



KIDS CENTRAL, INC.

A COMMUNITY APPROACH TO THE WELFARE OF CHILDREN

Building Better Lives

Request for Proposals

For

Banking & Depository Services

RFP # KCI2023-003

*Kids Central, Inc.
901 Industrial Drive
Suite 200
Wildwood, FL 34785*

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1.0 Overview

1.1 Purpose

Kids Central, Inc. is requesting competitive proposals from qualified financial institutions to act as the organizations banking and depository of funds provider.

Kids Central, Inc. encourages prospective bank representatives to examine this Request for Proposal (RFP) carefully. Qualified banks are requested to submit proposals to provide services as defined in this RFP. Bank representatives responding to this RFP should note that security of underlying funds is the foremost consideration. Kids Central, Inc. also wishes to maximize interest revenues while minimizing costs, fees, and service charges, and, generally, obtain the absolute lowest true cost of banking services.

Kids Central expects its financial institution to be a leader and innovator in the development and execution of financial products and services and requires these services to be of the highest quality.

1.2 Background

Kids Central, Inc. is the private, non-profit organization selected by the Florida Department of Children and Families (DCF) as the lead agency responsible for the privatization of child protection services in Citrus, Hernando, Lake, Marion, and Sumter Counties (Circuit 5). The agency develops and manages a comprehensive, community-based system of care for abused, neglected, and abandoned children and their families. Kids Central, Inc. is committed to promoting the welfare of children through abuse/neglect prevention services, in-home care, foster care, and adoption, as outlined in F.S. Section 409.1671. In order to ensure the safety, security, and wellbeing of every child, the Kids Central, Inc. Provider Network will build a continuum of care for Circuit 5 children and families to address the prevention, intervention and treatment of child abuse and neglect.

Kids Central's mission is protecting children, supporting families, and engaging communities.

2.0 PROCUREMENT DETAILS AND QUALIFICATIONS

2.1 Details

Authority: This Request for Proposal (RFP) is issued under the provisions of the Kids Central, Inc. and the Department of Children and Families contract PJ503, FL Statutes and its administrative rules. All prospective applicants are charged with presumptive knowledge of all requirements of the cited authorities. Submission of a valid executed proposal application by a prospective applicant shall constitute admission of such knowledge on the part of such prospective applicant.

Submission of Questions: Applicants may submit written questions to the RFP Contact Person(s) identified in Section 4.0 of this RFP.

Discussions with Applicants: Discussions may be conducted with potential applicants to promote understanding of Kids Central, Inc.'s requirements prior to the submittal deadline. Discussions may also be conducted with applicants whose proposals are determined to be reasonably qualified of being selected for award, but proposals may be accepted without discussion.

Certified Minority Business Enterprises: Kids Central encourages Certified Minority Business Enterprises to participate in all aspects related to this RFP.

Public Inspection: Procurement files shall be open to public inspection after a contract has been awarded and executed by all parties.

RFP Addenda: Kids Central, Inc. reserves the right to amend this RFP at any time.

Final Revised Proposals: If requested, final revised proposals shall be submitted in the manner, and by the date and time specified by Kids Central, Inc. If a final revised proposal is not submitted, the previous submittal shall be construed as the best and final offer/proposal.

Cancellation of Request for Proposals: The request for proposals may be canceled when it is determined to be in the best interests of Kids Central, Inc.

Costs for Proposal Preparation: Any costs incurred by applicants in preparing or submitting a proposal are the applicants' sole responsibility.

Prior Service Record: Kids Central reserves the right to consider the applicant's previous service record with Kids Central, DCF or one of its subcontractors when considering a proposal for award

Rejection of Proposals: Kids Central, Inc. reserves the right to reject any and all responses to this RFP for Qualification and/or to withdraw this RFP at any time. Kids Central, Inc. also reserves the right to waive minor irregularities when to do so would be in the best interest of Kids Central, Inc. A minor irregularity is defined as a variation from the RFP terms and a condition which does not affect the price of the proposal or give the prospective Applicant an advantage or benefit not enjoyed by other prospective Applicants or does not adversely impact the interest of the agency. At its option, Kids Central, Inc. may correct minor irregularities in any response to this RFP and/or make minor modifications to the requirements of this RFP when to do so would be in the best interest of the child welfare system in Citrus, Hernando, Lake, Marion, and Sumter Counties. Kids Central, Inc. is under no obligation to make any such corrections or modifications and in no instance shall Kids Central, Inc. assume liability to any respondent to this RFP.

