REQUEST FOR PROPOSALS

Spring 2023 Grant Opportunity:  
*Urban Gig Economy - Examining Business Needs and Priorities*

PROGRAM GUIDELINES

Notification Date: March 09, 2023

Application Due: March 24, 2023 at 5:00pm PST

Washington State Microenterprise Association
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For language translation support, please contact lisa@wamicrobiz.org
1. Purpose of Request and Program Overview: Spring 2023 Grant Opportunity - Urban Gig Economy - Examining Business Needs and Priorities

A. Overview

The Washington State Microenterprise Association (WSMA) is dedicated to strengthening business technical assistance providers as they engage with economic development partners to support the smallest businesses to grow sustainably, equitably and financially throughout Washington state.

Thanks to the support from the Washington State Department of Commerce, WSMA is opening this statewide grant opportunity to fund nonprofit organizations in urban settings that provide business training, technical assistance and access financing to the smallest businesses in Washington State, with particular focus on those operating in the gig economy. These partners include nonprofit Microenterprise Development Organizations (MDOs), Community Development Financial Institutions (CDFIs), Small Business Resiliency Partners (SBRN) and other organizations that serve Black, Indigenous and People of Color (BIPOC), veterans, people with disabilities, returning citizens, LGBTQ+ and other very small businesses.

After many conversations with our partners, one significant gap in their business services is for gig workers in their communities. The gig economy is activity where people earn income providing on-demand work, services or goods. Often, it's through a digital platform like an app or website. Examples of gig workers include freelancers, independent contractors, project-based workers and temporary or part-time hires.

Gig business workers/business owners have often been misunderstood, underserved and isolated from traditional business services. WSMA wants to develop better ways to support part-time gig workers. This labor market is generally composed of people with a side hustle or those who provide freelance work to generate income on their own schedule. These roles offer flexibility and enable folks to supplement their income or simply work when they want. There aren't many protections for these entrepreneurs. We want to better understand how to reach and serve these businesses with meaningful, timely and practical business resources for these small business owners.

This quick deployment of very small focused grants (Total of $80,000 is available for all grants in this round) is targeted toward nonprofits working in urban communities that have worked with gig entrepreneurs and are familiar with the conditions in which they are operating. We want to map out their unique business needs and opportunities, their pain points, the networks that reach and serve them effectively with other support. The goal is to develop and share tools that will help all of our MDO partners more effectively provide business training, technical assistance and financing to support gig business workers/business owners.

Grants approved under this contract may be used to pay project related expenses, including but not limited to rent and utilities, technical assistance, training outreach and education materials, translation and interpretive services and efforts to help keep businesses in operation. However, funds may not be used for equipment (tangible property including but not limited to copiers, vehicles, furniture, software and technology infrastructure) nor
delivered directly to gig workers or gig businesses. Further restrictions will be highlighted in the contract for services once grants are awarded.

The application period is short with a deadline of **Friday, March 24, 2023 at 5:00pm**, so we encourage you to review these Grant Guidelines as soon as possible.

B. Definitions

- **Gig Worker**: This labor market is generally composed of people with a side hustle or those who provide freelance work to generate income on their own schedule. The gig economy is activity where people earn income providing on-demand work, services or goods. Often, it's through a digital platform like an app or website.
- **Urban** communities include businesses in incorporated communities within/immediately adjacent to the metropolitan core of the following urban counties or in these urban counties and having a population of more than 20,000 people: Benton, Clark, King, Kitsap, Pierce, Snohomish, Spokane, Thurston, and Whatcom.
- **Microenterprise Development Organization (MDO)**: Organizations, including CDFIs, that predominantly provide business training, technical assistance and/or microloans. MDOs primarily focus on companies, especially those with 5 or fewer employees with an emphasis on serving limited income and historically marginalized communities. MDOs are the business technical assistance providers for solo-preneurs.

C. Timeline

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>March 9, 2023:</td>
<td>Notice of RFP &amp; Grant Portal Opens</td>
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<tr>
<td>March 15, 2023:</td>
<td>Information Session, 10am, Register HERE</td>
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<td>March 17, 2023:</td>
<td>Application Portal Walkthrough Webinar, 12:00pm Register HERE</td>
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<tr>
<td>March 24, 2023:</td>
<td>Proposals due by 5:00pm</td>
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<tr>
<td>April 12, 2023:</td>
<td>Applicants will be notified of funding decision(s) on or before this date</td>
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<tr>
<td>June 20, 2023:</td>
<td>Project Completion and Report Due</td>
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2. Eligible Applicants

Eligible applicants are Existing, Embedded, or Emerging non-profit Microenterprise Development Organizations (MDO) or other non-profit organizations in Washington State that support and provide business development services to microenterprises, especially in historically marginalized and under-resourced communities in Washington State.

