

**SUBMITTAL TO THE BOARD OF SUPERVISORS
COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**

164



FROM: Community Action Partnership of Riverside County

SUBMITTAL DATE:
6/2/11

SUBJECT: Citi Foundation Grant #20110428 for the Step Up to Assets Initiative

RECOMMENDED MOTION: That the Board of Supervisors:

1. Ratify and accept the Citi Foundation Grant #20110428 between Citi Foundation and Community Action Partnership of Riverside County (CAP Riverside) for the term September 1, 2011 through August 31, 2012 in the amount of \$20,000; and
2. Approve and direct the Auditor Controller to adjust the budget as identified in the attached Schedule A;

Continued (3-pages total)

[Signature]
Maria Y. Juarez, CCAP, Executive Director

FINANCIAL DATA	Current F.Y. Total Cost:	\$20,000	In Current Year Budget:	No
	Current F.Y. Net County Cost:	\$ 0	Budget Adjustment:	Yes
	Annual Net County Cost:	\$ 0	For Fiscal Year:	11/12

SOURCE OF FUNDS: 100% Citi Foundation	Positions To Be Deleted Per A-30	<input type="checkbox"/>
	Requires 4/5 Vote	<input checked="" type="checkbox"/>

C.E.O. RECOMMENDATION:

APPROVE

BY: *[Signature: Michael R. Shetler]*
Michael R. Shetler

County Executive Office Signature

[Signature: Debbie Charnayor]
For Debbie Charnayor

MINUTES OF THE BOARD OF SUPERVISORS

On motion of Supervisor Buster, seconded by Supervisor Ashley and duly carried by unanimous vote, IT WAS ORDERED that the above matter is approved as recommended.

Ayes: Buster, Tavaglione, Stone, Benoit and Ashley
 Nays: None
 Absent: None
 Date: June 28, 2011
 xc: CAP, Auditor, EO

Kecia Harper-Ihem
 Clerk of the Board
 By: *[Signature]*
 Deputy

3.21

FISCAL PROCEDURES APPROVED
 PAUL ANGULO, CPA, AUDITOR-CONTROLLER
 BY: Samuel Wong 6/15/11
 SAMUEL WONG
 Department Concurrence
 DATE
 NEAL R. KIPNIS
 FORM APPROVED COUNTY COUNSEL
 BY: *[Signature]*
 Dep't Recommendation WITH THE CLERK OF THE BOARD
 Per Exec. Ofc.: Consent Policy

FROM: CAP Riverside

DATE: 6/2/11

SUBJECT: Citi Foundation Grant #20110428
for the Step Up to Assets Initiative

PAGE: 2 of 3

BACKGROUND:

The Step-Up to Assets Initiative (Step-Up) is a pre-Individual Development Account (IDA) program for low-income individuals in Riverside County who may not currently be in a position to succeed in CAP Riverside's traditional IDA matched savings program. Step-up is designed to increase an individual's economic security by providing financial education workshops including budgeting, credit assessment, debt management strategies, and saving incentives. Participants will have the opportunity to leverage their success by transitioning into CAP Riverside's IDA program.

FINANCIAL IMPACT: No County General Funds will be required

CONCURE/EXECUTE: Auditor Controller

MYJ:KS:jb

FROM: CAP Riverside

DATE: 6/2/11

SUBJECT: Citi Foundation Grant #20110428
for the Access to Assets Program

PAGE: 3 of 3

SCHEDULE A
Community Action Partnership of Riverside County
Budget Adjustment
Fiscal Year 2011/2012

INCREASE ESTIMATED REVENUE:

CAARC-21050-5200300000-781480	Program Revenue	\$20,000
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INCREASE IN APPROPRIATIONS:

CAARC-21050-5200300000-527780	Special Program Expense	\$20,000
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Snyder, Kathryn

From: Citi Foundation Support [foundationsupport@citi.com]
Sent: Friday, May 20, 2011 6:58 AM
To: Juarez, Maria
Cc: Snyder, Kathryn
Subject: \$20,000 Citi Foundation Grant Award Notification: "Step Up to Assets" Initiative

RE: Grant #20110428

Dear Ms. Juarez:

The Citi Foundation is pleased to award \$20,000 to Community Action Partnership of Riverside County in support of the "Step Up to Assets" Initiative. The payment has been deposited into the Community Action Partnership of Riverside County account as provided in the application. If you have not received the payment in your account within the next two business days please contact us at foundationsupport@citi.com.

The Citi Foundation declines any tangible benefits Community Action Partnership of Riverside County might decide to give Citi or the Citi Foundation as a result of this grant.

The Citi Foundation has enhanced its reporting process to reflect our commitment to impact measurement and knowledge building. The Citi Foundation requires all grant recipients to submit online reports in order for us to better assess the progress and results achieved by each grant.

Please note the following report deadlines:

Interim Report March 1, 2012

Final Report October 1, 2012

These online reports must be completed and submitted on time so that the Citi Foundation can work with you to evaluate the program and ensure that you will reach your results. The reports will be available on your Citi Foundation account home page, which you can access by logging in at www.GrantRequest.com/SID_584. You will also receive an e-mail reminder that the report is available for you to complete two weeks before the report deadline. Failure to submit satisfactory reports in a timely manner could result in the suspension or termination of this grant and could affect future funding decisions.

The Citi Foundation requires that you work with your Citi Contact throughout the grant period. In the case that there are any extenuating circumstances that require modifications to your original submission, you must discuss the proposed changes with your Citi Contact and receive approval from the Citi Foundation before any changes are implemented.

The Citi Foundation values the important work your organization is doing and is pleased to be able to partner with you in these efforts. We look forward to seeing the results you achieve through this program and wish you success in your endeavors.

Sincerely,

Citi Foundation

Detailed Project Budget

2011 Citi Foundation

Pre-IDA Program

\$ 20,000

Approved 05/20/11

Please provide a detailed description of how you intend to use the funding provided by the Citi Foundation and how this compares with the overall funding for this program. Please note that you need to show the expense breakdown for Citi Foundation funding ONLY, even though other funders may finance this project. *Please note that all Citi Foundation grant funds must be spent within twelve months of the grant check date.* If you require additional lines, please select "Insert-Row" from the menu bar.

