

2021 AdvancingCities Challenge Request for Proposals (RFP)

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OVERVIEW

JPMorgan Chase & Co. (JPMC) is relaunching its *AdvancingCities* Challenge with a new focus. The 2021 Challenge will provide three-year grants of up to \$5 million each to 4-8 collaborative efforts advancing the economic progress of Black and/or Latina women by tackling systemic drivers of the racial and gender wealth gaps.

INTRODUCTION

Black and Latina women are the backbone of many of America's local economies – as consumers, homeowners, entrepreneurs, business owners, and, as evident most recently, essential workers in critical sectors that bore the brunt of the COVID-19 pandemic. Before the pandemic, two-thirds of all women were breadwinners for their families – a position even more [common](#) among Black and Latina women, low-income women, and mothers with school-age children.¹

Supporting the wealth creation and economic success of low- and moderate-income Black and Latina women is foundational to building more equitable and inclusive communities. However, when COVID-19 disrupted America's economy, it laid bare the deep economic disparities faced by Black and Latina women, especially young [women](#).² Over 2 million women left the labor force during the COVID crisis, and the unemployment rate for Black and Latina women remains [persistently higher](#) than the unemployment rates for white and Asian men and women.³ In the past year, Black and Latina women are more likely to be in households that have lost income, more likely to be facing food insufficiency, and more likely to be behind on rent or mortgage [payments](#) than other groups.⁴

The economic recovery for Black and Latina women is further compounded by longstanding racial and gender pay and wealth gaps that impede their ability to withstand the economic shocks of and rebound financially from the COVID-19 crisis. The typical single Black and Latina woman earn just 63 cents and 55 cents respectively of every dollar paid to non-Hispanic single white men in 2019, and hold just \$200 and \$100 of wealth respectively compared to \$28,900 held by their white male [counterparts](#).⁵ The share of workers earning low wages is [higher](#) among Black women (54%) and Hispanic or Latina women (64%) than among white women (40%) meaning many Black and Latina women struggle to make ends meet even when working full-time.⁶

The pandemic has not only exacerbated the financial burden, but emotional and care burden, that Black and Latina women disproportionately carry for their families and communities. Women are more likely to be shouldered with a wide range of family caregiving responsibilities causing them to pay both an economic and emotional [price](#).⁷ Mothers are struggling to take care of their own and children's health and their own well-being has declined, and 69% of mothers in the U.S. say they've [experienced](#) adverse health effects from worry and stress due to the pandemic.⁸

¹ *Breadwinning Mothers Are Critical to Families' Economic Security*. (2021, March 29). Center for American Progress.

² *A Year into the Pandemic, Women are Still Short Nearly 5.1 Million Jobs*. (2021, March). National Women's Law Center.

³ *E-16. Unemployment Rates by Age, Sex, Race, and Hispanic or Latino Ethnicity*. (2021, April 2). U.S. Bureau of Labor Statistics.

⁴ *Over 61.2 Million Women Live in a Household That Has Lost Work Income Since March 2020*. (2021, February 25). National Women's Law Center.

⁵ *The Wage Gap Has Robbed Women of Their Ability to Weather COVID-19*. (2021, March). National Women's Law Center.

⁶ *Why has COVID-19 been Especially Harmful for Working Women?* (2020, October). The Brookings Institution.

⁷ *Build(ing) the Future: Bold Policies for a Gender Equitable Recovery*. (2020). Institute for Women's Policy Research.

⁸ *It's Back-to-School amid COVID-19, and Mothers Especially Are Feeling the Strain*. (2020, August 6). KFF (Kaiser Family Foundation).

To ensure sustained and equitable economic recovery for all, efforts must center the priorities of Black and Latina women – by not only supporting their immediate needs, but also disrupting the policies, programs, institutional practices, and norms that have long inhibited their progress and mobility. There is an urgent need for bold, structural change to secure and catalyze the success of Black and Latina women, their families, and a more inclusive economy.

BACKGROUND

Launched in 2018, [AdvancingCities](#) is a \$500 million, five-year initiative to help drive inclusive growth and create greater economic opportunity in cities across the world. Through the [AdvancingCities Challenge](#), JPMC is investing in solutions to drive systemic change in U.S. cities, helping support economic opportunity for more people by leveraging meaningful collaboration among private, public, and nonprofit leaders. To date, JPMC has awarded [more than \\$50 million to 13 communities](#) working collaboratively to address complex issues at the root of economic inequality.

WHAT WE’VE LEARNED

Based on a history of investments across U.S. cities, JPMC understands achieving a more inclusive economy and reversing racial and gender inequities will require bold, collaborative work.

Sustainable solutions must be as multidimensional as the challenges they seek to address. This means leaders need to work together across sectors in new and innovative ways to address the root causes of today’s challenges and take promising solutions to scale. Collaboration across business, government, philanthropic, nonprofit, anchor institutions, and other community actors is required to confront and dismantle interlocking, systemic barriers to economic mobility. This often means altering policies and practices at the local level.

Previous *AdvancingCities* Challenge winners have demonstrated key factors that are essential to working collaboratively for lasting change. These include:

- *Shared priorities* and a common understanding of goals to ensure alignment across partners,
- *A powerful vision for the future* shaped by deep community engagement,
- *Strong leadership and collaboration* among a diverse set of actors with unique authority and resources to drive sustainable change, and
- *Innovative approaches* that are data-driven and evidence-based and that move beyond “business as usual” to change the trajectory of communities that are currently being left behind.

