

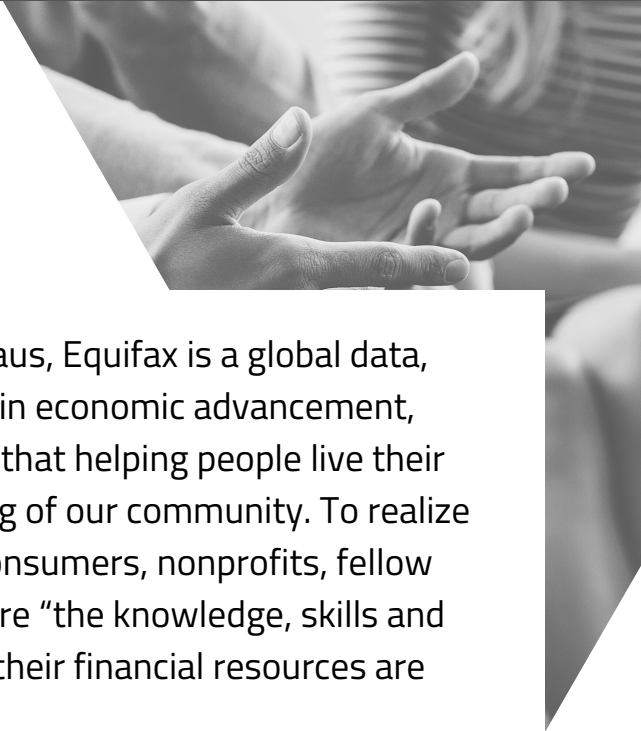
A black and white photograph of several hands of different ages and skin tones stacked on top of each other, symbolizing unity and support. The hands are arranged in a circular pattern, with the fingers pointing towards the center. The background is slightly blurred, focusing attention on the hands.

2021 CREATING SHARED VALUE GRANT

2021 APPLICATION GUIDE

Completed applications will be accepted until Friday, November 5th at 5:00 CST

OVERVIEW



More than just one of the leading credit reporting bureaus, Equifax is a global data, analytics and technology company with a strong focus in economic advancement, consumer advocacy and financial literacy. They believe that helping people live their financial best means supporting the financial well-being of our community. To realize this vision, the Equifax Foundation collaborates with consumers, nonprofits, fellow corporations and communities to envision a world where “the knowledge, skills and access needed for communities to effectively manage their financial resources are universal” (Equifax Foundation mission statement).

In fall 2021, the Equifax Foundation partnered with graduate students at Washington University in St. Louis’s Brown School to distribute a grant to a St. Louis region non-profit organization that meets the eligibility requirements.

The 2021 Creating Shared Value Grant (2021 CSV Grant) will be a one-time award in a range of \$15,000- \$20,000 to one organization, disbursed in one installment. The award serves to enhance an organization’s capacity to serve their clients over the course of one year, to begin in late 2021. Throughout this time, Equifax corporate social responsibility leader, David Stiffler, will be available to grantees. If awarded the funds, organizations will be expected to report back the successes and challenges of the request upon spending out the grant.

The wealth gap between white and Black residents in St. Louis City continues to be one of the largest in comparable Midwest cities. To help address these disparities, the 2021 CSV Grant will prioritize Black/African American-led organizations that address financial capacity building in under-developed communities in the St. Louis region, which may include wealth/asset building, credit building, banking access, and direct re-lending.

We look forward to reviewing your applications for this exciting grant opportunity.

ELIGIBILITY REQUIREMENTS

In order to be considered for the 2021 CSV Grant, organizations must have 501(c)3 status and operate within the St. Louis region. Funding preference will be given to organizations that serve Black/African American populations in the St. Louis region and engage directly with their client population. The organization must have an annual operating budget of \$250,000 or less, and must be Black/African American-led. The mission and services of the organizations must be in service of enhancing financial capability and inclusion in the St. Louis region. Examples of this include credit building, banking access, wealth asset building, and youth interventions. See FAQ for clarification.

