

## Request for Proposals (RFP): General Operating Support

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RFP Release Date: January 4, 2017

Intent to Apply Due Date: January 31, 2017, 5:00 p.m. MT

**Proposals Due: February 15, 2017, 5:00 p.m. MT**

### Summary

Kaiser Permanente Colorado plans to invest up to \$1,250,000 over three (3) years to support nonprofit organizations with general operating funds. General operating support provides grantees with predictable funding for a limited time to support the infrastructure of the organization; this funding allows for flexibility to explore additional sustainable funding, innovative opportunities, and advocacy and policy education initiatives. General operating funds allow nonprofits to take risks, learn, adapt to their current environment, and use the funds where they are most appropriate.

We are committed to elevating the dignity, hope, and economic self-sufficiency of people in low-income communities of color. We believe that providing general operating support to organizations that provide financial literacy to communities of color can improve health equity.

This RFP provides instruction and criteria that applicants must meet in order to submit proposals for the **General Operating Support** funding opportunity described herein. Applicants should submit proposals in accordance with this RFP.

### Introduction

We are providing multi-year general operating grantfunding to support effective, sustainable nonprofit organizations. Applicants must be eligible for at least one of the following two groups:

**Group A: *By Invitation Only.*** Organizations that were co-founded by Kaiser Permanente Colorado; startup funding for these organizations was provided through a community benefit investment. Total funding available is \$650,000.

**Group B:** Organizations that meet all of the eligibility requirements of the RFP, including:

- **Primarily serve low-income, communities of color and offer programs or services that strengthen financial literacy and yield positive results**
- Have an annual operating budget between \$300,000 and \$1.5 million
- Be located and provide services within Kaiser Permanente's Service Area (in one or more of the following counties): Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Crowley, Custer, Denver, Douglas, Eagle, El Paso, Elbert, Fremont, Gilpin, Grand, Jefferson, Larimer, Lincoln, Otero, Park, Pueblo, Summit, Teller and Weld
- Have been delivering programs and evaluating impact for at least three years
- Currently deliver financial literacy programs/services

- Not be an active Kaiser Permanente Colorado grantee as of January 1, 2017
- Have completed all reporting requirements if a former Kaiser Permanente Colorado grantee

Total funding available for Group B is \$600,000; \$100,000 per award.

## Timeline

RFP Issuance:	January 4, 2017
Webinar:	January 13, 2017, 11:00 a.m. MT
Intent to Apply Due:	January 31, 2017, 5:00 p.m. MT
<b>Proposals Due:</b>	<b>February 15, 2017, 5:00 p.m. MT</b>
Funding Notification:	By July 7, 2017

## Award Information

Total Funds Available:	Up to \$1,250,000
Number of Awards:	Up to 8 awards for Group A and Group B combined
Amount of Awards:	Group A Applicants: award amount will be included in the invitation to apply Group B Applicants: \$100,000 total (Year 1: \$40,000; Year 2: \$35,000; and Year 3: \$25,000)
Grant Period:	September 1, 2017- August 31, 2020 (3 years)

## Eligibility Requirements

Organizations must be eligible for Group A or Group B in order to submit an application for this RFP. For more information on specific eligibility requirements, please read the Grant Guidelines: Eligibility and Funding Guidelines section of this RFP.

## Communications

Kaiser Permanente will facilitate a webinar on Friday, January 13, 2017 from 11:00 a.m. to 12:00 p.m. MT. Participants will receive an overview of the RFP goals and expectations of grantees. There will also be an opportunity to ask questions. To attend the webinar, please RSVP to [co-contributions@kp.org](mailto:co-contributions@kp.org) and receive log-in information. Email your name, email address, and phone number.

Following the webinar, please email additional questions to [co-contributions@kp.org](mailto:co-contributions@kp.org). Updated questions and answers will be posted on [kp.org/share/co](http://kp.org/share/co) during the open submission time period.

## Technical Assistance

For technical support regarding the online submission process, please email [co-contributions@kp.org](mailto:co-contributions@kp.org). We'll respond to technical questions no later than 48 hours after receiving. Please put *general operating RFP-technical assistance* in the subject line of the email.

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## 1. Background and Overview of the Funding Opportunity

### A. About Kaiser Permanente Colorado

Kaiser Permanente Colorado is the state's largest nonprofit health plan, working to improve the lives and health of all Coloradans for 47 years. We are comprised of the Kaiser Foundation Health Plan of Colorado and the Colorado Permanente Medical Group—one of the state's largest medical groups with more than 1,100 physicians. We provide comprehensive care for our 675,000 Kaiser Permanente Colorado members through 30 medical offices across the state—from Pueblo to Greeley and now in the mountains in Summit and Eagle counties. We are also committed to our social mission and in 2015, proudly directed more than \$124 million to community benefit programs to improve the health of all Coloradans.