Through the *AdvancingCities* Challenge, JPMC has seen how competitions can incentivize collaboration – a foundational element to drive innovative solutions to large social and economic challenges. The most successful local efforts unite around a common vision, set forth innovative approaches, and leverage the unique strengths, skills, and resources of each partner, making the whole stronger than the sum of its parts.

MEETING THE MOMENT: EVOLVING THE 2021 ADVANCINGCITIES CHALLENGE

Through this *AdvancingCities* Challenge 2021 RFP, JPMC is soliciting proposals for initiatives designed *for and by* Black and/or Latina women who experience the intersections of the racial and gender wealth gaps. While these disparities are felt acutely by Black and Latina women across the income spectrum, JPMC is seeking solutions for low- and moderate- income Black and/or Latina women, where longstanding gaps in pay and wealth coupled with impacts from COVID-19 have exacerbated their overall economic health. JPMC will prioritize solutions that focus on Black and/or Latina women in their prime working and wealth building years (ages 16 and older), from when they pursue higher education or enter the workforce as young adults (16-24), to when they move through

their careers, increase earnings, and save for retirement as adults (25+). We also know that people face intersectional realities, and Black and Latina women who are also immigrants, involved with the criminal justice system, LGBTQIA+ or gender expansive people, and/or women with disabilities may face compounded negative trends.

JPMC will prioritize solutions **designed, led, and implemented by Black and/or Latina women**, centering their proximate expertise and lived experience in a powerful vision for the future.

The 2021 *AdvancingCities* Challenge builds on JPMC's global grantmaking in scores of communities and the firm's longstanding commitment to advancing opportunity and racial equity, including its \$30 billion [commitment](#) over five years to provide economic opportunity to underserved communities, especially the Black and Latinx communities.⁹

The RFP describes the unique goals and criteria for this year's competition. Groups of organizations (referenced as collaboratives) may apply, and successful applications are **eligible for a three-year grant of up to \$5 million from the JPMorgan Chase Foundation (JPMC Foundation)**. Selected proposals will also be eligible for a wide array of JPMC resources—including data support, employee expertise, and global insights, among others. Winners will be announced in November or December 2021.

All proposals must be submitted via [Cybergrants](#) by Monday, June 28, 2021, 11:59PM Eastern Time.

⁹ *JPMorgan Chase Commits \$30 Billion to Advance Racial Equity*. (2020, October). JPMorgan Chase and Co.

2021 ADVANCINGCITIES RFP

Summary: The *AdvancingCities* Challenge seeks to catalyze cross-sector partnerships that create more equitable communities by addressing systemic barriers to opportunity, or complex issues at the root of economic inequality, focusing on altering entrenched policies and practices that negatively affect low- and moderate-income Black and/or Latina women.

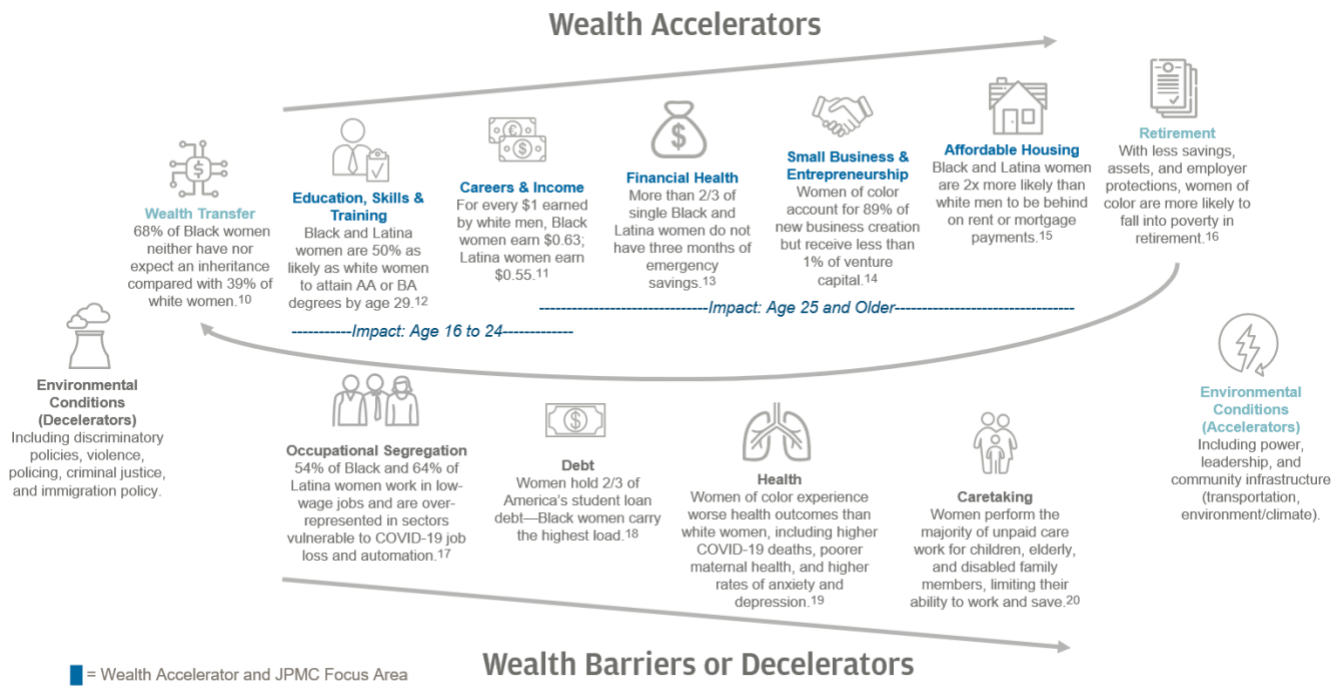
Rationale and Background: Black and Latina women sit at the intersection of the racial and gender wealth gaps. These disparities are consequences of existing economic, social, civic systems and institutions that have overlooked or excluded Black and Latina women. Through the *AdvancingCities* Challenge, JPMC seeks solutions that *change the conditions* to enable low- and moderate-income Black and/or Latina women to build and secure wealth, because by closing the race and gender gap for Black and Latina women, local economies thrive.

