Request for Proposal (RFP)

Issued By:

Community Futures East Kootenay (CFEK)
Cranbrook, BC, Canada

Issue Date:

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Contact:

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1. Definitions

Throughout this Request for Proposals, the following definitions apply:

a) "CFEK" means Community Futures East Kootenay;

b) "Contract" means the written agreement resulting from this Request for Proposals executed by CFEK and the Contractor;

c) "Contractor" means the successful Proponent to this Request for Proposals who enters into a written Contract with CFEK;

d) "must", or "mandatory" means a requirement that must be met in order for a proposal to receive consideration;

e) "Proponent" means an individual or a company that submits, or intends to submit, a proposal in response to this Request for Proposals;

f) "Request for Proposals" or "RFP" means the process described in this document; and

g) "should" or "desirable" means a requirement having a significant degree of importance to the objectives of the Request for Proposals.

h) "Practitioner" is any agency, government body, party or individual who has, as a primary focus of their mandate, a stake in furthering economic development, locally, regionally or provincially.

2. Terms and Conditions

The following terms and conditions will apply to this Request for Proposals. Submission of a proposal in response to this Request for Proposals indicates acceptance of all the terms that follow and that are included in any addenda issued by CFEK. Provisions in proposals that contradict any of the terms of this Request for Proposals will be as if not written and do not exist.

3. Late Proposals

Proposals will be marked with their receipt time at the closing location. Only complete proposals received and marked before closing time will be considered to have been received on time.
Hard-copies of late proposals will not be accepted and will be returned to the Proponent. Electronic proposals that are received late will be marked late and will not be considered or evaluated.
In the event of a dispute, the proposal receipt time as recorded at the closing location shall prevail whether accurate or not.

4. Eligibility

Proposals will not be evaluated if the Proponent's current or past corporate or other interests may, in CFEK's opinion, give rise to a conflict of interest in connection with the project described in this Request for Proposals. This includes, but is not limited to, involvement by a Proponent in the preparation of this Request for Proposals. If a Proponent is in doubt as to whether there might be a conflict of interest, the Proponent should consult with the CFEK Contact Person listed on page 1 prior to submitting a proposal.

Proposals from not-for-profit agencies will be evaluated against the same criteria as those received from any other Proponents.

5. Evaluation

Evaluation of proposals will be by a committee formed by CFEK management and members of an Advisory Committee. All personnel will be bound by the same standards of confidentiality. CFEK's intent is to enter into a Contract with the Proponent who, in the opinion of the Committee, has submitted the proposal most likely to achieve the stated project outcomes. Consideration will be given to cost; however, cost will not be a priority concern.

6. Negotiation Delay

If a written Contract cannot be negotiated within thirty days of notification of the successful Proponent, CFEK may, at its sole discretion at any time thereafter, terminate negotiations with that Proponent and either negotiate a Contract with the next qualified Proponent or choose to terminate the Request for Proposals process and not enter into a Contract with any of the Proponents.

7. Debriefing

At the conclusion of the Request for Proposals process, all Proponents will be notified. Unsuccessful Proponents may request a debriefing meeting with the CFEK contact noted on cover page.

8. Alternative Solutions

If alternative solutions are offered, please submit the information in the same format, as a separate proposal.

9. Changes to Proposals

By submission of a clear and detailed written notice, the Proponent may amend or withdraw its proposal prior to the closing date and time. Upon closing time, all proposals become irrevocable. The Proponent will not change the wording of its proposal after closing and no words or comments will be added to the proposal unless requested by CFEK for purposes of clarification.

10. Proponents' Expenses

Proponents are solely responsible for their own expenses in preparing a proposal and for subsequent negotiations with CFEK, if any. If CFEK elects to reject all proposals, CFEK will not be liable to any Proponent for any claims, whether for costs or damages incurred by the Proponent in preparing the proposal, loss of anticipated profit in connection with any final Contract, or any other matter whatsoever.