WSMA is committed to ensuring that equal opportunity is provided to Black, Indigenous, People of Color (BIPOC), veterans, woman-owned enterprises, entrepreneurs with disabilities, justice involved entrepreneurs and others historically shut out from funding, training programs, financing and other opportunities.

3. Eligible and Required Use of Funds

For this grant cycle, WSMA is seeking and will prioritize applicants:
● That have relationships with networks of gig workers who are open to sharing their experience and needs with surveys, focus groups or other methods;
● That have significant experience with business owners who derive 25-40% of their income from gig ventures;
● That have demonstrated experience supporting businesses in the gig economy;
● That have developed tools and resources that are effective in supporting gig workers with their businesses;
● With a track record for responding to the unique business needs of workers in the gig economy;
● That have used research based tools, strategies, and initiatives to support gig workers with their business.

Applicants may apply for funds to strengthen businesses the organization serves. This could include testing new business training, technical assistance and/or microlending services that support small businesses in the gig economy. Service areas include:

● **Training**: Provide webinars, workshops, or training programs that build the capacity of small businesses to attract new customers, manage their finances, fine tune their operations, apply for financing, etc.

● **Technical Assistance**: Assistance to small businesses that includes but is not limited to support for accessing federal and state loans/grants, business coaching, helping businesses with implementing their business plans, troubleshooting, improving marketing strategies or accessing financing, etc.

● **Microlending or Access to Financing**: Providing microloans or access to financing for Microenterprises. Please Note: Technical assistance, business counseling, outreach, and/or loan processing costs, etc. in support of those organizations that provide financing can be covered. However, the loan amount itself and/or any fees associated with it that are normally paid by the borrower cannot be covered; this funding prohibition applies as well to any type of other lending or financial instrument.

*This is a short project period and funds must be expended by June 20, 2023.* Activities can begin on the date of contract signing. Initial grant funds will be available to grantees within 20 days of contract signature with final disbursement of funds upon the submission of the final report.

All applicants will be required to upload a 2023 WSMA Funding Request Form to the grant portal. See Section 11, tab 3 of the Program Guidelines for the format required. Please note, funds can not go directly to gig businesses or gig workers.

Priority areas of focus include Black, Indigenous and People of Color (BIPOC), veterans, people with disabilities, returning citizens, LGBTQ+ and other historically marginalized microbusinesses in Washington State.

4. **Budget Request**

Application requests can be up to $20,000. Applicants are encouraged to request the maximum your program requires. Applicants will use the 2023 WSMA Fund Request Form in Section 11. A written budget justification for each line item is required.
Grants approved under this contract may be used to pay project related expenses, including but not limited to rent and utilities, technical assistance, training, outreach and education materials, translation and interpretive services and efforts to help keep businesses in operation. However, funds may not be used for equipment (tangible property including but not limited to copiers, vehicles, furniture, software and technology infrastructure). **In addition, funds may not be delivered directly to businesses or gig workers.** Further restrictions will be highlighted in the contract for services once grants are awarded.

5. **RFP Process**

- This RFP provides a practical online application to reduce waste, improve accessibility and provide a simple platform that supports communication, documentation and reporting.

- Language translation services and support is available. Contact WSMA at lisa@wamicrobiz.org for more information

- All proposals will be electronically submitted utilizing the WSMA grants portal located at https://www.wamicrobiz.org/microenterprise-grant-opportunities.

- In line with WSMA’s commitment to conduct an equitable and accessible application process, technical assistance will be offered to support organizations with determining their eligibility and in completing their application.
  - Eligibility, programmatic, translation and project assistance will be provided between March 9 and March 24, 2023. Contact lisa@wamicrobiz.org
  - Portal technical assistance will be available between March 14 and March 24, 2023. Contact cherie@wamicrobiz.org

- Submittal is required by **FRIDAY, MARCH 24, 2023 at 5:00pm PST**, to facilitate the review and selection process.

- The application document is three pages long. Applicants are encouraged to write simple and clear descriptions of the work to be done in addressing the questions in Section 11, Tab 2.

