

**Request for Proposals**

**For**

**Banking & Depository Services**

**RFP # 02-2019**

**Community Based Care of Central Florida Holdings, Inc.**

**4001 Pelee St.**

**Orlando, FL 32814**

**TABLE OF CONTENTS**

1.0 OVERVIEW…………………………………………………. 3

 1.1 PURPOSE 3

 1.2 BACKGROUND 3

 1.3 MISSION 4

 1.4 VISION 4

2.0 PROCUREMENT DETAILS AND QUALIFICATIONS 4

 2.1 GENERAL 4

3.0 SCOPE 5

 3.1 BACKGROUND 5

 3.2 SERVICES TO BE PERFORMED 5

 3.3 BANK PROFILE 6

 3.4 QUALIFICATIONS 6

 3.5 COST PROPOSAL 6

 3.6 TOTAL ALL INCLUSIVE PRICE OF SERVICES 6

 3.7 RATES FOR ADDITIONAL SERVICES 7

 3.8 MANNER OF PAYMENT 7

4.0 PROPOSAL PROCESS, SCHEDULE, FORMAT, EVALUATION 7

 4.1 RFP PROCESS 7

 4.2 TENTATIVE SCHEDULE 8

 4.3 CONTENT 8

 4.4 ORGANIZATION 8

 4.5 PROPOSAL EVALUATION 9

1. **OVERVIEW**

1.1 Purpose

Community Based Care of Central Florida Holding, Inc. (CBC Holdings) and its subsidiaries: Community Based Care of Central Florida Inc.(CBCCF), Community Initiatives Inc.(CI), Community Based Care of Central Florida Foundation Inc.(Foundation),and CBC Integrated Health LLC CBCIH), hereafter referred to as the **CBC Family of Companies** is requesting competitive proposals from qualified financial institutions to act as the organization’s banking and depository of funds provider for its current $90 million annual budget. The Family of Companies currently utilizes sixteen (16) checking accounts and processes approximately 3,000 financial transactions per month.

CBC Family of Companies encourages prospective bank representatives to examine this Request for Proposals (RFP) carefully. The objective of this RFP is to identify the particular financial institution that can present the highest quality and greatest diversity of services, provide the highest amount of interest income and offer the absolute lowest true cost of banking services by minimizing costs, fees and service charges. The security of funds is of the foremost concern and CBC Family of Companies expects its financial institution to be a leader and innovator in the development and execution of financial products and services.

CBC Family of Companies supports participation by smaller businesses and organizations, minority firms, women’s business enterprises and labor surplus area firms certified as such by the State of Florida, if possible. Anyone is eligible to submit a proposal for contracted services and CBC Family of Companies is committed to an open, competitive and fair procurement process. CBC Family of Companies shall not discriminate against a potential provider or proposal for service on the basis of race, creed, sex, religious orientation, or affiliation.

1.2 Background

CBC Holdings is a private, not for profit organization which provides the administrative services for the Family of Companies. CBCCF is a private, not for profit organization selected by the Florida Department of Children and Families (DCF) as the lead agency responsible for the privatization of child protection services in Orange, Osceola and Seminole Counties. CBCCI is a private, not for profit organization which provides additional support for the children of the three counties (such as housing, abuse, career building, and mental health). The Foundation is a private, not for profit organization which provides fundraising, marketing and grant support to the Family of Companies. CBCIH is a for profit organization, partnered with other lead agencies and a private funder to provide healthcare for over 40,000 children in our system throughout the State of Florida.

The agency develops and manages a comprehensive, community based system of care for abused, neglected and abandoned children and their families. The Family of Companies is committed to promoting the welfare of children through abuse/neglect prevention services, in‐home care, foster care, and adoption. In order to ensure the safety, security, and well-being of every child, The Family of Companies has created a continuum of care for children and families to address the prevention, intervention and treatment of child abuse and neglect. The Family of Companies has an established local community boards comprised of strong community advocates who represent diverse career leadership.

1.3 Mission

The Family of Companies empowers families to safely care for their children by engaging, protecting and inspiring every child, every day. This mission is driven by one of our core values: the belief that every child has the inalienable right to grow up safe, healthy and fulfilled in families that love and care for them.

1.4 Vision

Our Family of Companies and many of our stakeholders in the Central Florida community share a vision of how the child welfare system can be improved for children and families. We are dedicated to our goal of becoming the national leader in progressive child welfare systems; forgoing community partnerships and innovations that promote healthy, safe and self-sufficient families.

