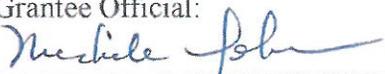


Nevada Department of Health and Human Services  
 Grants Management Unit  
 4126 Technology Way, Room 100  
 Carson City, NV 89706  
 775 684-3470  
 Fund for a Healthy Nevada  
 NOTICE of GRANT AWARD

Grantee: Consumer Credit Counseling Service Of Southern Nevada (aka Financial Guidance Center) 2650 So. Jones Blvd. Las Vegas, Nevada 89146		Tax ID: 880121775 Request ID: 1352			
Contact: Michele Johnson		Telephone: (702) 364-0341			
Project: Nutrition for Life (NFL)		Email: michele@FinancialGuidanceCenter.org			
Grant Period: 7/1/2015 to 6/30/2016		Vendor #: T29001911B			
Project Description: The NFL program is a collaboration of five strong community based nonprofit agencies who have served Nevadans for nearly 1.5 centuries. NFL will continue to expand its coordinated efforts in increasing access not only to food but to comprehensive services that will stabilize families and move them toward financial self-sufficiency.					
Counties to be served: Urban					
Approved Budget:	\$355,971				
Personnel	\$33,568	Occupancy	\$1,080		
Contract/Consult	\$291,972	Communications	\$1,200		
Staff Travel/Per diem	\$170	Public Information	\$500		
Equipment	\$0	Other Expenses	\$813		
Supplies	\$300	Indirect Costs	\$26,368		
		<b>TOTAL</b>	<b>\$355,971</b>		
<b>Approved Measures for Quarterly Progress Reports</b>					
<b>Outcome 1</b>		<b>Outcome 2</b>		<b>Outcome 3</b>	
a) 4,400 unduplicated people will receive food assistance in SFY16. b) 2,200 unduplicated people will be surveyed after services are rendered. c) 1,892 will report that they did not need to skip meals in the month following the food assistance and supportive service referrals received from this project. d) 86% will report positively.		a) 2,220 unduplicated people will be referred to one or more federal food assistance programs in SFY16.  b) 550 (25%) will be successfully linked.		a) 19,024 meals were provided by all partner organizations during SFY14. b) 35,200 meals are projected to be provided by all partner organizations during SFY15. c) 35,200 additional meals will be provided during SFY16 by all partner organizations. d) Total meals to be provided in SFY16 = 70,200 (100% increase).	
Serve#	Achieve%	Serve#	Achieve%	Serve#	Achieve%
4,400	86	2,220	25	70,400	100
This grant has been approved for the first year of a two-year cycle. The budget detail is based on the grant period identified above. Future funding is dependent upon grantee performance and availability of funds.					
Disbursement of funds: Total reimbursement will not exceed \$355,971 during the grant period. Funds will be disbursed primarily on a reimbursement basis, with allowance for advances, in accordance with grant instructions in Attachment B.					
Source of Funds: FHN - Wellness					

Terms and Conditions: In accepting these grant funds, the recipient understands and agrees to the following:

1. This award is subject to the availability of appropriate funds.
1. Expenditures must comply with any statutory guidelines, DHHS Grant Instructions and Requirements, and the State Administrative Manual.
2. Expenditures must be consistent with the narrative, goals and objectives, and budget as approved and documented in Attachment A.
3. Grantee must comply with the DHHS Grant Conditions and Assurances, and the DHHS Grant Instructions and Requirements in Attachment B.
4. Grantee must comply with all applicable Federal regulations including but not limited to:
  - Audit requirements for grantees that expend more than \$750,000 in Federal awards during the grantee's fiscal year;
  - Title 2 of the Code of Federal Regulations (CFR) including , but not limited to, 2 CFR 200 (replacing OMB Circular A-21 for colleges and universities), 2 CFR 225 (replacing OMB Circular A-87 for state and local governments, and 2 CFR 230 (replacing OMB Circular A-122 for non-profit organizations); and
  - 45 CFR 92.35 requiring that neither the grantee nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
5. Quarterly progress reports are due by the 30<sup>th</sup> of the month following the end of the quarter, unless specific exceptions are provided in writing by the grant administrator.
6. Financial Status Reports and Requests for Funds must be submitted monthly, unless specific exceptions are provided in writing by the grant administrator.

Signatures	Dates
Authorized Grantee Official: 	8/1/15
Laurie Olson, GMU Chief: 	8/2/15
Richard Whitley, Director, DHHS: 	8/4/15

## **Organization Information**

Confirm the program area that your proposal addresses.

Wellness-Hunger - One Stop Shop

### **Request Amount**

Enter the total amount of funding requested in this proposal for SFY16 only (no decimals, round numbers only).

\$355,971

### **Organization Name**

Consumer Credit Counseling Service Of Southern Nevada

### **Legal Name**

Consumer Credit Counseling Service Of Southern Nevada

### **Also Known As**

Financial Guidance Center

### **Address**

2650 South Jones

### **City**

Las Vegas

### **State**

NV

### **Postal Code**

89146

### **Phone**

7023640344

### **Extension**

N/A

### **Fax**

7023645836

### **E-mail Address**

michele@FinancialGuidanceCenter.org

## WWW Address

<http://www.FinancialGuidanceCenter.org>

## Tax ID

880121775

## Organization Type

(e.g., state agency, university, private non-profit organization)

Non-profit

### **Organization Primary Contact**

#### First Name

Michele

#### Last Name

Johnson

#### Title

President & CEO

#### E-mail

[michele@FinancialGuidanceCenter.org](mailto:michele@FinancialGuidanceCenter.org)

#### Office Phone

7023640341

#### Extension

N/A

#### Mobile Phone

7023017755

### **Project Primary Contact**

#### First Name

Michele

#### Last Name

Johnson

#### Title

President & CEO

#### E-mail

michele@FinancialGuidanceCenter.org

## Office Phone

7023640341

## Extension

N/A

## Mobile Phone

7023017755

### **Introduction**

#### **What is your organization's primary mission statement?**

The Mission of Financial Guidance Center is to promote economic security through financially responsible behavior to all consumers, regardless of the ability to pay.

