



**AFOA CANADA**

*Building a Community of Professionals*

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# Request for Proposals

## **Scotiabank First Nations Financial Literacy and Education Training**

**AFOA CANADA**

**ISSUED ON: NOVEMBER 3, 2017**

**DUE: NOVEMBER 24, 2017; 5 PM ET**

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Proposals due: **November 24, 2017 @ 5PM (EST).**

### **1.0 OBJECTIVE**

Scotiabank would like their Aboriginal Focused Bankers to be equipped to go into First Nations communities to deliver financial literacy training through workshops or other educational tools. The purpose of this work is to develop a facilitators and participants guide based on a survey which identifies financial literacy/education needs in four First Nations communities to improve access and inclusion to banking services in these pilot communities and to train bank staff to deliver culturally appropriate financial literacy training workshops.

The Project Objectives are to:

- a) To increase First Nations access to banking and banking services
- b) Empower First Nations in focus communities with better financial decision-making capabilities by developing skills and confidence to achieve financial wellness
- c) Decrease number of unbanked First Nations in these communities
- d) To build better relations with Indigenous communities in all regions of Canada

### **2.0 TIMEFRAME**

This project will begin in December 4, 2017 and be completed by March 31, 2018.

### **3.0 SCOPE OF WORK**

The consultant will be engaged to perform the following activities.

- 1) Survey bankers in Scotiabank's four on-reserve communities.
- 2) Based on the financial education/literacy needs identified by bank managers propose contents to specific needs of market segments and opportunities; youth, young adults, adults, and seniors.
- 3) Develop training content for identified and validated market segments and opportunities that will include: educational material needs, competencies, training objectives, PPT presentation with script, interactive cultural appropriate activities, checklists, feedback/evaluation and other appropriate tools.
- 4) Report to for feedback and advice to an Advisory Committee which will include: 1) Scotiabank, 2) AFOA Canada, 3) Prosper Canada, and 4) a financial literacy researcher. The committee would provide advice, review, approve products and keep project on track.
- 5) Develop and deliver and/or use/adapt existing materials and deliver a training session for all four branch bankers and their staff member in one location in Canada. Prepare existing and/ new materials for publishing, printing and delivery.
- 6) Scotiabank will arrange training session logistics, location and duration (2-days). AFOA Canada will provide support for training sessions such as printing, communications, and coordination. Consultant will travel to one location (TBD) to deliver training workshop. AFOA will attend training workshop.

- 7) Develop measurement and feedback tools for First Nations participants and banker/staff which identify lessons learned and best practices. Areas for continuous improvement could include; marketing and promotion, improvement in financial literacy training, access to banking and services, etc.
- 8) Prepare a report, training guide and recommendations based on pilot training sessions to expand to 27 Aboriginal Focused Branches over the next two-years 2018-19.

The deliverables for this project include the following:

- 1) Complete a survey of bankers in Scotiabank's four on-reserve communities
- 2) Develop and/or identify existing training content for identified financial literacy needs by Scotiabank managers.
- 3) Develop a training workshop guide for workshop facilitators and participants with learning objectives, competencies, agenda, modules, activities and answer sheets, etc. based on survey and financial literacy needs.
- 4) Develop and deliver a 2-day training session for all four branch bankers and staff.
- 5) Prepare existing and/or new materials for publishing, printing and delivery of training session.
- 6) Develop measurement and feedback tools on lessons learned and best practices.
- 7) Prepare a report, guide and recommendations based on pilot training workshops to expand to 27 Aboriginal Focused Branches over the next two-years 2018-19.

#### **4.0 ELIGIBILITY**

Joint proposals from multiple consultants are welcomed, although any project agreement will be made between AFOA and a single lead entity or fiscal agent.

#### **5.0 PROPOSAL PROCESS AND TIMELINE**

Proposals must be submitted by e-mail to Sara Roundpoint at [sroundpoint@afoa.ca](mailto:sroundpoint@afoa.ca) no later than November 24, 2017 @ 5PM (EST).

#### **6.0 AFOA's SCOPE OF WORK**

AFOA will assign a project manager to work closely with the consultant. AFOA will pay and coordinate translation services for workshop materials. Further to the delivery dates, the consultant will deliver a memory stick or a diskette containing the completed workshop materials.

#### **7.0 RIGHTS**

Please note that all materials will be the exclusive property of AFOA. Contractors should account for any costs attendant to the conveyance of all rights in perpetuity.

#### **8.0 PROJECT COST**

Proposals should range from \$30,000 to \$35,000. AFOA contemplates a contract for a **fixed fee**, comprising the consultant's charges for all other work, in an amount to be negotiated up to the maximum amount before the contract with regard to the consultant's *estimated* costs.

## 9.0 PROPOSAL REQUIREMENTS

Proposals will be accepted only in the form of electronic files attached to a transmittal message that is e-mailed to [sroundpoint@afoa.ca](mailto:sroundpoint@afoa.ca). The following documents should be attached to the electronic submission:

**9.1. A Project Narrative:** (maximum 10 pages) that includes credentials and relevant past performance of the contractor and/or key human resources, the approach to the scope of work, and a timeline for activities. The narrative should be brief and informal, but should cover the following topics:

**9.1.1 Management Approach:** This section shall describe the overall plan for carrying out the project, including plans or procedures for ensuring timeliness, cost-effectiveness and a high quality product.

**9.1.2 Work Statement and Schedule:** This section should provide a description of the work to be performed (organized by the tasks enumerated above), the methods to be used, and a timeline for completing the work, setting out specific proposed dates for at least the following deadlines to produce the required materials.