Provide a detailed description of Citi Foundation funding and total program funding.

	<u>Description</u>		<u>Citi Foundation Breakdown</u>		<u>Total Program Funding</u>
<u>Expenses:</u>					
Salaries	salary and fringe benefits	\$	14,835.00	\$	247,741.00
Rent	rent and overhead			\$	26,314.00
Program Materials	IDA match funds			\$	600,000.00
Other 1 (explain)	consumable classroom supplies	\$	850.00	\$	1,500.00
Other 2 (explain)	outreach stipend	\$	1,200.00	\$	1,200.00
Other 3 (explain)	outreach flyers and brochures	\$	460.00	\$	5,104.00
Other 4 (explain)	outreach print ads	\$	2,655.00	\$	5,310.00
Other 5 (explain)	accelerated interest payments			\$	4,500.00
<hr/>					
Expenses (Citi Foundation total)			\$ 20,000.00	\$	891,669.00

The column on the left should match the amount requested from the Citi Foundation. The column on the right should match your total project budget amount.

If other funders will finance this project, please provide their information below

<u>Funder</u>			<u>Amount Requested</u>		<u>Amount Secured</u>
Funder 1	US Dept Health & Human Svc	\$	352,000.00	\$	352,000.00
Funder 2	Economic Development Agency	\$	200,000.00	\$	200,000.00
Funder 3	Community Action Partnership	\$	314,669.00	\$	314,669.00
Funder 4	Citi Foundation	\$	20,000.00	\$	-
Funder 5	Citi Group	\$	5,000.00	\$	5,000.00
Funder 6					
<hr/>					
Total Project Funding		\$	891,669.00	\$	871,669.00
Total Project Expenses				\$	891,669.00

2011 Citi Foundation Direct Service Application Form (non-501(c)(3))

General Information

Please note that you are required to submit a draft of your application to the Citi Foundation for review before you are authorized to officially submit your application for funding consideration. Once you complete the application and upload the required documentation, please use the "E-mail Draft for Preview" button and send a draft of your full application to the Citi Foundation at NACDGrants@citi.com. Please note that all draft applications must be received by the Citi Foundation no later than March 25, 2011. The Citi Foundation will review your draft application and documentation and will contact you directly if additional information is required before you are authorized to submit your final application.

THE DEADLINE FOR DRAFT SUBMISSIONS IS MARCH 25, 2011 AT 5:00 P.M. EST.

THE DEADLINE FOR OFFICIAL SUBMISSIONS IS MAY 6, 2011 AT 5:00 P.M. EST.

Organization's General Information

Organization's Tax ID Number

95-6000930

Organization Name

Community Action Partnership of Riverside County

Organization Legal Name

(The name that appears on your IRS determination letter.)

Community Action Partnership of Riverside County

Acronyms, DBA or other names by which organization is known

CAP Riverside

Mailing Address

2038 Iowa Avenue, Suite B-102

City

Riverside

State

CA

Postal Code

92507

Country

United States

Website

www.capriverside.org

Primary Contact

Prefix

Ms.

First Name

Maria

Middle Name

Y.

Last Name

Juarez

Suffix

Title

Executive Director

E-mail

mjuarez@capriverside.org

Direct Phone

Please include extension if applicable.

951-955-4900

Office Fax

951-955-6494

Financial Officer

Please provide the information below for the individual primarily responsible for the financials of your organization (i.e. Director of Finance, Chief Financial Officer, etc.)

Prefix

Mrs.

First Name

Kathryn

Middle Name

Last Name

Snyder

Suffix

Title

Fiscal Officer

E-mail

ksnyder@capriverside.org

Direct Phone

Please include extension if applicable.

951-955-6461

Office Fax

951-955-1399

Financial Information

If a grant to your organization is approved, the funds will be sent via ACH electronic payment (not wire transfer). Please provide your bank account information for ACH electronic payments below. You will be required to attach either a copy of a voided check or a letter from your bank confirming the account and routing numbers. The Citi Foundation will use this to validate the information that you provide below. If the document that you attach (the voided check or bank letter) does not validate the information below, the Citi Foundation will contact you for clarification.

NOTE: Your organization may have different routing numbers for the same bank account number. Your bank may assign a unique routing number for different types of transactions - ACH electronic payments or wire transfer. The Citi Foundation transfers funds via ACH electronic payment, so please make sure to confirm that the routing number you provide below is for ACH electronic payments. If you are uncertain about which routing number to provide, please check with your bank to ensure that the routing number you provide is for ACH electronic payments and not for wire transfers.

Bank Name

Union Bank of California

Bank Code/Routing Transit Number/ABA # for ACH Electronic Payments

This is a NUMBER field only. Please include all 9-Digits including leading zeros.

The Citi Foundation transfers funds via ACH electronic payment, so please make sure to confirm that the number you provide here is for ACH electronic payments and not wire transfers. If you are uncertain about your routing number, please check with your bank to ensure that the routing number you provide is for ACH electronic payments.

122000496

Bank Account Number

This is a NUMBER field only. **Please include all digits including leading zeros.**

The Citi Foundation requires you to attach a copy of your organization's voided check or a letter from your bank confirming your organization's bank account information. The bank account number you provide below must match against the documentation you attach on the last page of the application form.

2740018593

By checking this box, I verify that the above bank account information is for the applying organization, and that the information provided is correct. I understand that providing the bank account information for the applying organization does not constitute an offer, promise or guarantee of funding from the Citi Foundation, Citigroup Inc., or any of its subsidiaries. If a grant is awarded and funds from the Citi Foundation are deposited into the applying organization's bank account, I verify that the funds will only be used for charitable purposes as described within this online application.

Yes

Annual Operating Budget

What is your organization's total annual operating budget for the current year? (Whole numbers only. No dashes, decimals, or symbols.)

13293867

For what year is your most recent, completed audit?

06/30/2009

In this audit, what were reported revenues?

Whole numbers only. No dashes, decimals, or symbols.

6362508

In this audit, what were reported expenses?