The agency's Vision is to create a community culture of financial responsibility.

#### **Project Title**

Nutrition for Life (NFL)

#### **Describe your project in one or two sentences.**

The NFL program is a collaboration of five strong community based nonprofit agencies who have served Nevadans for nearly 1.5 centuries. NFL will continue to expand its coordinated efforts in increasing access not only to food but to comprehensive services that will stabilize families and move them toward financial self-sufficiency.

#### **Provide a brief overview of the proposed program or project.**

The NFL program was and is designed to address exactly the principles outlined in Nevada's strategic plan to address food security - to use a comprehensive, coordinated approach to ending hunger and promoting health and nutrition, rather than just providing emergency short-term assistance.

This is being accomplished through a strategic partnership of strong, stable nonprofit organizations. Access is easy, with emergency food needs being met by a well-established pantry accessible through ULAN, NFL's 'front door'.

Nutrition and health education, including health related issues such as diabetes, is provided by members of the Health Services Coalition (Valley Health Systems/HCA/North Vista).

Getting people to work will be addressed through Goodwill's Career Connections Program, who placed 2,361 people in jobs in 2014 after extensive assistance.

Financial education and a myriad of asset development programs, including free tax preparation, is provided by Financial Guidance Center.

HELP continues to provide enrollment and approval for SNAP eligible households.

Each year the NFL collaboration grows, bringing in valuable new partners with supplemental programs, services, and resources to strengthen the NFL program. And, all members of the NFL collaboration provide service at ULAN, for the benefit of the client being served...where the client is comfortable accessing service.

### **Population to be Served**

Define your community/service area. Is it a district within a city, a county, a group of counties or region, or the state as a whole? Be specific. Name the area or areas you consider to be your community.

The community and service area for the Nutrition for Life program is Clark County. It is acknowledged distance may prove to be a barrier for some residents of the rural areas of the county, though clients will be served regardless of where they may reside within Clark County, as long as they can prove residency.

### **Geographical Area Served**

Choose Up to 5

Urban-Clark County

Urban-Clark County-South Rural Clark Co

Urban-Clark County-North Rural Clark County

Identify any special populations you plan to target.

Choose Up to 3

Low Income

At Risk

General

Does the program for which your organization is requesting funds have a waiting list? If so, how many unduplicated individuals are currently on the list? How long do they typically have to wait to receive services? Do you have a plan to address the waiting list?

Since inception of the NFL program, there has been no waiting list.

As outlined, the 'front door' for the program is ULAN. Clients can access food four days a week. Caseworkers are also available during the same time period to work with the clients in effecting a written plan of action. Clients are scheduled for the next informational education class (currently provided bi-weekly and projected to move to weekly), at which time they will interact with experts regarding nutrition and health information, job development and all ancillary assistance to help in their job search, such as building resumes, basic assessments such as aptitude and abilities, and receipt of bus passes or gas cards, interview clothing, employment cards, and so forth, SNAP enrollment and approval, and financial education with details on resources available such as free tax preparation for all, including those EITC eligible, asset development programs such as the match Individual Development Program for education, micro-enterprise and homeownership, utility assistance funds to pay for power, gas, and/or water, and additional resources, programs, and services offered by all partner agencies, along with giveaways. This resource is provided at ULAN, a location familiar to all clients and at a location with which they are comfortable, to allow them to establish a relationship with all partners, leading to the client more easily accepting of and accessing all other assistance

available to them.

### **Organization Strength (Up to 20 Points)**

Refer to Page 4 of the Request for Applications. Describe how your organization's proposed project relates to the mission and long-term goal(s) of the corresponding program area. (For example, hunger projects would focus on the mission and goals of the strategic plan that addresses food security.)

NFL's mission and goals regarding food security ARE the mission and long-term goals of the DHHS.

NFL was designed more than two years ago. The NFL partners heard loud and clear the goal of a one-stop shop providing comprehensive services to work toward minimizing food insecurity in our communities. We have long understood 'crisis management'. Handing out food addressed the immediate need..... yet that immediate need was still present the next week or the next month, because no steps were taken to change behavior or circumstances. NFL vowed to do things differently, hence the collaboration with strategic partners. As we move into the next two years, lessons learned have been incorporated into the business plan and partnerships expanded.

The NFL project has defined the mission regarding "improve the quality of life and health of Nevadans...." to include all factors that lend themselves to food security.

Jobs, with living wages, are needed to ensure a family is food secure. Goodwill's Career Connections Program will provide resources: computers with Internet access; ability to set up and access email; access to phones/fax machines/copier for job search; basic assessments; job referrals; interview & uniform & work clothing; vocational training.... all, coupled with provision of nutritious food, will lead to improving the quality of life and health of Nevadans.

Knowledge of nutrition and physical health are an important factor in the quality of life. Health Services Coalition's provision of nutrition classes provided by a dietician and clinicians who can speak to special needs, such as how nutrition relates to diseases such as diabetes, will lead to fulfilling the mission.

Bringing resources to our client base, such as enrolling and being approved for SNAP, work toward meeting goals.

Financial health is the ultimate goal for all participants. Asset development leads to financial stability. Education leads to asset development and financial health. Programs and resources are available and are brought to our clients rather than requiring clients come to us. This allows for establishment of a relationship. Once comfortable, clients are much more likely to access resources, leading to success for the client and the NFL program.

### **What qualifies your organization to provide the proposed service?**

Financial Guidance Center (FGC) has been a leader in the Nevada nonprofit community for 43 years. While remaining true to its mission, FGC, with a strong tenured management

team, involved community leaders serving on our Board of Directors, and stellar reputation, has been instrumental in recognizing community needs and developing solutions. FGC, long ago, recognized the need to avoid duplication of services and the benefit of collaborations and has used that strategy to the benefit of the communities served.

FGC created the NFL collaboration and has led the partners since inception, while providing direct client service and serving as the fiscal/reporting agent for the program. Direct services include free tax prep, match IDA programs, financial literacy, banking the unbanked, other asset development resources and, if all goes as planned, will soon have a Navigator to enroll clients for the Exchange/Medicaid.