Evaluations of Proposals: All valid proposals received will be evaluated by the Kids Central, Inc. Proposal Evaluation Committee.

Notice of Award: Decisions shall be posted on the Kid Central, Inc. website, upon completion of the evaluation. Any agreement arising out of this solicitation is subject to the approval of Kids Central, Inc. as to form, and to all further approvals, including any approvals required by statute, regulation, rule, order, or other directive. No work is to be undertaken by the awardees prior to the contract commencement date. Kids Central, Inc. is not liable for any costs incurred prior to the official starting date.

Availability of Funds: The award of a contract and any allowed renewal or extension thereof, is subject to allotments made by Kids Central, Inc. and subject to the availability of State and/or Federal funds.

Wages and Labor Law Compliance: Prior to contract execution for service contract in excess of \$1.00, the provider shall certify, if applicable, that it complies with all state of Florida labor and wage regulations, “Wages, hours, and working conditions of employees of contractors performing services.”

Compliance with all Applicable State Business and Employment Laws: All providers shall comply with all laws governing entities doing business in the State of Florida and must be in good standing. Prior to contracting, owners of all forms of business doing business in the State except sole proprietorships, charitable organizations unincorporated associations and foreign insurance companies shall register and be in good standing with the FL Department of Corporations, Business Registration Division. Foreign entities/companies must register with the Florida Department of State, Division of Corporations. More information is available at the Florida Department of Corporations website.

Under Florida law a foreign corporation is a for profit corporation incorporated under laws outside of Florida (Fla. Stat. 606.01401(12)). “A foreign corporation may not transact business in this state until it obtains a certificate of authority from the Department of State.” (Fla. Stat. 607.1501(1)).

Confidentiality of Information: Kids Central, Inc. reserves the right to retain all copies of vendor proposals submitted in response to this Request for Proposals. You are hereby notified that under FS 119.07, (“Florida’s Sunshine Law”) proposals submitted in response to this solicitation cannot be granted immunity from public scrutiny. All information submitted must be made available to the public for examination, if so requested. Vendor requests to hold certain submitted materials in confidence cannot be honored. If it is essential to your organization that certain materials are kept confidential, and they are a required element of this Request for Proposal, it is recommended that you decline to respond to this solicitation.

Compliance with Employment Eligibility Laws: U.S. law requires companies to employ only individuals who may legally work in the United States, either U.S. citizens, or foreign citizens who

have the necessary authorization. All providers shall enroll and utilize the U.S. Department of Homeland Security's E-Verify system, <https://e-verify.uscis.gov/enroll>, to verify the employment eligibility of all persons employed to perform duties related to this award

Subcontractors: Vendor must describe in the proposal, all responsibilities that vendor anticipates assigning or subcontracting, identify the subcontractor and describe how vendor will manage these subcontractors.

Licenses and Permits: Vendor shall obtain and pay for all necessary licenses, permits, and related documents, required; to comply with the proposal. Vendor shall save and hold harmless Kids Central, Inc. as a result of any infraction of the aforementioned. Vendor shall provide all applicable licenses as a part of the proposal.

2.2 Qualification Requirements

All organizations interested in submitting a proposal must meet the following qualification requirements for their proposal to be reviewed and considered for contract. Organizations not meeting these minimum requirements need not apply.

Failure to have performed any previous contractual obligations with Kids Central, Inc. or the State of Florida in a manner satisfactory to Kids Central, Inc. or DCF may be sufficient cause for disqualification. To be disqualified as a Respondent under this provision, the Respondent must have:

- 1) previously failed to satisfactorily perform in a contract with Kids Central, Inc. or DCF, been notified by Kids Central, Inc. or DCF of unsatisfactory performance, and failed to correct the unsatisfactory performance to the satisfaction of Kids Central, Inc. or DCF; or
- 2) had a contract terminated by Kids Central, Inc. or DCF.

Per DCF requirements, Kids Central, Inc. will not intentionally award contracts to any agency or its Providers and/or sub-providers that:

- 1) Has been barred, suspended, or otherwise prohibited from doing business with any government entity, or has been barred, suspended, or otherwise prohibited from doing business with any government entity within the last five (5) years
- 2) Is under investigation or indictment for criminal conduct, or has been convicted of any crime which would adversely reflect on their ability to provide services to vulnerable populations, including, but not limited to, abused or neglected children, or which adversely reflects their ability to properly handle public funds;
- 3) Is currently involved, or has been involved within the last five (5) years, with any litigation, regardless of whether as a plaintiff or defendant, which might pose a conflict of interest to the Department, the state or its subdivisions, or a federal entity providing funds to the Department;

- 4) Had a contract or employment terminated by the Department for failure to satisfactorily perform or for cause; or
- 5) Failed to implement a corrective action plan approved by the Department or any other government entity, after having received due notice.

