce services correlates to increased income, and increased college persistence and graduation rates. SparkPoint Community College students persist at a rate of 11 to 38% higher than college averages.

While there are a variety of economic success programs that provide many of the services above, SparkPoint is different because it focuses on the combination of the following three factors: collective impact and service integration, long-term outcomes, and strength-based one-on-one coaching. Collective Impact & Service Integration Programs working individually, though often doing exceptional work, have isolated impact. Our collective impact model and integrated services distinguish SparkPoint from other financial capability programs. SparkPoint centers serve as hubs for clients to access a range of services from various community partners. These community partners are all aligned through a shared common agenda, shared measurement, mutually reinforcing activities, continuous communication, and lead agency support. SparkPoint achieves this collective impact through its 80+ partners across the network who are committed to the same core principles, utilize shared metrics and a shared database, provide complementary co-located services, and participate in a regional network that shares and implements best practices.

Through integrating multiple on and off campus services, SparkPoint provides a holistic approach to student persistence and completion. SparkPoint's focus on long-term outcomes differentiates it from other models that provide bundled, integrated services. SparkPoint was designed to support clients on their path to long-term financial prosperity. This is defined as:

- Achieving enough income to meet individual or family needs (based on the Insight Center for Community Economic Development's Family Needs Calculator, previously known as the Self-Sufficiency Standard) that is high enough for them to not only support their basic needs but also live comfortably in the Bay Area
- Saving at least three months of living expenses so that they have a cushion in the bank should emergencies arise
- Building or repairing credit to attain a FICO credit score of 700 or above, which will to qualify them for a home or car loan

- Reducing their debt to manageable levels by eliminating revolving debt (e.g., outstanding collections debt, payday lender loans) and attaining a debt-to-income ratio that is less than 40%.

UWBA owns the SparkPoint brand and trademark. UWBA provides technical assistance, and support in launching all SparkPoint centers. This includes marketing support, fundraising, visioning and strategic direction, evaluation and learning, and support with the planning and launch of new centers. The business plan should demonstrate the value of launching a SparkPoint and collaborating with UWBA.

Goals, Objectives and Scope of Work

UWBA seeks to leverage its current investments, experience, and partnerships to explore and evaluate alternatives for the expansion of the SparkPoint model to identify a repeatable, sustainable plan that accounts for staff and operational capacity and adheres to United Way Bay Area's overall mission.

To accomplish this goal, the organization is working to consult with an effective and results-orientated advocate that will advance UWBA's strategies and develop a Business Plan for the creation of a Social Enterprise program for SparkPoint on, but not limited to, college campuses.

The ideal advocate would identify a business model that supports the expansion of the SparkPoint program, upholds the integrity of the brand and approach, maintains financial self-sufficiency, incorporates sustainable operational growth levels and aligns with UWBA's mission and vision.

Objectives include:

- Administer a feasibility analysis to ascertain the currently available resources and limitations.
- Help UWBA explore alternative business strategies for the development of a successful social enterprise for the SparkPoint program.
- Identify and evaluate sources of earned revenues, funding contributions and partnerships to support the preferred strategy.
- Outline the products and services, with pricing, lifespan, and benefits to customers, providing aggressive, reasonable and conservative options for program development.
- Evaluate current and needed staffing and operational elements.
- Incorporate relevant strategies to address inherent legal challenges such as, but not limited to, trademarks, branding, social franchising, fee-for-service, etc.
- Develop a marketing analysis identifying peer organizations, consumer demand, and target base.
- Provide strategic guidance and recommendations to UWBA staff to maximize their success in achieving its objectives.
- Prepare a final report for UWBA by gathering, analyzing and summarizing relevant information and recommendations.

Proposal Instructions

Proposal must be submitted to United Way of the Bay Area by **October 6, 2023 at 5:00PM PST**. Proposals must be submitted via email to: sparkpoint@uwba.org Emails must include the subject line: "Business Planning for Social Enterprise Program"

Complete proposals will contain the following:

1. Cover page that includes:

- Applicant information, including: name, address, website and Federal Employer Identification Number (EIN).
 - Contact information, including: name of contact, title, email address and phone number.
2. Proposal Narrative that includes:
 - Detailed plan for achieving goals, strategic objectives and anticipated activities outlined in this proposal, including implementation timeline and performance benchmarks.
 - Your project management, business planning and social enterprise experience, highlighting prior successes, and how this experience positions your organization to accomplish the goals and objectives of this project.
 - Names, individual(s), and bios of staff members who will be working on the project, their experiences and qualifications, and their areas of responsibility.
 - Statement on how the firm aligns with UWBA's diversity statement and goals.
 3. Client References: Provide a list of at least two clients for whom you have worked within the past five years to develop business plans for expansion, and an example of a success achieved with them. Please include at least one example in which the expansion utilized a repeatable model. Provide the client, contact name, email address and phone number.
 4. Proposal Budget: Include an itemized budget, with a brief narrative description for each budget item.

Applicant Eligibility and Timeline Eligibility

United Way of the Bay Area will accept applications from organizations, firms and/or individuals with a successful track record of developing business plans for social enterprises and non-profits. Selected applicants must have experience working on business plans for \$1+ Million programs for California-based organizations. Experience with markets in the Western United States is appreciated.

Qualification/Experience

At a minimum, applicants must have the following qualifications:

- Have at least five (5) years' experience working with non-profit or social enterprises to develop business plans which consider alignment with the larger organizational mission, background and structure, and evaluation of both financial and social impact.
- Demonstrate previous successes in social enterprise business planning, enhanced by references and examples.
- Demonstrate the ability to create a sustainable business plan to expand programs across state lines. Prior experience with trademarks, branding, social franchising, fee-for-service, and/or fund-raising is preferred.
- Maintain the staff and resources to be able to engage on the scope of work immediately upon contract execution.
- Provide disclosure statement citing any potential or existing conflict of interest(s) with UWBA including its board and staff.
- Have an understanding of and share commitment to UWBA's diversity statement and goals.

Applicant Questions

Potential applicants may submit questions in writing to sparkpoint@uwba.org.

Timeline*

09/01/2023	Request for Proposals Released
10/06/2023	Proposals Due to UWBA
10/13/2023-10/20/2023	Interviews with Finalists
11/01/2023	Contract Awarded
11/15/2023	Contract Begins
11/30/2025	Contract Ends

*Exact dates may shift based on funding availability.