We understand that health extends beyond the doctor's office and the hospital. To be completely healthy, people need access to healthy and nutritious foods, clean air, effective schools, safe parks and playgrounds. We're very intentional about improving the health and vitality of Colorado communities.

We affect thousands of lives each year through a wide range of programs, partnerships, and assistance to help those in our community. For many years, we've worked collaboratively with community organizations to assess the community's health needs and resources.

### B. Purpose of Kaiser Permanente's General Operating Support

We are committed to elevating the dignity, hope, and economic self-sufficiency of people in low-income communities of color. We believe that providing general operating support to organizations that provide financial literacy to communities of color can improve health equity.

We consistently hear from nonprofit organizations that their greatest need is for general operating support. These organizations report that funders are increasingly targeting funding to specific program areas and objectives, leaving fewer opportunities to support the overall "health" of the nonprofit organizations.

General operating support provides grantees with predictable funding for a limited time to support the infrastructure of the organization; this funding allows for flexibility to explore additional sustainable funding, innovative opportunities, and advocacy and policy education initiatives. General operating funds allow nonprofits to take risks, learn, adapt to their current environment, and use the funds where they are most appropriate.

#### ***Health Equity***

"Health equity is when all people, regardless of who they are or what they believe, have the opportunity to attain their full health potential. Achieving health equity requires valuing all people equally with focused and ongoing efforts to address inequalities" (Colorado Department of Public Health & Environment, 2016).

Historical social injustices have led to higher rates of poverty, segregation, unsafe neighborhoods, and poor education outcomes for some populations. As a result, people of color and those experiencing poverty have lower life expectancies, poorer birth outcomes, and higher risk for chronic diseases. Communities of color and under resourced communities have worse overall health outcomes than almost every other group. These health inequities are rooted in social injustices that make some population groups more vulnerable to poor health than others (Upstream Public Health, 2016).

### ***Communities of Color***

We acknowledge that the terms ‘people of color,’ or ‘communities of color’ are not viewed by all as preferred terms. There is discussion in both academic and popular press that rejects and embraces these terms as the commonly used, acceptable terms for people of racially and ethnically diverse backgrounds other than Caucasian. We note that in the majority of literature addressing health disparities, racial inequities, and issues of social injustice, the term ‘people of color’ is often used. For these reasons, the term ‘people of color’ and ‘communities of color’ will be used in this request for proposals.

### ***Economic Stability and Vitality through Financial Literacy***

One of the health needs identified in the 2016 Kaiser Permanente Colorado Community Health Needs Assessment (CHNA) is economic stability and vitality; an identified social determinant of health that can lead to greater health equity. Financial literacy was prioritized as an implementation strategy to increase economic stability and vitality for underserved populations. **Through this RFP, we seek to support organizations that provide financial literacy services, education, resources, and advocacy to low-income communities of color.**

“Financial literacy is the “ability to understand how money works in the world: how someone manages to earn or make it, how that person manages it, how they invest it, (turn it into more) and how that person donates it to help others” (Sacred Heart University, 2016).

Building financial literacy is important to the general population in the United States, but is even more applicable to individuals living below the poverty line. The need for financial education for this vulnerable population is critical because surviving on less money means every penny counts.

Financial literacy programs and services may reach populations from youth to seniors and may include:

- Money management and budgeting
- Financial counseling, coaching, and case management
- Senior fraud prevention
- Building credit and rebuilding good credit
- Financial literacy for entrepreneurs

## 2. Grant Guidelines

### A. Eligibility and Funding Guidelines

Eligible organizations must be a Colorado 501(c)(3) in good standing with the IRS. Fiscal agents are allowed; however, fiscal sponsorships are not permissible.

We intend to fund up to eight organizations for three years. Each organization may submit only one proposal. Each organization must also meet all the other eligibility requirements or the application will not be reviewed. An organization must be eligible for one of the following two groups to submit an application:

**Group A: *By Invitation Only.*** Organizations that were co-founded by Kaiser Permanente Colorado; startup funding for these organizations was provided through a community benefit investment. Invitations to apply will be sent by Wednesday, January 4, 2017.