Through the *AdvancingCities* Challenge, JPMC aims to make deep investments in four systems that are key drivers of wealth building: jobs and skills, financial health, small business, and neighborhood development. JPMC also recognizes that there are other vital systems that influence wealth building, especially for women, including caretaking, health, education, criminal justice, transportation, immigration, economic development, and environmental systems, among others (see *Wealth Creation Framework* on page 6).

Though well-coordinated programs aimed at supporting individuals can show incremental impact, they may not generate the disruptive change required to reach meaningful scale. Without deliberate action and integration, programs alone often fall short of tackling the root causes of challenges facing Black and Latina women. The approach with the potential for the greatest impact at scale is *systems change*, where local leaders tackle the underlying policies, funding mechanisms, relationships, power structures, and norms that inhibit wealth building, progress, and mobility for Black and/or Latina women. Moving from successful programmatic interventions to altering and aligning a city's fragmented systems for maximum impact takes planning, coordination, resources, data, and the ongoing involvement and collaboration between local civic leaders across public, private, and nonprofit sectors.

The *AdvancingCities* Challenge seeks proposals that drive multidimensional solutions for Black and/or Latina women at different stages of life and wealth creation. While this provides local leaders with flexibility, we are prioritizing solutions that focus on Black and/or Latina women in their prime working and wealth building years (ages 16 and older). This may include solutions for young women (16-24) to help them expand career awareness and readiness, improve education and training access and outcomes, manage their financial lives, prepare for their financial futures, and boost social capital. This could also include solutions for adult women (25+) to help them develop skills for career mobility, build savings and manage debt, bolster access to capital for their businesses, navigate homeownership, save for retirement, and strengthen their power and leadership in traditional institutions. While local leaders have a broad scope to define the problem statement most relevant in their communities, proposals should focus on complex challenges that *require systems change to address*.

GRAPHIC: WEALTH CREATION FRAMEWORK



SOURCES: Wealth Creation Framework^{10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20}

PROPOSAL CRITERIA

JPMC is soliciting proposals from collaboratives seeking to:

- **Address multidimensional, systemic challenges.** Proposals should describe how collaborative members will implement effective, intersectional solutions that will alter, align, or influence at least two opportunity systems, described as wealth accelerators or decelerators in the [Wealth Creation Framework](#) above. At least one system should fall within [JPMC's philanthropic focus areas](#): jobs and skills, financial health, small business, and/or neighborhood development.
- **Leverage cross-sector leadership and collaboration.** Proposals should demonstrate how business, government, philanthropy, nonprofit, anchor institutions, and other community organizations will

¹⁰ *Race and Economic Opportunity in the United States: An Intergenerational Perspective.* Chetty, R., Hendren, N., Jones, M., & Porter, S. (2018, March). NBER and U.S. Census Bureau.

¹¹ *When Hard Work is Not Enough: Women in Low-Paid Jobs.* (2020, April). National Women's Law Center.

¹² *Women More Likely than Men to have Earned a Bachelor's Degree by Age 29: The Economics Daily.* (2016, April 13). U.S. Bureau of Labor Statistics.

¹³ *Financial and Health Impacts of COVID-19 Vary Widely by Race and Ethnicity.* (2020, May 5). Pew Research Center.

¹⁴ *The State of Women-Owned Business Report.* (2019). Ventureneer and CoreWoman.

¹⁵ *The State of the Nation's Housing 2020.* (2021, January). Joint Center for Housing Studies.

¹⁶ *The Basic Facts About Women in Poverty.* (2020, August 3). Center for American Progress.

¹⁷ *The Wage Gap Has Robbed Women of Their Ability to Weather COVID-19.* (2021, March). National Women's Law Center.

¹⁸ *Deeper in Debt Women and Student Loans in the Time of COVID.* (2020, May). American Association of University Women.

¹⁹ *The Implications of COVID-19 for Mental Health and Substance Use.* (2021, April 14). KFF (Kaiser Family Foundation).

²⁰ *Build(ing) the Future: Bold Policies for a Gender Equitable Recovery.* (2020). Institute for Women's Policy Research.

coordinate and deploy their unique resources, expertise, and decision-making authority to drive systemic change.

- **Center the voice and lived experience of Black and/or Latina women.** Proposals should demonstrate commitment to diversity, equity, and inclusion in their design and approach. This includes having Black and/or Latina women lead efforts to develop and implement solutions across the partner organizations and sharing power with nonprofits most proximate to priority communities with deep cultural competence and expertise.
- **Drive systems change at the city level.** Proposals should articulate how partners will deploy solutions that depart from “business as usual” practices and policies; and move beyond short-term outcomes to transform and better integrate systems to spur wealth creation for low- and moderate-income Black and/or Latina women. Examples of key systems changes that JPMC aims to stimulate and support include:
 - o Active collaboration between public, private, and nonprofit actors to achieve common goals;
 - o Improved coordination of actors within opportunity systems through collective impact, systems mapping, and other coordination approaches;
 - o Stronger and higher quality engagement of the business community or anchor institutions to leverage new resources, sustain systems changes and service provision;
 - o New ways of thinking and working together that improve efficiency, reduce redundant service delivery, and take advantage of economies of scale; and
 - o Easier access to services by those who need them.