**2.0 PROCUREMENT DETAILS AND QUALIFICATIONS**

2.1 General

The CBC Family of Companies reserves the right to accept or reject any of the proposals unilaterally and unconditionally. The Family of Companies also reserves the right to negotiate with any or all of the respondents, to solicit best or final offers from some or all of the respondents and to accept all written proposals as an effective offer of services. The Family of Companies may modify the proposal requirements at any time to remedy errors, add addendums, or otherwise change the proposal requirements as required. All providers will be treated as fairly and consistently as possible.

Finalists will be expected to meet with management to further discuss their proposal. All expenses associated with preparation and delivery of the proposals will be the responsibility of the proposing organization.

Based on the written proposals and presentations, the Family of Companies’ Selection Committee (consisting of the Chief Financial Officer, Chief Legal Officer, VP of Marketing, Senior Staff Accountant, CBC Holdings Board Chairperson, CBC of Central Florida, Inc. Board Chairperson) will make its recommendation to the appropriate Boards of Directors on **May 23, 2019.**

All questions or correspondence regarding the RFP should be directed in writing to Cathy Macina (Chief Financial Officer) at Catherine.Macina@EmbraceFamilies.org. Any attempt to communicate directly with the Board of Directors, Management, or any other employee of Eckerd about the RFP may result in elimination of the offending organization from consideration. Written questions may be submitted by **March 15, 2019.**

Written questions will be answered by **March 20, 2019**. **Due to the complexity of the Family of Companies’ structure, a 30 minute teleconference to further discuss general questions may be scheduled the week of March 25, 2019 – April 4, 2019. To schedule this call, please contact Sandy.Porche@EmbraceFamilies.org.**

All vendor contracts shall comply with all the laws governing entities doing business in the State of Florida and must be in good standing.

**3.0 SCOPE**

3.1 Background

To be considered for selection, proposing financial institutions must meet the following qualifications:

* Be capable of providing the services sought by the agency
* Have an established full service branch within the tri-county area (Orange, Osceola, Seminole)
* Ensure that the Family of Companies’ funds are adequately collateralized as Public Funds according to Florida Statue 280
* Provide banking services and technology that increase the efficiency of the Family of Companies’ operations
* Provide outstanding customer service
* Maximize interest earnings while minimizing expenses to arrive at the absolute lowest true cost of services
* Possess the ability to open more accounts if needed
* Offer a comprehensive Treasury Plan for excess funds

3.2 Services to be Performed:

The following are the services the Family of Companies has or would like to implement in the future:

* Sixteen separate checking accounts. Two of these accounts are required to be interest bearing accounts. A copy of the most recent account analysis has been included as an attachment for the checking accounts.
* Positive Pay
* ACH debit/credit origination and fraud control
* Wire transfers (incoming and outgoing)
* Online account management (banking services) to include all banking functions such as daily/monthly reporting, stop payment, check images, account transfer, etc.
* Line of credit ($5M)
* Purchasing card
* Online and Remote check deposits
* Conventional Loans
* Sweep program to maximize FDIC insurance coverage of passive balances
* Investment program and/or consulting to include but not limited to investment strategies and policies, short and long term investments, endowments.

3.3 Bank Profile

The bank profile should include the following information:

* Brief description of your bank including size
* The locations (states) of the bank branch offices and the location of the primary bank representative that would service this account.
* Identify the individuals that would work with the Family of Companies on the services noted above. If there are any additional services that you feel might benefit the Family of Companies, please include them here. If there are any services listed above that your bank could not perform, please indicate that in this section.
* Describe the financial institution’s history of community involvement and the ways the company actively seeks opportunities to improve the communities in which business is conducted
* Provide a description of the institution’s experience in providing services to the public sector. Include exclusive resources dedicated for the public sector or not for profit organizations.

3.4 Qualifications

The organization chosen for this engagement must have the ability to commence July 1, 2019. Include a statement to confirm compliance to the minimum qualifications. In addition, list any exceptions to the required services.

3.5 Cost Proposal

Please see Attachment A for account activity

3.6 Total All‐Inclusive Price of Services

Please provide the total maximum pricing information relative to performing the work as described in this RFP. Include pricing increases in subsequent years and how these will be offset by interest earnings.

