



**The Department of Consumer and Business Services,  
Division of Financial Regulation**

Issues the Following

**Request for Grant Proposals (“RFGP”)  
Statewide Outreach Sponsorship Program**

**Year 1  
2022 - 2023**

**RFGP# S-44000-00003902**

Date of Issuance: August 1, 2022

Proposal Due Date: Friday, September 16, 2022 at 5:00 p.m. PT  
Late proposals will not be considered and may be returned to Proposer. Incomplete proposals will be rejected.

Anticipated Award Date: October 17, 2022

Issuing Office and Single Point of Contact (SPC): Franie Wilkins, Procurement Specialist  
Department of Consumer and Business Services  
350 Winter Street NE, Room 11  
Salem, OR 97301  
Phone: (971) 375-7759  
Questions: [frances.j.wilkins@dcbs.oregon.gov](mailto:frances.j.wilkins@dcbs.oregon.gov)  
Submission Email: [dcbs.opportunity@dcbs.oregon.gov](mailto:dcbs.opportunity@dcbs.oregon.gov)

All communications with the State of Oregon, Department of Consumer and Business Services, Division of Financial Regulation (“Agency”) regarding this Request For Grant Proposals (“RFGP”) must be directed only to the SPC named above. OregonBuys, the statewide eProcurement system, will be used to distribute all information regarding this

RFGP. In addition, Agency reserves the right to post this RFGP and all related information, on their website, [Division of Financial Regulation](#).

## 1. GENERAL INFORMATION

Agency works to protect Oregonians' access to fair products and services through education, regulation and consumer assistance. Agency is pleased to announce an innovative sponsorship program, the Statewide Outreach Sponsorship Grant Program ("Program") for organizations that engage in financial empowerment work.

The Program will provide Recipients promotion and funding with the goal of educating Oregonians to increase their awareness of Agency services and resources available.

Agency invites organizations to submit proposals to participate in the Program. Please review the details in Section 12.2 below to see if your organization qualifies to apply.

Agency has committed funds to award up to five sponsorship grants per year. Each grant will be for one year and in the amount of \$25,000.

Agency anticipates the Program to be in place for at least three years. Agency will issue an RFGP for each Program year. Proposers may apply each year, even if previously awarded a grant. Future funding will be based on availability of funds and Program impact.

## 2. DEFINITION OF TERMS

- **Agency** – Department of Consumer and Business Services, Division of Financial Regulation
- **DFR** – Division of Financial Regulation
- **OAR** – Oregon Administrative Rule
- **ORS** – Oregon Revised Statute
- **Program** – Statewide Outreach Sponsorship Grant Program
- **Recipients**– Proposers selected to participate in Program
- **RFGP** – Request For Grant Proposals
- **SPC** – Single Point of Contact

## 3. SCHEDULE

Event	Date	Time
Pre-Proposal Information Session 1	August 9, 2022	10 – 11:30 AM (PT)
Pre-Proposal Information Session 2	August 10, 2022	1 - 2:30 PM (PT)
Q&A document issued from Informational Sessions	August 12, 2022	5:00 PM (PT)
Questions / Requests for Clarification Due	August 25, 2022	5:00 PM (PT)

Answers to Questions / Requests for Clarification Issued (approx.)	Sept 2, 2022	
RFGP Protest Period Ends	7 calendar days prior to RFP Opening	
Opening (Proposal Due)	September 16, 2022	5:00 PM (PT)
Issuance of Notice of Intent to Award (approx.)	October 14, 2022	
Award Protest Period Ends	7 calendar days after Notice of Intent to Award	

#### **4. OVERVIEW / PURPOSE**

Agency’s anticipates the Program will be instrumental in helping Agency accomplish its mission by increasing awareness of Agency services and resources in underserved communities and providing these communities with an increased capacity to make good decisions about insurance and financial services.

The Program grants will be awarded to organizations that currently engage in financial empowerment work in Oregon. Priority will be given to organizations whose activities address the needs of underserved communities, especially African Americans, Latino, Latina, Latinx people, Native Americans, Asian and Pacific Islanders, other people of color, immigrants and refugees, underserved youth, LGBTQ+ people, survivors of domestic violence, recently incarcerated people, people with disabilities, and seniors. Additional priority will be given to organizations serving women in underserved communities.

