



**REQUEST FOR PROPOSALS
BANKING SERVICES**

for

Waymakers

RETURN PROPOSAL TO:

rfp@waymakersoc.org

Waymakers
1221 E. Dyer Road, Suite 120
Santa Ana, CA 92705
ATTN: Banking Services RFP

DEADLINE FOR PROPOSAL SUBMITTAL:

Monday, July 27, 2021 @ 5:00pm

**Waymakers
Request for Proposal
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INTRODUCTION

Waymakers is seeking proposals from qualified, knowledgeable, and experienced banking institutions to provide Banking Services to meet the anticipated needs of Waymakers, a 501(c) (3) organization.

This request for proposal (RFP) contains background information on Waymakers and specific information that must be included in the proposals submitted. The proposal must be received by **5:00 p.m. PT on, or before, Monday, July 27, 2021**. Late submissions shall be refused, unless acts of nature prohibit the bidder from meeting the deadline, and the respondent will be eliminated from further consideration.

Electronic copies are preferred and submission should be made via email to rfp@WaymakersOC.org. If necessary, physical copies can be delivered to our office at the following address:

Waymakers

1221 E. Dyer Road, Suite 120
Santa Ana, CA 92705
Attn: Banking Services RFP

Format: all responses to this RFP should be:

- Each page must be clearly numbered and reference the respondent's name
- Electronic copies should be presented as a PDF

Proposals from all entities who are able to meet the required specifications set forth in the RFP will be accepted and receive due consideration.

RFP Inquiries

RFP@WaymakersOC.org shall be the sole medium of contact from the date of release of this RFP until the announcement of its award. All questions and/or issues must be submitted in writing via email to rfp@WaymakersOC.org and should include Banking Services RFP in the subject line. Any oral communications with Waymakers will be considered unofficial and nonbinding. Applicants should rely only on written statements and electronic communications issued from rfp@WaymakersOC.org.

This document contains proprietary and confidential information pertaining to Waymakers. The information contained in this document may not be published, disclosed or used for any purpose other than to prepare the response to this Request for Proposal (RFP), without the prior written consent of Waymakers.

AGENCY OVERVIEW

Waymakers is an Orange County nonprofit organization committed to building safer communities by helping individuals make their way through conflict and crisis to a place of strength and stability. Waymakers has been empowering both individuals and families throughout Orange County for nearly 50 years. Waymakers staff craft innovative and individually tailored programs that focus on long-term wellbeing, each year providing more than 100,000 members of our diverse communities with opportunities that guide positive and lasting change. We do this through five key areas:

Sheltering Children and Transitional Age Youth ages 11-25 who are homeless, runaway, abused, or those struggling with mental health issues. Waymakers Youth Shelter Program offers a short-term crisis intervention residential program with the goal of family reunification. Children receive emergency shelter (usually 21 days), regular meals, 24-hour supervision, individual, group and family counseling, academic tutoring, safety education, life skills development activities, and aftercare services. (Probably need to change this narrative).

Supporting Victims of crime and surviving family members as they learn to cope with the aftermath of crime. Waymakers Victim Assistance Programs provide comprehensive services for individuals who are victims of any types of crime. Waymakers advocates for victims' rights, provides emergency assistance in the aftermath of crime, provides on-going support to alleviate the trauma, and eases the process of participation in the criminal justice system.

Counseling Families and youth by providing early intervention and needed support services. Waymakers Youth Development Programs work with juveniles who have come to the attention of law enforcement, children whose behaviors or mental health concerns impact stability in their homes or create high risk for gang involvement, or youth who have complex needs based on mental health concerns and involvement with the criminal justice system.

Resolving Conflicts by providing trained mediators to help individuals experience conflict find ways to communicate their concerns and arrive at resolution. Waymakers Dispute Resolution Services' trained volunteer and staff mediators guide disputants through a best practice model of conflict resolution in order to find an agreement that works for individuals on both sides of the conflict.

Educating Communities through sexual assault, human trafficking, family violence, and alcohol, tobacco, and other drug prevention and education programs that provide members of the Orange County community information needed to lead healthier and safer lives. Waymakers provides education, technical assistance, and media campaigns through a diverse network of community partners.