- Proposals must provide all of the information in this RFP. Incomplete proposals will not be accepted and incomplete proposals will not be reviewed.

- Submitted proposals require an electronic signature in the WSMA portal.

- In extenuating circumstances, an official signed hard copy original with proper attachments will be accepted by mail up to March 24, 2023 at Washington State Microenterprise Association P.O. Box 1914, Olympia, WA 98507, providing notification is sent to WSMA at lisa@wamicrobiz.org ahead of the deadline. WSMA assumes no responsibility for delays caused by any delivery method.

- Questions can be directed to Lisa Smith at lisa@wamicrobiz.org.

6. **Selection Criteria**

The following factors will be considered in selecting projects for funding:
IRS 501c3 nonprofit status documented. If you do not currently have a 501c3 filed with the IRS, you must have a fiscal agency with a 501c3 to serve as your fiscal sponsor. Nonprofit or quasi governmental applicants with different formal IRS designations will also be considered.

Eligible applicant (see definitions above in Section B).

Organizational ability to provide business training, technical assistance, microlending or referrals to financial services to gig workers and/or gig businesses owners in Washington state.

Track record of collaboration with relevant and diverse community stakeholders in planning, implementation, and evaluation of the work.

Ability to track and document recognized metrics and outcomes (technical assistance provided, businesses started, jobs created, etc.) in order to achieve economic impact.

Projects will be rated higher when applicants can effectively establish that their services will positively impact access to relevant business resources for gig workers/gig businesses owners.

Priority will be given to organizations with capacity to work effectively with very small businesses employing Black, Indigenous and People of Color (BIPOC), veterans, people with disabilities, returning citizens, LGBTQ+ people, and others historically shut out from opportunities, funding, training programs and financing opportunities.

7. Review and Selection

Each proposal will be independently evaluated. WSMA is dedicated to ensuring that funds are distributed throughout the state to achieve geographic and demographic equity.

Successful applications will demonstrate an ability to understand gig business workers/business owners, an ability to reach gig business workers/business owners, demonstrate expertise working with gig workers and owners, able to assess their needs, provide tools that have been effective in supporting gig workers and gig business owners, and an ability to document strategies that have beneficial to gig workers and entrepreneurs.

Funding will be awarded based on the quality of the strategies, demonstrated relevance to the needs of the field, and the capacity of the organization to accomplish the goals of the initiative. In addition, funded applicants will demonstrate:

- relationships with networks of gig workers who are open to sharing their experience and needs with surveys, focus groups or other methods;
- experience supporting businesses in the gig economy;
- development of tools and resources that are effective in supporting gig workers with their businesses;
- a track record for responding to the unique business needs of workers in the gig economy;
- use of research based tools, strategies, and initiatives to support gig workers with their business.

In the past, WSMA has received requests in excess of our available grant funds and we may not be able to fund all applicants. This grant cycle seeks to explore the landscape of the gig economy and while we hope to continue to support this work, funding is not guaranteed to continue in future years.
8. **Expectations - WSMA Grantees will:**

- Execute a contract with WSMA to carry out proposed activities within the timeline established.
- Submit a completed and signed W-9 or one from the fiscal sponsor, if applicable.
- If the organization is a new WSMA grantee, paperwork for electronic distribution of funds will be provided by WSMA and required of the grantee.
- Enroll as a Resource Partner on the Evergreen BizLink Resource Navigator. This robust online business search engine connects entrepreneurs with trusted referrals that provide technical assistance, business training and funding in Washington state. This hub links networks to entrepreneurs and to each other building a cohesive community to support new and existing business growth.
- Accomplish work outlined in the approved Scope of Work. Provide evidence of liability, auto and other existing insurance coverage upon request.
- Contact WSMA staff if problems occur that will inhibit work.

9. **Reporting Requirements**

All awarded grantees will be required to submit a Final Report on or before June 20, 2023. WSMA will provide a template for reports and all grantees will be required to use the WSMA Grant Portal for report submission. Please contact Lisa Smith at lisa@wamicrobiz.org for additional details.