3.0 SCOPE

3.1 Background

To be considered for selection, proposing banks must meet the following qualifications:

- Be capable of providing the services sought by the agency.
- Have an established full-service branch within Marion and/or Sumter County.
- Ensure that Kids Central, Inc.'s funds are adequately insured at all times.
- Provide banking services and technology that increase the efficiency of Kids Central's operations.
- Provide outstanding customer services.
- Maximize interest earnings while minimizing expenses to arrive at the absolute lowest true cost of services.

Our general business requires the following demand accounts:

- Operating Account
- Donation Account
- Payroll Account
- Grants Account
- Client Master Trust Account
- Dedicated Master Trust Account

3.2 Expected Outcomes

- **Deposit Processing:** Describe the deposit options available as well as the bank's ability to collateralize the deposits.
- **Account Reconciliation:** The bank must provide monthly account reconciliation reports, bank statements, account analysis statements, confirmations and other report related features. Describe the account reconciliation services offered by the bank.
- **Electronic Money Transfers:** Describe the bank's incoming and outgoing electronic money transfer services. Include safeguards and security measures offered by your service.
- **Direct Deposit:** The bank must have the capability to accommodate a wide range of electronic payment and deposit services. Describe the banks direct deposit services.

Include the costs, if any, for the software to meet the standards of your bank for direct deposit services.

- **Interest Bearing Account/Overnight Sweep Account Facility:** Describe the banks options for earning interest on operating cash. Also include other investment options available to maximize our earnings potential.
- **Fraud Control:** The bank must have the capability to accommodate payment fraud controls. Check fraud controls which will systematically compare checks presented for payment to issued-check files to detect serial numbers and dollar amounts that don't match. Allow for the identification of payee names that have been altered.
- **Credit Card Services:** The bank shall provide executive leadership of Kids Central, Inc. with credit cards for the purpose of making purchases. These credit cards are not to be debit or transaction cards such that Kids Central, Inc. would be charged, but rather Kids Central, Inc. will make a payment from statements. The bank is to include in their proposal whether Kids Central, Inc. can obtain general corporation cards in addition to cards issued to specific individuals. Statements for each individual card should be available online.
- **Line of Credit:** The bank must offer a revolving line of credit for availability of advances up to the amount of the line of credit.
- **Conversion Plan:** Describe the plan your bank would coordinate to ensure a smooth transition from the current provider. The bank must also provide on-site training to our personnel for the operation and use of the bank's services and automated systems for all areas of service.
- **Service Enhancements:** Based upon information presented in our Request for Proposal and your bank's knowledge of the public sector, describe any enhancements, technological or otherwise, that we should consider to improve operational or cash management efficiencies.
- **Additional Information:** Describe any other information not previously mentioned that the bank believes should be given consideration. If there is no additional information to be presented, simply state "No additional information".

3.3 Qualifications

The organization chosen for this engagement must have the ability to begin the engagement by January 3, 2023. Include a statement to confirm your bank's compliance to our minimum qualifications. Also list any exceptions to required services.

3.3.1 Experience

The applicant shall provide a corporate overview of your bank. Also, identify the number of branches within the region and the nearest full-service branch that can assist us with our immediate banking needs.

Provide a description of the bank's experience in providing services to the public sector. Include exclusive resources dedicated for the public sector/ not for profit organizations. Please provide references including points of contact, with addresses, email, and/or phone numbers. Kids Central, Inc. reserves the right to contact references to verify experience.

Describe your history of community involvement. Does your company actively seek opportunities to improve the communities in which you conduct business?

3.3.2 Personnel

Describe the relationship team that will be assigned to service our relationship. Describe individual roles, responsibility, and related banking experience. Include experience with Community Based Care (CBC) agencies if applicable. If expertise from other offices will be available and/or necessary in servicing Kids Central Inc.'s account, please specify these services, the office(s), and personnel to be involved.

3.4 Cost Proposal

3.4.1 Total All-Inclusive Price of Services

Please provide the total maximum pricing information relative to performing the work as described in this RFP. Include pricing increases in subsequent years.