Waymakers staff members are located in sites throughout Orange County. The agency currently has 335 (full-time, part-time, and on-call) employees and utilizes more than 1,500 volunteers each year. Revenue for fiscal year 2021-2022 is estimated to be approximately \$24.5M. The agency typically serves over 100,000 individuals each year.

AGENCY FINANCIAL STRUCTURE

Waymakers' annual revenue is primarily grant funding from federal, state government, and county grants and contracts. Waymakers is obligated to ensure that all funds are used in full compliance with federal grant management requirements.

The organization's current financial profile is as follows (all amounts based on FY 21-22):

Annual Budget for FY 21-22

- Revenue mix
 - Government Grants 96.3%
 - Private Grants 1%
 - Fundraising Events 1.7%
 - Individual Donors .3%
 - Program Fees .04%
 - Court Ordered Donations .6%

- Major expenditures
 - Personnel Expenses 78%
 - Operating Expenses 22%

Other aspects relevant to the organization's operation and financial management

- Web based merchant service portals
- Internal accounting system that includes in-house payroll

SCOPE OF SERVICES

Waymakers is looking for a bank that can provide a full range of services related to banking and financial management. We are particularly interested in a bank that has worked with entities of similar size, can demonstrate outstanding service, and has a comprehensive understanding of the non-profit environment.

Banking Requirements

The follow provides an overview of current banking products:

- Four bank accounts
 - General checking with positive pay
 - Includes e-deposits
 - Money Market
 - Utilized for incoming credit card payments
 - Secluded account for restricted restitution
 - Payroll account
 - Positive Pay

- ACH (same day ACH preferable)
- Online access is required
 - Statements
 - Check images
- Commercial credit card
 - \$100,000 limit
 - Reasonable APR (although entire balance is paid each month)
- Line of credit
 - Needed due to grants paying in arrears
 - \$1.5M to \$2M desired
 - Typically draw down paid within a month or two
- Mortgage
 - Loan for shelter facilities located in Tustin
 - Original loan \$625,000 at 5.03% interest
 - Current balance – \$586,144.65.
 - Estimated value in excess of \$1M
- Tax service provided to facilitate Federal and State payroll tax payments
- Personal banking representative to address critical and time sensitive issues with direct contact (not a general customer service number)

The follow are desired additional banking products:

- CD with historical data of cleared checks and statements
- Transfer of check processing to bank

PROPOSAL PREPARATION

Your response must include a reply to each requirement below.

In order to facilitate the review process your proposal should include the following information:

SECTION I - PROPOSAL

Title Page

Show request for proposal (RFP) subject, name of proposer's company, address, telephone and fax numbers, name of contact person, and date of submission.

Executive Summary

A one- or two-page summary stating the understanding of Waymakers' needs and the manner in which the proposer will meet the needs.

Table of Contents

A clear identification of the material by section and page number.

Industry Expertise and Experience

1. Give a brief overview of your company, including:
 - a. description of your company's history
 - b. length of time in business
 - c. ownership structure
 - d. office location(s)
 - e. number of employees
 - f. financial stability
 - g. philosophy/culture
2. Describe experience with nonprofit organizations with similar banking relationship and payroll requirements
3. Describe experience with PPP loans and resources offered for clients.

Qualifications and Relevant Experience

1. Please identify the team members that would be assigned to Waymakers, their role, and a brief biography for each of them.
2. Who would be the day-to-day contact(s) for Waymakers?
3. What sets your bank/team apart from your competitors?

Proposed Approach and Solution

If your company is new to Waymakers, please provide an understanding of the transition process from our current bank. What would you need from Waymakers to accomplish this transition?

Demonstrated customer service quality and support

Describe fully your customer support options including the assistance request process, escalation process, support hours, response times and staffing levels.

Describe any documentation and support that will be available, both from the technical perspective and the end user perspective with specific times and payroll issues.

References

Describe your experience in providing service for your customers, focusing on planning, transition, and ongoing support. Please provide details of three current customer accounts that are similar in scope and requirements to those of Waymakers.

Include references for four (4) nonprofit organizations of similar size and scope served by the company in the last three years. The information should include the name of the nonprofit organization and the key contact at the organization (CFO, chair, treasurer, etc.), contact information (e-mail and phone) for the key contact, the services performed by your firm, and the period the reference has been a client of the company.