COLLABORATIVE STRUCTURE

- **The collaborative should consist of at least three organizations.**
- **Lead organization.** Each collaborative must identify a lead organization responsible for coordinating the group’s activities including fiscal administration, reporting, quality control and deliverable management. Note that while this RFP references “cities”, lead applicants are required to be nonprofit organizations submitting applications on behalf of cross-sector actors within a city. To qualify, the lead organization must be a not-for-profit organization exempt from federal income taxation under Section 501©(3) of the Internal Revenue Code, and classified as a public charity under Code Sections 509(a)(1) or 509(a)(2).
- **Collaborative members.** Collaboratives should include a diverse group of organizations, which may include nonprofits, government officials or agencies, business, anchor institutions, philanthropy, and other community groups. Collaborative members should demonstrate how their unique resources, expertise, and decision-making authority will drive systemic change.
- **Diversity, equity and inclusion.** We will prioritize proposals from collaboratives with demonstrated commitment to diversity, equity and inclusion, assessed in four ways: 1) led by a nonprofit (lead organization) with Black or Latina women in leadership; 2) comprised of partner organizations with Black or Latina women in leadership; 3) grant funding allocated to lead and/or partner organizations led by Black or Latina women; and 4) demonstrate their commitment to substantively engaging and sharing power and resources with community-based organizations with robust experience serving Black or Latina women and deep cultural competency and expertise.
- **Geography.** The collaborative must focus activities within the list of [Eligible Markets](#). Activities can focus on a specific neighborhood, single city, MSA, or other contiguous geography within an eligible MSA.

Successful applications should articulate how the collaborative will:

- Adopt a multi-sector approach that demonstrates the integration of strategies across systems that influence wealth creation for low- and moderate-income Black and/or Latina women (for examples of

accelerators or barriers; see *Wealth Creation Framework* above), incorporating at least one of JPMC's [philanthropic focus areas](#);

- Base its work on a clear understanding of the assets and needs of low- and moderate-income Black and/or Latina women within their community;
- Move beyond the “status quo” to spur behavioral and systems change – including altering underlying funding flows, policies, routines, relationships, resources, power structures, values and norms;
- Lead the coordinated deployment of the unique resources, expertise, and decision-making authority of high-capacity nonprofits, government leaders or agencies, the private sector, anchor institutions, and/or other community organizations to implement the plan; and
- Adopt a robust strategy to elevate voice and participation of Black and/or Latina women, including efforts to engage priority communities and proximate nonprofits with deep cultural competence and expertise in the process.

All proposals must be submitted via [Cybergrants](#) by Monday, June 28, 2021, 11:59PM Eastern Time.

ELIGIBILITY REQUIREMENTS

The lead organization within the collaborative must:

- Be incorporated or organized in the United States or its territories, have been duly organized and validly exist, and maintain a primary place of business in the United States.
- Be a not-for-profit organization exempt from federal income taxation under Section 501©(3) of the Internal Revenue Code of 1986, as amended (the “Code”), and classified as a public charity under Code Sections 509(a)(1) or 509(a)(2);
- Have demonstrated expertise in the community and oversight that corresponds with the intended geography;
- Show a track record of strong financial management, including a clean audit;
- Have strong organizational leadership and management, including demonstrating a commitment to diversity and inclusion within the organization, particularly at the senior staff and board levels;
- Target activities within at least one [Eligible Markets](#), outlined in the appendix;
- Achieve all deliverables outlined within a three-year time frame;
- Engage in various learning and impact assessment activities including regularly reporting information and outcomes to JPMC and JPMC’s national evaluator Abt Associates.
- Participate in peer-learning activities, and fulfill all reporting requirements outlined in the application and grant agreement; and

All proposals must be submitted via [Cybergrants](#) by Monday, June 28, 2021, 11:59PM Eastern Time.

SCORING CRITERIA

Proposals will be evaluated based on the following categories:

- **Approach, alignment, and feasibility.** Clearly articulates a problem statement, solution, and feasible plan for implementation. Demonstrates how solutions will promote opportunity and address challenges facing low- and moderate-income Black and/or Latina women, building on a track record with evidence of the effectiveness of the approach or previous efforts led by partner organizations.
- **Collaboration and leadership.** Evidences strong leadership, collaboration, and quality engagement across sectors to advance solutions. Demonstrates an intentional commitment to equity and inclusion, including demonstrated leadership from Black and/or Latina women across partner organizations and sharing resources with nonprofits proximate to priority communities with deep cultural competence and expertise.
- **Innovation.** Pilots or implements new or disruptive interventions, collaborative structures, program models, or products to catalyze change.
- **Impact.** Demonstrates vision for a large scale, transformative result, and exhibits high potential to lead changes that enable systems to function differently, more effectively, or more efficiently to address barriers to wealth building for low- and moderate-income Black and/or Latina women within an [Eligible Market](#).

2021 APPLICATION

LEAD ORGANIZATION INFORMATION

Lead organizations should be prepared to provide the following information for this proposal²¹:

- Basic information: name, address, website, mission statement, head of organization details
- IRS 501©(3) determination letter
- State business registry file
- Articles of incorporation
- W-9 taxpayer identification number and certification
- Form 990
- Audited financial statements (most recent year)
- Board of directors
- Annual budget
- Top funders

SECTION I: PROJECT OVERVIEW

Program/Project Title (100 characters²²)

Please provide a name for your proposal.

