



Example Full New Initiative Grant Application

Please note that the information included in this document is fictional and only intended to provide an example for applicants.

Instruction

Throughout the application, UWPH is looking for information regarding the initiative rather than the organization itself (unless otherwise specified).

UWPH is also looking for evidence in the form of research, statistics (local if possible) and real life anecdotes to show the need for your initiative.

Please keep this in mind when completing the rest of the application.

UWPH is looking for applications that:

- Focus on the initiative rather than the organization, unless the question asks directly for information on the organization.
- Have clear concise answers directly related to the question being asked.
- Provide evidence.
- Use bullet points for responses if the response is easy to understand and clear in this format.
- Have good grammar and spelling.

An example of a completed full funding application can be accessed by clicking here. This is meant to be a best practice tool for applicants.

*** Indicates a required field**

I have reviewed the example application, referenced above, to help guide me when completing this application. *

Yes

No

Initiative Overview

This section includes some of the information you included in your Expression of Interest (EOI). You are able to revise these responses.

Please note that if you make revisions to these questions, the changes will automatically be made to the answer in your EOI as well and are not reversible.

Initiative Name*

Provide the name of the initiative (project/program).

Financially Fit Future (FFF)

Character Limit: 150

Initiative Description*

Provide a description of the initiative.

Financial well-being can be understood as a person’s ability to fully meet current and ongoing financial obligations, future security, and an ability to make choices that allow enjoyment of life. Many in our community find themselves living in poverty and do not enjoy secure financial well-being. There are many systemic and structural factors that cause poverty, often for those living in poverty or experiencing a financial crisis it can be a traumatic experience. This is because money is not only legal tender, but there is also an emotional currency attached to it that impacts the decisions we make and our overall financial and personal well-being.

Financially Fit Future is a program to help low-income adults increase their understanding of the emotional impact of money and poverty while developing financial literacy skills. Based on the Sustainable Livelihoods Framework five asset types are investigated with each participant which includes financial, social, personal, physical and human assets. The identification of these assets can help people to cope, adapt and thrive within their current life circumstances. This framework also identifies the Vulnerability Context of poverty which includes those systems, structures, policies and life circumstances which create challenges for people living in poverty.

In a small group setting, participants can learn and share their experiences and successes with one another. The Financial Fit Future program runs teaching and group work for 12 consecutive weeks followed by six months of one-on-one financial coaching to support participants in the establishment of new financial management practices.

Sessions include:

- self- assessments on personal and financial well-being
- exploration of assets within the person’s life
- development of asset-based plan
- teaching on basic cash flow and budgeting practices
- banking and credit systems
- savings and investing
- financial safety
- tax returns and tax credits

Character Limit: 3000

Commented [MP1]: The initiative description does not need to be lengthy, just thorough. What is more important is for the reader to be able to understand what the program is about and how it works.

Helpful information to include:
•What the initiative is
•Who the initiative is for
•What will be included in the initiative

Commented [MP2]: Bullet points are acceptable to use if it helps to clearly articulate the information being given.

Funding Requested*

What is the amount of funding being requested?

Please note that the maximum funding amount for New Initiative Grants is \$20,000.

\$20,000

Character Limit: 7

Identify whether the initiative is new or already existing.*

- New
- Existing

Service Area*

Please indicate which service area(s) your project/program will serve.

- Huron County
- Perth County

Huron County and Perth County

Describe the rationale or evidence of community need for the initiative.*

Please clarify the gap between what the current situation is, what the ideal state should be and how your initiative will contribute to reaching the ideal state.

(e.g. How did you know that it was necessary to develop it? What local evidence exists to support the need for the project/program?)

The Financially Fit Future program has been offered in a number of communities such as Hamilton, London and Owen Sound with great success. Currently, the Financially Fit Future program has successfully run for 2 years in Stratford and is being expanded to cover Perth and Huron Counties.

According to the latest Social Research and Planning Council's report 'A Living Wage: what it takes to make ends meet in Perth and Huron Counties' poverty and financial crisis is very much a reality in our community.

