



Grants Program Request for Proposal (RFP)

Dear Non-profit Community Partner:

Thank you for your interest in Golden 1 Credit Union's Community Grants. Like you, we are committed to removing barriers, increasing opportunities, and contributing to a high quality of life in the communities where our members and employees live and work. Through our grants program, we will invest more than \$500,000 to fund non-profit programs that make our communities great.

Our sixth-annual grants program will fund non-profit organizations in the Sacramento Valley (Sacramento, Placer, Yolo, and El Dorado counties) and Central Valley (Fresno, Kings, and Madera counties).

This year, our Community Grant Program awards will range from \$5,000 to \$50,000 and cover 12 months of support, from July 2019 through June 2020. Grants more than \$10,000 will be paid in two payments; the first half in July 2019 and the second in December 2019, after successful completion of a mid-grant cycle check-in in the Fall.

During this cycle of grant making, we will fund organizations that are working to address the needs of children and young adults in two categories:

1. **Literacy:** Programs that help children and young people, grades K-12, learn to read, improve their reading comprehension, and assist them in improving school performance thanks to better reading skills.
2. **Transition-Age Foster Youth:** Programs that provide services, assistance, and opportunities for young people between the ages of 16 and 24 years old who are or have been in foster care.

We look forward to working with you to meet critical needs for children and young people in the Sacramento and Central Valleys. Thank you for all you do to make our communities Stronger Together!

Sincerely,

Donna Bland
President & CEO

Erica L. Taylor
VP, Communications & Community Relations



At-A-Glance

Golden 1 Credit Union is looking to partner with organizations working in the following impact areas:

1. **Literacy:** Organizations and programs that help children and young people, grades K-12, learn to read, improve their reading comprehension, and assist them in improving school performance thanks to better reading skills.
2. **Transition-age Foster Youth:** Organizations and programs that provide services, assistance, and opportunities for young people between the ages of 16 and 24 years old who are or have been in foster care.

It is the goal of Golden 1 Credit Union to reduce unmet needs within the Central Valley (Fresno, Kings, and Madera Counties) and the Sacramento Valley (Sacramento, Placer, Yolo, and El Dorado Counties), with priority consideration given to organizations and programs that impact at-risk populations in the areas we serve.

Components of RFP Packet and Access to Individual Templates

Within this RFP packet, you are provided instructions as well as specific forms to complete. To fill in the Cover Sheet and Budget form, you may access the file templates at the Golden 1 website at www.golden1.com/communitygrants. Download and prepare your proposal using these forms.

Proposal Submission Instructions

Incomplete proposals will not be considered for funding. To be considered a complete proposal, you must include the documents provided in this RFP packet *in the order in which they are requested below*. These instructions, along with the Microsoft Word and Excel files can be downloaded from the Golden 1 website at www.golden1.com/communitygrants. Do not send additional attachments, as they will not be reviewed.

Email your proposal, including all attachments *in the order in which they are requested*, under one submission to: communitygrants@golden1.com, to be received no later than midnight on Sunday, March 10, 2019.

Format of your proposal must be:

- 1" margins on all sides
- 11-point Arial font
- Headers to reflect your organization name; footers to reflect page number

Proposal Deadline, Award Announcement, and Award Schedule

Proposals Due: Sunday, March 10, 2019 by midnight

Award Announcements: Friday, June 29, 2019



Award Payment: Awards more than \$10,000 will be paid in two payments. Payment 1 will be awarded by July 31, 2019. Payment 2 will be awarded by December 31, 2019, contingent upon completion of a grant check-in in October 2019.

Proposal Cover Sheet

Name of Organization (Lead Agency):			
Proposal Title:			
Executive Director Name: Email: Phone:		Application Contact: Name: Email: Phone:	
Organization's Mailing Address: Website URL:		For collaborative applicants only , list additional partners who will share responsibility for implementation of these grant dollars, including the organization, point of contact, email, and phone number:	
One Sentence Description of Proposal:			Amount Requested (\$5,000 - \$50,000):
Primary Counties Served (select counties in either Sacramento Valley or Central Valley): <input type="checkbox"/> Fresno <input type="checkbox"/> Kings <input type="checkbox"/> Madera	<input type="checkbox"/> Sacramento <input type="checkbox"/> Yolo <input type="checkbox"/> Placer <input type="checkbox"/> El Dorado	Issue Area (select one): <input type="checkbox"/> Literacy <input type="checkbox"/> Foster Youth	Estimated number of unduplicated clients to be served:

Your proposal must contain the following components in this order:

- Cover Sheet (1 page)
- Proposal Narrative (not to exceed 4 pages)
- Proposal Budget (1-page spreadsheet + narrative)
- List of Board members: name, position on board, gender, race, and business / community affiliation
- If a collaborative funding proposal, include the MOU and a Board list for each organization

The information provided in this proposal is accurate and complete. I am responsible for the implementation of activities proposed in this funding request and am a key point of contact for questions about this proposal:

Signature

Printed Name

Proposal Narrative Instructions

Problem Identification & Organizational Capacity (1 page maximum)

1. What is the problem your organization is trying to solve? What does the future you intend to create look like?
2. How does your organization approach solving the above outlined problem? What will it take for your organization to be able to create its intended future?
3. Who else is working on this issue in your area? How are you working with or complementing other existing approaches?
4. How is your organization uniquely positioned to implement its approach? To what extent does your organization reflect the communities it serves? To what extent does your organization's leadership team (including Executive team and Board of Directors) reflect the communities it serves?

Program Activities, Outcomes, Impact, and Evaluation (2 pages maximum)

1. Describe how you will utilize the Golden 1 grant to advance your mission. What activities will your organization engage in? What population will you target? How many individuals do you expect to serve through the grant? If working with collaborative partners, who will be responsible for each activity?
2. Once accomplished, what evidence will these activities produce of service delivery? What will short-term (1-3 years) and long-term (4-6 years) success look like? What is the ultimate intended impact?
3. How will you know whether or not your intended impact has been achieved? What systems will you have in place to evaluate your impact and learn from your experience?

Sustainability (1 page maximum)

1. How will your organization sustain the impact of this grant beyond 2020? What other funding sources or revenue streams will you utilize?
2. How does your organization continuously learn about and evolve with community issues and opportunities?
3. If working with collaborative partners, do you plan on sustaining your partnership after this grant? If so, how?



Project Budget and Budget Narrative

Please complete the Excel file budget form provided for download at:
www.golden1.com/communitygrants

The budget form requires the following information:

Organizational Name: Project Name:	Last Year's Project Budget (if applicable)	Total Proposed Project Budget	Additional Support for this Project	Total Amount Requested from Golden 1
I. Personnel				
Cash Source:				
In-Kind Source:				
Subtotal – Personnel				
II. Operating Expenses				
Cash Source:				
In-Kind Source:				
Subtotal – Operating Expenses				
___% of indirect costs (not to exceed 10% of your grant request total for individual applications, 20% for collaborative applications)				
III. Total Project Costs				

Budget Narrative: Explain any exceptional items listed in the budget above, as well as clarify the meaning of various line items if it will help you make a compelling case for support. Be sure to explain any additional resources being applied to this program (e.g., the source of other funding, in-kind services). Tell us what you think we should know to illustrate why this is a good investment for Golden 1 Credit Union and the community.

What is your total agency budget? What portion of your total agency budget goes towards Literacy or Foster Youth programs? To what extent do diverse revenue sources make up your budget? Either listed below or by insertion of a graph into your Excel document, tell us about your organizational budget.

Total annual budget FY2018:	\$
Total annual FY2018 budget that goes towards Literacy or Foster Youth programs:	\$
Percentage of total in:	
▪ Grants	%
▪ Corporate Sponsorships	%
▪ Fee for Service	%
▪ Individual Financial Gifts	%
▪ Other (define)	%
Total:	100%



Helpful Hints

Golden 1 Credit Union will review proposals and select the top applications in each impact area and geographic region. Applicant organizations are not guaranteed to receive the funding amount requested. All funding decisions are final and there is no appeals process for this grant program. The most competitive proposals share the following attributes:

- 1. Complete, accurate, and follow directions.** Complete each component of the application fully and accurately, paying attention to specific details and instructions mentioned throughout the RFP. Do not request an amount outside of the range of grants or exceed the stated indirect cost rates.
- 2. Aligned with Golden 1's impact areas.** Supporting programs for Literacy and Transition-Aged Foster Youth in Sacramento Valley and the Central Valley are the number one priority of the Community Grants Program. Be sure the proposal clearly articulates how the organization will make a deep, sustained impact for at-risk and vulnerable populations in these areas through the grant.
- 3. Smart, clear, creative, and thoughtful approach.** Each organization is unique, and we look for approaches that stand out amongst the crowd. Be sure to clearly state your approach and outline your strategy for creating your intended impact. Also, please explain all acronyms and for collaborative requests, clearly define roles and responsibilities for each partner.
- 4. Clear, realistic articulation of success.** We know one grant won't change the world, but need to understand how you plan to evaluate your success and build on what you learn. Include measurable goals that are clear and achievable, and a clear plan for how you will evaluate your impact. Ensure the budget is reasonable to accomplish the stated outcomes.
- 5. Build from past experience.** If you are requesting funding for a program already in place, be sure to discuss the results achieved or challenges encountered to date. Articulate what you have changed based on your experience.
- 6. Demonstrate partnership and sustainability.** Through the budget and budget narrative, clearly demonstrate any in-kind resources, matching funds, and other revenue sources you will leverage to ensure program success. Do not request a grant that exceeds 30% of your organization's operating budget.

FAQs

How does this funding opportunity apply to public schools?

Public schools are eligible to apply if their proposed project meets one of the defined priority needs described in this RFP packet.

Can an organization submit more than one proposal?

No. Submit your most compelling proposal, as multiple awards will not be granted to a single organization due to the competitive applicant pool.

Is there a certain amount of money allocated?

In this grant cycle, Golden 1 Credit Union has committed more than \$500,000 to be allocated in grants ranging from \$5,000 - \$50,000, not to exceed 30% of an organization's annual operating



budget. Individual grant awards will take into consideration the quality of the proposal as well as equitable distribution of resources across impact areas and geographic areas.

We are a fiscal sponsor for several different organizations. Can we apply on behalf of more than one organization?

Yes. Golden 1 applauds cost-saving collaborations and welcomes proposals from fiscal sponsors for each of the supported entities.

How much information are you looking for about our board members?

Name, position on board, gender, race, and business / community affiliation. We included gender and race this year in an attempt to better understand the composition of organizational leadership in the diverse communities we serve.

Is there an incentive for working collaboratively?

Yes. There are many organizations working towards literacy and supporting transition-age foster youth in the Sacramento and Central Valleys, and we believe in the power of working together to increase effectiveness. However, we know it takes time and energy to work together, and therefore will allow collaborative proposals a 20% indirect cost rate, rather than the 10% rate allotted for individual (non-collaborative) proposals.

What is meant by indirect cost, and what is allowed?

Indirect costs are the operating costs necessary to run the organization (rent, utilities, etc.). There is a 10% indirect cost amount allowed per proposal. If you are applying collaboratively with another organization, the indirect cost amount allowed increases to 20%.

Is there a minimum/maximum amount to apply for?

Yes, the minimum grant amount will be \$5,000 and the maximum grant amount will be \$50,000. Grant requests cannot exceed 30% of an organization's annual operating budget.

Are smaller grant requests more likely to be fully funded?

Yes. Due to the competitive applicant pool and finite grants budget, it is more likely that smaller requests will be fully funded than larger proposals.

Is there a particular timeline for the grant period?

Yes. This grant cycle funds activity from July 2019 - June 2020.

Are MOUs required for collaborative partners?

Yes. Memorandum of Understandings (MOUs) must be board approved and signed by each of the respective board chairs.

Does my agency headquarters have to be in the Central Valley or Sacramento Valley?

No. The programs you offer must be located in one of these regions, as defined in this RFP, and must be serving the residents of the counties listed.

Can Golden 1 Credit Union's funds be used as matching funds to meet federal grant requirements?

Yes. Golden 1 Credit Union funds can be used as matching funds. Please explain the match requirement in your narrative and reflect it in your proposed budget.



I applied in previous years but *did not* receive funding. Should I apply again?

Yes. Just because your project did not get funded in previous years does not mean it will not get funded this year or in future years. As long as the project aligns with Golden 1 Credit Union's areas of interest, you are able to specify how the funds will be effectively utilized, you can point to specific outcomes the project will drive, and you strictly follow the application instructions (including these FAQs!), you will be a strong candidate.

I applied in previous years and *did* receive funding. Should I apply again?

Yes. We love supporting partners over multiple years. If you are running the same program over time, please explain any challenges, lessons learned, or improvements you have made as a result of continuously learning from your experience.

Anything else?

No problem! Don't hesitate to reach out to our community grants team at: communitygrants@golden1.com