“Quick Pitch” (250 characters)

Provide a succinct explanation of your collaborative’s approach and activities in an elevator pitch-style.

Executive Summary of Program/Project (2000 characters)

Provide a concise description of the program for which you are requesting funding. This field should enable each reviewer to develop an understanding of your efforts, including a high-level overview of your problem statement, the geography and population the collaborative is serving, your overarching goal, and proposed intervention to reach that goal. Describe how the intervention is developing, piloting, and/or implementing new, innovative, and multi-faceted interventions. This section should summarize the purpose and methodology of the program. It should not contain general information such as your organization’s background.

Problem Statement (500 characters)

Describe the need(s), issue(s), or challenge(s) that this program is seeking funding to address, along with supporting data. This should describe the specific barriers to wealth creation for low- and moderate-income Black and/or Latina women that the initiative seeks to address, and the significance of the problem for the targeted population and/or geography.

Goals and Outcomes (750 characters)

Indicate the goal(s) of this project as it relates to the problem stated above: what progress will this project make toward resolving the previously stated problem. Progress should be measurable, using the metrics identified below. Explain how the collaborative will define and measure both short-term outcomes and long-term goals.

Collaborative’s Approach (1500 characters)

Provide a description of the collaborative’s approach to addressing the problem statement outlined (e.g., a theory of change, strategy, or logic model), and how this aligns to systems described in the [Wealth Creation Framework](#). Explain why this specific partnership is needed to accomplish the goals and outcomes outlined, and how the collaborative will implement against those success metrics. This field should give a clear explanation for

²¹ See [Official Program Rules](#) for full eligibility information.

²² Note that all character limits include spaces.

activities supported through the program, plan for implementation, and how this approach is new, innovative, and/or disrupts business as usual.

Collaborative Team (750 characters)

Describe the collaborative's leadership and partners, and why this specific partnership is needed to accomplish the outline goals. This should also detail how the collaborative reflects and includes leadership of Black and/or Latina women, and their approach to sharing power with organizations that are most proximate to the communities served by the project.

Integration of Community Perspectives (750 characters)

Provide a short description of how your proposal has integrated the voices and perspectives of community members. Detail how the community was involved in the planning stage of your proposal, and explain your plan for ensuring community members will have continued participation through program implementation.

Government Engagement (750 characters)

Articulate the role of local or regional government in this initiative. This should describe the extent to which these partners/agencies have already been involved in this work, and moving forward, how they will leverage their resources, expertise, and decision-making authority to advance implementation and long-term change. This should include any local government policy and/or practice change that will support implementation, or policy prescriptions that would accelerate efforts – including an assessment of appetite for change.

Sustainability (750 characters)

Clearly articulate potential pathways to long-term sustainability, either with existing or forward-looking commitments from public and/or private potential funders or partners to continue implementation beyond this 3-year JPMC Foundation grant. This includes any matching funding from the lead and/or partner organizations.

Systems Change (1000 characters)

Describe how this initiative will enable both internal and external systems change. This response should describe the collaboratives' plans for "behind the scenes" changes in how individuals or organizations function to improve alignment or performance (internal systems change). It should also describe how the nature or timing of services will change in ways that improve outcomes for the individuals or communities the collaborative aims to impact (external systems change). The response should describe why these systems changes are needed, and the problems they are designed to address.

SECTION II: PARTNERSHIP STRUCTURE**Lead Organization Role and Responsibility (1000 characters)**

Clearly outline the responsibilities of the lead organization, including the history of leadership in the community, experience leading similar programs, distinctive attributes this partner brings to the work, and how its unique resources, skills, expertise, or authority can influence long-term change for this proposed effort. This should include how they will be coordinating activities, fiscal management, capacity building, and/or technical assistance provided.

Lead Organization Leadership (500 characters)

Please provide a summary of your organization's leadership team, how the team reflects the community in which you work, and the organization's commitment to diversity, equity, and inclusion as it relates staff, leadership, and board(s).

Partner Organization(s) (100 characters each)

Provide the name(s) of partner organizations in the collaborative. Note: there will be space in the application for each member of the collaborative to fill in this section's field.

Partner Organization(s) Role and Responsibilities (500 characters each)

Clearly outline the responsibilities of the partner organization (detailing specific activities), including the distinctive attributes this collaborative member brings to the work, and how its unique resources, skills, expertise, and authority contributes to the proposed solution. Note: there will be space in the application for each member of the collaborative to fill in this section's field.

Note: Applicants will be requested to share information related to the race and gender of the lead organization's senior staff and board and each partner organization's senior staff and board.

SECTION III: MEASURING IMPACT**Local Evaluator (500 characters)**

Please indicate a partner you'd work with to measure impact, who has the resources and capacity to monitor and evaluate both short-term measures and long-term results, and describe their qualifications.

Focus Areas and Approaches²³

Select an approach within the JPMC philanthropic focus areas and approaches that aligns with your collaborative's efforts. Focus areas and target metrics should be consistent with the goals and outcomes discussed in [Section 1: Project Overview](#).

Geography and Populations Served (500 characters)

Provide quantitative and qualitative information on the target geographic area and target population, demonstrating a focus on reaching low- and moderate-income Black and/or Latina women. This should also describe the target age(s) of populations served – young women (16-24) and/or women in prime working and wealth building years (25+). Proposals should focus on a single neighborhood, city, Metropolitan Statistical Area (MSA), or other contiguous geography within an [Eligible Market](#).