Whole numbers only. No dashes, decimals, or symbols.

6362508

In this audit, what were net assets for your organization?

Whole numbers only. No dashes, decimals, or symbols.

0

In this audit, what were liabilities for your organization?

Whole numbers only. No dashes, decimals, or symbols.

0

Please provide an explanation if your organization has excessive liabilities, if expenses exceed revenues, and/or if there are any legal or fiduciary issues highlighted in the auditor's notes.

N/A

Prior Citi Foundation Funding

Has your organization received Citi Foundation funding in the past?

Yes

If your organization was funded by the Citi Foundation in 2010 and you have not yet submitted an online report, please provide the grant amount, program title and a brief description of the funded program and its outcomes below, otherwise please enter N/A.

Please note that your response should be 150 words or less. You will not be able to submit your application if your answer exceeds 150 words.

N/A

Example: In 2010, we received a \$40,000 grant from the Citi Foundation for the Microenterprise Development Program to provide technical assistance, training and microloans to up to 600 low-income microentrepreneurs in the San Francisco Bay area. Half of the way through the grant period, we have provided services to 450 entrepreneurs. These individuals have benefited from up to ten hours of technical assistance as well as a business-to-business networking event. In addition, we approved a total of 250 microloans, totaling \$121,000 direct investment in the establishment and growth of local small businesses. Thus far, a total of 200 micro-businesses have been established as a result of this program.

If your organization was funded by the Citi Foundation prior to 2010 and the previous grant was a multi-year pledge or above \$50,000, please note that you are required to submit a Final Report for the grant. If you have not yet submitted a Final Report for this grant, please submit a Final Report with this application. [Click here for reporting instructions](#) in order to complete the report, which you should attach on the past page of this application.

******NOTE: The online grant application will time out after 30 minutes of inactivity. If you need to finish your application at a later time, please select the "Save and Finish Later" button at the bottom of each page of the application. You can access your account again at the following Web address using your account login and password:**
[https://www.GrantRequest.com/SID_584**](https://www.GrantRequest.com/SID_584****)**

Proposal Overview

1. Specify Program Start Date

Indicate the date that you will begin to use the funds from the requested grant. Note that the Citi Foundation requires the grant funds to be used within a 12-month period and that the deadline for your interim and final reports will be based on this date.

09/01/2011

2. Amount Requested

Indicate the amount you would like to request from the Citi Foundation as agreed upon by your Citi Contact. Please round off to the nearest thousand. (Whole numbers only. No dashes, decimals, or symbols.)

20000

3. Overall Program Budget

Indicate the total, overall budget for this program. This must equal the dollar amount stated in the required program budget template. (Whole numbers only. No dashes, decimals, or symbols.)

891669**4. Program Title**

Please indicate the title of the program for which you are requesting funding. The title should be no longer than 7 words and end in "project", "program" or "initiative" and should not contain the name of the organization.

Riverside County Step Up to Assets Initiative**5. Focus Area for the Program**

Using the dropdown box below, select the Citi Foundation focus area that your program clearly contributes to (if you are uncertain, please see the Citi Foundation guidelines or ask your Citi Contact.)

Financial Capability & Asset Building**6. Program Summary**

Guidance: Please provide a brief description of the program for which you seek support. Please limit your description to no more than 5 sentences.

Community Action Partnership of Riverside County (CAP Riverside) will increase the economic security of low-income individuals in Riverside County by utilizing a preparatory "learn how to save" program known as the Riverside County Step Up to Assets Initiative. This pre-IDA savings account concept program will prepare individuals, who may not currently be in a position to succeed in Riverside County's traditional IDA matched savings account program. The Step Up to Assets Initiative will provide financial education workshops including budgeting, credit assessment and debt management strategies and will help to encourage regular saving habits through accelerated interest incentives on monthly deposits made by participants. Program staff will work with participants to establish a budget and work/goal plan to improve their long-term financial stability through increased financial education; savers will have the opportunity to leverage their success into a traditional IDA account at the close of the program cycle.

Example: We will conduct financial assessments, education and coaching for 300 low- to moderate-income families facing the threat of foreclosure, bankruptcy or income loss. Counselors will work with them to help establish a plan to stabilize their financial situation and provide long-term support in order to meet their financial goals.

7. Indicate how Citi Foundation funds will be used to support your program.

Guidance: Provide a brief narrative description of how Citi Foundation funds will be used. This should not be a detailed budget, but rather a brief description of how you will use the funds. Please limit your description to no more than 5 sentences.

Funds will be used to provide consumable classroom supplies, outreach print ads, outreach flyers and brochures and program management staff support to conduct outreach, financial education training and case management activities assisting participants to achieve financial goals they have established. Twelve (12) Welfare-to-Work participants will earn a \$100 stipend at the conclusion of the program.

Example: Citi Foundation funds will be used to purchase a case management system that allows our counselors and clients to establish and track financial stability plans and assess monthly progress. Funds will also be used to hire an additional counselor to facilitate the program.

8. Indicate the Geographical Area(s) Served by the program where Citi Foundation funds will be used and the percentage of Citi Foundation grant funds utilized in each area. Please ensure that corresponding percentages add up to 100%.

If the program is serving an area **within the United States**, select the state first, then the county from the available list. The number shown beside the county is the Metropolitan Statistical Area (MSA).

You may enter up to 10 counties. If your program serves more than 10 counties, please select 9 counties and select "**Other" as the 10th county. You should list additional counties in question #9.

If the area(s) where your program will take place have not yet been determined, please select "**Other". You will be asked to provide this information when it is available.

If the program is serving a national or statewide audience, please select the state\county\MSA of your Headquarter office.

If the program is serving an area outside of the United States, please select "**International". If you select "**International" and the project is serving a specific country(ies), please list the country(ies) and the corresponding percentages in question #9.

A search box is provided so that you may easily make your selection(s). You can find your county and MSA in the available list by:

- 1) typing in the county name (do not include the word "county")
- 2) typing in the state (full name) and then selecting from the available counties
- 3) typing in the 5-digit MSA

After you have typed in one of these values, you should click on the magnifying glass icon beside the search box, which will cause a drop-down menu to only provide options that match your search criteria. Please select the correct geographical area served from this list and include the percentage of Citi Foundation funds that will be utilized in the area.