Strong partners in the collaboration lead to success. Providing, and continually evaluating, the NFL program for the past 18 months has led to ongoing program improvement and expansion of collaborators.

The original partners included United Labor Agency of Nevada (ULAN) and HELP of So. NV (HELP). ULAN was selected as the 'front door' for NFL as they had an established pantry (1996), caseworkers, large client base, fiscal soundness, mature leadership, central location, strong community support, additional resources such as rental assistance, and a similar mission. HELP was approached as a partner due to their longevity (1965), leadership, client base, reputation, and services, including the only organization with the ability to provide intake and approval for SNAP applicants. HELP also provided nutrition classes.

Added as new partners are Goodwill and Health Services Coalition (HSC). Job development and all corresponding services make Goodwill a valuable partner to the NFL program. Goodwill, since 1975, has assisted consumers achieve stable employment and all resources will now be available to NFL clients. HSC brings to NFL dieticians and clinicians who will strengthen an already strong collaboration by providing nutrition classes, including nutrition's affect on health (i.e. diabetes), preventive health options, and the ACA.

These factors, and many others, qualify FGC to provide the proposed service.

**Provide information about the key staff who will be involved in project leadership. Provide names, titles, a brief description of their duties, and the number of years each person has worked in this program area (both inside and outside your organization). At minimum, include the Executive Director, the Program Manager and the Fiscal Officer.**

Financial Guidance Center - lead agency

Michele Johnson serves as FGC's President and CEO and has held that position for 33 years. She has direct oversight of all aspects of the program, including creating, coordinating and working with the NFL collaboration, final approval of reports/fiscal management, and interaction with DHHS.

Paul Weiss is FGC's CFO, in this role for four years. He was previously with the NFCC, overseeing a budget of \$27 million, a position held for 11 years.

Christie O'Melia, COO, worked with FGC for 4 years, transitioned to work with Congressman Horsford for 2 years and returned to FGC November 2014 in her new role. NFL program manager.

Lina Maqueda is FGC's Director of Financial Empowerment, a position held for one year. Lina provides financial literacy classes on site at ULAN for NFL clients and also oversees FGC's asset development programs in addition to promoting NFL at all classes/seminars/outreach events. She worked previously for one year at the United Way.

Yvette Redmond, Director of Community Involvement, has been with FGC for nearly one year, after seven years with the United Way. Yvette promotes NFL in the community.

#### Partner Agencies:

ULAN - Audrey Arnold has been the Executive Director for 20 years and has direct oversight of the program at her agency

HELP - Terrie D'Antonio is the President & CEO and has held that position for 11 years.

Goodwill - Steve Chartrand serves as President & CEO.

Elizabeth McDaniels is the Director of Mission Services, with direct oversight of this program and has been with Goodwill seven years.

Health Services Coalition - Christine Carafelli is the Executive Director of HSC, a position held for two years. Christine will be coordinating the services of Valley Health Systems, Hospital Corporation of America and North Vista Hospital, members of HSC.

**Non-Profit Community Organizations - If yours is a non-profit community organization, provide information about your Board of Directors. How is board composition determined? How are members selected? How many members constitute a full board and how many vacancies do you have now? What kind of training (formal or informal) does your board receive and how often? Briefly describe the board's role in strategic planning, fundraising, and program oversight.**

Financial Guidance Center (FGC) is a nonprofit 501(c)(3) organization, established in 1972. FGC has a governing Board of Directors and a Reno Advisory Council. One member of the Advisory Council serves on the governing Board of Directors. The Advisory Council meets quarterly and is comprised of northern Nevada community leaders. Needs are vastly different between northern and southern communities and the Advisory Council ensures the governing Board identifies and meets needs in the north.

Board composition is determined by need of the expertise desired by the agency. Selection of members is very strategic. Unlike some boards, FGC does not have a 'give or get' policy. We feel strongly the expertise provided by each board members is a 'give', as each board member is available to provide assistance as requested by the agency.

If there is an opening, the Board has discussion at a regular meeting as to potential opportunities. The Board Chair and CEO meet with prospective board members and submit a bio and information to the full board, who then votes on acceptance (or not) of a board

member. There are currently no openings. Two new board members were added recently.

The FGC bylaws state the board can number from 3-25. The Board is normally held to 10-12 members. The agency CEO serves on the board as a non-voting member.

New members receive a Board member manual and have a training session with the CEO. Bi-monthly board meetings are held, providing on-going Board training opportunities.

Annually, in October, a full board strategic planning meeting is held. This is normally a full-day event designed to evaluate the current state of the agency, discussion and revision of the short- and long-term strategic plan, identification of agency and community needs, everything fiscal including approval of the following year's budget and investment strategy, evaluation of all programs, services, human resources including succession planning, technology, and facilities. Outside speakers may be part of the strategic planning meeting. The board is fully responsible for setting policy, strategy and goals and the FGC team is responsible for fulfilling those identified policies, strategies, and goals.

**Other Organizations - If yours is not a non-profit community organization, describe how the oversight typically provided by a Board of Directors is handled.**

Not Applicable

**Summarize your organization's strategic plan by answering the following questions. When and how was your plan completed? Has the overall mission/vision been revised since the plan was first completed? What timespan does it cover? What are the primary goals in the plan? How is progress toward goals tracked?**

FGC does establish a strategic plan with both short and long-term goals and has done so for the past three decades. Given the nature of our business and the volatility of the housing and financial markets, the strategic plan is established with one, two, and three year goals and is evaluated, updated, and modified annually in October, with the last evaluation completed October 31, 2014.

The agency's mission and vision has been updated (language) but not revised as to purpose. This was accomplished in 2006.

The major agency goal in 2015, other than continued fiscal sustainability and comprehensive service and program delivery, is development of a community development credit union to serve the financially un- and under-served and to provide an alternative to the payday lending industry for Nevada consumers.