Demographic Information

Indicate the percentage of participants by age, gender, race, Hispanic origin, income) served by this specific program/project. Participants may be represented across multiple categories. Submissions which contain personal information (PI) will **NOT** be accepted. Your response must only include generalized statistical information concerning your engagement with these populations as a whole, **NOT** information that identifies any specific individuals(s) in these populations.

SECTION IV: FINANCIAL DETAILS**High-Level Project Budget for Collaborative (attachment)**

Using the template provided, create a high-level budget showing how grant funds will be deployed over three years, including expenses and income. To the extent that the budget exceeds potential grant funding through this initiative, identify additional funding sources.

Project Plan (attachment)

Outline of a clear implementation plan with timeline, action steps, and deliverables, with accountability to owners of each intervention.

Program/Project Support (Top Funders)

Please list this specific program's top five funders, including the amount of funding provided.

Lead Organization Budget

Please provide a budget for the lead organization, including expenses and income.

²³ Please see details on the JPMC's philanthropic focus areas and metrics in [Appendix B](#).

EXPECTATIONS

Expectations of finalists of the *AdvancingCities* Challenge include:

- **Additional documentation:** For collaboratives selected as finalists (notified by August 2021), the following documentation will be requested:
 - o Detailed financials for each partner organization in the collaborative, including three years of audited financial statements;
 - o Logic model and theory of change, describing the collaborative's activities, outputs, outcomes, and systems change(s); and
- **Interviews:** Finalists must be available for video interviews in August 2021.

Expectations of winners of the *AdvancingCities* Challenge include:

- **Coordinate announcement activities and/or events** with JPMC's communications team.
- **Submit MOU and work plan** for winning organizations within the first three months of the grant term.
- **Host three visibility events:** All winners are required to host three visibility events, with an option to include media, within the three-year grant period to showcase their work, highlight impact to-date, celebrate a milestone, convene stakeholders around lessons learned/challenges/opportunities and/or discuss next steps. Events can range from a virtual webinar, to a small roundtable or to a large convening. Grantees can align their visibility event with the release of their annual progress report/white paper. **Events should be included in the grant budget.**
- **Select a local external evaluator:** Each applicant must identify and include a budget to support a local evaluation partner in their proposal. Evaluation partners can be local universities, consultant firms, or individuals able to effectively track program outcomes. Ideally, they should be familiar with the city and/or the challenges that the proposal seeks to address. The local evaluation partner will be responsible for collecting data on the outputs and outcomes of the *AdvancingCities* Challenge grant; reporting the data to JPMC and/or Abt Associates; meeting with Abt Associates and other local evaluators through conference calls, webinars, and in-person meetings; producing interim reports on the status of the evaluation and findings to date after years 1 and 2; and submitting a final evaluation report by the end of year 3. During the initial months of the grant period, the local evaluation partner will also be required to submit a research plan that must be approved by JPMC and Abt Associates. Local external evaluators should be included in the grant budget.
- **Report to JPMC's national evaluator (Abt Associates):** JPMC will work with Abt Associates, who will produce a series of studies and reports that assess the progress and results of the *AdvancingCities* Challenge. Each local evaluation partner must participate in calls, report data to the national evaluation team, and submit an initial research plan to JPMC and Abt Associates.
- **Release annual progress report:** Each winner's local evaluator will be required to put out a public white paper/progress report with detailed, quantitative data and impact on the project annually (for example, on the websites of the collaborative members) and/or released during a media/visibility event. They will share an estimated timeline for release early in the year to JPMC to assist in planning.

- Submit impact reports: All *AdvancingCities* Challenge winners are required to submit impact reports through JPMC's online grants system, CyberGrants. Lead organizations will receive a reminder email from our system 30 days prior to the due date of the report.
- Share a human interest story directly impacted by the grant: When grantees submit their impact report in CyberGrants, they will attach a short human interest story that describes how the individual or community was assisted by the grant and highlights the success of the program.
- Participate in peer learning: To encourage peer learning, networking and knowledge sharing, JPMC will host in-person and virtual events throughout the grant term. Representative(s) of selected organizations are expected to participate in at least one in-person event each year. **Travel should be included in the grant budget.**

KEY DATES*

May 17	AdvancingCities Challenge RFP is released
May 20	JPMC is hosting an informational call to answer your questions about the program and RFP. <ul style="list-style-type: none"> - Date: Thursday, May 20, 2021 - Time: 1:00pm ET - Please RSVP here - The recording will be posted on the <i>AdvancingCities</i> Challenge page.
June 28	Proposals due in CyberGrants on June 28 at 11:59PM ET
May – September 2021	Applications will go through two rounds of review. Non-winners will be notified periodically. Please see the Scoring Criteria section for more information
August 2021	Finalists participate in video interviews with JPMC and submit additional information
October 2021	Initial award notification
November 2021	Grant agreements finalized
November – December 2021	Winners announced

**These dates are subject to change*

SUBMITTING AN APPLICATION

All proposals must be submitted via [Cybergrants](#) by **Monday, June 28, 2021, 11:59PM Eastern Time**. The invitation code is 'McCarthy00'. Nonconforming submissions will not be reviewed and under certain circumstances outlined in the [Official Challenge Rules](#) will be grounds for disqualification. Any proposals received via email will not be reviewed as part of the application process. Questions can be directed to Advancing.Cities@jpmchase.com

By submitting an application, the lead applicant and all organizations agree to adhere to the [Official Challenge Rules](#).