## 9.2 Capabilities and Experience

This section should describe the contractor's relevant capabilities, physical facilities, time constraints (if any), and recent experience in producing a research report of a comparable nature. URLs should be provided for any relevant World Wide Web projects completed by the contractor.

## 9.3 Project Budget

An itemized Project Budget spreadsheet in Microsoft Excel format that presents anticipated costs of direct labour, materials, and other expenses (including an estimate of anticipated printing, binding and delivery costs), that identifies how each line item amount was calculated, and that follows the guidelines below:

**9.3.1 Budget Guidelines:** The expenses included in the budget must be reasonable, necessary to accomplish project objectives, auditable, and incurred during the grant period. Each line item should be broken down by unit cost, rate, quantity, time, and level of effort, when appropriate. Charges for items such as salaries, fringe benefits, travel, and contractual services must conform to the written policies and established practices of the contractor's organization. When indirect costs are charged to the project, care should be taken that expenses that are included in the organization's indirect cost pool are not charged to the project as direct costs.

The start and end dates reflected in the budget should indicate the period of time in which project activities will be undertaken.

**9.3.2 Contract Personnel:** List under this category all project participants who have been retained for this specific project only and are not full-time staff members of the contractor's organization.

**9.3.3 Travel:** Break down travel costs if travel is required, lodging and per diems. First class travel will not be acceptable.

**9.3.4 Indirect Costs:** These are costs that are incurred for common or joint objectives and therefore cannot be readily identified with a specific project or activity of an organization. Typical examples of indirect cost items such as the costs of operating and maintaining facilities, local telephone service, office supplies and accounting and personnel offices.

## **10.0 REVIEW PROCESS AND SELECTION CRITERIA**

Experts may review and evaluate submitted proposals, and make recommendations for contract awards. Consideration will be given to consultant's responsiveness to items set forth in the Work Scope and criteria for selection.

Criteria for selection may include, but are not limited to (in no particular order):

- Qualifications and past relevant performance of the contractor's organization and key personnel;
- Demonstrated understanding of the desired outcomes and products;
- Creativity and experience in approaching tasks described in the Scope of Work;
- Cost effectiveness;
- Consultant's ability and willingness to work closely with AFOA and Scotiabank; and
- Details of the extent of Aboriginal involvement in the consultant's organization and the degree of Aboriginal involvement in carrying out of the work.

AFOA expects to contract with the person or firm whose proposal demonstrates that its performance of the work would be most advantageous to AFOA, with price and other factors considered. AFOA reserves the right to award a contract to other than the low contractor or not to make an award if that is deemed to serve its best interest.

AFOA shall award the contract before or on December 1, 2017.

## **11.0 IMPORTANT PROPOSAL AND CONTRACT INFORMATION**

*Amendments and Exceptions to Proposal:* Substantive amendments are prohibited once a proposal has been submitted. In some instances, additional Information or material is required to evaluate a proposal. If this is the case, contractors will be notified in writing and will be expected to provide the requested information within five business days of request.

Consultants may withdraw a proposal at any time before 5 PM ET on November 24, 2017 by written notice to AFOA. AFOA reserves the right not to proceed with this project even after it has received proposals. AFOA is not responsible for loss or damage to the material submitted, or for any unauthorized use or misuse of the submitted materials by any third party. By submitting a proposal each contractor grants to AFOA the right to duplicate, use, disclose, and distribute all the materials submitted for purposes of evaluation, review, and research. In addition, each contractor guarantees that the contractor has full and complete rights to all the information and materials included in the proposal. Each contractor also guarantees that all such materials are not defamatory and do not infringe upon or violate the privacy rights, copyrights, or other proprietary rights of any third party.

**Conditions of Agreement:** If a proposal is selected for funding, contractors will be required to sign a binding agreement. Until both parties have signed an agreement, no express or implied commitment has been made to pay any funds to the contractor. Contractors are not authorized to commence work until the agreement is fully executed. If contractors opt to commence work, they do so at their own risk. No oral or written statement other than the signed, written agreement will govern or modify the relationship.

As a condition of agreement, applicants must guarantee that, among other things, any work they undertake on behalf of AFOA is not defamatory and will not violate or infringe upon the privacy rights, copyrights, or other proprietary rights of any third party. Contractors must also agree to indemnify AFOA against any loss resulting from breach of any of the guarantees contained in the agreement.

Those receiving funds from AFOA must be able to comply with a number of requirements that will be included in the operative agreement. These requirements include but are not limited to:

(1) Maintenance, for three years following receipt of relevant funds, of all financial records to the project, which records shall be accessible to AFOA or other representatives for examination and audit purposes; (contractors will additionally ensure that any subcontractors or consultants under the agreement shall also maintain such records for the period specified and under the same terms);

(2) Maintenance, for three years after approval of a final financial report, of a complete file of all subcontracts and other agreements, licenses, clearances, and other documents related to the work undertaken copies of which shall be made available to AFOA on request;

(3) Compliance with non-discrimination laws and policies; and

(4) All materials created, developed, compiled or produced pursuant to or as a result of this project (including but not limited to all reports) will be considered ordered and commissioned by AFOA as works made for hire under the copyright laws, and made in the course of services rendered. If, for any reason, the proposed materials to be provided are not considered works made for hire under the copyright laws, then the contractor will be required to assign all right, title and interest in and to such materials to AFOA. The contractor further agrees that neither they, nor any of their subcontractors, will have any copyrights whatsoever in any materials created, developed, compiled or produced by them or by any subcontractor, or by any third party participating in the preparation of materials for this project. Other material terms and provisions will be set forth in the documents provided to the contractor whose proposal is selected.