



State Small Business Credit Initiative (SSBCI)

Request for Qualifications (RFQ)

MARKETING, ADVERTISING and PUBLIC RELATIONS

For Outreach to Banks and Credit Unions

RFQ Due Date: _____ May 7, 2012 _____

Funds guaranteed through the Georgia Department of Community Affairs

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Request for Qualifications, Marketing Communications Firm

Project Description

Prepared by: Office of Economic Development (OED), Georgia Department of Community Affairs (DCA)
Atlanta (DeKalb County), Georgia

DCA's OED seeks a marketing communications firm to create and implement, for the State of Georgia, a comprehensive marketing and outreach program to publicize Georgia's SSBCI (State Small Business Credit Initiative) program to the private lending community. The overall goal of the marketing and outreach program is to spur the private lending community's utilization of state subsidies to increase their new loans for economic development. The marketing firm chosen will offer a comprehensive program targeting the following:

1. Banks
2. Credit Unions
3. Other lenders to private industry

Background

OED operates within the Georgia Department of Community Affairs. OED is responsible for the daily administration and management of numerous state and federally-funded economic development programs, including business tax credits and incentives, infrastructure grants to local governments, and various financing vehicles for local governments and businesses in the State of Georgia.

On September 27, 2010 the Small Business Jobs Act of 2010 (herein after referred to as "Act") became federal law. The Act created the State Small Business Credit Initiative, funded with \$1.5 billion to strengthen state programs that support small businesses and manufacturers. Of that total amount, Georgia was allocated nearly \$48 million. The purpose of the marketing and outreach project for which this RFQ is issued will be to spur the private lending industry's participation in this state program and to support their lending for economic development in the State of Georgia.

Specifically, Georgia will use its \$47,808,507 in SSBCI funds to administer three new small business lending programs: GCAP (Georgia Capital Access Program), to which the State will allocate \$10 million; 2) SBCG (Small Business Credit Guarantee), to which the State will allocate \$17,808,507; and, 3) GA Funding for Community Development Financial Institutions (CDFIs), to which the State will allocate \$20 million. The marketing firm must offer a comprehensive program primarily targeting banks and small businesses that meet state and federal criteria of the SSBCI program.

GCAP provides portfolio insurance to lenders by requiring insurance premiums to be paid, by the lender and the borrower, to a loan loss reserve fund for each loan enrolled. GCAP will match the contributions of the lender and borrower to the loan loss reserve account.

The SBCG Program will provide a 50% loan guarantee to lenders with a conversion option. SSBCI funds will be leveraged with private capital from financial institutions. The conversion option under the loan guarantee enables financial institutions to build a loan-loss reserve fund.

The Georgia Funding for CDFIs is a loan participation program that is particularly designed to increase access to capital for underserved businesses. CDFIs are uniquely qualified to reach these underserved businesses, because their mission and markets typically consist of women- and minority-owned businesses as well as small businesses in low- and moderate-income communities, in minority areas, and in other underserved areas.

Eligible borrowers for both the GCAP and SBCG include banks, credit unions, CDFIs, and, in the case of SBCG, other private lenders that meet certain SSBCI criteria. The GA Funding for CDFIs programs will provide capital specifically to CDFIs, but program success will be enhanced with participation of other private lenders. Financial institutions that are approved for participation in GCAP, SBCG, or GA Funding for CDFIs will sign a participation agreement with DCA.

The State of Georgia will administer its SSBCI programs in accordance with the guidelines of the U.S. Department of Treasury, which is responsible for overseeing the State Small Business Credit Initiative at the federal level and disbursing funds to participating states. For more information on the SSBCI program, please visit the U.S. Treasury website at <http://www.treasury.gov/resource-center/sb-programs/Pages/ssbci.aspx>.

The successful marketing relations firm will design a comprehensive outreach and marketing program that educates these private lenders and their small businesses about the parameters and benefits of Georgia's SSBCI programs, and encourages their participation in SSBCI. For information about the Georgia SSBCI program, please visit www.georgia-ssbci.org.

Scope of Work

- **Develop a multi-media campaign to increase awareness of SSBCI funds**
 - Create a unique, memorable identity for the program
 - Develop a slogan, if appropriate
 - Create new PR materials
 - Promote the SSBCI, explaining why it was formed and what it seeks to accomplish
 - Incorporate local elements of diverse areas of State

- **Prepare Economic Development Materials**
 - Develop educational/marketing literature for distribution to lenders, small businesses and other organizations assisting small businesses
 - Create multiple versions of materials to target different sectors and industries
 - Identify new ways to target financial institutions and small businesses

- **Public Relations**
 - Promote Georgia's SSBCI program throughout the State
 - Communicate with media (television, radio, newspapers, online)
 - Where appropriate, suggest and help plan training seminars, conferences, and/or presentations to promote SSBCI programs
 - Aim to attract new loans; identify new ways of targeting financial institutions and small businesses

Qualifications and Capabilities

Qualified firms must demonstrate competence and experience in all areas of expertise required by the Scope of Work, including, but not limited to: Branding, Interactive (Web-Based) Marketing, Message Development, Advertising Print/Collateral Materials, Event Communication, Design, Costs, Placement, and Prioritizing of Multi-Phased Campaigns.

Qualified firms must also demonstrate competence in graphic and oral communication to specific niche audiences, as well as to diverse groups, and from multiple public and private interests. The firm must demonstrate these abilities with case histories, quantifiable results and samples of projects developed in the state of Georgia.

Inasmuch as the proposed marketing is targeted at banks and credit unions and involves their ability to reach out to small businesses, qualified firms must also demonstrate experience working successfully with a variety of development professionals, as well as governmental entities, while communicating a pro-business message to the general public.