This report states that "In Ontario, about 40% of children who live in poverty reside in a household where at least one parent is working full-time, year-round. Employment was once considered a key strategy to reducing poverty. However, just having a job (without taking into consideration wages) does not guarantee that a family can afford to meet its basic needs. One of the underlying principles of the Canadian Living Wage Framework is that it supports healthy child development, and that it helps lift families out of poverty.

According to the Low Income Measure (LIM), a family is poor if their income is less than half of the median income of an equivalent household in Canada. In 2010, 16% of all children under age 18 living in Stratford (regardless of family type) were living in low income – 11% in Perth and 14% in Huron (after-tax LIM). All told, over 14,000 residents of Perth and Huron (including roughly 4,000 children) are living in poverty, with incomes far below what is required to maintain a healthy standard of living."

Last year, 87% of program participants reported that they had seen a significant reduction in their overall stress levels and 76% reported an increase in their social support network upon the completion of the program. In a one year follow up evaluation, 81% of participants responded that their household was currently more financially stable than before they had taken the program.

Based on numerous conversations with local non-profit and social service providers, the Director of Social Services in Stratford and feedback from a local community roundtable of community members (who are engaged in the advocacy and elimination of poverty in our area) a need for this service was identified. Several community partners have expressed interest in joining this initiative, such as Credit Council Financial and Helping Our Kids to ensure its successful implementation.

Commented [MP3]: Local statistics and proof of need for the project/program being proposed is very important. What research and/or evidence of need do you have that would support funding this project/program?

Commented [MP4]: It is helpful to state whether the project/program has had success in other local and/or similar communities.

Commented [MP5]: Are there other local community members or organizations that also see this need? Would they be able to support your claim that this service is needed?

Character Limit: 2500

Who typically participates in or uses this project/program?*

Indicate the client/participant group(s) that are served.

(e.g. children, youth, adults, seniors, etc.)

Participant ages range anywhere in between 18-80

Character Limit: 100

Where is the project/program offered?*

Indicate the location(s) where the project/program is offered?

(e.g. the agency office, satellite offices, local community venues, clients homes, etc.)

Stratford main office, satellite office in Clinton

Character Limit: 100

When is the project/program offered?*

Indicate the availability of the project/program.
(e.g. seasonal, weekly hours, 24/7 service, etc.)

The initial course will be offered twice annually, once in the Fall and again in the Spring. Ongoing financial counselling is available year round.

Character Limit: 250

Please include an explanation of financial viability as well as the plan/need for human resources (staff and volunteers) to support the initiative.*

The Financially Fit Future program will be funded in part by Credit Council Financial. These funds cover the implementation of this program once a year in Perth County; the UWPH funding will allow this initiative to be offered twice a year and expand into both Counties. A five year financial commitment has been made by Credit Council Financial for the continuation of this program. At this point, the expansion of the program to run twice a year relies on funding from UWPH. During the funding period, we will be searching for other long term funding sources for the program.

During the next 3 years, our part-time staff will be increased to full-time status to accommodate for the expanded program. Should the program expand further or there be additional demand, additional staff would be required. Due to the confidential nature of the program, volunteers do not directly support the operation of the program.

Character Limit: 1000

Impact Story

If your initiative is to improve/expand an existing project/program, please provide at least one story about how this project/program has impacted an individual, family or group.

Use these stories to help show the social change or impact that has occurred as a result of the program. Please note that excerpts of stories may be included in publications or on our website, so please ensure that you have the necessary consents.

Susan was referred to the Financial Fit Future program by her intake worker. After having lost her job Susan was struggling to find new employment and manage her household expenses. Susan's husband had only been employed sporadically over the past three years. To compensate, Susan's family had been using their credit card for groceries which now carried a balance of over \$14,000 and they were no longer able to pay the monthly minimums. In addition to that they had been given an eviction notice because their rent was behind. Their family was in crisis and they had lost hope for their future.

Using the Sustainable Livelihoods Framework Susan and her husband were able to think beyond their current circumstances to identify friends and family members they could call on during this difficult time for help. A cousin had an empty rental unit that they were able to move into with a subsidy from the City. Their cousin waived their first/last month rental costs and gave them an additional two months of free rent while they figured out their financial situation. Susan's husband was also able to secure a job through a high school friend who knew of an opening.

