REQUEST FOR PROPOSAL

FINANCIAL HEALTH SERVICES

For

Thunder Bay Counselling

CLOSING DATE AND TIME REQUIREMENTS:

Electronic submissions only shall be submitted by no later than

4:30 p.m. EST on Tuesday, December 23, 2025 to:

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Thunder Bay Counselling
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Thunder Bay Counselling

Thunder Bay Counselling is an accredited, not-for-profit Ontario corporation and a registered charity. Our vision is a community of inclusion, support and well-being. It is our mission to support people's quality of life through the provision of community-based services that contribute to mental health and well-being. We provide counselling and support services to assist people in a variety of areas, including mental health, substance use health, financial health, gender-based violence, and trauma. We value:

- People First. We believe all people have the right to accessible care that puts their needs first.
- Social Inclusion. We believe in dignity, respect, compassion, and self-worth for all people in all that we do.
- Flexibility. We believe in evolving in response to change.
- Quality. We believe in high quality in everything we do.
- Shared Responsibility. We believe we are stronger together in working to promote individual and community wellness.

Scope of Work

Thunder Bay Counselling invites submissions to this Request for Proposal (RFP) from eligible organizations who currently work with people with low and moderate incomes and have the capacity to provide financial health services locations across Northwestern Ontario.

Eligible organizations include:

- Not-for-profit organizations that are legal entities; and/or
- Indigenous, First Nations, Inuit, and Métis communities and organizations.

Proposals must be submitted in accordance with the instructions, specifications and requirements set out in this RFP. Proponents must be willing to provide two or more financial empowerment services and engage in active service collaboration with Thunder Bay Counselling and other project partners to support improved access and service expansion across Northwestern Ontario.

Financial Health Services support people with low and moderate incomes to improve their financial wellbeing by providing financial empowerment services and specialized supports which include:

Tax Filing Support: Tax filing is a critical entry point for people with low incomes to access hundreds of provincial, territorial, and federal income benefits and tax credits that boost incomes and reduce expenses, as well as accessing other income- or means-tested social programs. This service helps clients complete the steps needed to prepare for and file their taxes.

Help to Access Benefits: Many income benefits, including federal, provincial, territorial, and municipal program, require additional and often complex steps beyond filing a tax return. This service helps clients navigate those steps to access benefits, outside of tax filing, they qualify for but aren't yet receiving, and to maintain them while they are eligible.

One-on-one Financial Coaching or Counselling: People have complex financial needs that cannot easily be addressed solely through increasing incomes. Additional one-on-one support to manage debt, build savings, and develop financial goals and plans for the future are often required. Because these needs are complex and frequently interconnected and overwhelming, clients need one-on-one supports where their needs can be understood, and customized plans can be developed to help them. Financial coaching and counselling are one-on-one services that seek to understand and respond to a client's unique needs and situation with tailored support and customized action plans.

Financial Education: Financial education services, delivered in group settings, are an opportunity for people living with low incomes to learn about topics that can help them navigate their financial lives, now and in the future. Financial education often serves as bridge to other financial empowerment services. As a result, it plays a crucial role in the work organizations do to foster financial resilience in communities.

Services must meet the following minimum requirements:

- No cost to clients
- Tailored to the needs of people living with low or moderate incomes
- Delivered in a human-centred, trauma-informed manner
- Responsive to local community needs and context
- Available to clients year-round.
- Flexible, with services delivered in virtual, hybrid, asynchronous, or in-person formats based on the needs of service recipients

These services also ideally,

- Focus on those who face multiple barriers and are underserved
- Are informed or led by the populations they serve
- Consider the realities of participants' lives by including strategies to reduce barriers

Goals

The goal of Financial Health Services is to assist residents of Northwestern Ontario to access benefits and financial resources to help build long-term financial skills and stability. We aim to expand and strengthen financial health and support services across Northwestern Ontario to:

- Ensure more people living on low and moderate incomes have access to and use no cost community-delivered financial health services that are tailored to their individual needs;
- Raise financial inclusion by including rural, remote, and Indigenous communities, also ensuring that services meet the diverse needs of underserved groups including Black communities, First Nations, Métis, Inuit, and people living with disabilities;
- Support the delivery of financial health services that address the needs of both official language communities; and,

- Support the development and delivery of tailored and appropriate financial health services for underserved groups including Black communities, First Nations, Métis, and Inuit, those living with disabilities, and other underserved groups.