As to service delivery, sustaining all current programs is slated for 2015 along with the goal of a financial counselor achieving certification in order to provide reverse mortgage counseling to seniors. This program was provided previously though the team member providing the service retired. As this is written the selected counselor is participating in a week-long reverse mortgage training opportunity in California and should be able to study and pass the comprehensive test by the end of March.

Board meetings are held bi-monthly and a report on all strategic goals is presented to the full Board, along with all other relevant agency business at each meeting, allowing for discussion, discussion of solutions should challenges arise, and evaluation of results.

## Define what sustainability means to your organization and describe how your organization addresses this.

Sustainability is defined as "able to be used without being completely used up or destroyed" or "able to last or continue for a long time".

FGC, as a nonprofit agency, discusses sustainability on a regular basis, both at the board and the staff level. We discuss financial sustainability, sustainability from a human resource aspect, sustainability from a facilities viewpoint, from an outreach point of view, and from a program delivery aspect.

Financial sustainability - FGC is a very fiscally prudent agency. We practice what we teach - savings are vital to the success of a business (for-profit or non-profit) and one should pay themselves first. This is demonstrated by the reserves the agency has, which were developed without sacrifice of service delivery! Reserves are invested safely.

Human resource sustainability - Having a viable succession plan is vital to the sustainability of FGC. We have in place an incredibly strong management team who, should something happen to the CEO (I hate that thought as the CEO is the person typing this) could easily sustain this agency for 12-months while a CEO search is held. The CEO also has key-man insurance, to ensure current agency reserves are not spent on this search.

Program sustainability - FGC has never undertaken a program without having a solid plan of action to sustain a program and has never laid off staff because funding for a program has ended. Each program, before undertaking, is evaluated for the ability to sustain it long-term, until the need ends.

## Summarize your organization's plan for resource development. How will any additional resources that are received be used by the organization?

Resource development is the bane of a non-profit organization's existence. Resource development is a task undertaken every day of every year. Researching new funding opportunities, without 'chasing dollars' and while remaining true to our agency's mission and vision is a fundamental part of all we do. Our goal is to balance our budget and not take on projects which we are unable to support long-term. Another vitally important aspect of resource development is to not be dependent upon one sector or entity for financial resources and FGC strives to be well-rounded in its financial resource development.

Resource development starts with our strategic plan and the goals established. What are the plans, what are the financial costs, and how will it be accomplished? All questions that must be answered.

FGC has one team member dedicated to resource development. The entire management team, as part of their job responsibilities, discusses resource development each month during its scheduled management meeting, as pertains to the agency's current financial situation, programs and to new programs being considered. The Board weighs in with

review of all financial reports at each board meeting.

Additional resources that may be received are, again, factored into use through the use of the strategic planning exercise. Having reserves allows FGC to be nimble in meeting a need, when identified. As an example, when the housing crisis hit, demand for service increased 125% in the first 12 months - a demand we could meet because of resources held in reserve.

### **Service Delivery (Up to 25 Points)**

Complete the Service Matrix and submit it along with the other attachments required for this application. How did your organization decide which services to list on the Service Matrix? The Service Matrix is attached to our application.

Consultation with the executive leadership of the partner agencies in the NFL collaborative allowed for completion of the Service Matrix.

This question focuses on knowledge of available services (including those that your organization provides). Answer all of the following elements.

**(a) How does your organization educate its staff about other services that are available to clients?**

**(b) How does your staff educate clients about other services that are available to them?**

**(c) How does your staff educate other providers about your organization's services?**

**(d) Summarize your organization's outreach plan. Include information about targeted outreach designed to draw in any special populations identified in the "Population to be Served" section of this application.**

a) Monthly in-person staff meetings are held with all team members, including those residing in Reno. Each month one of our agency programs is discussed in depth and, of course, whenever a new program or service is offered, there is extensive sharing of information and training over a longer period of time. Staff retreats are also held, allowing for a full day of exchange and interaction with all aspects of the agency discussed.

b) Each client counseled by an FGC team member receives a written plan of action, as does every NFL client through their ULAN caseworker. Relevant programs are discussed verbally and many are provided directly by the counselor. For those services not provided by the counselor, an appointment is scheduled at that moment for the client or the client may be escorted to receive the service immediately, as for those seeking tax preparation services. Brochures and flyers are often provided to or emailed to clients, i.e. three emails were sent to the FGC mailing list of over 10,000 informing clients of our free tax preparation program.

c) Our CEO, Director of Financial Empowerment, Director of Community Engagement and

Director of Housing Opportunities are constantly in the community, meeting with stakeholders and/or giving presentations and participating in health/employee fairs. FGC has multiple media opportunities each year, allowing for FGC to discuss programs and services. FGC also provides well over 350 education seminars annually, providing another avenue of outreach. Press releases are sent on a regular basis.

d) FGC has an organized outreach plan. It includes electronic media, social media, and some paid advertising targeted to all socio-economic groups and those for whom English is a second language. The outreach plan also includes grassroots efforts. Those named in the response above target partners serving the target audience, allowing us to provide information to audiences we may not otherwise reach. Regardless of the program or service being accessed by a client, FGC leverages this access by providing information on all programs/services. FGC is often a guest on Spanish language radio and participates in dozens of employee fairs each year

Describe the service delivery process that will be used to provide individuals/families with food. The description should include, but should not necessarily be limited, to: eligibility requirements and verification process (if any), intake process, amount of food provided per pantry visit, limits on how often individuals/families can access the pantry, type of food that will be available, and how the pantries participating in the project will create a supportive environment that minimizes the stigma associated with receiving food assistance.

The eligibility requirements are quite simple ... anyone that is hungry and needs food and has Nevada identification is eligible. If an applicant does not have Nevada identification, the NFL program will assist them with obtaining identification and a birth certificate, if needed.

The NFL program has worked to make the intake process as simple. A client/potential client walks in the front door of ULAN, who serves as the 'front door' of the NFL program, signs in, and receives three documents to complete: an application form, a food liability document and an HMIS permission document. The caseworker retrieves the documents, makes a copy for the client, reviews the client's identification, making a copy for the file, and then speaks individually with the client to assess all needs, in addition to the need for food. The caseworker provides each client with a written case plan/plan of action. Identified needs are addressed at this point. If SNAP is an option, an appointment is scheduled for them. If there is a need to file taxes, information on the tax site (location/hours/phone number) is documented on the plan of action. The client is registered for the next class that includes Goodwill, Financial Guidance Center, and Health Services Coalition. Food is then provided to the client.

