

**Request for Proposals:
Resilient Futures Program
Evaluation of community-delivered
financial help services across Canada**

**Deadline for Submission: 5:00 PM EDT, June 2, 2025
Subject Line: "Resilient Futures Program RFP"**

About Prosper Canada

Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty through innovative programs and policies.

Our vision is a Canada where everyone has access to the financial supports, products, and guidance needed to build a secure financial future.

As the country's leading champion of financial empowerment, we collaborate with business, government, and community partners to create policies, programs, and tools that transform lives and promote widespread financial well-being. We help organizations across sectors integrate proven financial empowerment strategies into their services in a sustainable, impactful way.

Project background

The Resilient Futures Program is focused on coordinating and expanding access to free, community-delivered financial help services across Canada to people living on low and moderate incomes. This initiative will build a network of regional financial help hubs that will deliver and scale expert one-on-one supports, including year-round tax filing, benefit assistance, access to identification, one-on-one financial coaching or counselling, and financial education. Capacity development and training will also be provided to community organizations, enabling the expansion of services across the country with the support of three types of financial help service partners (Financial Empowerment service hubs, Financial Empowerment partners, and Priority Population growth partners).

The objectives of the Resilient Futures Program are to:

1. Support and ensure more Canadians living on low and moderate incomes have access to and use free-of-charge community-delivered financial help services that are tailored to their unique needs;
2. Raise greater financial inclusion and equity by reaching every province and territory, including rural, remote, and Indigenous communities, and ensuring services meet the diverse needs of underserved groups, including Indigenous Peoples (First Nations, Métis, Inuit), Black communities, and those living with disabilities;
3. Support the delivery of financial help services, where appropriate, that address the needs of both official language communities, including providing training and capacity-building supports to organizations; and
4. Support the development and delivery of tailored and appropriate financial help services for underserved groups, including Black communities, Indigenous Peoples, and those living with disabilities.

About the evaluation

A draft **Resilient Futures Evaluation and Performance Monitoring Plan** has been developed and presented to the funder to guide the assessment of the Resilient Futures Program. The plan outlines key components and processes, including the evaluation focus, type, guiding questions, data collection methods, and timelines that will inform the evaluation findings.

Existing evaluation documentation

In support of this program and the associated evaluation, we have created the following documentation (provided as attachments):

- **Draft Evaluation and Performance Monitoring Plan** defines the evaluation and performance monitoring framework for the Resilient Futures program, detailing the focus, outcomes, metrics, and data collection methods. It will be refined as needed to remain responsive to evolving priorities and to accurately assess program impact.
- **Draft Theory of Change** for the full project (which goes beyond the scope of this evaluation)

Evaluation Type

The purpose of the evaluation is to assess the effectiveness of the implementation of the Resilient Futures program by seeking to:

1. Determine the reach of the program
2. Assess the impacts of the program on clients served and service partners
3. Understand the experiences of clients served and service partners
4. Identify lessons learned from implementing the program, including successes, challenges, and opportunities for improvement or change

Three approaches will be used to assess whether the objectives of The Resilient Futures Program are met:

- 1) **Performance Monitoring** will be used to track progress toward achieving program deliverables by collecting and reviewing metrics related to key performance indicators,

2) Process Evaluation will be implemented to explore the experience of clients and service partners, practices or factors critical to achieving program impacts, successes and challenges, and opportunities for further development, and

3) Outcome Evaluation will be used to measure client and service partner changes resulting from the activities and interventions implemented by the program.

Guiding Questions

The questions below will guide evaluation and performance monitoring activities in alignment with funder-mandated reporting requirements as well as inform and guide the process and outcome evaluation:

Performance Monitoring Questions

1. Who is receiving services through the Resilient Futures program?
2. What is the reach of the Resilient Futures program?
3. How many financial help service interventions are being delivered?
4. How much income was secured by clients through financial help service interventions?
5. Did the program increase opportunities for clients to participate in community-delivered financial help services?
1. Did the program help organizations increase their capacity to help clients improve financial literacy and/or other financial outcomes that enhance financial well-being?

Process and Outcome Evaluation Focused Questions

1. Did the Resilient Futures program have an impact on clients and service partners? If yes, what were the impacts? If no, why not?
2. Have any unintended outcomes, positive or negative, resulted from the Resilient Futures program? If yes, what are they?
3. What is the experience of clients receiving services, including both positive and negative feedback, and any challenges or highlights they encountered?
4. What factors have supported or hindered the implementation of the Resilient Futures program?
5. What have been the challenges and successes of implementing the Resilient Futures program?
6. What opportunities exist to improve the Resilient Futures program?
7. What resources and promising practices have been developed to support the delivery of tailored financial help services to priority populations, including Black communities, Indigenous Peoples, and individuals living with disabilities?

8. Has the FE service hub model implemented through the Resilient Future program been effective?

Evaluation project scope

The selected evaluator will be responsible for supporting the finalization and implementation of the existing evaluation plan developed for Resilient Futures, while remaining flexible to potential modifications as the project evolves.

Contract timeline

We expect this contract to begin in **June 2025** and end in **May 2029**.

