

**Access to Capital for Entrepreneurs (ACE)**  
**Request for Proposals (RFP)**  
**2011-2012**  
**Academy for Green Microenterprise Development**  
**Funded by U.S. Small Business Administration PRIME Program**

**Background**

ACE, based in Cleveland, Georgia, is an SBA Microloan Intermediary and certified Community Development Financial Institution (CDFI). ACE founded [Georgia Green Loans](#) in 2008 to help small Georgia businesses "green-ovate." With two other CDFI partners, ACE provides Green Loans in North Georgia and Metro Atlanta.

ACE has received a grant from the U.S Small Business Administration Program for Investments in Entrepreneurs (PRIME) Program for the *Academy for Green Microenterprise Development*. Based on a Request for Proposals (RFP), ACE, in partnership with Friedman Associates, will select two (2) microenterprise development organizations (MDOs) that serve predominantly low-income individuals, to help them develop a plan to build programmatic and organizational capacity in green microlending, training and/or technical assistance. Consulting services include technical assistance and/or training; support in the development of green business services and/or the institutional capacity to fund, develop and manage these services; and distance learning activities.

**Eligibility Requirements**

An eligible applicant is an MDO that is actively seeking to build or strengthen capacity in business development services and lending for low-income clients seeking to capture green business opportunities. Selected MDOs must meet the following requirements:

- Operates as a 501(c) (3) tax-exempt organization;
- Provides microenterprise development programs and services to low-income individuals as a primary part of its mission. These services include, but are not limited to, entrepreneurial training, technical assistance and access to capital.

## **Organization Participation Requirements**

Applicants must demonstrate a strong interest in developing a green microenterprise program and demonstrate tangible initial steps taken to achieve that goal. .

The value of these consulting services to your organization is \$15,000. To participate in this program, your organization must be willing to commit to the following:

- Demonstrate their willingness to engage with ACE consultants to develop and/or implement the capacity to provide green microenterprise development services to their low-income clients;
- Participate in distance learning opportunities;
- Invest up to \$1,000 for travel for one consultant's site visit to your location;
- Provide an in-kind match in the form of staff salary to participate in the project; and
- Provide aggregate-level client data to SBA. Selected MDOs must be able to identify the number of low-income individuals served.

## **Review Criteria**

Preference will be given to MDOs that:

- Demonstrate a record of accomplishments in providing a strong level of microenterprise services to low-income clients.
- Demonstrate a commitment to increasing program performance and effectiveness through innovation and capacity building.
- Demonstrate an understanding of the "green economy" and the opportunities it presents to their clients, and evidence of a preliminary program strategy.
- Demonstrate commitment to participating in an objective process to help improve program services, performance and organizational capacity.
- Provide an assessment of their strengths and areas for improvement in their program.
- Offer a compelling vision for the future of their organization.

## **Application Process**

Submit the application as Microsoft Word document or as a PDF file.

Elements of the proposal include:

***Part I: Contact Information***

Organization Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Primary Contact Name \_\_\_\_\_  
Email address \_\_\_\_\_  
Secondary Contact Name \_\_\_\_\_  
Email address \_\_\_\_\_  
Telephone \_\_\_\_\_  
Fax Number \_\_\_\_\_  
Website address \_\_\_\_\_

***Part II: Organization Background***

**Organization Mission and Vision:**

**Organizational Background:**

**Description of Target Market(s)/Client Base:**

**Structure of Microenterprise Program (Check)**

\_\_\_\_\_ Stand alone MDO  
\_\_\_\_\_ Program within multi-purpose organization  
\_\_\_\_\_ Other (please describe)

**Sources and Amounts of Funding FY 2011: List if applicable**

Amount	Source	Funder Name(s)
	<b>Federal</b>	
\$		
\$		
\$		
	<b>State</b>	
\$		
	<b>Local</b>	
\$		

\$		
	<b>Corporations</b>	
\$		
\$		
	<b>Foundations</b>	
\$		
\$		
\$	<b>Individual Contributions</b>	<b>NA</b>
\$	<b>Earned Income</b>	<b>NA</b>

### ***Part III – Microenterprise Development Program Services and Data***

Provide a **brief** description of your microenterprise development business development services and/or microloan program

- Description of business development services (training, technical assistance, etc.):
- Description of microloan program: (include product description(s), terms, pricing, eligible uses, loan):
- Description of additional services: (e.g. asset development, access to markets, coaching, mentoring program, computer lab, workshops, etc.):
- List and describe your major collaborations or partnerships with other community based organizations, financial institutions, etc. that provide direct and substantive services to your clients. Also, identify and describe the specific partnerships you envision for your green microenterprise initiative:

<b>Paid Full Time Employees (FTE) Providing Direct Service to Clients</b>	
<b>Paid Part-Time Employees Providing Direct Service to Clients</b>	
<b>Total Number of Paid Staff (include administrative staff)</b>	
<b>Number of Volunteers</b>	

- Describe your process and system to track and report on client outcomes:
- Does your organization participate in MicroTest?

- Describe your data collection and reporting process:

**Program Data** (Please fill in the numbers in the table below):

	<b>FY 2010</b>	<b>Projected 2011</b>
Annual Operating Budget for MED Program	\$	\$
# of Clients that Received 10 or More Hours of Service		
Businesses Started		
Businesses Expanded		
# of Microloans Made		
# of Microloans Outstanding at FY end		
Dollar Value of Loans Outstanding at FY end		
Portfolio at risk > 30 days at FY end		
Loan Loss Rate		
% of Clients – Low-Income		
% of Clients – Minority		
% of Clients – Women		

**Staff Contact(s) for Green Program:**

***Part IV. Green Microenterprise Development Capacity Building***

How would you describe the current status of your organization and microenterprise development program?

Describe why you are seeking to develop a “green microenterprise” program? What factors have led to this decision? Who has been involved in this process?

Assess the strengths and areas for improvement of your current Microenterprise Development Program.

What do you consider to be the major challenges facing your program/organization today? What is your vision for the program? How does starting a “green” program fit within that vision.

What do you hope to gain from this experience?

How will you demonstrate that senior management and the Board of Directors are committed to fully participating in an objective process to assess the organization’s effectiveness and performance in this area?

### **Application Due Date**

Applications for the program must be received via email by November 30, 2011. Successful program participants will be notified of their selection no later than December 31, 2011.

**Submission Instructions:** E-mail your completed application to

Elizabeth Penney, Director  
Academy for Green Microenterprise Development  
ACE  
[penney@aceloans.org](mailto:penney@aceloans.org)

Questions regarding this program and application should be directed to:

Elizabeth Penney  
770-718-8992  
[penney@aceloans.org](mailto:penney@aceloans.org)

or

Jason Friedman, Principal  
Friedman Associates  
319-341-3556  
[jasonj@friedmanassociates.net](mailto:jasonj@friedmanassociates.net)