**Group B:** Organizations that are eligible to apply must:

- **Primarily serve low-income, communities of color and offer programs or services that strengthen financial literacy and yield positive results**
- Have an annual operating budget between \$300,000 and \$1.5 million
- Be located and provide services within Kaiser Permanente's Service Area (defined by providing services in one or more of the following counties): Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Crowley, Custer, Denver, Douglas, Eagle, El Paso, Elbert, Fremont, Gilpin, Grand, Jefferson, Larimer, Lincoln, Otero, Park, Pueblo, Summit, Teller and Weld
- Have been delivering programs and evaluating impact for at least three years
- Currently deliver financial literacy programs/services
- Not be an active Kaiser Permanente Colorado grantee as of January 1, 2017
- Have completed all reporting requirements if a former Kaiser Permanente Colorado grantee

### ***Organizational Assessment Checklist***

Our desire is to fund successful organizations that have clear mission and programmatic alignment, as well as systems in place to increase accountability and transparency. The most competitive organizations will follow effective practices for nonprofit governance, finance, and programming. You will be required to complete an organizational assessment checklist and indicate if you have these practices in place; the organizational assessment will factor into the scoring of the application. See Appendix C for the complete checklist.

### ***Additional Considerations***

Though not a requirement, we are interested in applicants whose leadership, staff, and volunteers represent the communities they serve and provide opportunities for community members to have a voice in decision-making. We are also interested in organizations that serve people over 60 years of age because of the risk of senior

financial fraud. Applicants will be asked to respond to questions in these two areas of interest in the proposal narrative.

### ***General Requirements of all Kaiser Permanente Applicants***

Kaiser Permanente is not able to consider funding requests that support the following:

- Religious purposes
- Partisan political activities
- Athletic or sports activities
- International or social organizations
- Endowments or memorials
- Fraternal organizations
- Field trips or tours
- Individuals
- Bricks and mortar capital or capital improvement projects
- Activities or organizations associated with the use of alcohol or tobacco

### ***Non-Discrimination Verification***

Kaiser Permanente has an unwavering commitment to equal access and opportunity for all persons. Organizations applying for funding will be required to attest that they do not discriminate on the basis of race, color, religious creed, national origin, age, sex, marital status, sexual orientation, gender identity, handicap, disability, medical condition, or veteran status either in their employment or their service policies and practices.

### ***Conflict of Interest***

Kaiser Permanente asks each organization requesting a contribution to disclose any relationships with Kaiser Permanente that may be, or appear to be, a conflict of interest. Such relationships do not necessarily prohibit an organization from receiving a contribution, however, they must be disclosed.

## **3. Grantee Requirements**

### **A. Accountability Requirements**

Each grantee will be required to:

- Sign and agree to the terms within the grant agreement
- Submit one progress report and one final report throughout the term of the grant; reports to include updates on the top three to five activities that your organization is undertaking during the three year grant period to advance your mission  
Financial reports will also be required

## **4. Proposal Submission**

### **A. Sections of the Application**

The submitted, electronic application includes the following sections:

- Organization Information

- Fiscal Agent Information (note: fiscal sponsorships are not allowed)
- Conflict of Interest and Nondiscrimination Policy
- Organization Demographics and Kaiser Permanente Involvement
- Required Attachments (including Organization Proposal Narrative)

For a full list of application questions, please reference Appendix A.

## **B. Required Attachments**

Electronic submission of the following documents is required as part of the application:

- IRS Determination Letter
- Board of Directors List; please note that the organizational affiliation of each Director is required
- Most recent independently audited financial statements
- IRS 990 Form
- Organization Proposal Narrative (see Appendix B or [click here](#) for the required questions), submit narrative in a Word document
- Nonprofit organizational assessment checklist (See Appendix C or [click here](#) for the checklist)
- Current fiscal year's organizational operating budget
- Previous fiscal year's organizational operating budget
- Most recent organizational balance sheet (also known as statement of financial position)
- Most recent organizational income statement (also known as statement of activities)

## **C. Electronic Application Process**

**You must email an intent to apply by Tuesday, January 31, 2017, 5:00 p.m. MT to [co-contributions@kp.org](mailto:co-contributions@kp.org)** with the subject line: general operating intent to apply. The email should state that the organization intends to apply for the RFP. The email is not considered an obligation to apply.

### ***Application***

The application must be submitted via the online application system. You may wish to prepare responses in a Word document and then copy/paste them into the online system. Please review the tips on the main page of the online application form before beginning. Follow these instructions:

1. [Click here](#) to access the application
2. For new users, create a new account with an email address and password (or sign in using an existing email and password)
3. Complete the application form (see Appendix A for required questions of this RFP)
4. Attach required documents (see 4. Proposal Submission, B. Required Attachments sections of this RFP for a list of required documents)
5. Select review to preview the completed application
6. Select submit after reviewing the completed application

Only one account should be created per organization. If multiple individuals need to access this account, share the Account ID (email address) and password with those individuals.