With the help of the Financially Fit Future financial counsellor Susan and her family developed a budget so that they could live within their means, begin to pay off their debt and save for the future. The counsellor was there to help them work through some of the emotional stress they had been living with because of the poverty and financial crisis they had encountered.

Once their crisis situation had been resolved, the task of learning how to manage their household finances really began. Susan left the office in tears on several occasions as they worked through repayment schedules with creditors and the reality of how long it would take to repay their debt set in. With support

Commented [MP6]: These impact stories are incredibly valuable in helping the volunteers who review the applications understand how the project/program helps clients/participants. They are also very valuable tools for the UWPH to use in helping donors understand the impact of their donations. A good story goes a long way!

from their counsellor to continue working through it they began to see the numbers going down and after one year of perseverance and hard work they were able to pay off \$4,000 of their credit card debt.

Susan reported she has started feeling a bit of excitement each month when their bills and credit card statement came in as she knew it would have 'good news' and they would be able to pay it. Her stress levels continue to decrease and she has a new sense of purpose knowing that her family is safe and they are ultimately capable of making it financially.

Character Limit: 4000

Project/Program Statistics

Forecast of Clients/Participants Served by the Project/Program*

Indicate the number of clients/participants you plan to serve in 2018-2019.

96

Character Limit: 6

Actual Number of Clients/Participants by Geographic Area

If your initiative is to improve/expand an existing project/program and you have collected the data, please complete the following.

Indicate the **number** of clients/participants served in each municipality by the project/program in the last 12 months. If you do not provide direct support to individual clients/participants, rather you support other organizations please provide details of the clients/participants served by each of the secondary organizations.

If the project/program does not serve the specific area, enter "0".

Description of Number of Clients/Participants

Please clarify what the numbers you provide below represent.

(e.g. the number of women and children accessing the emergency shelter for more than 24 hours, the number of youth visits to the youth center, the number of children attending the preschool, etc.)

The number of individual clients registered as either having participated in the Financial Fit Future program, or having used the financial counselling drop in services at least one time in the calendar year.

Character Limit: 400

Commented [MP7]: Very important. Please identify how you are measuring the clients/participants so we understand whether '1' means one person who has used the services multiple times, or if '1' means one person who has used the service one time

Perth County

	# Clients/Participants
Stratford	22
St. Marys	8
North Perth (including Listowel)	9
Perth East (including Milverton)	6
South Perth	5
West Perth (including Mitchell)	5

Huron County

	# Clients/Participants
Ashfield-Colborne-Wawanosh (including Ashfield, Colborne, Wawanosh)	0

Bluewater (including Hay, Stanley, Bayfield, Hensall, Zurich)	0
Central Huron (including Goderich Township, Hullett Township, Town of Clinton)	0
Goderich	0
Howick	0
Huron East (including Grey, McKillop, Tuckersmith, Brussels, Seaforth)	0
Morris-Turnberry (including Morris, Turnberry)	0
North Huron (including Blyth, East Wawanosh, Wingham)	0
South Huron (including Stephen, Exeter, Usborne)	0

Community Impact Outcomes & Measurement

Community Impact

Community impact is creating lasting social change. It means opportunities for a better life for individuals and families so that our community is measurably better.

Aligning with UWPH's Focus Area Framework and choosing a Focus Area Outcome that best fits with your project/program is essential.

An outcome should show the desired benefit or change resulting from a specific project/program rather than an output, which is the number of interventions performed as a result of a specific activity.

Please note that you should narrow your selection to the primary focus area outcome for the project/program in which you are applying for funding. A primary outcome is the most direct outcome achieved by the specific project/program being funded. We would suggest that you think about what positive social outcome or change would occur in a participant's life within the funding period if the project/program was offered.

The Framework is divided into 3 Focus Areas:

1. All That Kids Can Be - Helping children and youth reach their full potential
2. From Poverty to Possibility - Meeting basic human needs and moving people out of poverty
3. Strong Communities - Strengthening community services and increasing community engagement.