#### **5. PROGRAM GOAL**

The primary goal of the Program is for consumers in underserved communities to gain increased awareness of the Division of Financial Regulation (DFR) services and resources, and increased capacity to make good decisions about insurance and financial services, especially DFR’s services of insurance education, insurance advocacy and insurance regulation.

Another goal is for consumers in underserved communities to gain increased capacity to make good decisions about insurance products, such as property, casualty, life and annuities.

Content will also be provided by Agency that discusses the financial services DFR regulates, but the majority of the content will be on insurance.

#### **6. PRE-PROPOSAL INFORMATIONAL SESSIONS**

Two virtual pre-Proposal informational sessions will be held at the date and time listed in Section 3, Schedule. Prospective Proposers’ participation in this conference is highly

encouraged but not mandatory. Agency intends to use Zoom as the platform for the pre-Proposal information sessions. Proposers do not need a Zoom account to participate.

Agency values transparency, collaboration and fairness. The purpose of the pre-Proposal information sessions is to:

- Provide more in-depth details of the Program;
- Explain the RFGP process; and
- Answer any questions Proposers may have related to the Program or the process.

Statements made at the pre-Proposal informational sessions are not binding upon Agency. Proposers may be asked to submit questions in writing.

Registration is not required but is encouraged for the informational sessions. You may register for either session [here](#).

Interested parties may participate in the pre-Proposal informational sessions On August 9, 2022 at 10 am or August 10 at 1 pm by clicking [here](#). If the meeting does not launch when you select “launch meeting”, select the option to join from browser.

Agency reserves the right to re-schedule these informational sessions if necessary. Agency will post the new dates and times on its website.

## **7. QUESTIONS / REQUESTS FOR CLARIFICATION**

All inquiries, whether relating to the solicitation process, administration, deadline or method of award, or to the intent of the solicitation must:

- Be emailed to: [frances.j.wilkins@dcbs.oregon.gov](mailto:frances.j.wilkins@dcbs.oregon.gov)
- Reference the OregonBuys bid number
- Identify Offeror’s name and contact information
- Be sent by an authorized representative
- Refer to the specific area of the solicitation being questioned (i.e. page, section and paragraph number); and
- Be received by the due date and time for Questions/Requests for Clarification identified in the Schedule, Section 3.

## **8. AGENCY SUPPORT AND BENEFITS**

Proposers selected to participate in the Program (Recipients) will enjoy the following benefits:

- Agency will provide advice and technical information for the Recipient’s insurance curriculum and the financial services curriculum as it pertains to the financial services DFR regulates

- Agency staff will be available to facilitate classes, serve on panels, be guest speakers, and table at events
- Agency will provide brochures and guides relevant to insurance and the financial services DFR regulates
- Agency will maintain active social media engagement with the Recipients, including promoting Recipients’ activities and events on DFR social media

## 9. PROGRAM DESCRIPTION

Agency will support the awarded Program Recipients in the areas of financial education curriculums, education classes, and sponsored outreach events such as financial empowerment events and resource fairs, including homebuyer events.

For purposes of this Program, Financial Empowerment is defined as: “The main focus of financial empowerment is to build the skills you need to manage money and learn to choose the financial products and services that work for you. When you’re financially empowered you’re both informed and skilled. You know where to get help with your financial challenges and can access and choose financial products and services that meet your needs. This sense of empowerment builds confidence, helping you effectively use your financial knowledge, skills, and resources to reach your goals.” *CFPB: Your Money, Your Goals Toolkit*.

Recipients will be required to use the Agency provided pre and post survey of awareness to assist in measuring the impact of the sponsorship program. A sample of the draft survey, Exhibit D of Attachment B, is included for your review.