The amount of food provided per pantry visit will be increased from the current 10 pounds per verifiable person in the family to 20 pounds per verifiable person in the family. This increase will allow for the provision of fresh produce.

Each participant may receive food assistance each 30-days, as long as the participant is taking steps as outlined in their plan of action to take positive steps to better themselves.

ULAN's pantry has, over the past few years, moved to a healthy variety of food. Provided

is protein (i.e. chicken/ground turkey/ground beef), fiber (i.e. whole wheat grain products, brown rice, oatmeal, whole grain cereal), dairy (i.e. dry milk, cheese, butter), canned water packed fruit, canned (low sodium) soup, and fresh seasonal produce. Special food is provided to those who are homeless with no ability to cook.

The staff involved with the project is well-trained and supportive. There are no lines as there is organized processing. The surroundings are pleasant with no warehouse appearance. Intake is provided in one area of the building and food is received in another so there is no 'audience' when the client receives food.

Describe the process for conducting screening, referral and follow-up in order to link people with the food programs and supportive services listed on Page 6 of the RFA. List any programs and services that people will be referred to beyond the required ones. Discuss the strategies that are being used or will be used to maximize the number of successful referrals that result in people receiving needed food assistance and supportive services.

After the intake process, the case manager performs an in-depth assessment to determine all needs the client may have. For direct referral services that are not available on-site but are available through an NFL partner, the plan of action outlines the service provider, address, phone number, and service to be received. For those services provided on site, such as SNAP and the education class, an appointment is scheduled. The on-site class for which clients are scheduled will include presentations addressing job training and all supportive services, nutrition, health, financial stability and asset development, among other topics.

Supportive services, other than those listed in the RFA and listed above include, but are not limited to utility assistance, rental assistance, diapers and baby products, Project Reach, EAP, ACA, specific dietary classes, and tax preparation.

Follow-up is challenging, as most service providers do not participate in HMIS. If this were to become a requirement, the financial challenges of comprehensive follow-up (human and financial resources) could be minimized. Another challenge in follow-up is NFL's inability to directly contact the referral source for information. There are confidentiality issues and a lack of reciprocity. As it is, follow-up is accomplished only if a client returns for food and/or if a client accesses service from one of the NFL partners. At that point in time the caseworker will note all services received as confirmed by the client and report results through HMIS.

To encourage client participants to follow through with all referrals, each action to be taken by the client is written on their action plan. In order to continue receiving food the client must make forward movement on completing the steps outlined in writing. If effort is missing on the part of the client, food will not be provided. The goal of the NFL program is to entice participants into putting forth effort into their own self-sufficiency. All referrals are viable.... all referrals are free ... all referrals will assist the client into moving forward with options and resources for verified needs. The client must participate and put forth personal effort into their progress.

Hunger projects are required to ensure that all ages (birth to elder) are served. How will your partner organizations be structured to ensure that this requirement is met?

Programs offered by the NFL partner agencies include Baby First Services (HELP), the Diaper Bank (ULAN), and the Shannon West Homeless Youth Shelter (HELP). The variety of services place the partners in touch with households from the beginning of life to the senior population, and all ages in between.

Though some services, such as job development, obviously will not target the very young, all partners are aware of all programs, services, and resources offered by the NFL collaboration.

The majority of those entering the NFL program enter through ULAN. This simplifies the process of ensuring all parameters and requirements of the program are met. Though all partner agencies make referrals to the NFL program, the assessment is provided by ULAN, who, through their comprehensive initial assessment, identify all needs of the household.

Describe how your partner organizations will track and report on basic client demographics. Note that you may be asked to report on all clients served; not just with funds awarded through this RFA.

ULAN, as the 'front door' for the NFL program, collects and reports on client demographic information. Referrals from partner agencies to ULAN will still result in ULAN providing a comprehensive intake and assessment of the household's needs, resulting in one NFL partner agency collection and reporting on needed data. Reporting on all clients served can be accomplished as easily.

Describe the strategies that will be used to provide the maximum amount of food possible in order to minimize the need for clients to utilize multiple pantries to meet their food needs, and also ensure that the food provided (a) meets generally accepted standards for quality; (b) contributes to a balanced, healthy diet; and (c) is actually food that clients wish to eat.

The NFL program will increase the amount of food to each verifiable family member to 20 pounds, increased from 10 pounds. Food provided is in large quantities that actually equal more than one meal. For instance, a box of cereal will certainly provide more than one meal, as will a jar of peanut butter. The ground turkey and ground beef will create more than one meal. Techniques that allow for the 20 pounds of food to actually be eatable food and not packaging include providing dry spaghetti sauce seasonings (simply add water and tomato paste, which is provided) rather than a jar of spaghetti sauce. The package of spaghetti sauce weighs a couple of ounces as opposed to the one pound+ weight of sauce in a jar.

The NFL pantry ensures food meets generally accepted standards for quality. Nothing expired is ever provided to a client. Any unlabeled or damaged product is not disbursed. Purchases are made from a reputable local retailer to obtain healthy, nutritional food that consumers will eat and that are not available from a food bank. Foods provided ensure a

complete meal can be created. There are those pantries that hand out Hamburger Helper..... with no hamburger! The NFL won't hand out Hamburger Helper (though if we did hamburger would also be included) because the NFL program is ensuring processed food is minimized, and because we've long ago shifted to more nutritious, wholesome food. This provides assurance there will be minimal waste on the client's end.

**Describe any other elements of your approach to service delivery that will make your program successful in helping individuals and families achieve their highest level of self-sufficiency.**

The upcoming expansion of the NFL collaborative partners will help grow the NFL program into an even more valuable program than it is currently. We will continue to look for strong, like-minded partners who value collaboration as a means to reach more clients and benefit the clients we serve, with a benefit to each partner because of access to clients they may otherwise not reach.