Please provide your current Earnings Interest Credit (EIC) used to offset any and all services fees and a history of your EIC rates on June 30, 2016, June 30, 2017, and June 30, 2018

3.7 Rates for Additional Services

If it should become necessary for the Family of Companies to request any additional services to either supplement the services requested in this RFP or to perform additional work as a result of specific recommendations included in any report issued on this work, then such additional services shall be performed only if set forth in an addendum to the agreement between the Family of Companies and the financial institution. Any such additional work agreed to between the Family of Companies and the financial institution shall be performed as the same rates set forth in the proposed amounts described above.

3.8 Manner of Payment

Payment will be made on a monthly basis, deducted from the interest earned on the funds in the accounts, which will occur off the bank statement.

**4.0 PROPOSAL PROCESS, SCHEDULE, FORMAT, EVALUATION**

4.1 RFP Process

Proposals must be received by 3:00PM on **April 23, 2019.**

Proposals may be hand‐delivered or mailed to:

Community Based Care of Central Florida Holdings, Inc.

Attn: Catherine Macina, CFO

4001 Pelee Street

Orlando, FL 32817

INQUIRIES: Inquiries regarding this RFP must be via email and must be directed to Cathy Macina, who will be your primary contact during the proposal stage.

Cathy Macina

CFO

4001 Pelee Street

Orlando, FL 32817

Catherine.Macina@EmbraceFamilies.org

4.2 Tentative Schedule

**Date Action**

February 26, 2019 RFP Release

March 15, 2019 Submission of Questions

March 20, 2019 Responses to submitted questions

 March 25 – April 4, 2019 Teleconference per Request

April 23, 2019 Proposals Due

April 25 – May 3, 2019 Interviews if Requested

May 6, 2019 Proposal Evaluation Finalized

May 23, 2019 Notice of Award

 July 1, 2019 **Anticipated** Commencement

4.3 Content

Proposals shall be submitted to the Family of Companies addressing the items as shown below. A written response is required for each item. Failure to answer any of the items will impact an applicant’s score. Applicants are strongly encouraged to review evaluation criteria when completing the proposal. The proposal narrative shall address the following items as presented in Section 3.0 of this RFP:

* Background
* Expected Outcomes
* Qualifications
* Experience (including 3 current references)
* Personnel
* Cost Proposal

4.5 Organization

The proposals shall be organized as follows:

* Cover Page including
* Name of Respondent (organization)
* Federal Employee ID # (FEIN)
* Point of Contact (name and title)
* POC telephone number including extension
* POC email address
* POC physical address
* Proposal Narrative (maximum length is 10 pages)
* Cost Proposal
* Additional attachments supporting the proposal

Proposals shall be printed on “8½ x 11” paper only, using no less than 12 pitch font with one inch page margins. Narrative sections should be single‐spaced, with each section clearly defined.

4.3.2 Proposal Evaluation

The evaluation of proposals received in response to the RFP will be conducted comprehensively, fairly and impartially. An evaluation committee of designated reviewers shall review and evaluate proposals.

Proposals will be evaluated using the following criteria:

* Prior experience with similar projects and successful completion of same
* Experience and credentials of the organization
* The experience and professional qualifications of the team assigned to this project
* Cost of performing the services
* Other supportive considerations as documented in proposal

No single factor, such as cost, will determine the final decision to award. During the review of the proposals, the Review Committee may, at its discretion, request a telephone or teleconference to further discuss the proposal. Such discussions will provide applicants with an opportunity to answer any questions the committee may have on the proposal. Not all applicants may be contacted for further discussion. The Family of Companies will not be liable for any costs incurred by the applicant in connection with these discussions.

**CONFLICT OF INTEREST DECLARATION FORM**

|  |  |  |
| --- | --- | --- |
|  | **YES** | **NO** |
| 1. Do you, your immediate family, or your business partner have financial or other interests in the recipient(s) of the proposed Services? |  |  |
| 2. Have gratuities or anything of monetary value been offered or exchanged between you, your immediate family, or your business Partner and employee of recipients of proposed services? |  |  |
| 3. Within the last 24 months, have you been employed by, or do you plan to seek or accept future employment with the recipient(s) of the Proposed services? |  |  |
| 4. Are there any other conditions which may cause a conflict of Interest? |  |  |

**If you checked “yes” after any of the above questions, please explain your answer. Please attach additional sheets as necessary.**

I declare that my answers and any related explanation(s) are true, correct and complete to the best of my knowledge.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name Date

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Title

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Company