Activities and Deliverables

Proponents shall be required to engage in a minimum of two of the following activities:

- Tax filing: support access to tax filing through Community Volunteer Income Tax Program (CVITP) and/or Supported Self-file Taxes
- Access to Benefits: provide screening and support to access benefits outside of tax filing supports
- One-on-one Financial Counselling and Coaching: provide opportunities for service recipients to access one-on-one counselling and coaching supports through opportunities that include co-location and service pathways.
- Financial Education: provide financial education services or collaborate with other project partners to provide opportunities for financial education to service recipients, staff, and other project partners and collaborators.
- Access to Identification: Provide access to identification or collaborate with other project partners to support access to ID for service recipients.
- Development of Services, Tools and Resources: engage in and support the development of services, tools and resources, including those tailored for Black Communities, Indigenous Peoples, people living with disabilities, and other underserved groups.

Proponents will be required to participate in Project Evaluation, Quality Management and Improvement initiatives along with Thunder Bay Counselling and project partners.

Proponents will be required to collect data and report on key performance indicators for services included in their proposal, project activities, and financial results.

Thunder Bay Counselling and project partners will work collaboratively to achieve the following annual targets:

TARGET ACTIVITY	ANNUAL TARGET
People helped **to file their taxes**	4500 Individuals
People helped **to apply for income benefits**	1200 individuals
People received **financial counselling or coaching**	1100 individuals
People received **financial education**	1200 individuals

Key Performance Indicators

TAX FILING

METRIC	DEFINITION
# of new clients supported to file taxes	Count of new clients served through one-on-one sessions and tax clinics to file their taxes during the reporting period. A client can only be new once during the fiscal year.
Total # of clients supported to file taxes	Count of new and returning clients served through one-on-one sessions and tax clinics to file their taxes during the reporting period.
# of tax returns filed for clients	Count the total number of tax returns filed through one-on-one sessions and tax clinics during the reporting period. Includes current tax year and/or back taxes across all formats (i.e., one-on-one and tax clinics).
Total amount of income secured in federal tax benefits through tax filing ($)	Count of the total amount of income in federal benefits secured or expected to be secured or leveraged through one-on-one and tax clinic tax filing (e.g., CCB, GST, Allowance for survivor, GIS, Refund of income tax paid, CWB, CAI) during the reporting period.
Total amount of income secured in provincial/territorial benefits through tax filing ($)	Count of the total amount of income in provincial/territorial benefits secured or expected to be secured or leveraged through one-on-one and tax clinic tax filing during the reporting period.

BENEFITS ASSISTANCE

METRIC	DEFINITION
# of new clients helped to apply for or maintain income benefits	Count of new clients assisted to complete benefit applications or resolve benefit income maintenance issues beyond tax filing during the reporting period (e.g., EI, Canada Disability Savings Bond, Canada Learning Bond, T1 adjustments, and others). A client can only be new once during the fiscal year.
Total # of clients helped to apply for or maintain income benefits	Count of new and returning clients assisted to complete benefit applications or resolve benefit income maintenance issues beyond tax filing during the reporting period (e.g., EI, Canada Disability Savings Bond, Canada Learning Bond, T1 adjustments, and others).
# of benefit applications submitted	Count the total number of benefit applications submitted during the reporting period with the assistance of staff or volunteers. An application is considered submitted when it has been completed, signed (if applicable), and sent (electronically or by mail) or handed in (e.g., at a government kiosk).
Total estimated amount of income secured through federal benefits applications ($)	Count of the total amount of income in federal benefits secured or expected to be secured or leveraged beyond tax filing (e.g., EI, Canada Disability Savings Bond, Canada Learning Bond, T1 adjustments, and others) during the reporting period. • For benefits that are paid monthly calculate the amount for a 12-month period • For benefits that are paid weekly, calculate the amount per week multiplied by 52 weeks