UNITED STATES-United States-United States-California-Riverside\40140 (100%)

9. If your program serves more than 10 counties within the United States and you selected "Other" in question #8, please provide the state, county, and MSA for the additional areas that your program is serving along with the corresponding percentages. If you selected "**International" in question #8, please list the country(ies) and the corresponding percentages below. All entries should follow the format provided in the example and percentages, in addition to those included in question #8, must add up to 100%.**

Click [here](#) to find the Metropolitan Statistical Area (MSA) code based on the address of where this program will be implemented (U.S. programs only.)

Example: *New York\Kings\35644 (100%)*

10. Ethnicity Served by Program

(The majority served by this program)

All (not specified by ethnicity)

11. Gender Served by Program

(The majority served by this program)

General Population**12. Population Served by Program**

(The majority served by this program)

Adults

******NOTE: The online grant application will time out after 30 minutes of inactivity. If you need to finish your application at a later time, please select the "Save and Finish Later" button at the bottom of each page of the application. You can access your account again at the following Web address using your account login and password:**
[https://www.GrantRequest.com/SID_584**](https://www.GrantRequest.com/SID_584****)**

Your Organization and Participants**Your Organization****13. What is your organization's current mission?****Guidance:** Please describe the overall focus and objective of your organization.

The stated mission of CAP Riverside is to end poverty by offering opportunities for the poor through education, wealth building, advocacy and community organizing.

Example: The stated mission of the National Financial Literacy Initiative (NFLI) is to promote wealth creation and economic self-sufficiency for its primarily low- to moderate-income clients through financial literacy, homeownership counseling and job placement activities.

14. For the specific program area for which you seek our support, what strengths and expertise does your organization have?

Guidance: We are looking to understand what your organization does especially well. This may include 4 elements: 1) Knowledge - your organization's unique insight into participant barriers and opportunities 2) Skills - what your organization knows how to do 3) Change agent - how your organization uses its skills and knowledge to influence others to change their behavior or condition 4) Experience - length of time and track record in the proposed program area. Please include what impact your organization has had in the last 3 years in the program area for which you seek our support.

Please note that your response should be 300 words or less. You will not be able to submit your application if your answer exceeds 300 words.

Community Action Partnership of Riverside County (CAP Riverside) has been Riverside County's official anti-poverty agency since 1979. CAP Riverside provides direct and delegated services and community referrals annually to 232,000 low-income residents throughout Riverside County, particularly vulnerable populations such as working poor with young children, the elderly and the disabled.

CAP Riverside identifies all of its programs as high, medium, or low-impact, recognizing that some programs can move people directly out of poverty, some programs assist families as they move out of poverty, and some provide safety-net support that creates an entry point for low-income residents to become aware of high-impact programs.

CAP Riverside provides a diverse range of direct services which include asset/wealth development; economic opportunities; financial literacy workshops; free income tax preparation; Circles of Support mentors and life-skills coaches for working poor families; small business employer-to-youth mentoring; capacity building workshops and free technical assistance for public, private and faith-based agencies. CAP Riverside sponsors community forums, local dialogs, volunteer recognition events, consumer education programs and other activities that serve to increase citizen awareness.

Through the asset building programs offered by CAP Riverside, 6,464 free tax returns have been prepared over the past 3 years, returning more than \$7.9 million to Riverside County residents. Over 200 families have achieved economic self-sufficiency through program participation, with the following successes: 31 participants purchased a first home, 25 have attained advanced education goals and 25 have capitalized a small business. Over the past 3 years, 216 program participants have seen improved credit scores as a result of completing the 15-part financial education workshop series as part of program participation requirements. Although not all participants have completed program requirements, 158 new participants have opened an IDA savings account to begin the process of improving their financial position.

Example: NFLI has formed strong partnerships with financial lending institutions both nationally and locally over the course of its twenty-year history. NFLI's robust network of 100 affiliates has roots in low- and moderate-income neighborhoods and as a result has a deep understanding of the financial challenges facing these neighborhoods and residents. In the past three years, NFLI has graduated 25,000 low- to moderate-income individuals throughout the U.S. from our financial education program and enabled 15,500 individuals to purchase a first home or stay in their current home through workshops and counseling. NFLI and its affiliates serve more than two million individuals each year by helping adults attain economic self-sufficiency through wealth accumulation and homeownership. We work with residents on a long-term basis and our work is designed to not only help households in times of crisis but also provide incentives and opportunities to help them move up the economic ladder.

Your Participants

15. What is the community need or issue you seek to address?

Guidance: Clearly state the community need or issue affecting low- to moderate-income individuals or small businesses. Low- to moderate-income is defined as individual household income that is less than 80% of the Area Median Income (AMI). Small businesses are defined as businesses having annual revenues of \$1,000,000 or less.

Riverside County is the second poorest of a six-county Southland region, which includes Riverside, Los Angeles, Orange, Imperial, San Bernardino and San Diego

Counties. Of the more than 2 million permanent county residents, over 231,000 or 11.4% fall below the Federal Poverty Guideline (2005 American Community Survey - U.S. Census Bureau). Many more county residents not considered in poverty are identified as "working poor" and are on the edge of crisis if faced with a car repair, medical emergency, or job lay-off. A prolonged higher than average unemployment rate in Riverside County (15.1%, March 2010, U.S. Bureau of Labor Statistics), reduced hours or wages, high population growth rate and rising cost of living presents challenges to a low-income family's ability to stabilize and thrive.

CAP Riverside recognizes seven nationally accepted barriers to ending poverty and has included two additional barriers identified by local needs. These include: 1) Transportation; 2) Child Care; 3) Housing; 4) Employment; 5) Education; 6) Training; 7) Finances; 8) Health Care; and 9) Personal Development. In CAP Riverside's 2007 Community Assessment Survey of over 4,700 low-income households, more than eighty-five percent of respondents identified the need for their communities to address even more the issues of literacy, healthcare, quality education, hunger and neighborhood safety. More than twenty-five percent indicated that their communities did not address such issues as poverty, overcrowded and substandard housing, lack of work benefits, lack of affordable and safe housing, homelessness, personal debt, lack of homeless shelters, lack of entry level jobs, and lack of full-time jobs. Low-to moderate-income families served through the Riverside County Step Up to Assets Initiative will learn strategies to help them better manage existing household resources and bridge the asset gap to long-term financial stability.