Goals and Objectives

OED looks forward to implementing its SSBCI programs under a performance-based approach with financial institutions that will spur new lending to small businesses across Georgia, which will result in significant job creation and economic growth. We wish to communicate our commitment to small businesses throughout the state and to have a positive impact resulting in new loans being made with state-administered SSBCI funds guaranteeing the funding of various financial institutions.

Schedule

Responses to the Marketing RFQ are due no later than May 7, 2012. After reviewing all responses, OED will select a firm. The chosen firm will submit a Marketing Plan at a date to be determined by OED.

RFQ Response Submittal

All RFQ response documents shall be typewritten in conformance with these instructions for submitting RFQ responses. The RFQ response shall be signed by an authorized principle or agent of the respondent.

The RFQ response shall include the following information and be presented in a clear and concise format to demonstrate the respondent's competence and professional qualifications to satisfactorily perform the services and tasks required.

Content and Length

Responses are limited to thirty (30) pages. Responses may be submitted either in digital or hard copy (paper) format. Digital responses should be e-mailed to the following individual:

Holly Hunt, SSBCI Program Manager
holly.hunt@dca.ga.gov

Hard copy (paper) responses should be mailed as follows:

Department of Community Affairs
Office of Economic Development
Attn: Holly Hunt, SSBCI Program Manager
60 Executive Park South, N.E.
Atlanta, GA 30329-2231

Required RFQ Documents

1. A discussion of experience in providing the same or similar services set forth in the Scope of Work to other cities, counties, agencies, and/or private clients. Discussion should demonstrate these abilities with case histories, quantifiable results and samples of projects already completed. Samples and case histories should address experience and competency in the elements of the Scope of Work, including: a) developing and implementing comprehensive marketing and outreach programs to private and/or public sectors; b) developing educational/marketing print materials for distribution to large audiences, and customizing multiple versions of such materials to target specific sectors or subgroups; c) training/seminar events planning; d) experience in interactive (web-based media). **Because this project involves promotion and marketing of a lending program, experience in working with financial clients and/or on financial projects should be emphasized, and will be given priority during review and rating of the RFQ responses.**
2. A list of references of past clients served in a similar capacity. List should include the name, address, and phone number of the contracting or responsible party.
3. A list of respondent's principals, employees, agents, and subcontractors that respondent anticipates assigning to the project. The list must include a summary of qualifications, license, and experience of each individual. Under the terms of the contemplated professional services agreement (herein after referred to as "contract" or "agreement"), OED will retain the right of approval of all persons performing work under the Agreement. Please also briefly address the availability of key personnel and the hierarchy (management structure) of the individuals likely to be assigned to the project.
4. A detailed explanation describing how best to accomplish the Scope of Work to include overall project approach, major components of a comprehensive marketing and outreach plan, proposed time-line, and deliverables.
5. A statement or brief explanation of the firm's policy with regards to a client's copyright and reproduction rights of materials designed by the firm in fulfillment of contract obligations. Please note that the Department of Community Affairs intends to utilize and reproduce, on a long-term basis for the duration of the SSBCI program, any marketing and educational materials developed for the Scope of Work, including hard-copy items such as brochures and other literature, as well as digital material, such as web-based enhancements, etc.
6. Project cost estimate and schedule of hourly fees to be charged for the services described in the Scope of Work and other fees for supplemental services. The proposed fee schedule shall include estimated hours for each member of the consulting team and hourly billing rates. OED reserves the right to clarify and further define the scope of work and pricing.

7. A statement which discloses any past, on-going, or potential conflicts of interest that the respondent may have as a result of performing the work on this project. All respondents should be aware of conflict of interest provisions with the state of Georgia.

Interpretations of the Request for Qualification

If the respondent is in doubt of the true meaning of any part of the Request for Qualification, finds discrepancies in or omissions from the RFQ, the respondent shall submit to OED a written request for an interpretation or correction. Such request shall be made before the time and date for submitting the responses. It shall be the respondent's own responsibility for delivery of the request. OED shall not be responsible for any explanation or interpretation of the RFQ other than by written addendum delivered to each holder of the RFQ. No oral interpretation of any provision in the RFQ shall be binding upon OED.

Procedure for Marketing Firm Selection

1. RFQ Responses will be evaluated under the following criteria (listed in approximate order of priority):
 - a. Project understanding and approach
 - b. Professional experience in marketing/promotion/education/identity/events
 - c. Fee Proposal (price/costs of services)
 - d. Experience in working with private lenders to market financial services
 - e. Experience and availability of key staff assigned to project
 - f. Timeliness of proposed project timeline
 - g. Interview/Presentation, if applicable
2. OED may then short-list one or more firms.
3. One or more firms may be invited to an interview / presentation to the Economic Development Committee of the DCA Board of Directors. The firms to be interviewed will be given at least a five-day notice. The OED may, at its discretion, negotiate the scope of work.
4. Contract with the selected firm will be contingent upon DCA Commissioner's approval.

Interviews/Presentations

Interviews or Presentations may be required of short-listed applicants. Notification will be given by email and/or telephone.

Right of Acceptance or Rejection

The OED reserves the right to reject any and all RFQ responses or to waive any irregularity or informality in any responses or in the RFQ procedure and to be the sole judge of the responsibility of any applicant and of the suitability of the materials and/or services to be rendered.

Costs for Preparation

The OED is not liable for any costs by applicants prior to the signing of the contract.

Please Note

The selected firm may be requested to contribute to, but not be in control of, the SSBCI website or the marketing materials. The SSBCI website can be reached at <http://www.georgia-ssbci.org/>.

OED / SSBCI Contact

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