11. Limitation of Damages

Further to the preceding paragraph, the Proponent, by submitting a proposal, agrees that it will not claim damages, for whatever reason, relating to the Contract or in respect of the competitive process, in excess of an amount equivalent to the reasonable costs incurred by the Proponent in preparing its proposal and the Proponent, by submitting a proposal, waives any claim for loss of profits if no Contract is made with the Proponent.

12. Proposal Validity

Proposals received on or before the closing date and time must be open for acceptance for at least 90 days thereafter.

13. Firm Pricing

Prices will be firm for the entire Contract period unless this Request for Proposals specifically states otherwise.

14. Currency and Taxes

Prices quoted are to be:

a) in Canadian dollars;

b) inclusive of duty, where applicable; FOB destination, delivery charges included where applicable; and

c) exclusive of Goods and Services Tax and Provincial Sales Tax.

15. Completeness of Proposal

By submission of a proposal the Proponent warrants that, if this Request for Proposals is to design, create or provide a system or manage a program, all components required to run the system or manage the program have been identified in the proposal or will be provided by the Contractor at no charge.

16. Sub-Contracting

Using a sub-contractor (who should be clearly identified in the proposal) is acceptable. This includes a joint submission by two Proponents having no formal corporate links. However, in this case, one of these Proponents must be prepared to take overall responsibility for successful performance of the Contract and this should be clearly defined in the proposal.

Sub-contracting to any firm or individual whose current or past corporate or other interests may, in CFEK's opinion, give rise to a conflict of interest in connection with the project or program described in this Request for Proposals will not be permitted. This includes, but is not limited to, any firm or individual involved in the preparation of this Request for Proposals. If a Proponent is in doubt as to whether a proposed subcontractor gives rise to a conflict of interest, the Proponent should consult with the CFEK Contact Person listed on cover page prior to submitting a proposal.

Where applicable, the names of approved sub-contractors listed in the proposal will be included in the Contract. No additional subcontractors will be added, nor other changes made, to this list in the Contract without the written consent of CFEK.

17. Acceptance of Proposals

This Request for Proposals should not be construed as an agreement to purchase goods or services. CFEK is not bound to enter into a Contract with the Proponent who submits the lowest priced proposal or with any Proponent. Proposals will be assessed in light of the evaluation criteria. CFEK will be under no obligation to receive further information, whether written or oral, from any Proponent.

18. Definition of Contract

Notice in writing to a Proponent that it has been identified as the successful Proponent and the subsequent full execution of a written Contract will constitute a Contract for the goods or services, and no Proponent will acquire any legal or equitable rights or privileges relative to the goods or services until the occurrence of both such events.

19. Contract

By submission of a proposal, the Proponent agrees that should its proposal be successful the Proponent will enter into a Contract with CFEK.

20. Liability for Errors

While CFEK has used considerable efforts to ensure information in this Request for Proposals is accurate, the information contained in this Request for Proposals is supplied solely as a guideline for Proponents. The information is not guaranteed or warranted to be accurate by CFEK, nor is it necessarily comprehensive or exhaustive. Nothing in this Request for Proposals is intended to relieve Proponents from forming their own opinions and conclusions with respect to the matters addressed in this Request for Proposals.

21. Modification of Terms

CFEK reserves the right to modify the terms of this Request for Proposals at any time in its sole discretion. This includes the right to cancel this Request for Proposals at any time prior to entering into a Contract with the successful Proponent.

22. Ownership of Proposals

All proposals submitted to CFEK become the property of CFEK. They will be received and held in confidence by CFEK, subject to the provisions of the *Freedom of Information and Protection of Privacy Act* and this Request for Proposals.

23. Use of Request for Proposals

Any portion of this document, or any information supplied by CFEK in relation to this Request for Proposals may not be used or disclosed, for any purpose other than for the submission of proposals. Without limiting the generality of the foregoing by submission of a proposal, the Proponent agrees to hold in confidence all information supplied by CFEK in relation to this Request for Proposals.