Example: In just the past seven years, the household debt of residents in Bronx, New York has almost doubled and earning power per household has dramatically diminished over the course of the last two years. As a result, more families are in financial distress, the middle class is shrinking quickly and foreclosure and bankruptcy levels in this community are up 33% in the last year. The low- to moderate-income families served through our program will learn strategies to help them retain their financial assets and learn to better manage their household needs.

16. Participant Demographic Data

A) Please provide the Area Median Income (AMI) for each Metropolitan Statistical Area (MSA) you provide in question #8.

If you answered "Other" in question #8 because the geographical area(s) served by this program is unknown at this time, please indicate this in your response here. You will be asked to provide the AMI/census tract data when the geographical area(s) served information is available.

Guidance: In order to find the AMI data for each MSA you provide in question #8, please access the most recently available HUD Estimated Metropolitan Area Median Family Income listing found here. The listing you will access is sorted by MSA name and you should indicate the HUD Estimated Median Family Income for each MSA you provide in question #8 in your response.

According to the 2010 HUD estimated Metropolitan Area Median Family Income Listing, the AMI in this MSA is \$65,000.

Example: According to the 2010 HUD Estimated Metropolitan Area Median Family Income listing, the AMI in this MSA is \$65,100.

B) If this program is serving small businesses, please provide the census tract income level for the address of each business served or for the location where the program will be implemented. Similarly, if the program will be implemented in a government-designated redevelopment zone, empowerment zone or disaster area, please include the census tract data for each MSA provided in question #8.

Guidance: For programs serving small businesses that are located in low- to moderate-income geographies or that will take place in government-designated redevelopment, empowerment zones or disaster areas, you will also need to provide the census tract data for each MSA. To do this, please visit the FFIEC website by clicking here. Once you access this page, you will be able to enter a street address along with either a city and state or a zip code. Entering this information will take you to the Geocode page for the specific MSA. In order to find the census tract for the MSA, click on "Get Census Demographic" and include the Tract Code and Tract Income Level in your answer. Be sure to include this information for each MSA you provide in question #8.

Example: According to the FFIEC website, the small businesses we will serve are located in tract code 1408 and the tract income level for this MSA is "Low".

17. Who are your participants?

Guidance: Describe the challenges or opportunities facing the individuals, organizations or small businesses that you will work with during this program. Please be sure to include how your participants will be characterized *before* they begin your program and include any key barriers they face to achieve the anticipated results of this program.

The Riverside County Step Up to Assets Initiative will serve the low-to-moderate-income population throughout Riverside County. As expressed in the 2007 CAP Riverside Community Assessment Survey, this population is in need of financial education and mentoring to develop skills which will enable the families to reduce personal debt, build assets and gain long-term financial stability. In 2011 the Riverside County Step Up to Assets program will provide financial literacy training to 75 low-to-moderate income individuals; 50 of 75 participants are expected to complete all program requirements and 25 of 50 participants are expected to transition funds from their Step Up account into a traditional IDA account.

Example: The population served through our National Financial Literacy Initiative (NFLI) is particularly in need of financial education. They are largely low- to moderate-income individuals who have an urgent need and a strong desire to improve their financial literacy skills so that they may avoid and/or break the cycle of over-indebtedness, and ultimately build assets and family wealth. In 2011, we will serve 450 low- to moderate-income individuals in Bronx, New York. Many have recently lost their jobs, have significant debt issues, and most have no long-term financial plans to build or preserve their wealth.

18. Low- to moderate-income is defined as individual household income that is less than 80% of the Area Median Income (AMI). A small business is defined as a business with revenues of \$1,000,000 or less. Based on these definitions, is the population or area served by this grant primarily (51% or more) low- or moderate-income and/or, if applicable, small businesses with revenues of \$1,000,000 or less?

Yes

19. How do you verify the percentage of low- or moderate-income individuals and/or small businesses with annual revenues of \$1,000,000 or less? Please give a specific description of how you determined the answer provided in the previous question. (Please use the examples provided to guide you as you answer this question.)

Guidance: Acceptable forms of data used to verify this percentage are: client intake forms that capture information related to household income and address of each participant; data that verifies the annual revenue and/or address of each small business served; client income verification; and federal free or reduced cost lunch data. If you are using household income to determine this percentage, please include how you will verify that the participants or small business owners served will meet the <80% AMI criteria. If you are using federal free or reduced cost lunch data to determine this percentage, please include the name(s) of the target school (s) and the percentage of students that qualify for free or reduced lunch at each school. If you are using census tract information, please include how you will verify that the participants or small businesses served are located within a low-income census tract(s).

CAP Riverside will determine the percentage of low-to-moderate income participants served by this program by using income statements and tax returns of each participant submitted during the application / intake process. Since this program will require participants have an annual household income of 200% of the poverty level or less, we know that the majority of our participants will have income that is <80% of the AMI.

Examples:

Financial Capability & Asset Building: NFLI will determine the number of participants who are classified as low- and moderate-income by collecting client intake forms from each participant, which will capture data related to household income. Based on the client intake forms, we will determine that the average income of our participants is <80% of the AMI.

Microfinance/Enterprise Development: We obtain client intake forms from each small business owner that asks for information related to the small business, including address and annual revenue. Based on the client intake forms, we will determine that the majority of small businesses served by this program are located within a HUD-classified low-income census tract.

College Success: As outlined in our mission, we only serve students from low-income communities. This program will take place at the Stadium School, where 66% of the students are eligible for free or reduced cost lunch, and the Heritage School, where 68% of students are eligible for free or reduced cost lunch. 50 students from the Heritage School and 50 students from the Stadium School will participate in this program; therefore, we can determine that this program will primarily serve students who are classified as low- and moderate-income.