Each partner has their area of expertise and they are constantly improving upon their service and their service delivery. Expansion of a partner's program equals success for NFL.

As an example, FGC has submitted a grant request for a Navigator Exchange Enrollment Facilitator. Once approved, the benefit to the NFL clients will be immeasurable.

The NFL is working toward truly being a one-stop shop, with the ability to meet the identified crisis and provide valuable resources, programs, and services in a comprehensive manner as we work to help the clients move toward financial stability, ultimately eliminating the crisis.

**If you plan to add any new food access points during the two-year grant period, explain why a new site is needed in a particular area. Use verifiable data wherever possible, cite waitlists if applicable, and include a timeline for implementation.**  
Not Applicable.

### **Collaborative Partnerships (Up to 20 Points)**

**Name the organizations participating in the proposed collaborative partnership and summarize their roles.**

Financial Guidance Center - Lead agency, responsible for all things fiscal, reporting, coordination and training of partners. Direct service delivery to clients. Provide on-site (ULAN) financial literacy classes. Off-site, provide confidential financial counseling, debt repayment, credit report review, credit restoration, utility assistance, free tax preparation, asset development programs such as IDA, Lending Circles, homebuyer down-payment assistance, banking the unbanked, additional financial literacy classes.

ULAN - Provide 'front door' for all NFL clients. Provide food and manage food pantry to provide nutritious food. Caseworkers will provide in-person intake session and develop written plan of action for each household to work toward financial stability. Provide resources for clients to accomplish written action steps. Offer additional services including

Diaper Bank, rent/mortgage assistance, Project Reach, EAP application assistance.

HELP - Provide on-site (ULAN) SNAP intake and approval. Provide referrals to HELP resources including Baby Your Baby and the Shannon West Homeless Youth Center.

Goodwill - provide on-site (ULAN) job training information for finding employment as outlined in their Career Connections Program, with detailed instruction on how to access services including supportive services such as bus passes, gas cards, hygiene kits, employment cards, and on-the-job training opportunities.

Health Services Coalition - provision of dieticians and clinicians from member hospitals who will provide nutrition classes, classes on healthy living, information on nutrition and medical conditions, such as diabetes, benefits of exercise, and other related topics. Provide giveaways, such as hand sanitizer and pill boxes.

### Why was the lead organization selected to serve as the lead?

Financial Guidance Center, when the first RFA was released for this project, reviewed the RFA and saw the opportunity to provide a valuable service to our communities. FGC approached ULAN and HELP to ask if they agreed there was merit in applying. There seemed to be a natural flow or assumption that FGC would take the lead role.

FGC gladly assumed (and probably presumed they would be the lead) the leadership role. We serve as the lead agency for many other programs, including the Nevada Attorney General's Home Again program. For this program, we created a consortium of all Nevada based HUD approved housing counseling agencies, created and host a statewide call center, oversee all outreach and advertising, partner with Nevada's nonprofit legal service providers, provide all required information to the Nevada Legislature, provide all fiscal oversight of this multi-million dollar project, and provide direct service to clients.

Serving as the lead organization for the NFL project seemed a natural extension of services FGC already provides.

Identify the key management functions that will be provided by the lead organization. The response should include, but not be limited to, addressing how the lead organization will ensure that all partners are in compliance with DHHS grant requirements, that fiscal management practices are aligned with generally accepted accounting principles, and that data is tracked and reported in a consistent manner.

The lead organization will continue to perform the following key management functions:

- 1) Write and submit the response to the RFA, with input from partner agencies
- 2) The lead agency CEO and CFO will read and understand all grant requirements to ensure that the lead agency and all partners are in full compliance with all GIRS requirements
- 3) Lead agency will have an MOU with all partner agencies to allow specificity with all partner expectations
- 4) Fiscal management of the grant is aligned with general accepted accounting principles and this is documented by the lead agency's internal review of each submission and an annual independent financial audit (and A133 when required) of the lead agency

5) The lead agency will receive each month from each partner agency for whom there will be financial reimbursement a request for payment with all substantiating documentation, including cancelled checks, for all costs agreed to at the time of formalizing the partnership.

6) Demographic data is reported on a quarterly basis by ULAN, as the 'front door' of this project, to FGC, as the lead agency and in cooperation the quarterly reports to DHHS are created.

Describe how the funds requested in this proposal will be distributed through the lead organization to the partner organizations (e.g., subgrants, subcontracts). Indicate the amount of funds that will be apportioned to each partner and how each partner will use the funds.

Financial Guidance Center, as the lead agency, will have a subcontract agreement with those NFL partner agencies for whom reimbursement for certain expenses has been agreed upon.

If fully funded, ULAN will receive \$271,004

The funds will be used for:

Personnel - \$61,892

Mileage - \$291

Equipment lease - \$2,357

Refrigerator - \$1,500

Supplies - \$904

Occupancy - \$10,800

Communications - \$960

Audit - \$825

Insurance - \$475

ID/Birth Certificates - \$1,000

Grocery gift cards - \$10,000

Direct food purchase - \$180,000

If fully funded, Goodwill will receive: \$17,368

Personnel - Employment Specialists - \$17,222

Mileage - \$146

If fully funded, Health Services Coalition will receive: \$3,600

Personnel - \$3,600

If fully funded, HELP will receive:

-0-

If fully funded, Financial Guidance Center will receive: \$64,000

Personnel - \$33,568

Mileage - \$170

Supplies - \$300

Occupancy - \$1,080

Communications - \$1,200

Public Information - \$500

Liability Insurance - \$333

Audit - \$480  
Indirect @ 8% - \$26,368

The existence of a partnership assumes that participating organizations will work cooperatively and collaboratively. Describe how your process works. How will decisions be made and differences resolved? How will the partners work together to ensure that the project stays on track and that performance goals are met?

The partner agencies in the NFL program do work together cooperatively and collaboratively. Communication is key as is selecting partners who have common goals, standards, work ethic, strong leadership, and reputation.