10. **Information Sessions and Applicant Questions**

- Questions regarding this RFP should be addressed to Lisa Smith, WSMA Executive Director at lisa@wamicrobiz.org
- Information Session: March 15, 2023 at 10am. Register HERE. FAQs will be posted on the WSMA website after the Information Session.
- Grant Writing Resources can be found on the Nonprofit Association of Washington website.
- WSMA will offer a live grant portal walk through on Friday, March 17 at 12:00pm. Pre-registration is required HERE. This webinar is specifically and only for the technical element of uploading an application to the grant portal. This session will be recorded and made available on the WSMA YouTube Channel.

11. **Application Structure and Questions to be Completed in the WSMA Portal**

*Tab 1: Contact Information*

1. Organization Information (if an account is not already set up)
   - Organization Name
   - Organization Address - Official
   - Organization City, State, Zip
   - Organization Phone
2. Organization's Washington State Legislative and Congressional District

Tab 2: Project Information

Each proposal will be independently evaluated. WSMA is dedicated to ensuring that funds are distributed to nonprofit organizations serving urban businesses throughout the state to achieve geographic and demographic equity.

Please upload (see instructions below) a Word or PDF document up to three (3) pages long addressing the following questions:

1. Provide a brief summary of your organization’s experience working with gig workers including BIPOC gig workers and your understanding of their key needs and priorities.

2. What research, partners or other information have you used to gather data or understand the needs and gaps in support noted by these entrepreneurs?

3. Describe your organization’s ability to reach and serve gig workers/business owners in your urban area. Provide details of your connections with these workers and how you know you are on track with what they need.

4. Provide examples of how your organization has supported the business needs of gig workers and owners.

5. Give examples of ways your organization has been able to offer tools and resources that have been effective in supporting gig workers/business owners with their small enterprises and how you have tracked the efficacy of these programs.

6. What will be the primary deliverables will your organization be provided with these grant funds? Here are some possible examples:

   - A summary of the results of survey(s) completed by gig workers about their businesses needs;
   - Summary report of focus group conversations with drivers, delivery or other groups;
   - Virtual or in-person workshops for gig workers/businesses owners on documenting income, bookkeeping resources, completing taxes, etc.
   - Information about protections for gig workers;
   - Programs about Paid and Sick Leave information;
   - Offer orientations on workers' compensation coverage for rideshare drivers.

Portal Instructions: To upload your document, you must first click Save Draft. Once this is done, reopen the Project Information tab and an upload graphic (file with an up arrow) will appear and you will use this to upload your document.
1. Amount requested: Requests can be up to $20,000. Applicants should only apply for the amount they can practically deploy in the short window of the grant period.

2. Fund Request Form: Please use the format provided below/next page.

**2023 WSMA Grants Funding Request Form**

Instructions: Please use the format below/next page (Spring 2023 Grant Opportunity: *Urban Gig Economy - Examining Business Needs and Priorities Fund Request Form*) by copying it to a new document (Word preferred) and saving to your computer. You can also download the Word version on our website. Once you fill in your REQUIRED budget justification AND amounts, you can then save this document on your computer. You will then upload this document to the portal using the upload graphic that appears after you click Save Draft (see instructions under Section 12: Q&A Tips for Grant Application Portal Success below)
WSMA Spring 2023 Grant Opportunity:  
Urban Gig Economy - Examining Business Needs and Priorities  
FUNDING REQUEST FORM

Applicant Organization Name: _______________________________________

Project Name: _____________________________________________________

REQUIRED Written Budget Justification:

Personnel (*Grant funds can be used for wages only*):

Materials:

Facilities:

Travel:

Consultant(s) and this must include the name, rate and activities of the consultant(s):

Other: Including translation and interpretive services. Note: funds can not go directly to gig businesses or gig workers.

<table>
<thead>
<tr>
<th>Description of Project Related Expenses</th>
<th>Funds Requested from WSMA</th>
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<tbody>
<tr>
<td>Personnel</td>
<td>$</td>
</tr>
<tr>
<td><em>NOTE: Applicants can charge <em>wages only</em>. All payments accrued on account of payroll taxes, unemployment contributions, any other taxes, insurance, benefits or expenses for its staff shall be the sole responsibility of the grantee</em></td>
<td></td>
</tr>
<tr>
<td>Materials</td>
<td>$</td>
</tr>
<tr>
<td>Facilities</td>
<td>$</td>
</tr>
<tr>
<td>Travel</td>
<td>$</td>
</tr>
<tr>
<td>Consultant(s)</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td><em>See allowable costs and exclusions listed in Section 4.</em></td>
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</table>

TOTAL $
Tab 4: Anticipated Outcomes

Outcomes are vital for understanding the impact of these funds. Identify the projected unduplicated outcomes (people being served, surveyed or supported or work being paid for specifically with these funds) of your proposal. Intensive support for a smaller number of businesses is sometimes as valuable as reaching many companies with limited programming. Gauge your impact carefully. Put a zero (0) if this category does not apply to you.