Applications will be considered for review if submitted electronically by the deadline of **Wednesday, February 15, 2017, 5:00 p.m. MT**. Applications will not be accepted by fax, nor will the submission deadline be extended. Applications that do not meet the deadline will be considered non-responsive and will not be entered into the review process. Once the application is submitted into the online grant application system the system does not allow you to make changes or edits. It is recommended that you allow enough time to account for any potential technical issues when submitting your application.

#### **D. Proposal Review Process**

Proposals will be reviewed and evaluated by a panel of Kaiser Permanente Colorado professionals. All applications will receive two reviews: during the first review, each application will be scored and ranked based on the weights within the Organization Proposal Narrative Guidance document; the top applications will then be reviewed as a group to ensure alignment with the outcomes of the RFP, geographic and population diversity, and a balanced cohort of grantees.

#### **E. Technical Support**

Technical assistance questions regarding the electronic application submission can be emailed to: [co-contributions@kp.org](mailto:co-contributions@kp.org).

#### **5. Appendix**

The following appendices are provided:

- Appendix A - Application Questions
- Appendix B - Organization Proposal Narrative Questions
- Appendix C - Organizational Assessment Checklist

## Appendix A

### Application Questions

The online application includes both questions that you must complete within the online system as well as required documents that are uploaded, including the organization proposal narrative.

#### Organization Information

1. Tax Status Information
  - Organization's Legal Name
  - Organization's Tax ID #
  - Organization Name
2. Organization Mailing Address
3. Organization Fiscal Agent Information (if applicable)
  - Note: Fiscal sponsorships are not allowed
4. Organization Lead Contact Information
5. Proposal Contact Information (may be same as lead contact)

#### Conflict of Interest and Nondiscrimination

1. Do any Kaiser Permanente executives, managers, directors, physicians, or other employees or their family members:
  - Serve as a board member, director, officer, manager, employee or fiduciary agent of the organization;
  - Have a compensation arrangement or financial interest with the organization; or
  - Hold any position of substantial influence with respect to the organization?
2. Does a Member of Congress, Executive Branch Official, State Official, or their staff:
  - Serve as a board member, director, officer, manager, employee or fiduciary agent of the organization; or
  - Have a compensation arrangement or financial interest with the organization; or
  - Hold any position of substantial influence with respect to the organization?
3. Would any portion of this contribution be used to honor or recognize the achievements of a Member of Congress, Executive Branch Official, State Official, or their staff?
4. Does the organization have a political action committee (PAC) or committee on political education (COPE)?
5. The organization applying for a contribution does not discriminate on the basis of sex, age, economic status, educational background, race, color, ancestry, national origin, sexual orientation, gender identity, marital status, physical or mental disability in their programs, services, policies, hiring practices, and administration. Additionally, the organization affirms that it is not affiliated with or actively involved

with terrorist activities. Does the organization comply with the statement above?

6. For religious or faith-based organizations, would the proceeds be used to support general operations, services and programs of the congregation/membership/students, or to advance religious doctrine or philosophy?

### **Organization Demographics and Kaiser Permanente Involvement**

1. Proposal Funding Amount Requested
2. Organization Annual Operating Budget
3. Age Group Served (drop-down menu)
4. Ethnicity/Ethnicities Served (drop-down menu)
5. County/Counties Served (drop-down menu)
6. What visibility would Kaiser Permanente receive from the organization as a result of funding this proposal?
7. Include the name and title of Kaiser Permanente employees or business units engaged with your organization and how they are engaged

### **Required Attachments**

1. IRS Determination Letter
2. Board of Directors List; please note that the organizational affiliation of each Director is required
3. Most recent independently audited financial statements
4. IRS 990 Form
5. Organization Proposal Narrative (see Appendix B or [click here](#) for the required questions)
6. Nonprofit Organizational Assessment Checklist (see Appendix C or [click here](#) for the checklist)
7. Current fiscal year's organizational operating budget
8. Previous fiscal year's organizational operating budget
9. Most recent organizational balance sheet (also known as statement of financial position)
10. Most recent organizational income statement (also known as statement of activities)

## Appendix B

### Organization Proposal Narrative Questions

The proposal narrative must include all of the headings shown below. The project narrative must be succinct, self-explanatory, and in the order outlined below. The project narrative may not exceed the page limits listed below with the following specifications:

- Letter sized paper (8.5" x 11")
- 1" margins (top, bottom, left, right)
- 12 point Times New Roman font
- Double spaced
- Each page numbered at the bottom
- No graphics or tables
- Submitted in a word document (not PDF)

1. **Executive Summary** (not scored, 1 page or less)

The executive summary should provide a clear summary overview of the proposal, including:

- Organization purpose
- A description of the population that the organization serves
- Overview of financial literacy work and results
- Key activities over the next three years to advance the organization's mission

2. **Organization Background** (5 points, 1 page or less)

Discuss the founding and development of your organization. Explain the original issue and/or opportunity the organization was founded to address and how that may have changed over time.