At the very least, the partners will continue to meet on a quarterly basis to evaluate the program, determine if changes are needed and, if so, how best to address those needs. Decisions will be made by consensus and I'm confident in saying that because of the comprehensive discussions had on the front end with all partners agreeing on expectations, roles, and protocol, there will be no differences. Should that be an incorrect statement, we are confident that discussions amongst the partners will resolve any issue.

During the first 18 months of the NFL program, a major change was instituted. Initially, ULAN, serving as the 'front door', would make referrals to the partner agencies for all services. This proved to be unsuccessful - clients simply did not travel to HELP for a nutrition class or to FGC for a financial literacy class. As the partners were participating in a regular assessment meeting, this problem was identified. The solution - HELP and FGC would provide services at ULAN, an agency with which clients were familiar and comfortable. Problem solved. It wasn't a matter of cost or benefit to the individual agency - it was a matter of what was best for the NFL program and its clients. It is projected this same level of professionalism will continue to exist.

**Remember to submit a Letter of Agreement and a draft Memorandum of Understanding if this proposal involves a collaborative partnership. If a final Memorandum of Understanding is available, this may be submitted in lieu of the letter and draft.**

### **Cost-Effectiveness and Leveraging of Funds (Up to 15 Points)**

Describe how the program will make cost-effective purchases.

To ensure food purchases are cost effective, seasonal produce will be purchased. Food will be purchased in bulk, including produce, and then repackaged into small amounts. Sales will be utilized. NFL will continue to take advantage of the solid relationship established with a grocery chain that provides the best possible prices and often provides reduced prices even on sale items. When there are opportunities to purchase food at extraordinary prices and the pantry has no storage, the grocery partner will store the food until there is room at the pantry, with no cost, of course. This partner will also deliver, unload and assist with stocking the food purchased, again as an in-kind contribution.

Describe the total amount of resources that each partner agency will contribute to the project from all funding sources in SFY16

including the funds requested for SFY16 in this proposal. Categorize the funding sources by type (e.g., federal, state, local and private), indicate the specific source (e.g., USDA Commodity Foods), and include the dollar amount. Describe any volunteer and in-kind services and estimate the dollar value. Indicate whether the funding request or structure will be different in SFY17 and, if so, why.

\$393,360 - This is the total ULAN will contribute to the NFL program.  
\$271,004 is requested through this proposal  
\$82,000 is secured for food / grocery cards through EFSP  
\$40,356 is in-kind for personnel/volunteers through private funds

\$11,482 - this is the total HELP will contribute to the NFL program  
\$11,482 is in-kind for personnel (SNAP) through state federal funds

\$105,368 is the total Goodwill will contribute to the NFL program  
\$17,368 is requested through this proposal  
\$88,000 is in-kind for personnel, job placement and supportive services anticipating training and placement for 40 individuals - WIA / private / state funding

\$9,000 is the total Health Services Coalition will contribute to the NFL program  
\$3,600 is requested through this proposal  
\$5,400 is in-kind for personnel and giveaway costs - private funds

\$111,185 is the total FGC will contribute to the NFL program  
\$63,999 is requested through this proposal  
\$47,186 is in-kind for personnel, facility - private funds

What percentage of the funds requested will be spent on purchasing food? How was this percentage determined? (Note that the minimum requirement in the RFA is 50%.)

The percentage of funds spent on purchasing food will be 53.3% of the total grant request.

Taking into consideration the last two years of the NFL program, the growth of clients served, and the expansion of partner agencies, which foretells of additional growth, we projected an increase in food purchased to meet client needs.

Indicate whether any of the funds will be used as match for another funding source. If so, what is the dollar-for-dollar ratio of the match (e.g., 1:1, 2:1, etc.).

None of the funds received for the NFL program will be used as match for any other program.

### **Outcomes (Up to 15 Points)**

Provide at least two examples of the program outcomes your organization is currently measuring. Describe how progress is

tracked.

NFL is measuring new SNAP enrollments. Progress is measured by those approved and this information is obtained from HELP, provider of the SNAP enrollment and approval process. This program could be increased significantly if the Division of Welfare and Supportive Services would allow other organizations to provide the enrollment and approval, as HELP is able to do. The need is great and the resources few. There are, however, resources that would be available to help if provided the opportunity.

NFL also tracks all EAP application submissions. Applications are submitted via USPS with a delivery receipt requested. The challenge? Unless we are able to confirm with the client, we are unable to track approval.

NFL clients are registered to attend the training classes and that information is tracked. Each participant signs in at the beginning of each class, thereby demonstrating success in attendance and ensuring each client is receiving vital information regarding employment opportunities, nutrition, health, and financial literacy.

## How does your organization use outcome information to strengthen its programs?

The perfect example is our training and educational classes. At the beginning of the NFL program, clients were provided information to obtain nutritional classes from HELP at their location and to attend financial literacy classes at the site of Financial Guidance Center. Though both HELP and FGC are within fairly close proximity to ULAN, examining the outcomes for attendance demonstrated dismal results. A change was required. The simple solution was for ULAN to host the classes at their site and that change was put into practice. Attendance immediately improved, to the point that for the upcoming grant period, arrangements have been made to rent a training room in the same complex as ULAN is located to accommodate the anticipated growth.

The NFL partners will continue to evaluate all outcome data to immediately seize any opportunity to strengthen our program.

## What impact do your organization's services have on the quality of your client's lives?

The NFL program is having a positive impact on our client's lives. At the very least, we are ensuring, at a minimum, food to provide 16 nutritious meals for each member of a family (allowing for 1.2 pounds of food per meal).

The program is providing new community resources to clients, of which they were unaware, providing unanticipated and unexpected benefits to those who were only hoping for some food assistance; such as free tax preparation or rental/utility assistance.

The financial services, programs, and resources provided by FGC literally have the ability to take a client from homelessness to homeowner. All this is available to every NFL client.

The new NFL partners will allow for even more benefit. With the addition of health classes and comprehensive nutrition classes, clients will learn how to eat and live more healthy lives, understand the value of preventive services and know how to obtain them, receive information on how to plan meals, and take care of any special dietary needs.