METRIC	DEFINITION
Total estimated amount of income secured through provincial/territorial benefits applications ($)	Count of the total amount of income in provincial/territorial benefits secured or expected to be secured or leveraged beyond tax filing during the reporting period. • For benefits that are paid monthly, calculate the amount for a 12-month period • For benefits that are paid weekly, calculate the amount per week multiplied by 52 weeks
Total estimated amount of income secured through other benefits applications ($)	Count of the total amount of income secured or expected to be secured or leveraged from income benefits that do not fall under federal benefits or provincial/territorial benefits (e.g., Welcome Policy, other) during the reporting period.

IDENTIFICATION ASSISTANCE

METRIC	DEFINITION
# of new clients helped to access identification	Count of new clients who were assisted to complete applications for identification (e.g., birth certificates, SINs, ID cards, health cards, Indigenous status cards, etc.) during the reporting period. A client can only be new once during the fiscal year.
Total # of clients helped to access identification	Count of new and returning clients who were assisted to complete applications for identification (e.g., birth certificates, SINs, ID cards, health cards, Indigenous status cards, etc.) during the reporting period.
# of applications submitted for identification	Count of the total number of applications submitted for identification retrieval (e.g., birth certificates, SINs, ID cards, health cards, Indigenous status cards, etc.) during the reporting period.

ONE-ON-ONE FINANCIAL COUNSELLING OR COACHING

METRIC	DEFINITION
# of new clients who received one-on-one financial coaching or counselling	Count of new clients who participated in one-on-one financial coaching or counselling sessions during the reporting period. A client can only be new once during the fiscal year.
Total # of clients who received one-on-one financial coaching or counselling	Count of new and returning clients who participated in one-on-one financial coaching or counselling sessions during the reporting period.
# of one-on-one financial coaching or counselling sessions provided	Count of the total number of one-on-one financial coaching or counselling sessions provided during the reporting period.

FINANCIAL EDUCATION

METRIC	DEFINITION
# of new clients who participated in financial education	Count of new clients who participated in financial education sessions (e.g., workshops, trainings, etc.) during the reporting period. A client can only be new once during the fiscal year.
Total # of clients who participated in financial education	Count of new and returning clients who participated in financial education sessions (e.g., workshops, trainings, etc.) during the reporting period.
# of financial education sessions provided	Count of the total number of financial education sessions provided during the reporting period.

CAPACITY BUILDING

METRIC	DEFINITION
# of organizations trained to deliver or provide referrals to financial health services	Count of the number of unique organizations that participated in formal training (e.g., workshops, webinars, presentations, etc.) about delivering and/or referring clients to financial help services provided by grantees during the reporting period. If training is provided to multiple departments within the same organization, the organization should only be counted once as one unique organization.
# of frontline staff trained to deliver or provide referrals to financial help services	Count of the number of frontline staff of other organizations who participated in formal training (e.g., workshops, webinars, presentations, etc.) about delivering and/or referring clients to financial help services provided by grantees during the reporting period.
# of tax volunteers	Count of the number of volunteers providing tax filing support, including CVITP and non-CVITP volunteers, during the reporting period.

RESOURCE CREATION, SHARING AND KNOWLEDGE MOBILIZATION

METRIC	DEFINITION
# of new financial help tools, resources, or knowledge products developed and shared	Count of the number of tools, resources, or knowledge products newly created and shared during the reporting period.
Of the new financial help tools, resources, or knowledge products developed and shared, # that were tailored or adapted for: • Black communities • Indigenous Peoples	Count of the number of tools, resources, or knowledge products newly created and shared during the reporting period that were developed specifically to support/be relevant to/inform services for a specific priority population.