Neighborhood Revitalization We require a copy of federal tax returns, pay stubs and the most recent utility bill of each program participant in order to determine the percentage of low- to moderate-income participants served by this program. Since this program will serve the same participants as 2010, we know that the majority of our participants have an income that is less than 80% of the AMI.

20. How many participants do you plan on serving directly during the grant period? Be sure to include both new and existing participants.

Whole numbers only. No dashes, decimals, or symbols.

75

Example: 450

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[https://www.GrantRequest.com/SID_584**](https://www.GrantRequest.com/SID_584****)**

Your Results, Program, and Key People and Groups

Your Results

21. What results are expected from this program?

Guidance: The fact that the participants in your program have completed the activities you implemented, read your materials, and sat through counseling or a workshop is not the result. The results we are referring to are the changes in the behaviors or conditions of your participants based on what you offered to them. This distinction is critical. Please do not focus on activities, programs implemented or levels of participation satisfaction. For additional reference materials for defining your program results, [please click here.](#)

Please note that your result statement should be 100 words or less. You will not be able to submit your application if your answer exceeds 100 words.

By 11/01/2011, 75 program participants will have enrolled in the Step Up to Assets Initiative and opened a savings account,

By 8/31/2012, 50 of 75 will participate in and complete financial education workshops,

By 8/31/2012, 50 of 75 participants will achieve their interest bearing savings goals,

By 8/31/2012, 25 of 50 participants will transfer their savings into a traditional IDA account and continue saving for advanced education degrees, first-time home purchase, or business start-up or expansion.

Example: By December 31, 2011, 375 of the 450 participants who have been in the program for at least 9 months will stabilize their current financial situation and achieve one or more of the following financial goals: reduce their debt, improve their credit scores, increase their savings or take the necessary financial steps to retain their homes.

22. How many participants do you anticipate achieving the result(s) within the grant period?

Guidance: In determining "how many" participants will achieve the result during the grant period, it is understood that this number may be much smaller than the total number of participants you serve. Consider how many participants you will be working with during the grant period (existing and new participants) and estimate how many of them will achieve the stated result(s). Note that the interim and final reports will reflect these anticipated results.

25

Example: 375

23. How will you know when your program's results have been achieved? What data will you use to verify success and how will you capture this data in order to track results and make course corrections in your program?

Guidance: Verification is easier and less costly than evaluation. Please explain how you will confirm that participant results were achieved, how you will collect this information and how you will use the data to keep participants on course to the result. Keep it as simple as possible and look to methods that are low effort and low cost. You may well be able to use existing data sources, rely on existing measuring instruments, or use observations and reports by others or in some cases self-reported behaviors.

Program staff will review the financial goals set by the participant and request/obtain copies of documents that substantiate goal achievement. CAP Riverside operates and manages Volunteer Income Tax Assistance (VITA) sites throughout Riverside County and will make referrals to the free tax preparation sites to all participants during 4th quarter 2011 and 1st quarter 2012. Participants will have the opportunity to make a larger deposit in to their Step Up account from tax refunds. CAP Riverside currently uses the CitiEscrow platform to manage traditional IDA savings accounts, and will continue to utilize this on-line tool for case management purposes to monitor participants' deposit activity more efficiently. Additional documents used to show progress and confirm success may include workshop evaluations, follow up credit reports, savings or checking statements from other accounts, bill statements and budgeting sheets obtained during routine progress evaluation sessions.

Example: Our counselors will review the financial goals set by the participant and then ask for/use copies of documents that show they have achieved those goals. Examples of documents may include credit reports, savings or checking account statements, bill statements and budgeting sheets. These will be obtained during their monthly check in session to confirm success. We also capture client information that will help to inform program decision and refinements as well as marketing efforts; this includes demographic data, perceptions about banks and banking products, method of entry (marketing data), debt levels, numbers of credit cards, and more. At the end of each workshop module, trainers enter test scores for all participants. All of this data is available online in our secure client management database for both trainers and counselors to use. Counselors will also review module test scores to provide additional support where needed. If participants are not making strong progress towards their goals, counselors can use this information to help participants identify where they are stuck and provide additional resources/perspectives to help them get back on track towards their goals.

24. What will you do to support participants to sustain the positive results they achieve - both during and after they leave your program?

Guidance: It is often easier to achieve a result than to sustain it over time. Please indicate what additional services, if any, may be available to program participants both during and after the grant period to help them sustain their results.

Participants are cross-enrolled in Project BLISS and paired with community allies who work with the family to set and achieve goals, specifically focusing on economic self-sufficiency. Participation time is 12-18 months; minimum participation time for the Step Up to Assets Initiative is 10 months. Program participation may be simultaneous or overlapped for a longer supportive period at the participant's discretion.

Post completion counseling and supportive services are available to program participants for as long as the participant requests. Program graduates will have the opportunity to transition their savings into a traditional IDA savings account and continue their participation by enrolling in the Riverside County Individual Development Accounts (RivCo.IDA) program. CAP Riverside provides follow up support to IDA program graduates to ensure that the purchased asset is protected/retained, especially in the case of homeownership assets through direct case management activities as well as referrals to post-purchase counseling workshops provided by collaborative partner agencies.

Step Up Program graduates will be invited to share their knowledge with other participants as peer mentors during orientation and financial education workshop sessions or they may become allies to other program participants who are following in their footsteps.

Example: Counseling and support continues for at least 6 months after program achievements have occurred. This enables participants to achieve their own financial goals and stay on track post-program.

Your Program

25. What are the key elements of your program that are critical to achieve the stated results?

Guidance: Describe the key elements of your program that must be in place for you to succeed with participants.

Participants begin by attending a program orientation session detailing guidelines and program expectations. Once selected for participation, a one-on-one enrollment session is scheduled to determine the participant's current financial condition and to establish a work plan identifying the participant's short and long-term goals. The work plan indicates specific steps with target completion dates to facilitate achievement of milestones that will help the participant achieve their savings target.