Proposer must agree to measure and report on the program outcomes:

<b>Outcome</b>	<b>How measured</b>
Recipient awareness of DFR as a trusted source of info on insurance and the financial services we regulate.	Recipients submit a narrative report at end of year responding to questions about their awareness and trust in DFR, and their willingness to refer their clients to DFR consumer advocates when appropriate.
Consumer awareness of DFR as a trusted source of info on insurance and the financial services we regulate.	Recipients conduct pre and post surveys after each class that has DFR content in the curriculum. Data includes class topics and aggregated student demographics. Recipient submits survey results to DFR quarterly.
Promotion of DFR and DFR exposure to consumers via classes, social media, tabling at events, serving on panels or other events.	Recipients report on purpose of event, number of events and people reached when DFR staff participate in Recipient’s event. Data includes aggregated participant demographics. Recipient submits results to DFR quarterly.

Recipients educate their participants on insurance and the financial services that are regulated by DFR, on DFR's role and DFR materials.	Recipients report on number of classes, by topic, and number of participants the Recipient reached with insurance and financial services and DFR information. Data includes aggregated participant demographics. Recipient submits results to DFR quarterly.
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See Exhibit A of Attachment B, Sample Grant Agreement for additional details on the Program Description.

## **10. TERM OF GRANT**

Agency intends to award up to five grants per Program year. All grant awards will cover a 12-month term beginning approximately January 1, 2023 and ending approximately December 31, 2023.

## **11. MINIMUM REQUIREMENTS**

To be considered for evaluation, Proposer must meet all requirements of this section:

- Must be located in the state of Oregon
- Must be a nonprofit entity, a public school, a public chartered school, or a tribal entity
- Must currently be conducting financial empowerment work
- Must currently be actively serving underserved communities, especially African Americans, Latino, Latina, Latinx people, Native Americans, Asian and Pacific Islanders, other people of color, immigrants and refugees, underserved youth, LGBTQ+ people, survivors of domestic violence, recently incarcerated people, people with disabilities, and seniors.
- Must agree to measure and report on Program outcomes

## **12. PROPOSAL SUBMISSION PROCESS**

### **12.1 Minimum Submission Requirements**

To be considered, Proposers must submit the following:

- Submission Form (Attachment A)
  - One insurance curriculum lesson plan, if applicable, or
  - One financial education lesson plan, if applicable
- Confirmation of Eligibility (See Section 12.2 below)

Note: Complete each form as a Word document, but submit as a pdf version.

## 12.2 Eligibility Confirmation

- 12.2.1** If you are a nonprofit, provide your 501(c)(3) determination letter and your most recent CT-12 filing with the Oregon Department of Justice.
- 12.2.2** If you are a public school, provide the name of your school district and affirm that you are in good standing with the Oregon Department of Education.
- 12.2.3** If you are a public chartered school, affirm that you have a current contract with your local board of education that will not expire during the sponsorship period.
- 12.2.4** If you are a tribal entity, affirm that you are part of one of the nine Federally recognized tribes based in Oregon.

## 12.3 Proposal Delivery Options

Proposer is solely responsible for ensuring its Proposal is received by the SPC in accordance with the RFGP requirements before the Opening Date and time. Agency is not responsible for any delays in mail or by common carriers or by transmission errors or delays, or for any missed-delivery for any reason. A Proposal submitted by any means not authorized below will be rejected. The following delivery options are permitted for this RFGP:

### 12.3.1 Electronic Submission

- A Proposal may be submitted electronically through email to: [dcbs.opportunity@dcbs.oregon.gov](mailto:dcbs.opportunity@dcbs.oregon.gov). The size limit for a single email is 10MB. You may submit a Response in one or more parts to ensure proper delivery. You will receive an automated response as receipt of submission.
- Email subject line must include “RFGP S-44000-00003902 Sponsorship Grant Program”
- Submission documents must be formatted as pdf.

### 12.3.2 Delivery through Mail or Parcel Carrier

A Proposal may be submitted through the mail or via parcel carrier, and must be clearly labeled and submitted in a sealed envelope, package or box. The outside of the sealed submission must clearly identify the Proposer’s name and the RFGP number. It must be sent to the attention of the SPC at the address listed on the Cover Page.