METRIC	DEFINITION
• People living with disabilities	
# of existing financial help tools, resources, or knowledge products updated and shared	Count of the number of existing financial help tools, resources, or knowledge products already created (i.e., those created in a previous reporting period or before the start of program funding) that are updated to include enhanced information (e.g., new expertise, research, lessons learned, updated data, etc.) and shared during the reporting period.
Total number of times financial help tools, resources, or knowledge products are accessed	Count of the total number of times new and existing financial help tools, resources, or knowledge products are accessed (e.g., downloaded) during the reporting period.

DEMOGRAPHICS

Demographic data should be collected as part of the intake process for new one-on-one coaching or counselling clients and benefits assistance clients, with their informed consent.

METRIC	DEFINITION
Gender Identity – # of new clients who identify as: · Male/Man · Trans male/Trans man · Female/Woman · Trans female/Trans woman · Gender diverse · Non-binary · Two-Spirit · Intersex · Not listed · Prefer not to say	Count of new clients during the reporting period by each gender category. A client can only be new once during the fiscal year.
Age Range – # of new clients whose age is: · 19 or younger · 20-29 · 30-39 · 40-49 · 50-59 · 60-69 · 70 or older	Count of new clients during the reporting period by each age range. A client can only be new once during the fiscal year.
Priority Populations – # of new clients who identify as:	Count of new clients during the reporting period by each priority population. A client can only be new once during the fiscal year.

METRIC	DEFINITION
· Indigenous (First Nations, Métis, or Inuk/Inuit) · Black · A person living with a disability	
Preferred Official Language – # of new clients who identify their preferred official language as: · French · English	Count of new clients during the reporting period by preferred official language. A client can only be new once during the fiscal year.

Schedule and Timelines

Date of Issue: December 3, 2025

Closing Date: December 23, 2025

Tentative Contract Award Date: January 16, 2026

Tentative Contract Commencement Date: February 2, 2026

Contract Completion Date: March 31, 2029

Proposal Requirements

- Provide organizational overview, including programs, services, referral sources, number of people served per year, demographics of current clients, and geographical area served.
- Outline experience in delivering financial health and empowerment services.
- Provide detailed information on the services to be provided through this proposal including annual service delivery targets (see Proposed Service Targets below).
- Provide proposed implementation plan including availability of staff and ability to commence.
- Identify location of services to be provided.
- Describe accessibility policies and practices.
- Provide details on demonstrated commitment toward inclusion and diversity within business practices, including the organization's Inclusion & Diversity Policy.
- Provide examples of other projects or programs where you have partnered with other organizations and not been the project or program lead.
- Details on how proponent will assist Thunder Bay Counselling in promoting the financial health and empowerment services.
- Outline number and qualifications and experience of staff to be assigned.

- Provide details about the organization's experience with and ability to meet statistical and financial reporting requirements.
- Provide any additional value-added services beyond the scope of this proposal that would enhance or provide value to this project for no additional cost.
- Provide contact information for all contact people, including name, title, phone number and email address.

Proposed Service Targets

TARGET ACTIVITY	ANNUAL Program Targets
People helped to file their taxes	
People helped to apply for other income benefits	
People received financial counselling or coaching	
People received financial education	
People helped to access identification	
Tools and resources developed	

Cost Structure

The proponent must provide a budget, using the template provided, detailing proposed eligible expenses. Budget requests shall not exceed $75,000. Should the proponent be successful, the actual funding amount will be negotiated.

Selection Process

Thunder Bay Counselling reserves the right without prejudice to reject any or all proposals and to determine in its own best judgement the organization(s) best qualified under this contract. Thunder Bay Counselling further reserves the right to request proponents to provide additional information as well as the right to re-issue the RFP in its original or revised form.