Basic Services:

FDIC Insurance Charge
Account Maintenance
NSF Returned Items
NSF Paid Items
Other Services-Not Listed Above

General ACH Services:

ACH Maintenance
ACH Items

Deposited Services:

Non-Cash Deposit Corrections
Debits-Checks Paid
Credits-Deposits
ZBA Service-Master
ZBA Services-Sub
Return Item
Electronic Debit
Electronic Credit
Stop Payments

Data Transmission
Reversals
Software Charge
Other Services-Not Listed Above

Account Reconciliation:
Service Costs-Please list

Financing Services:
Line of Credit
Credit Cards

Overnight Investments
Other Services-Not Listed Above

Wire Transfer:
Service Costs-Please list

Fraud Control:
Positive Pay Verifications
Other Services-Please list

3.4.2 Rates for Additional Services

If it should become necessary for Kids Central, Inc. to request any additional services to either supplement the services requested in this RFP or to perform additional work because of specific recommendations included in any report issued on this work, then such additional services shall be performed only if set forth in an addendum to the agreement between Kids Central, Inc. and the firm. Any such additional work agreed to between Kids Central, Inc. and the firm shall be performed as the same rates set forth in the proposed amounts described above.

3.4.3 Manner of Payment

Payment will be made on a monthly basis and will be deducted to the extent possible from the interest earned on the funds in the accounts.

4.0 PROPOSAL PROCESS, SCHEDULE, FORMAT, EVALUATION

4.1 RFP Process

Proposals must be received by 5:00PM on October 14, 2022. Proposals may be hand-delivered, mailed, or emailed to:

EMAILS: rfp@kidscentralinc.org

MAIL-INS or HAND DELIVERIES: Kids Central, Inc.
Attn: Shelly LaFrance
901 Industrial Drive, Suite 200
Wildwood, Florida 34785

INQUIRIES: Inquiries regarding this RFP must be in writing and must be directed to rfp@kidscentralinc.org will be your primary contact during the proposal stage.

As part of the process, all applicants have the opportunity to submit questions for clarifications of specifications or further information. All questions and answers will be published. Please see schedule in section for dates.

Please do not call, or otherwise contact, other members of Kids Central, Inc. management, staff, or Board of Directors. Any firm violating this restriction may be removed from consideration.

4.2 Tentative Schedule

Date	Action
September 26, 2022	RFP Release
October 21, 2022	Question Submission Deadline
October 31, 2022	Proposals Due
November 21, 2022	Proposal Evaluation Complete
November 23, 2022	Notice of Intent to Declare Designated Banking Services
November 30, 2022	Declaration of Designated Banking Services
January 3, 2023	Start engagement

4.3 Proposal Format

4.3.1 Content

Proposals shall be submitted to Kids Central, Inc. addressing the items as shown below. A written response is required for each item. Failure to answer any of the items will impact upon an applicant's score. Applicants are strongly encouraged to review evaluation criteria when completing the proposal. The proposal narrative shall address the following items as presented in Section 3.0 of this RFP:

- Background
- Expected Outcomes
- Qualifications
 - Experience (including references)
 - Personnel
- Cost Proposal

4.3.2 Organization

The proposals shall be organized as follows:

- Cover Page including
 - Name of Respondent (organization)
 - Federal Employee ID # (FEIN)
 - Point of Contact (name and title)
 - POC telephone number including extension
 - POC email address
 - POC physical address
- Proposal Narrative (maximum length is 10 pages)
- Cost Proposal
- Additional attachments supporting the proposal

Proposals shall be printed on “8 ½ x 11” paper only, using no less than 12 pitch font with one inch page margins. Narrative sections should be single-spaced, with each section clearly defined.

4.4 Proposal Evaluation

The evaluation of proposals received in response to the RFP will be conducted comprehensively, fairly, and impartially. An evaluation committee of designated reviewers shall review and evaluate proposals. When an evaluation committee is utilized, the committee will be comprised of individuals with experience in, knowledge of, and program responsibility for program service and financing.

Proposals will be evaluated using the following criteria:

- The firm’s prior experience with similar projects and successful completion of same.
- Experience and credentials of the firm.
- The experience and professional qualification of the team assigned to this project.
- Cost of performing the service.
- Other supportive considerations as documented in proposal.

No single factor, such as cost, will determine the final decision to award. During the review of the proposals, the Review Committee may, at its discretion, request a telephone or video conference to further discuss the proposal. Such discussions will provide firms with an opportunity to answer any questions the committee may have on the firm’s proposal. Not all firms may be contacted for further discussion. Kids Central, Inc. will not be liable for any costs incurred by the firm in connection with these discussions.