SECTION II - COST PROPOSAL

Include a cost statement showing proposed fees to perform the services outlined and factors affecting interest rates on loan products.

RFP PROCESS AND INSTRUCTIONS

Expectations of Company

Waymakers requires that prospective vendors

- Disclose any third party outsourced partnerships that may be part of the proposal, including the role and terms of such partnerships.
- Disclose pending litigation or other factors that might impede implementation of the contract.
- Be prepared to make a presentation to the selection committee.
- Upon request, be prepared to provide written response to additional questions.

EVALUATION CRITERIA

The proposals will be evaluated by a on the basis of the following criteria and point ranges:

Company Profile and History	0-20
<ul style="list-style-type: none"> ▪ Company has sufficient size and depth of management, resources and staff to support the services required and ability to maintain continuity of project. ▪ Company has been in business for at least five (5) years providing financial and banking services as the primary function of the business ▪ Adequately explains differentiating factors from competitors and their relevancy. 	
Qualifications and Relevant Experience	0-10
<ul style="list-style-type: none"> ▪ Company demonstrates successful experience in providing specified services for nonprofits of similar size and scope. ▪ Detail your experience in providing the services requested in this RFP. ▪ Experience and qualifications of the team assigned to the account for providing services to similar size and scope. Addresses third party/subcontractor relationships 	
Proposed Approach and Solution to Scope of Service	0-20
<ul style="list-style-type: none"> ▪ Proposed work plan details information regarding fulfillment of the project scope. ▪ Proposal addresses key areas of scope. ▪ Reasonableness time estimates for transition of banking services. 	
Demonstrated Customer Service Support	0-20
<ul style="list-style-type: none"> ▪ Approach of customer support coverage meets the needs of Waymakers. 	
References	
<ul style="list-style-type: none"> ▪ Reputation of the business and satisfaction of its services as expressed by current clients and references. ▪ Gives three examples of service contracts. 	0-10
Cost Factor: Cost Proposal	0-20
<ul style="list-style-type: none"> ▪ Vendor adequately details the cost of all products and other associated costs. 	
TOTAL POINTS	0-100

Anticipated Timeline

Except for the proposal due date and deadline for questions, Waymakers reserves the right to change the timeline without notice.

ELECTION PROCESS	TIMEFRAME
RFP Issuance	July 9, 2021
Deadline for Questions	July 21, 2021
Vendor Proposals Due	July 27, 2021
Notification of Presentation Dates	August 3, 2021
Presentation Dates	August 9 to 13, 2021
Selection of Vendor	Week of August 16, 2021
Contract Negotiations & Award by Waymakers	August 2021
Project Start Date	September 1, 2021

BID EVALUATION PROCESS

The Selection Committee, comprised of Organization staff and Board representation, will be responsible for evaluating the proposals. This team will evaluate all proposals received as specified. The Organization committee members, in applying the major criteria to the proposals, may consider additional sub-criteria beyond those listed. During the evaluation period, the team may elect to interview some or all the proposing companies. The individual(s) who will be primary contacts, if awarded, should be present at the oral interview.

The final selection will be the company that, in the Organization's opinion, is the most responsive and responsible, meets the Organization's requirements in providing this service, and is in the Organization's best interest. The Organization maintains the sole and exclusive right to evaluate the merits of the proposals received.

Companies will be objectively evaluated based on their responses to the project scope outlined in the RFP. The written proposal should clearly demonstrate how the company could best satisfy the requirements of Organization. Respondents who are eliminated from further competition will be notified by the Organization as soon as practical.

Waymakers reserves the right to amend this RFP, to cancel this RFP, and/or to make no award under this RFP. Waymakers reserves its right to eliminate an offer at any time for any reason. Waymakers reserves the right to make a full or partial award in response to this RFP.

At any time prior to the deadline for submission of bids, Waymakers may amend the offering documents by issuing addenda. Any addendum issued shall be part of the offering documents and shall be communicated in writing to all who have obtained the offering documents directly from Waymakers.

Waymakers reserves the right to withdraw or reduce the amount of award or to cancel any contract resulting from this procurement if adequate funding is not available.

Waymakers advertises RFPs on its website