25. No Lobbying

Proponents must not attempt to communicate directly or indirectly with any employee, contractor or representative of CFEK, including the Advisory Committee and any Director of CFEK, or with members of the public or the media, about the project described in this Request for Proposals or otherwise in respect of the Request for Proposals, other than as expressly directed or permitted by CFEK.

26. Collection and Use of Personal Information

Proponents are solely responsible for familiarizing themselves, and ensuring that they comply, with the laws applicable to the collection and dissemination of information, including resumes and other personal information concerning employees and employees of any subcontractors. If this RFP requires Proponents to provide CFEK with personal information of employees who have been included as resources in response to this RFP, Proponents will ensure that they have obtained written consent from each of those employees before forwarding such personal information to CFEK. Such written consents are to specify that the personal information may be forwarded to CFEK for the purposes of responding to this RFP and use by CFEK for the purposes set out in the RFP. CFEK may, at any time, request the original consents or copies of the original consents from Proponents, and upon such request being made, Proponents will immediately supply such originals or copies to CFEK.

1. Introduction

Community Futures East Kootenay (CFEK) seeks proposals from qualified contractors to design and deliver a community financing pilot project in the East Kootenay region of British Columbia.

This pilot aims to build a practical community finance ecosystem in the East Kootenays, one that lets local residents, businesses and organizations invest in projects that strengthen the regional economy.

2. About CFEK

Community Futures East Kootenay (CFEK) fosters economic development and supports community growth across the East Kootenay region. CFEK delivers this mandate through two main programs: Community Lending, which finances small businesses and social enterprises, and Community Economic Development, which supports initiatives that grow the economic base of East Kootenay communities.

Driven by a commitment to rural growth and vibrancy, CFEK works with business owners, organizational leaders, Indigenous, regional, provincial and federal partners to ensure local businesses and community priorities receive the support they need. This pilot project, funded by the Economic Trust of the Southern Interior (ETSI-BC), brings CFEK's two main programs together to strengthen the rural region.

3. Project Background and Goals

The pilot aims to build a practical community finance ecosystem in the East Kootenays, one that lets local residents, businesses and organizations invest directly in projects that strengthen the regional economy. It will increase the region's knowledge and capacity to identify, finance and deliver priority economic development initiatives, and turn community priorities into investable opportunities.

The pilot's objectives are to:

- Increase the awareness of community financing and how it can support community economic development initiatives
- Build understanding of community and social finance tools, models and funders among local organizations, entrepreneurs, Indigenous partners and community leaders
- Create opportunities for residents and local wealth holders to invest where they live
- Identify pathways for organizations and institutions with endowments to redirect a portion of their assets into local economic development projects
- Connect national and provincial community and social finance partners with local opportunities
- Support communities to pool capital for greater impact

4. Objectives

The contractor's work focuses on the education and convening components of the pilot. These activities lay the groundwork for wider project objectives.

The selected consultant will be required to:

1. Support the planning and delivery of a five-session online learning series (February – June 2027)
2. Design and support a quarterly gathering of regional community finance partners
3. Design and facilitate four in-person convenings in East Kootenay communities (September – December 2027)

5. Scope of Work

The consultant will be responsible for the tasks below, working closely with CFEK staff.

Education and Leaning Series

Five-session online workshop series (February – June 2027)

The series will build understanding of community and social finance tools, models and funders among local organizations, entrepreneurs, Indigenous partners and community leaders. The contractor will:

- Design a five-session curriculum that moves from foundational concepts to specific tools, such as community investment co-ops, community bonds, community shares, impact investment funds, endowment and foundation investing, and pooled capital models
- Identify, recruit and coordinate guest speakers, including local partners and wider provincial and national organizations
- Ensure Indigenous perspectives and Indigenous-led finance models are included
- Ensure there is a strong rural focus and perspective throughout the series

Quarterly community finance ecosystem gathering

The contractor will support the design and launch of a quarterly gathering of East Kootenay community finance partners, including credit unions, investment co-op, community foundations, financing institutions and Indigenous development corporations. The gatherings will explore opportunities to work in partnership to meet community needs. The contractor will:

- Map the regional ecosystem partners and their current roles, tools and capital
- Design a structure and plan for these quarterly gatherings

Collaborative Convenings

The contractor will design and facilitate four in-person convenings between September and December 2027, one in each of Golden, Invermere, Kimberley and Fernie (locations to be confirmed with CFEK). Each convening will bring together local funders, foundations, endowment holders, non-profits, First Nations, municipalities and impact investors to identify shared priorities and explore pooled-capital approaches. The contractor will:

- Work with CFEK to identify participants in each community
- Design a facilitation process suited to each community
- Facilitate each event
- Produce a summary report for each convening that identifies priority projects, potential investment opportunities and next steps
- Where possible, support with ongoing relationship building, virtual meetings and connections after the in-person events to support the next steps

Community Futures East Kootenay has capacity to support this project with marketing, social media management, community outreach and engagement, project coordination and event management.

6. Deliverables

#	Deliverable	Details
1	Work plan	Detailed work plan and schedule, confirmed with CFEK within 2 weeks of contract start
2	Ecosystem map	Summary of East Kootenay community finance partners, their roles and tools
3	Online series curriculum	Five-session outline with learning objectives and proposed speakers
4	Online series delivery	Five hosted sessions with summaries and resource lists
5	Quarterly partner gatherings	Design of the quarterly community finance ecosystem gatherings
6	Community convenings	Four facilitated in-person events in Golden, Invermere, Kimberley and Fernie
7	Convening reports	One summary report per convening identifying priorities and potential investment opportunities
8	Final report	Activities, participation, outcomes, lessons learned and recommendations

7. Timeline

Milestone	Target date
RFP issued	4 November 2026
Proposals due	27 November 2026
Contractor selected and contract start	7 December 2026
Work plan finalized	21 December 2026
Online series delivered	February – June 2027
Community convenings	September – December 2027
Final report	25 February 2028

8. Budget

The maximum budget for this contract is $15,000 excluding GST. This amount includes all consultant fees and needs to also cover any speaker honoraria for the online workshop series. Up to $2,000 is available in addition to cover travel costs for the contractor for the in-person convenings. CFEK will cover the event costs (room hire, catering) for the in-person convenings.

Proposals must include a budget broken down by activity, with daily or hourly rates, estimated days, travel costs and any other expenses.

9.Proposal Requirements

Interested consultants should submit a proposal that includes the following:

1. **Executive Summary:** A brief overview of the consultant's approach to the project.
2. **Relevant Experience and Qualifications:** Detailed information on the consultant's qualifications, including relevant experience and past projects.
3. **Project Plan:** A detailed project plan outlining the methodology, timeline, and key milestones. Please also outline where you would expect CFEK to support with your workplan, and where responsibilities may lie.
4. **Budget:** A detailed budget proposal, including a breakdown of costs.
5. **References:** Provide contact information for at least two references from other projects

10. Evaluation Criteria

Proposals will be evaluated based on the following criteria:

1. **Experience and Qualifications:**
    a. Experience and expertise in community finance, social finance and impact investing tools.
    b. Experience in community economic development, preferably in rural communities
    c. Experience designing and delivering adult education, including online learning
    d. Facilitation and community engagement experience
2. **Approach and Methodology:** The proposed approach and methodology for completing the project.
3. **Cost:** The cost-effectiveness of the proposal.
4. **Timeline:** The ability to meet the project timeline.
5. **References:** Feedback from references.

11. Submission Details and Contact Information

Proposals must be submitted by 5pm MDT on November 27, 2026 to:

Robyn Peel
Community Economic Develoment Manager
Community Futures East Kootenay
#100-131 7th Ave S, Cranbrook, BC V1C 2J3
Email: robyn@cfek.ca
Phone: 250-489-4356

Any questions or further information can also be directed at Robyn (robyn@cfek.ca).

We look forward to receiving your proposals and working together to develop a community finance ecosystem in the East Kootenays that strengthens the regional economy.