Once specific goals are established, participants begin attending a 10-part financial education workshop series to provide the necessary training to ensure goal completion and success. Workshop topics include: budgeting, credit management, debt management, basic banking services, emergency financial planning, long-term financial planning and investments, planning and goal setting, and the Earned Income Tax Credit. Participants receive direct referrals to community partners such

as the Inland Empire Small Business Development Center, NeighborWorks, Springboard Non-Profit Financial Services and Fair Housing Council in preparation for program completion.

Program staff will schedule one-on-one follow up appointments with participants every 2-3 months to monitor progress and to make additional referrals to ancillary support services as needed to help the participant achieve goals. Participants submit copies of attendance certificates or workshop evaluations signed by the instructor to show successful completion of financial education workshops.

Participant savings deposits are monitored on a monthly basis and accelerated interest earned is distributed to accounts. Monthly deposit/interest statements are mailed to participants helping them track progress and to see immediate results. These monthly statements include positive financial messages with tips and suggestions on how to improve their financial condition and include additional website and community-based resources. Program staff will meet with participants every 2-3 months to review financial goals to ensure the participant is on track to achieve results.

The Step Up Initiative will also prepare participants for saving part of their tax refund during the 2012 tax season to maximize their savings potential. Participants will receive referrals to free tax preparation sites during 4th quarter 2011 and 1st quarter 2012 and must submit a copy of their 2011 tax return prior to 6/18/12.

Example: Participants begin the program with a one-on-one counseling session to identify their current status and to establish short- and long-term financial goals. From there, they are enrolled in our 10 week financial education course. The NFLI curriculum includes modules on Basic Banking and Banking Services, Money Management and Budgeting, Saving and Investing, and Credit and Spending. The Financial Education course is supplemented by monthly one-on-one counseling sessions for up to 12 months after graduation to help them put their learnings into action. Throughout the program, affiliate staff will provide opportunities to extend the learning process by connecting and integrating with other affiliate programs (e.g. homeownership, adult continuing education, etc.) or other financial resource programs (e.g. IDA and EITC programs.)

26. How much interaction and what type of interaction is required for participants to achieve the proposed results?

Guidance: The frequency and duration of your interactions with participants should be consistent with the result you want them to achieve. Please clarify the amount of time and frequency you will interact with your participants while in your program.

Participants will receive an average of 20- 24 hours of financial literacy in a workshop setting over the course of a 10-month period. Each participant's needs and schedule are considered in mutually determining additional time and resource referrals. Follow up progress appointments are scheduled every 2-3 months to monitor progress and to make additional referrals to ancillary support services as needed to help the participant achieve their goals.

Participant progress is monitored via attendance certificates or workshop evaluations signed by the instructor, submitted to show successful completion of financial education workshops. Participants' savings deposit history is monitored via

monthly deposit activity reports using CitiEscrow online platform tools. Program staff will review the deposit history and financial goals with the participant during the progress monitoring sessions conducted on a quarterly basis. Participants receive referrals to the free tax preparation sites during 4th quarter 2011 and 1st quarter 2012 and must submit a copy of their 2011 tax return prior to 6/1/2012.

Example: Participants will receive an average of 10-12 hours in a workshop setting and up to 20 hours of counseling over a 12-month period.

27. Describe the critical activities you will implement, the milestones you anticipate achieving from each activity, and a timeline.

Guidance: We do not need a list of every activity you will undertake, but are looking for major activities that will help you achieve 3-5 of the most critical participant milestones in your program. Our intent is to get a sense of the work it will take to achieve your results, the specific participant milestones that will be achieved during the grant period and timing to get to your results. There should be a clear "if-then" relationship between critical activities and the participant milestones that define success for those activities. Please ensure that the timeline you provide covers the entire 12-month duration of the requested grant.

1) Provide marketing and outreach to enroll 75 participants in the program

Milestone: 75 participants will enroll in the program and open a savings account by 11/01/2011 (Months 1-3).

2) Provide opportunities for participants to increase their financial literacy skills by completing financial education workshops.

Milestone: 50 of 75 will participate in and complete financial education workshops (Months 3-12)

3) Provide guidance and counseling in regards to the importance of creating and sustaining a habit of saving.

Milestone: 50 of 75 participants will reach their interest bearing savings goals by 8/31/2012 (Months 3-12):

4) Provide additional opportunities for participants to achieve greater financial literacy and stability.

Milestone: 25 of 50 participants will transfer their savings into a traditional IDA account for education, home purchase, or business by 8/31/2012 (Months 10-12).

Example:

Activities: Provide marketing and outreach. Enroll 450 participants in the program. Deliver financial education workshops.

Milestone 1: 380 graduate from the workshop component within 10 weeks (Month 1-4)

Activities: Provide three follow-up one-on-one counseling sessions for program graduates over a 90-day period. Use sessions to perform evaluations on each program graduate in order to track behavior change.

Milestone 2: 250 of the 380 will do two or more of the following within 90 days of program completion; a) open a new checking and/or savings account, b) make at least one change to increase their credit score, c) use a

budget to manage money for at least 2 consecutive months (Month 4-7)

Activities: *Provide ongoing counseling and support in person and by phone to program graduates.*

Milestone 3: *175 will achieve most or all of their financial goals outlined in their original plan (Month 7-12)*

Key People and Groups

28. Who is the person who will lead this program?

Guidance: Explain why the person leading this program or effort is most qualified to achieve the results you seek. If success of this program is dependent on a person's training or education, please be sure to explain the relevance.

Kathrine Latta has served as CAP Riverside Asset Building Program Manager for the past eleven years. Education includes Master's degrees in Public Administration, Leadership and Management and she has completed the Certified Community Action Professional training program in 2007. She is responsible for daily program oversight and has developed the program curriculum.

Example: K. Smith has been overseeing the NFLI program in partnership with the Citi Foundation for the past five years and has consistently ensured that the program is managed with the greatest attention to detail and with the flexibility required to meet the needs of the 13 affiliates participating in the program. She also initiated the recent results tracking program that has been integral to the success of this initiative, and the organization's ability to report on the participant behavior changes that represent success for those we serve.

29. Are any partners or intermediaries critical to your organization's success?

Guidance: Describe the relationship that your organization has with these partners.