APPENDIX A: KEY TERMS

External systems change

Adapted from Abt Associates: External systems changes are changes in the nature or timing of services delivered by one or more opportunity system to individuals, communities, and small businesses. External systems changes prioritize more efficient ways to administer services and enable improvements in the quality of the customer experience. We think of systems change as the reduction of antiquated policies that slow down a process, in exchange for updated, customer and community-centered delivery of services or resources. Examples include: increases in the extent to which multiple, coordinated services are provided concurrently, rather than through separate entrance points; reductions in redundant services offered by multiple providers; and improved quality and enhanced scope of services available.

Internal systems change

Adapted from Abt Associates: Internal systems change are internal, “behind the scenes” changes in how individuals or organizations within one or more opportunity systems function to improve alignment or performance. Examples include: the shared development of goals, roles, policies, and strategic plans among organizations working on two or more opportunity systems; development of IT systems that enable more streamlined services and information sharing; development or refinement of a process map that delineates when and how service recipients engage with operating agencies.

JPMC’s philanthropic pillars

JPMorgan Chase’s model for impact focuses on four strategic drivers of inclusive growth—[jobs and skills](#), [small business](#), [neighborhood development](#), and [financial health](#)—reflecting what we believe are the essential ingredients for creating lasting impact for our communities, customers and employees.

- **Equitable access to good jobs and skills for the future:** As the global economy evolves, it is critical that workers have the tools and skills they need to be able to adapt to the changing labor market. At JPMC, we help strengthen communities by supporting training and education systems to develop better education-to-career pipelines that can deliver more equitable opportunities and outcomes – especially for people of color and other disadvantaged populations. Through our philanthropy, we invest in training and skills development to advance low-income workers to higher quality jobs and to build the of capacity community colleges, college systems, and educational institutions globally to improve workforce and educational outcomes. We also seek to build intermediary capacity at the regional, national and multinational levels so that workforce, education, and training systems are more efficient, integrated, adaptive, and responsive to business needs.
- **Building strong financial health and security:** Far too many people struggle to manage their daily financial lives. This struggle does not just apply to low-income households or certain geographies. In fact, more than half of Americans experience high amounts of debt, not enough savings, or irregular income. Sound financial health is the foundation upon which strong households, communities and economies are built. At JPMC, building strong financial security lies at the heart of our strategy to drive inclusive growth. Our work supporting innovative fintech tools, expanding financial coaching programs, and supporting the work of nonprofit partners all strive to help improve consumer financial health and security. We particularly seek to address the unique financial needs of people who too often get left behind in a changing economy—including low-income women, immigrants, people of color, and the aging.
- **Safe and affordable housing in thriving neighborhoods:** Safe and affordable housing is a crucial precondition for neighborhood stability and economic opportunity. Where one lives is a strong

determinant of key economic, health, and social outcomes. However, for far too many people, access to quality, affordable housing is increasingly out of reach. Firm-wide, JPMC seeks to leverage all our assets to fundamentally change the housing ecosystem to better serve cost-burdened households of color so that everyone has access to safe, affordable homes in thriving neighborhoods.

- **Parity in business performance for underrepresented small businesses:** JPMC's grantmaking seeks to improve the success and sustainability of diverse small businesses, the organizations and ecosystems that support them, and the communities within which they all operate. To produce the greatest impact, we strive to ensure people are able to effectively utilize business ownership to increase their own wealth and support the economic development of under-resourced communities. Through our work, we place a particular focus on underrepresented entrepreneurs, including women, people of color, migrants, and veterans across the world.

Opportunity system

Adapted from the [Systems Grantmaking Resource Guide](#): A system is set of interconnected parts – people, resources, services, geographic features, relationships, norms, or perceptions – whose behaviors, decisions, and actions are interdependent and constantly changing over time. At best, an opportunity system can positively influence social or economic outcomes for individuals, businesses, or communities at scale, and serve as wealth accelerators. These include education, workforce development, affordable housing, small business development, among others. They can also reduce the impact of wealth barriers, such as occupational segregation, debt, etc.

Qualitative and quantitative approaches on how the collaborative will collect and evaluate outcomes

The following are illustrative examples of how collaboratives and their local evaluators could use qualitative and quantitative approaches to collect and evaluate data on outcomes. Note that in addition to any methods the local evaluator chooses to apply, JPMC requires working with the programs national evaluator and reporting on a set of metrics.

- **Examples of qualitative approaches:** Conducting interviews and focus groups with project stakeholders, such as community leaders, small business leaders, local elected officials, and/or community-based organizations; observing and documenting local community board meetings, stakeholder roundtables, and other resident engagement events; documenting new plans, programs, initiatives, or funding for the community and explaining how the collaboratives work contributed; and interviewing community residents and business owners about the changes they see in their community.
- **Example of quantitative approaches:** utilizing outcomes tracking software, borrower or community surveys and analyzing secondary data applicable to the community (such as US census data or local property tax data).

Wealth

[From the Chicago Community Trust](#): Wealth is a measure of assets that an individual or family owns, such as a home, retirement accounts and money in the bank, minus the amount of debt the individual or family owes at a given time. Having a job that pays a livable wage coupled with the ability to set aside savings for emergencies, educational costs and retirement are key ways most households build wealth. Additional ways include owning a home in a neighborhood with appreciating value, building a profitable business and investing. Households can also build wealth when it is passed down from one generation to the next through inheritance, or when receiving assistance for things like paying for education, purchasing or providing a down payment on a home or providing a financial cushion that prevents adult children from going into debt.