Business Training Series
- # of sessions to be provided
- # of businesses (existing and start-up) served
- Total hours of instruction

Business Workshops/Webinars (stand alone)
- # of sessions provided
- # of businesses (existing and start-up) served
- Total hours of instruction

Technical Assistance (1:1 and small group)
- # of sessions provided
- # of businesses (existing and start-up) served
- Total hours of technical instruction

Access to Financing, (Loans/Grants)
- # of businesses (existing and start-up) served
- # of referrals to local/regional lenders as a result of the project
- # of loans/grants applied for
- # of loans/grants funded
- Total amount funded/received

Tab 5: Attachments to Upload

1. Organizational Budget (not the project budget) for most recent fiscal year

2. Organization (or fiscal sponsor) IRS 501c3 Letter of Determination. The IRS determination letter notifies a nonprofit organization that its application for federal tax exemption under Section 501(c)(3) has been approved. If you do not currently have a 501c3 filed with the IRS, you must have a fiscal agency with a 501c3 to serve as your fiscal sponsor. Nonprofit or quasi governmental applicants with different formal IRS designations will also be considered.

Tab 6: Certifications & Attestation

1. I certify this nonprofit does not discriminate with regard to employees, volunteers, delivery of programs or services, or clients served based on age, sex, religion/creed, race, color, national or ethnic origin, sexual orientation, gender identity or expression, disability, marital status, military or veteran's status, pregnancy or genetic information.
2. I certify that my non-profit is active and does not have any compliance or regulatory issues with state or federal agencies, as of the date of signature.

3. I certify that I am authorized to submit this proposal to WSMA on behalf of the organization.

Please Note: By entering your name, title, and date into the WSMA Grant Portal, you are: 1. Representing that you are an officer or other agent duly authorized to enter into legally binding agreements. 2. Agreeing to submit this WSMA grant application in an electronic form which shall be bound by its contents as an electronic transaction. 3. Agreeing that your insertion of this data constitutes an electronic signature.

12. Q & A and Tips For Grant Application Portal Success:

Can you walk me through the application portal? An application walk through on the WSMA grant portal will be provided on Friday, March 17 at 12pm. You can register HERE. The video will also be posted on the WSMA YouTube Channel. This webinar is specifically for the upload of applications to the portal.

Can we save our application in sections in your online grant application? Yes, the WSMA grant portal also allows applicants to save their work in draft form to come back to before submitting the final version.

If we submit our proposal before the deadline of March 24, 2023, can we go back into the portal and make changes? Unfortunately, once an applicant submits their application, you can NOT make changes. However, If you accidentally submit before completion of the application, please contact cherie@wamicrobiz.org.

Who needs to certify our application? The person ultimately responsible for this project should certify the application. This could be an executive director, board president, chief financial officer, etc.

How will I know if my application was received? You will receive a confirmation email to the address you provided from noreply@smartsimple.com, which will also include a PDF of your application for your records. You will also receive email communications as your application moves through the review process and if our reviewers require additional information.

How will I know if my application was awarded or declined? You will receive a confirmation email to the address you provided from noreply@smartsimple.com on or before April 12, 2023.

On the WSMA grant portal, under Project Information: How do I access the upload button for my 3-page document? You must first click Save Draft. Once this is done, reopen the Project Information tab and an upload graphic (file with an up arrow) will appear and you will use this to upload your document.

What should we use for our grant funds request? What do we upload our funding request to the grant portal? Please use the format above (2023 WSMA Grants Funding Request Form) by copying it to a new document (Word preferred) and saving to your computer. You can also download the Word version on our website. Once you fill in your budget justification AND
amounts, you can then save this document on your computer. You will then upload this document to the portal using the upload graphic that appears after you click Save Draft (see below).

On the WSMA grant portal, under Finances: How do I access the upload button for the 2023 WSMA Grants Funding Request Form? You must first enter the amount requested from WSMA only, not the total of your project (if it is different) and then click Save Draft. Once this is done, reopen the Finance tab and an upload graphic (file with an up arrow) will appear and you will use this to upload your form.