CAP Riverside provides direct services and leverages resources available to participants via a network of over 200 community partners. This diverse network includes the Department of Public Social Services, as well as other public and private low-income service providers, faith-based organizations, micro-enterprise development organizations, senior centers, school districts, post-secondary educational institutions, HeadStart, child care centers public transportation agencies, health centers financial institutions, private enterprises, community centers, superior courts, law enforcement agencies, Human Rights Commissions, etc. Services include job training and placement, family literacy, academic support, healthcare, childcare, elderly and disabled persons services, safe and affordable housing and/or repairs, emergency loans, safety-net services, and safe and healthy learning environments for youth.

CAP Riverside will conduct training sessions for all community partner agencies making referrals directly to CAP Riverside's Step Up to Assets Initiative to ensure that staff understand program eligibility requirements and participant expectations. CAP Riverside will also identify in-kind supportive services that partner agencies will provide to program participants as they move toward financial self-sufficiency and program success.

Example: We are pleased to work with the National Network for the Promotion of Financial Education (NNPFE), which has committed to provide our staff with monthly training in financial literacy and keep us informed of new developments and innovations in the field that we can incorporate into our work. We have worked with NNPFE for the past ten years and have just recently signed a 5-year contract with them ensuring that they will continue to provide the training to which they have committed.

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https://www.GrantRequest.com/SID_584******

Additional Information

Program Visibility

30. How will this program be communicated to the public? Please be specific and include detail such as press releases, web postings, brochures or other related material.

If applicable, please ensure that acknowledgement of our grant funding credits the Citi Foundation.

Program information is listed on CAP Riverside's website, quarterly agency newsletters and agency annual report. Brochures, workshop calendars and other program materials are routinely distributed at all agency sponsored events including: energy conservation workshops, community forums, and HeadStart Policy Council meetings. Specific marketing and outreach presentations and networking meetings are scheduled in addition to routine use of the CAP Mobile, CAP Riverside's mobile office. Press releases and success stories are publicized in local newspapers and on local radio stations.

Citi Engagement

31. Will Citi employees participate/volunteer in this program? If yes, please indicate how many and describe in what capacity.

Please note that although we encourage the engagement of Citi employees in Citi Foundation funded programs, the involvement of Citi employees is not a determining factor for funding consideration.

Yes, Citi employees have provided financial education training workshop presentations for the past eight years.

32. Is there a Citi employee on the Board of the organization?

If there is a Citi employee on the Board of your organization, please provide the Citi employee's full name, Citi business, and title as well as board position and/or whether the Citi employee serves in an advisory capacity regarding the finance, governance, or fundraising for the organization. Please note that the involvement of Citi employees is not a determining factor for funding consideration.

Debbie Walser, Branch Manager, Vice President
Beaumont Financial Center
777 Beaumont Avenue
Beaumont, CA 92223
Board Position: Low-Income Sector Primary Representative - District 5

Citi Contact Information

33. Citi Inviter Name

Provide the name of the Citi Contact who invited your organization to apply for a grant. Please enter the name exactly as it appears in the Invitation to Apply that your organization received. Do not include title or address.

Victor M. Ramirez

34. Grant Program

Please select the appropriate grant program based on the instructions provided in the Invitation to Apply e-mail sent by your Citi Contact.

West Region (Business Partner Sourced)

Compliance

35. Group Exemption

Is your organization an affiliate of a large, national parent organization and does that organization have an IRS group tax exemption ruling?

No

If yes, please include a scanned copy of the page from the most recent published directory or online database, which identifies your organization as an affiliate member of the parent organization. You may upload this document on the last page of this application.

36. Fiscal Sponsorship

Is your organization acting as an official Fiscal Sponsor for this project/program?

No

If yes, please review the fiscal sponsorship guidelines [by clicking here](#) and attach the required documentation to the last page of this application.

37. Supporting Organization

As a 501 (c)(3), your organization may be further classified by the Internal Revenue Service (IRS). Is your organization a supporting organization as described in section 509 (a)(3)? (You can find this classification in your organization's IRS determination letter.)

No

If yes, please note that you are required to complete and attach the Supporting Organization Form on the last page of this application. [Click here](#) to download the required form..

38. Public Schools and School Districts

If your organization is a public school or school district, please locate your organization on one of the following web sites. You will be asked to include a scanned copy on the last page of this application.

[Public Schools Search](#)

[Public School Districts Search](#)

[Public Colleges and Universities](#)

39. By checking this box, I understand that submission of an application does not constitute an offer, promise or guarantee of funding from the Citi Foundation, Citigroup Inc., or any of its subsidiaries.

Yes

Please note that you are required to e-mail a draft of the completed application to the Citi Foundation for preview before you can officially submit this application for funding consideration. When you have completed the entire application and attached all required documentation to the application form, please select "E-mail Draft for Preview" at the bottom of this screen and send a draft of the application to NACDGrants@citi.com. The Citi Foundation will review the draft application and contact you if additional information is required before submission. Once the Citi Foundation authorizes the official submission of the application form, you will receive a Submission Code to enter in question #40. Please note that the deadline to submit a draft application to the Citi Foundation for authorization is March 25, 2011.

40. Submission Code

Once the Citi Foundation authorizes the official submission of this application form, you will be provided with a Submission Code. Please enter this Submission Code exactly as it appears in the authorization e-mail sent to you by the Citi Foundation.

9080

Attachments

Title	File Name
--Using the arrow at right, select the title for the file you would like to upload.--	Board of Directors 2011.xls
Copy of Cancelled Check or Bank Letter for Verification of Depository Account	CAP Riverside cancelled check.pdf
Organization's Most Recent Complete Audited Financial Statements	2009 Single Audit Report June 2009.pdf
Program Budget	2011 Project Budget

Organization's Most Recent Complete Audited Financial Statements	<u>(2).xls</u> <u>CAP Riverside indep audit rep 2009-0630.pdf</u>
Board of Directors and Organization's Senior Staff Listing	<u>Board of Directors 2011 VER 1.XLS</u>
Most Recent IRS Form 990	<u>Board of Directors 2011 VER 2.XLS</u>

Files attached to this form may be deleted 120 days after submission.