Wealth Gap

Adapted from the [Women's Fund for Central Ohio and Institute for Women's Policy Research](#): Wealth gaps measure the inequality of wealth, or net assets, across different demographic groups. The **gender wealth gap** refers to how structural sexism compounds and contributes towards the wealth gap, which in turn further exacerbates political, economic, and social disadvantages on the basis of gender. The gender wealth gap includes the gender earnings gap, but far exceeds the gender wage/income gap. The **racial wealth gap** refers to how structural racism compounds and contributes to the wealth gap, which in turn further exacerbates political, economic, and social disadvantages to communities of color. The racial wealth gap, includes the racial earnings gap, but far exceeds the racial wage/income gap. Black and Latina women experience the wealth gap at the intersection of gender and race.

APPENDIX B: METRICS

Instructions: When completing your *AdvancingCities* Challenge Cybergrants [application](#), you will have to select “Focus Areas and Approaches” based on your proposal’s specific metrics.

Applicants are required to complete target metrics within at least one focus area of the JPMC Foundation – jobs and skills, small business, neighborhood development, and/or financial health. Applicants should also indicate any additional output and/or outcome targets that allow them to measure progress across other opportunity systems, including but not limited to caretaking, criminal justice, transportation, health, economic development, education, environmental resilience, among others.

Once logged into [Cybergrants](#), you can view the full list of metrics across all focus areas, as well as definitions, in the [Measuring Impact](#) section of the application.

APPENDIX C: LIST OF ELIGIBLE MARKETS

Below is the full list of markets from which proposals will be accepted.

STATE	MSA
Alabama	Birmingham-Hoover, AL
Arizona	Phoenix-Mesa-Scottsdale, AZ
Arkansas	Little Rock-North Little Rock-Conway, AR
California	Fresno, CA
California	Los Angeles-Long Beach-Anaheim, CA
California	Modesto, CA
California	Riverside-San Bernardino-Ontario, CA
California	Sacramento-Roseville-Arden-Arcade, CA
California	San Diego-Carlsbad, CA
California	San Jose-Sunnyvale-Santa Clara, CA
California	San Francisco-Oakland-Hayward, CA
California	Stockton-Lodi, CA
Colorado	Denver-Aurora-Lakewood, CO
Connecticut	Bridgeport-Stamford-Norwalk, CT
Connecticut	Hartford-West Hartford-East Hartford, CT
Delaware	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD
District of Col.	Washington-Arlington-Alexandria, DC-VA-MD-WV
Florida	Jacksonville, FL
Florida	Miami-Fort Lauderdale-West Palm Beach, FL
Florida	North Port-Sarasota-Bradenton, FL
Florida	Orlando-Kissimmee-Sanford, FL
Florida	Tampa-St. Petersburg-Clearwater, FL
Georgia	Atlanta-Sandy Springs-Roswell, GA
Idaho	Boise City, ID
Illinois	Chicago-Naperville-Elgin, IL-IN-WI
Indiana	Fort Wayne, IN
Indiana	Indianapolis-Carmel-Anderson, IN
Kansas	Kansas City, MO-KS
Kentucky	Lexington-Fayette, KY
Kentucky	Louisville/Jefferson County, KY-IN
Louisiana	Baton Rouge, LA
Louisiana	New Orleans-Metairie, LA
Louisiana	Shreveport-Bossier City, LA
Maryland	Baltimore-Columbia-Towson, MD
Maryland	Washington-Arlington-Alexandria, DC-VA-MD-WV
Massachusetts	Boston-Cambridge-Newton, MA-NH
Michigan	Detroit-Warren-Dearborn, MI
Michigan	Grand Rapids-Wyoming, MI
Minnesota	Minneapolis-St. Paul-Bloomington, MN-WI

Mississippi	Jackson, MS
Missouri	Kansas City, MO-KS
Missouri	St. Louis, MO-IL
Nevada	Las Vegas-Henderson-Paradise, NV
Nevada	Reno, NV
New Hampshire	Boston-Cambridge-Newton, MA-NH
New Jersey	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD
New Jersey	New York-Newark-Jersey City, NY-NJ-PA
New Mexico	Albuquerque, NM
New York	Buffalo-Cheektowaga-Niagara Falls, NY
New York	New York-Newark-Jersey City, NY-NJ-PA
New York	Rochester, NY
New York	Syracuse, NY
North Carolina	Charlotte-Concord-Gastonia, NC-SC
Ohio	Akron, OH
Ohio	Cincinnati, OH-KY-IN
Ohio	Cleveland-Elyria, OH
Ohio	Columbus, OH
Oklahoma	Oklahoma City, OK
Oklahoma	Tulsa, OK
Oregon	Portland-Vancouver-Hillsboro, OR-WA
Pennsylvania	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD
Pennsylvania	Pittsburgh, PA
Tennessee	Chattanooga, TN-GA
Tennessee	Memphis, TN-MS-AR
Tennessee	Nashville-Davidson-Murfreesboro-Franklin, TN
Texas	Austin-Round Rock, TX
Texas	Dallas-Fort Worth-Arlington, TX
Texas	El Paso, TX
Texas	Houston-The Woodlands-Sugar Land, TX
Texas	McAllen-Edinburg-Mission, TX
Texas	San Antonio-New Braunfels, TX
Utah	Salt Lake City, UT
Virginia	Richmond, VA
Virginia	Virginia Beach-Norfolk-Newport News, VA-NC
Virginia	Washington-Arlington-Alexandria, DC-VA-MD-WV
Washington	Portland-Vancouver-Hillsboro, OR-WA
Washington	Seattle-Tacoma-Bellevue, WA
West Virginia	Charleston, WV
West Virginia	Washington-Arlington-Alexandria, DC-VA-MD-WV
Wisconsin	Chicago-Naperville-Elgin, IL-IN-WI
Wisconsin	Milwaukee-Waukesha-West Allis, WI