Thunder Bay Counselling is not responsible for any costs incurred by the proponents in the preparation of their response to the proposal call or attendance at any selection interviews.

The lowest cost proposal will not necessarily be accepted. Thunder Bay Counselling reserves the right to award by item, or part thereof, groups of items, or all of the items in the proposal, and to award contracts to one or more proponents; to reject any and all submissions in whole or in part; to waive technical defects, irregularities or omissions and negotiate minor changes, if in so doing, the best interest of Thunder Bay Counselling will be served.

Thunder Bay Counselling will have the final authority on all matters regarding this Request for Proposal.

Evaluation

Each proposal will be reviewed an evaluated based on the criteria and scoring listed below:

	CRITERIA	MAX. SCORE
1.	Services to be provided including targets and geographical area	25
2.	Experience of proponent organization and staff	20
3.	Implementation plan	20
4.	Experience related to statistical and financial reporting	10
5.	Accessibility, inclusion and diversity policies and practices	10
6.	Experience with partnerships and collaboration	10
7.	Value-added services proposed	5
	Sub-Total criteria other than cost	**100**
8	Cost to Thunder Bay Counselling	25
	TOTAL POINTS AVAILABLE	**125**

Proposal Submission

Proposals are to be submitted via email to Allane Danchuk, Director of Business and Finance via email to Allane.Danchuk@tbaycounselling.com no later than 4:30pm on the closing date .

Information and Considerations for Proponents

- Late Submissions. Submissions received after the deadline will not be considered.
- Submissions in English. All submissions are to be in English. Any submission received that is not entirely in the English language may be disqualified.
- Irrevocable Proposal. Proposals shall remain irrevocable for a period of one hundred and eighty (180) days following the submission deadline.
- Questions and Inquiries. All questions and communications related to this bid are to be submitted to (who) by (when).
- Indemnity. The successful Proponent shall indemnify and hold Thunder Bay Counselling harmless from and against any liability, loss, claims, demands, costs and expenses, including reasonable legal fees, occasioned wholly or in part by any acts or omissions either in negligence or in nuisance whether wilful or otherwise by the Proponent, it's agents, officers, employees or other persons for whom the Proponent is legally responsible.
- Ownership of Resources. Any resources developed through this RFP shall become the exclusive property of Thunder Bay Counselling.
- Accessibility for Ontarians with Disabilities Act. The Proponent shall comply with all relevant provisions of the *Accessibility for Ontarians with Disabilities Act, 2005*, and its regulations.
- Insurance. The successful proponent shall, within ten (10) calendar days of notice of award, at its own expense, obtain and maintain until the termination of the contract, and provide Thunder Bay Counselling with evidence of:

    - Commercial general liability insurance for an amount not less than Five Million ($5,000,000) dollars per occurrence and shall include Thunder Bay Counselling as an additional insured as it relates to the agreement.
    - Professional liability insurance for an amount not less than Two Million ($2,000,000) dollars
- WSIB. Upon award, the successful proponent shall submit a copy of a valid and current "Clearance Certificate" from the WSIB.
- Record maintenance. The successful Proponent will keep and maintain for a minimum period of six (6) years all financial, non-financial and client information.
- Confidentiality. All personal information obtained as part of this project must be treated as confidential and comply with all relevant privacy laws.
- Communications and Recognition. Proponents must not make public announcements about the outcome of this RFP process or about the project without the approval of Thunder Bay Counselling. For the successful proponent, all communications and recognition must be in compliance with Prosper Canada's and the Government of Canada's recognition rules.
- Termination. Thunder Bay Counselling will maintain the right to terminate any contract resulting from this RFP in whole or in part at any time upon forty-five (45) days' advance notice. Upon early termination, the successful proponent will be required to wind down activities and return unspent funds if required.