**Proposals Responses must be received no later than September 16, 2022 by 5:00 PM Pacific Time to be considered.**

### **13. RESPONSIVENESS DETERMINATION**

A Proposal received prior to Closing will be reviewed to determine if it is Responsive to all RFGP requirements including compliance with Minimum Requirements, Section 11 and Minimum Submission Requirements, Section 12.1. If the Proposal is unclear, the SPC may request clarification from Proposer. However, clarifications may not be used to rehabilitate a non-Responsive proposal. If the SPC finds the Proposal non-Responsive, the Proposal may be rejected, however, Agency may waive mistakes in accordance with OAR 137-047-0470.

### **14. EVALUATION, SELECTION AND AWARD**

Proposals received on time and meeting all Responsiveness requirements will be independently evaluated by members of an Evaluation Committee. Evaluation Committee members may change and Agency may have additional or fewer evaluators for optional rounds of competition.

#### **14.1 Evaluation:**

Proposals will be evaluated on overall quality of content and responsiveness to the purpose and the scope of the Program description of this RFGP, based on the points given for the criterion on Attachment A, Submission Form.

Proposers must clearly delineate the activities that describe the Program to be supported under this Grant Agreement in the Program Description. This should include:

- Quantifiable indicators of activities, such as number of classes, number of participants or number of events
- Time period for the activities, for example by X month or by end of year.

#### **14.2 Selection:**

The SPC shall record all evaluator scores and determine rankings, high to low, based on the total Proposer score. These results will be used in the Agency's final selection of grant recipients. SPC will determine rank order for each respective Proposal, with the highest score receiving the highest rank, and successive rank order determined by the next highest score.

#### **14.3 Award:**

The Agency will be reviewing responses for the Proposal that will best serve the interests of the Agency. Agency anticipates awarding five grants. Award determination will be based upon the highest ranked Proposals. Agency reserves the right not to award all five awards, or any award if it is in the best interest of the Agency.

Agency will notify all Proposers in writing of the award results.

#### **14.4 Tiebreakers:**

If Agency receives Proposals identical in fitness, availability and quality and chooses to award an Agreement, Agency shall award the Agreement in accordance with the procedures outlined in OAR 137-046-0300.

## **15 RESERVATION OF RIGHTS**

Agency reserves all rights regarding this RFGP, including, without limitation, the right to:

- Amend or cancel this RFGP without liability if it is in the best interest of Agency to do so;
- Reject any and all Proposals received by reason of this RFGP upon finding that it is in the best interest of Agency;
- Waive any minor informality;
- Seek clarification of a Proposal;
- Reject any Proposal that fails to substantially comply with all prescribed RFGP procedures and requirements;
- or
- Voluntarily cancel any Agreement if a Recipient fails to submit reports to Agency by the due date or comply with the terms of the contract in any way.

## **16 PUBLIC INFORMATION**

All Proposals become public information after the Notice of Grant Awards is issued.

## **17 DRAFT AGREEMENT**

See Attachment B, Sample Agreement, for the draft agreement between Recipients and Agency. At this point, the attached draft is for reference only.

## **18 ADDITIONAL INFORMATION:**

### **18.1 Cost Of Submitting A Proposal**

Proposer shall pay all the costs in submitting its Proposal, including, but not limited to, the costs to prepare and submit the Proposal, costs of samples and other supporting materials, costs to participate in demonstrations, or costs associated with protests.

### **18.2 Nondiscrimination In Employment**

As a condition of receiving the award of a grant under this RFGP, Proposer must certify, in accordance with ORS 279A.112, it has in place a policy and practice of preventing sexual harassment, sexual assault, and discrimination against employees who are members of a protected class. The policy and practice must include giving employees a written notice of a

policy that both prohibits, and prescribes disciplinary measures for, conduct constituting sexual harassment, sexual assault, or unlawful discrimination.

## **19 ATTACHMENTS**

- Attachment A: Submission Form
- Attachment B: Sample Grant Agreement, including the following Exhibits:
  - Exhibit A: Program Description
  - Exhibit B: Standard Terms and Conditions
  - Exhibit C: Required Insurance
  - Exhibit D: Sample Draft Survey