Deliverables

At a minimum, throughout the duration of the contract, the selected consultant/firm will need to provide the following:

- Finalized evaluation framework (building off drafted version)
- Finalized logic model (building off drafted version)
- Evaluation workplan
- Data collection tools
- Personal Information Collection – Specification Sheet (template available upon request)
- Support selection of outcome and learning evaluation project partner participants
- Design, implement, train, and launch a centralized and streamlined approach to data collection, research process development, and supporting tools to support the Resilient Futures evaluation (e.g., data management tools, workflow management)
- Evaluate Resilient Futures Community of Practice Activities*
- Presentation of annual program evaluation results including PowerPoint deck/communication materials
- Presentation of final program evaluation results including PowerPoint deck/communication materials
- Support capacity building related to data monitoring and quality assurance, as needed to enable successful execution of the evaluation

We are interested in hearing about any other suggested deliverables for this project. All deliverable deadlines will be determined in conjunction with the evaluation consultant.

* The Community of Practice connects financial empowerment leaders, staff, volunteers, and organizations to share best practices, addresses front-line challenges, and provides a virtual

platform for attendees to collaborate on improving financial help services across Canada. Additional details about the Community of Practice activities and data to be collected are included in the evaluation plan attached.

Data

Quantitative and qualitative data will be collected at multiple time points throughout the evaluation on several populations of interest. The following is an estimation of how many Resilient Futures project partner organizations and participants will be in each group:

Table 1. Overview of Estimated Participants and Data Collection Activities

Population of interest	Total estimated participants	Collected by
Financial Empowerment service hubs	~10 individual community partner organizations and 4 joint community partnerships	Evaluator
Financial Empowerment partners	~15 community partner organizations	Evaluator
Priority Population Growth Partners	~7 community organizations	Evaluator
Clients	~ 1 million participants	FE Partners
Prosper Canada staff	~4-5 staff members	Evaluator
Community partner training feedback	TBD	Prosper Canada
Website analytics and other project platform tracking	TBD	Prosper Canada

* meeting minutes with community partner organizations will also be collected by Prosper Canada and shared with evaluators upon request

Methods

We are open to approaches suggested by the successful candidate, but at present we imagine that the work of the evaluation consultant/firm will entail the following:

- Working with an evaluation advisory group made up of staff from Prosper Canada and funded partners
- Primary and secondary data collection, both qualitative and quantitative. At a minimum, data collection will need to occur in French and English. There is potential for data collection in languages other than French and English. We are interested in hearing from the successful candidate how this might be supported throughout the evaluation
- Creation of databases

- Multiple touchpoints and follow-up points with RF project partner organizations and their service participants, where appropriate
- Analysis by financial empowerment intervention type
- Analysis by specific demographics (as feasible) including age, income, disability status, race/ethnicity, Indigenous status, and gender

In addition to the above, we are also curious about the potential application of the following methods. We invite you to provide your thoughts on how these might be incorporated, along with an indication of any additional costs or resource implications.

- Analysis of repeated measures data
- Prevention-focused analysis

Any data used in this evaluation which includes personal information must abide by Prosper Canada's Personal Information Data Security Standards (available upon request).

Budget

The maximum available budget for this evaluation contract is **\$750,000, excluding applicable taxes**. Your proposal should account for all relevant costs, including travel and other expenses related to in-person activities.

Please note: **Honorariums for evaluation participants will be covered through a separate budget**. These do not need to be included in your proposed budget but can be considered in your submission. Prosper Canada's available honorarium budget for this evaluation is \$148,750.

Submission process

An electronic copy of the proposal must be submitted to abutler@prosperscanada.org by **5:00 PM EDT on June 2, 2025**. Acceptable formats for the electronic version are *.pdf, *.doc or *.docx.

What to include

- **Proposal length:** suggestion of 3-5 pages, but does not exceed 10 pages, double-spaced with 1-inch margins and 12-point font (excluding any references and appendices)
- **Proposal must include, at minimum:**
 - Proposed methodology and deliverables beyond the required deliverables aforementioned
 - Principles/evaluation theories suggested for this evaluation
 - Proposed team and relevant experience
 - Multi-year budget
 - High-level multi-year workplan

- Other attachments (as needed or desired)

Selection Criteria

Each response will be assessed based on the criteria indicated in Table 1 (below) provided that the following criteria are met:

1. Proposal received by **June 2, 2025, 5pm EDT**
2. Length, format, and completeness of proposal
3. Proposal states that the consultant(s) can complete the initial evaluation design elements within 6 months of awarded funding. Design elements include:
 - Refine the evaluation framework and logic model, where appropriate
 - Refine multi-year evaluation project workplan and budget, and
 - Build data collection tools

The RFP review committee will evaluate and rank all applicants using the scoring criteria in **Table 2**. Prosper Canada will request online interview(s) from select applicants. Prosper Canada reserves the right to make an award based directly on the responses submitted and may negotiate submitted proposals further with one or more applicants.

Table 2. Proposal Scoring

Criteria	Scoring
Overall impression	/10
Understanding of need and knowledge in the field of financial empowerment	/15
Proposed team and experience	/20
Budget	/15
Approach to evaluation and knowledge products	/20
Workplan	/20
Total	/100

Table 3. Contract Selection Timeline

Task	Completion Date
Review of all RFP applications	June 6, 2025
Meetings with Prosper Canada (as requested)	June 11, 2025
Decision by Prosper Canada	June 13, 2025
Start of contract	June 23, 2025

Our Values

At Prosper Canada we value being collaborative, human-centred, and forward-thinking. We see power in diversity, equity, and inclusion, and strive to create a culture where we all feel valued, respected, and empowered. In recognition of the trauma that many people living on low income have experienced, we have begun to incorporate trauma-informed principles into our data collection activities.

Questions and Inquiries

Should prospective bidders have any questions regarding this Request for Proposals, they may contact Alle Butler, the Senior Research and Evaluation Officer at Prosper Canada, at abutler@prospercanada.org prior to the RFP submission due date, June 2, 2025.