The organization must be applying for a one-time capacity building request. Please refer to the National Council of Nonprofits definition of capacity building for clarity. Examples of capacity building projects include, but are not limited to:

- Communication & Marketing materials
- Program research and/or development
- Board and/or staff development
- New and/or upgraded equipment or technology
- Enhanced operational support
- Direct re-lending

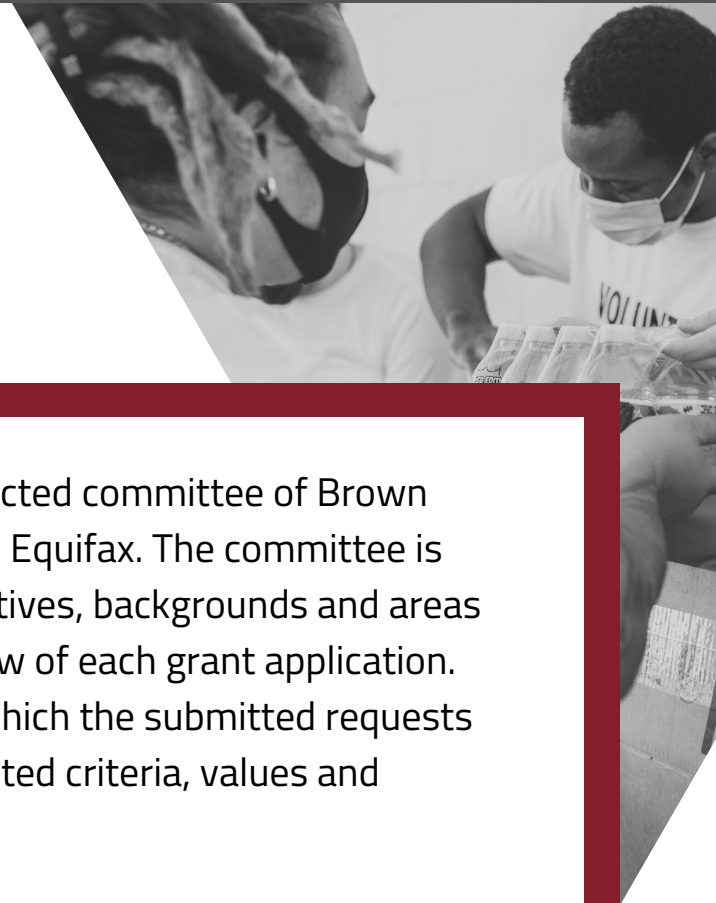


SELECTION CRITERIA

All applications will be reviewed by a self-selected committee of Brown School Students working in collaboration with Equifax. The committee is composed of individuals with diverse perspectives, backgrounds and areas of expertise, to facilitate a well-rounded review of each grant application. Applications will be scored on the degree to which the submitted requests and organization as a whole align with the stated criteria, values and purpose of the RFP.

Other scoring considerations include:

- Clear, concise writing that is easily understandable- professional writing will not be highly scored. Length will have no bearing on score, although succinct responses are preferred.
- Acronyms should be spelled out in entirety the first time that they are mentioned. A failure to do so may result in lower scores.
- Submitted applications should be completed in full. A failure to do so will result in disqualification.
- The urgency and timeliness of the funding request





EXCLUSION CRITERIA

Any application that meets an item on the exclusion criteria below will **not** be considered:

- ➔ Organizations that discriminate on the basis of race, creed, gender, national origin, age, disability or sexual orientation in policy or in practice will not be funded.
- ➔ Organizations whose services are limited to one-time classes and/or webinars.
- ➔ Organizations with an annual operating budget of \$250,000 or more will not be funded.
- ➔ The grant will not accept requests from individuals, political, social or fraternal organizations.
- ➔ The grant will not accept requests in furtherance of sectarian religious activities, impermissible lobbying, legislative or political activities.
- ➔ The grant will not accept requests for one-time programs, endowments, international programs, or capital campaigns.
- ➔ The grant will not accept requests for loans, startup expenses, seed-capital funding for private businesses, or scholarships requested by individuals.

PROPOSAL DOCUMENTS

The application goes live beginning Friday, October 8th, 2021. **The deadline for proposals is Friday, November 5th, 2019 by 5:00 PM CST.** Decisions will be communicated to all applicants on Friday, November 19th, 2021.