Within these three Focus Areas, a list of outcomes with desired impact has been identified. Please choose which primary outcome (listed below) best fits with your project/program. A primary outcome is the direct outcome of the project/program. Your project/program may have a number of secondary outcomes. However, UWPH is interested in the primary outcome.

(e.g. the primary outcome for a youth center would be that children and youth experience increased sense of belonging and connectedness. Secondary outcomes might include; improved mental health and personal well-being, improved coping and decision-making skills, etc.)

Please only choose one outcome.

If you have any questions regarding how this applies to your project/program, please contact Megan Partridge at mpartridge@perthhuron.unitedway.ca or 519-271-7730 Ext 225

Please choose one outcome from the list below:*

All That Kids Can Be

Children and youth experience positive mental health and well-being. Individually children and youth experience:

- Improved readiness to learn
- Improved mental health and personal well-being
- Improved coping and decision-making skills
- A healthy transition into adulthood

Children and youth are involved and feel they belong in their communities. In our community, children and youth experience:

- Increased involvement in positive community and social activities
- Increased sense of belonging and connectedness
- Increased leadership and responsibility

From Poverty To Possibility

People are financially secure. Individually, people experience:

- Increased access to sustainable programs and supports needed for financial stability
- Increased financial literacy
- Increased employment readiness
- Sustaining and meaningful employment

People have their basic needs met. In our community, people experience:

- Increased access to emergency shelter
- Increased access to safe, affordable, stable housing
- Increased access to safe, affordable, nutritious food
- Increased knowledge and skills required to prepare healthy, nutritious food

Strong Communities

People are fully engaged in creating strong, inclusive communities. Individually, people experience:

- Improved mental health and personal well-being
- Improved skills for independent living
- Increased social ties and support amongst community members
- Increased participation in volunteer activities

People are connected to a strong network of community services, and to the social supports they need. In our community, people experience:

- Community services working together, making it easier to navigate the system
- Better access to community services and supports
- Increased understanding of community wellbeing and services make decisions based on evidence

In consideration of the outcome chosen above, please describe the **community impact you want/expect to see because of the program.***

Community impact is creating lasting social change. It means opportunities for a better life for individuals and families so that our community is measurably better.

Commented [MP8]: If you were to consider the participant/client on the first day they arrived at your organization and you were to think through how their life might be impacted or changed through the course of their involvement with your project/program, how might their life be different after they have become involved? How might their life have improved? How did this improvement come about? What might have changed? What caused this change to happen?

(i.e. The implementation / delivery of ... will result in ... creating an increase / decrease inThrough this increase/decrease in ... our clients will ...)

The Financial Fit Future program is designed to walk participants through the 5 Sustainable Livelihood Framework asset types which include financial, social, personal, physical and human assets.

With the identification of what financial opportunities, social supports, inventory of personal skills and abilities they possess and/or that are available to them participants will begin to develop an asset-based problem solving plan. This plan will help participants to identify opportunities and actionable strategies for turning these opportunities into a reality.

The change that will occur within participants will be seen in two ways. First, developing an asset-based plan for stepping out of their financial crisis or poverty situation will allow participants to cope, adapt and thrive within their current life circumstances in new and improved ways. This will empower participants to proactively address some of the circumstances that may be keeping them entrapped in poverty. This in turn will increase self-confidence within participants as they realize their worth and ability to live a financially stable life.

The second change that will occur will be through developing an ongoing budget that is supported by a financial counsellor. Developing the ability to live within a budget and having the support and encouragement needed to maintain a budget will create new financial stability within the household finances. An increased understanding of finances and how to manage them along with better use of available resources will reduce future stress of financial crisis and need for emergency support.

Character Limit: 2000

Community Collaborations Overview

Collaborations are about people and organizations building, nurturing and maintaining mutually beneficial relationships. These relationships enable the achievement of shared goals that none of the partners would have been able to achieve on their own. The collaboration benefits all partners.

UWPH encourages, but does not normally require, applicants to consider collaborating with other organizations to improve the project/program. UWPH is only requesting information on the collaboration as it relates to the project/program for which you are applying for funding. UWPH would like to understand collaborations that result in improvements to the project/program, such as:

- Being able to serve more clients
- Program efficiency
- Improved service delivery

Please list the names and contact persons of collaborating partners for this project/program.