The addition of Goodwill as a partner is incredibly powerful. The job training/education

programs they offer, coupled with the supportive services, will allow any client to better their work life, if such assistance is needed.

The NFL program can make a difference in each client's life, if they choose to take advantage and the NFL team will continue strongly encouraging each and every participant to take advantage.

Describe the long-term impact your organization's services have already had on the community or, if your organization is proposing to provide a new service, describe how the service is expected to impact the community. Describe how impact is (or will be) measured.

ULAN, the 'front door' for the NFL program, provided more than 19,000 meals in the 2013/2014 grant year and has, in the first seven months of the 2014/2015 grant year provided more than 35,700 meals.

Goodwill, a new partner agency, served 12,810 people through a variety of programs in 2014 and helped place 2,361 consumers into employment. It is projected that of those clients attending the educational training class, 20% will take advantage of Goodwill's employment services, a conservative estimate of 92 clients.

NFL projects 450-500 clients will attend the education and training class offered.

FGC provided tax preparation to 2,025 households in 2014, of which it could be confirmed 217 of them were referred through the NFL program, saving the NFL clients an estimated \$32,550 in tax preparation fees and, with an average return of almost \$2,100, conservatively bringing \$455,700 in tax returns and credits back into our client's lives and our community. During 2014, a total of 346 financial literacy classes were provided, both at our site and at the site of community partners, reaching more than 6,500 consumers; more than 7,000 households received one-on-one financial counseling and coaching and 450 households were evaluated for utility assistance. In the past seven years, nearly 400 first time homebuyers received \$16 million in down payment assistance.

HELP has provided SNAP enrollment and approval for NFL clients and will continue to provide this vitally important service. 355 applications were processed and 212 households began receiving SNAP benefits during calendar year 2014.

## **Projections**

### **Output/Outcome 1**

Provide the following projections.

- (a) The number of unduplicated people who will receive food assistance in SFY16.**
- (b) The number of unduplicated people who will be surveyed after services are rendered.**
- (c) The number of people who will report that they did not need to skip meals in**

**the month following the food assistance and supportive service referrals received from this project.**

**(d) Use the projections in (b) and (c) to calculate the percent who report positively.**

a) 4,400

b) 2,200

c) 1,892

d) 86%

### **Output/Outcome 2**

Provide the following projections.

**(a) The number of unduplicated people who will be referred to one or more federal food assistance programs in SFY16.**

**(b) The number successfully linked.**

**(c) Calculate the percent successfully linked.**

a) 2,200

b) 550

c) 25%

### **Output/Outcome 3**

Provide the following data and projections.

**(a) The number of meals provided by all partner organizations during SFY14.**

**(b) The number of meals projected to be provided by all partner organizations during SFY15.**

**(c) Project the number of additional meals that will be provided during SFY16 by all partner organizations.**

**(d) Use the projections in (b) and (c) to calculate the percentage increase in meals provided.**

**[Note that the standard ratio for converting pounds of food into meals is 1.2 pounds equals one meal. If this conversion does not work for your organization**

**for some reason, explain why and propose an alternative measurement.]**

- a) 19,024 meals
- b) 35,200 meals
- c) 70,400 meals
- d) 100%

**Output/Outcome 4**

Provide the following data and projections.

**(a) The pounds of fresh produce provided by all partner organizations during SFY14.**

**(b) The pounds of fresh produced projected to be provided by all partner organizations during SFY15.**

**(c) Project the pounds of additional produce that will be provided during SFY16 by all partner organizations.**

**(d) Use the projections in (b) and (c) to calculate the percentage increase in fresh produce provided.**

- a) 8,360 pounds
- b) 8,400 pounds
- c) 16,800 pounds
- d) 100%

Indicate whether any of the projections provided above for SFY16 will change in SFY17. If so, explain why and enter projections for SFY17 below.

It is not anticipated there will be a change from SFY16 to SFY17.

**Management Checklist**

Confirm that your organization already follows each of the practices listed below, or will implement these practices by the start of the SFY16 grant year. Note that items will be verified during program or fiscal monitoring visits, which may include a random sampling of transactions.

ANSWER "YES" OR "NO."

YES

**The organization has written personnel policies covering at a minimum: job descriptions, leave policies, recruitment and selection, evaluation, travel, salary ranges, fringe benefits, grievance procedures, disciplinary procedures, termination procedures, conflict of interest, sexual harassment, substance abuse, lobbying, confidentiality, and equal employment policies.**

**The organization has an accounting manual covering all of the following: separation of duties, accounts payable, accounts receivable, internal control, purchasing, check signing policies, payroll, cash receipts, procurements, property management, time sheets, travel, conflict of interest, nepotism.**

**Procedures are in place to minimize elapsed time between receipt and expenditure of funds and for determining allowability and allocability of costs.**

**Accounting records are supported by source documents.**

**Records are adequate to identify the source and use of funds.**

**The agency has a process for reconciling project expenses with revenues.**

**Fiscal and program records are retained for at least three years after the end of the grant period.**

### **Attachments**

Title	File Name
Service Matrix (Appendix B)	<a href="#"><u>Appendix B RFA Service Matrix 01-23-15.docx</u></a>
Board of Directors List	<a href="#"><u>bod.doc.docx</u></a>
Letter of Agreement and Draft MOUs with Partner Agencies (or Final MOUs if available)	<a href="#"><u>NFL MOU FY 2016.pdf</u></a>
Budget Template (Appendix D)	<a href="#"><u>Appendix D FY16 DHHS 2.25.15.xls</u></a>
Letter and Schedule of Findings for Federal Audit or Financial Statement/Status Report if OMB-133 not required	<a href="#"><u>audit 2013.pdf</u></a>
Letter and Schedule of Findings for Federal Audit or Financial Statement/Status Report if OMB-133 not required	<a href="#"><u>Cashflow 201412 (2).xlsx</u></a>
Letter and Schedule of Findings for Federal Audit or Financial Statement/Status	<a href="#"><u>Balance Sheet 201412 (4).xlsx</u></a>

Report if OMB-133 not  
required