All materials necessary to complete the application can be found in the [2021 CSV Grant Google Drive](#). The completed cover sheet and additional requested documents can be submitted via email to equifax2021grant@gmail.com. Please label the subject line of the email "YourOrganizationName ECSV21."

If you have any questions about the application or this grant opportunity, please submit them via email by 5pm on Friday, October 15. All responses to general questions will be posted [here](#) by 5pm on Friday, October 22. Responses to organization-specific questions will be emailed separately.



PROPOSAL DOCUMENTS

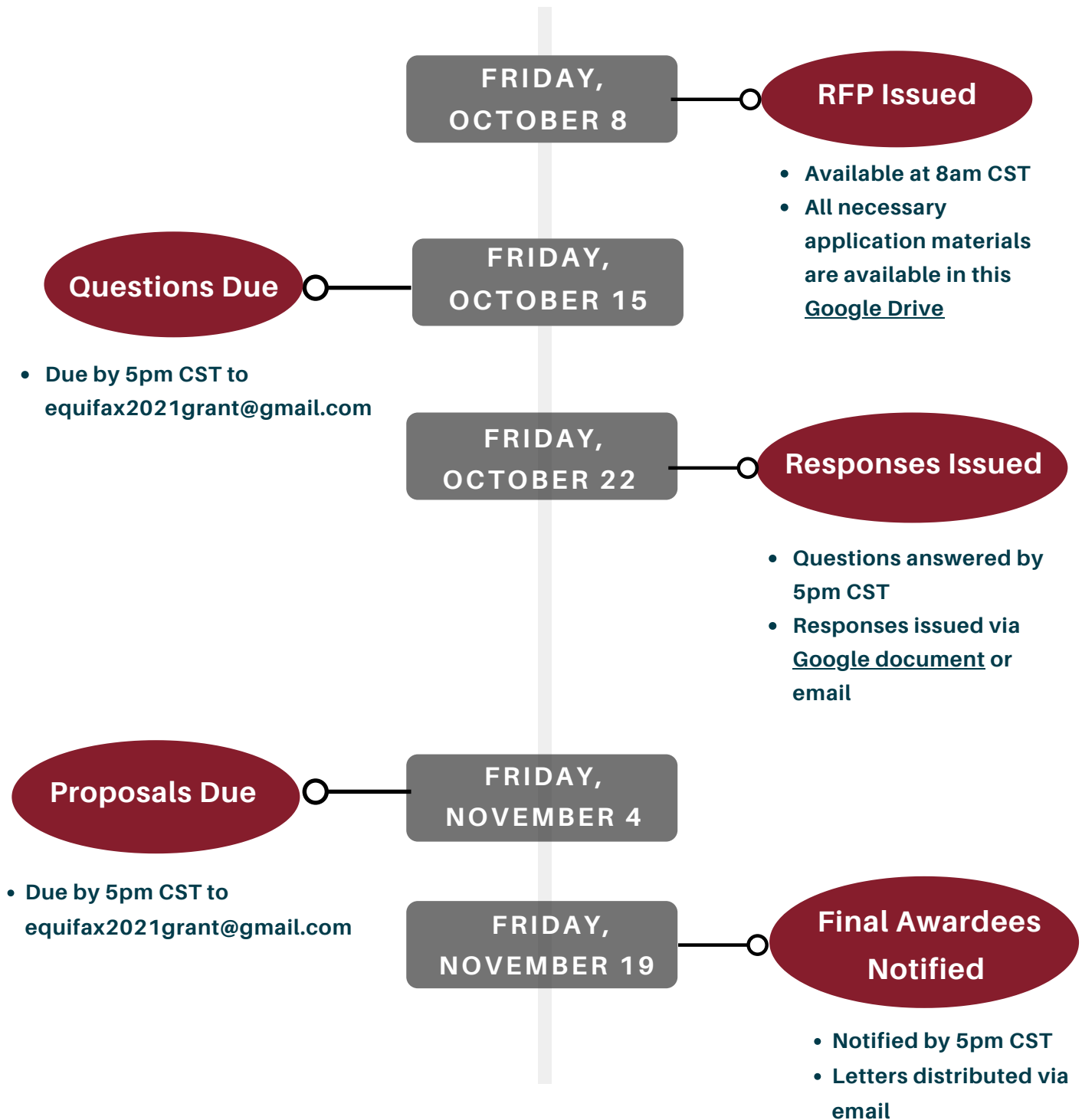
The following questions and requested documents should be included in your application:

- Cover Sheet
- Documentation of organization and/or program strategy and impact (can use evaluation or plan created for other grant requests or report)
- Organization's most recently filed Form 990
- Itemized budget for requested funds
- Income statement from current fiscal year
- Narrative

Narrative should include:

- No word count restrictions but must be concise
- Narratives may be adapted from previous submissions, as long as the key questions are addressed.
- Narrative should be guided by the following:
 - A description of the organization's client population and what services the organization offers them.
 - How the requested funds will be used to advance the client population's financial capability and define what success for this request would look like for your organization.
 - How the demographics of the community/clients served by the organization are reflected in leadership and staff- additionally, please include why the organization considers itself black-led.
 - Any internal or external efforts your organization is currently undertaking to incorporate diversity, equity, and/or inclusion (DEI) into its policies and practices.
 - How the organization incorporates community input in decision-making and DEI work.

APPLICATION TIMELINE



FREQUENTLY ASKED QUESTIONS

Why is there a deadline for questions listed? Can we ask questions after that date?

In order to ensure all applicants have the same information while completing the application, we request that all organizations submit their questions by 5PM on Friday, October 15. We will post responses to all general questions in [this document](#) by Friday, October 22. After that date, you can still feel free to reach out with any questions via email but we may not be able to guarantee a timely response.

What does evaluation for the 2021 CSV Grant look like?

Grant evaluation will consist of a brief reporting process, to be designed between David Stiffler, President of the Equifax Foundation, and the organization. Organizations can expect to address the successes and challenges of the request upon spending out the grant. This could look like a written narrative, scheduled conversation or other format.

What do we mean by asking for your organization to be Black/African-American-led?

We are interested in learning about how your organization defines and prioritizes Black/African-American leadership. Since this will look different for each organization we will consider each organization's approach individually.

FREQUENTLY ASKED QUESTIONS

I'm having difficulty accessing the application. What should I do?

Please email us at equifax2021grant@gmail.com and we will send it to you directly.

How do we define the St. Louis region for the purposes of the 2021 CSV Grant?

For the purpose of this application, we are defining the St. Louis region as St. Louis City, St. Louis County, and the Metroeast area.

What service areas qualify?

Any organization that serves the St. Louis region is eligible, no matter their physical area of operation.

My organization has received funding from Equifax in the past, but not in the past fiscal year. Is my organization still eligible to apply?

Yes.

How do I know if my funding request is for capacity building?

Please utilize the National Council of Nonprofits' definition of capacity building: "Capacity building is whatever is needed to bring a nonprofit to the next level of operational, programmatic, financial, or organizational maturity, so it may more effectively and efficiently advance its mission into the future. Capacity building is not a one-time effort to improve short-term effectiveness, but a continuous improvement strategy toward the creation of a sustainable and effective organization"

FREQUENTLY ASKED QUESTIONS

How do I know if my organization is in service of enhancing financial capability and inclusion in the St. Louis region?

We are utilizing the following definitions for the purpose of this grant:

- **Financial capability:** The combination of knowledge, understanding, skills, attitudes, and especially behaviors which people need in order to make sound personal finance decisions, suited to their social and financial circumstances. (Center for Financial Inclusion)
- **Financial inclusion:** A state in which all people who can use them have access to a full suite of quality financial services, provided at affordable prices, in a convenient manner, and with dignity for the clients. (Center for Financial Inclusion)

If your organization offers services that lift up these ideals, you are eligible for funding. Examples of this include credit building, financial coaching, banking access, wealth asset building, and youth interventions.

My organization's mission and primary focus is not directly related to financial capability, but we provide some financial education programs as a component of our services. Am I still eligible to apply?

Yes, if your organization does ongoing financial education programming (as opposed to one-time class) then you are eligible to apply. However, priority will be given to organization's whose mission most directly aligns with the stated grant priorities.