3. **Organization Characteristics** (15 points, 2 pages or less)

We are interested in organizations whose leadership, staff, and volunteers represent the communities they serve and provide opportunities for community members to have a voice in decision-making to support the self-development and autonomy of their community. Please respond to the below:

- Describe how your staff, board, and volunteers represent (race, socio-economics, etc.) the population served
- Indicate what percent of your senior/executive staff members identify as people of color
- Indicate what percent of your Board members identify as people of color
- Indicate if community members are included in organizational decision making, if so how
- Does your organization serve people over 60 years of age, if so how

4. **Goals** (10 points, 1 page or less)

Describe your organization's current goals and top three to five activities to achieve those goals over the three year grant period.

5. **Current Programs** (10 points, 1 page or less)

Provide a brief description of your organization's current programs. Include population and numbers served in 2016, as well as highlights of results.

6. **Financial Literacy Programs (Group B Applicants Only)** (15 points, 2 pages or less)

Organizations must have at least one year history providing financial literacy programs/services and evaluating the impact of them. Financial literacy may be part of a larger program or service of your organization. Describe your programming, including:

- How your organization has strengthened financial literacy for low-income communities of color
- Outcomes clients/program participants have achieved via your financial literacy programs/services
- Number of financial literacy programs/services offered in 2016
- Number of clients served and completing the programs/services in 2016
- Describe what you have learned from evaluating financial literacy programs/services and what changes will/have been made to strengthen approaches as a result of that learning

7. **Evaluation** (10 points, 1 page or less)

Describe your organization's overall approach to evaluation. Describe how the organization measures impact. Summarize key evaluation results or findings that demonstrate the organization's impact. Indicate the time frame for the results or findings.

8. **Planning** (15 points, 2 pages or less)

Describe how your organization engages in planning and describe the focus of current planning efforts. Describe the challenges and opportunities facing the organization in the next three to five years.

9. **Financial Management Practices** (10 points, 1 page or less)

Provide an explanation of your organization's financial management practices. This includes procedures for developing and approving the budget, frequency of financial reports that compare actuals to budget, and internal controls.

10. **Budget Narrative** (not scored, 1 page or less)

Provide a brief explanation of the five largest categories of revenues and expenses listed on your current organizational operating budget. The budget narrative supplements the information provided on the budget and helps the review committee better understand your organization's financial snapshot.

## Appendix C

### Organizational Assessment Checklist (10 points)

Our desire is to fund successful organizations that have clear mission and programmatic alignment, as well as systems in place to increase accountability and transparency.

The checklist provides a snapshot of the health of your organization and is not an in-depth evaluation of an organization's capacity. Answering 'no' to any of these items does not exclude you from being eligible to receive funding.

<b>Condensed Organizational Assessment Checklist</b>	Yes	No	Comments
<b>Cultural Competency</b>			
1. Organization's board, staff, and volunteers are representative of the populations served.			
<b>Governance</b>			
2. The board creates, revises, and ensures compliance with policies in the areas of:			
• Personnel			
• Planning			
• Finance			
• Community relations			
• Organizational operations			
• Finance			
<b>Finance</b>			
3. Board approves an operating budget prior to the beginning of each fiscal year and receives financial reports at least quarterly.			
4. Organization's monthly financial statements compare actual operating revenues and expenses to the organization's approved budget for revenues and expenses.			
5. Organization does not have persistent or increasing operating deficits.			
6. Organization has board-approved policies that address internal controls.			
<b>Resource Development (fundraising and grant writing)</b>			
7. Organization has an annual resource development plan that ensures the organization's financial resources.			
<b>Program</b>			
8. Organization evaluates whether its current programs align with the mission, should be revised or discontinued, and whether new programs need to be developed to reflect community changes.			

<b>Planning and Evaluation</b>			
9. Goals for the current fiscal year and beyond are developed and approved by the board with the input of staff.			
10. Performance is measured and analyzed to understand outcomes and make ongoing improvements.			
<b>Advocacy</b>			
11. Organization invests in policy advocacy to acquire government resources and/or to change legislation.			
<b>Strategic Partnerships</b>			
12. Organization partners with others to help meet its mission and where the partnership would require it, the organization has in place a contract, MOU, or similar documentation.			