Credit Council Financial
Joe Black
519-555-1234 x 28
jblack@CreditCouncilFinancial.ca

Helping Our Kids
Mary Smith
519-555-2347
msmith@helpingourkids.ca

Character Limit: 1000

If you are a community collaboration applying for funds, please complete the questions in the remainder of this section:

What is the name of the community collaboration?

Poverty to Potential Collaborative Committee

Character Limit: 250

What year did the collaboration become established?

2013

Character Limit: 4

Why was the collaboration established?

To bring local service providers to the table to discuss and develop strategies to help reduce local poverty.

Character Limit: 500

Name and contact information for Lead Organization.

The lead organization manages the reporting for the project.

Social Planning Network

Character Limit: 5000

Name of Fiscal Sponsor

The fiscal sponsor agrees to manage the finances for the collaboration. The fiscal sponsor organization must be registered with Canada Revenue Agency.

Social Planning Network

Character Limit: 300

Is there a formal agreement in place between the lead and fiscal sponsor organizations?

- Yes
 No

If you answered yes to the above, please attach a copy of this agreement.

[Memorandum of Understanding for SPN and PTP.pdf \(Appendix A\)](#)

File Size Limit: 2 MB

If you answered no to the above, please explain how the parties will address reporting, both outcomes and finances.

Character Limit: 1000

Has the purpose/mandate or terms of reference of the collaborative partners been established?

- Yes
 No

If you answered yes to the above, please describe the purpose/mandate or attach a copy of the terms of reference.

[Terms of Reference.pdf \(Appendix B\)](#)

Character Limit: 2000 | File Size Limit: 1 MB

If you answered no to the above, what is the collaboration's progress or timeline towards developing its purpose/mandate?

Character Limit: 750

How has the collaboration defined its membership? (i.e. what is the composition of the collaboration?)

Any community member or service provider interested in participating in the reduction of poverty in our area. The collaboration membership includes at least one individual with experience/expertise in finance, fundraising and community development fields.

Character Limit: 750

How frequently does the collaboration meet?

Every other month.

Character Limit: 250

Does the collaboration have a current work plan?

- Yes
 No

If you answered yes above, please provide a copy of the work plan and describe how the collaboration uses this plan.

The PTPCC reviews the work plan at monthly meetings to ensure timelines are met. The PTPCC uses the work plan to outline the actions and objectives set out for the current 5 year timeframe. The PTPCC will create a new work plan at least every 5 years.

[Poverty to Potential Collaborative Committee Workplan.pdf \(Appendix C\)](#)

Character Limit: 750 | File Size Limit: 1 MB

If you answered no to the above, what is the collaboration's progress or timeline towards developing a plan?

Character Limit: 750

Financial Information

Financial Statements*

Please upload your most recent Financial Statements.

- You can also convert paper documents to an electronic document by using the Fax to File utility/tool found in the left column.

[Audited Financial Statements.pdf \(Sample not available\)](#)

File Size Limit: 2 MB

Project/Program Budget*

Please provide a basic budget for your project/program for the time in which you are requesting funding. The budget must be for the specified project/program, not the organization.

- Open the [Budget](#) template.
- Complete the form and save to your computer.
- Use the File Upload area below to select your file and upload into your application.

Note:

The following titled rows have been automatically formulated to calculate the totals using the information that you input in the rest of the chart. Please do not enter information in these rows:

- Total Income
- Total Expenses
- Net Income

[Financially Fit Future Program Budget.pdf \(Appendix D\)](#)

File Size Limit: 1 MB

Projected Revenues

Please identify any projected revenues that include grant applications in process or planned, for which you do not have final approval.

Character Limit: 1000

Reserve Funds

The United Way funds immediate community needs annually and invests its allocations in project and programs that are responsive to the needs of our community. The United Way recognizes each organization's autonomy to create any one or all of the following restricted or unrestricted funds or accounts.

DEFINITIONS OF RESERVE FUNDS (Restricted or Unrestricted):

1. Endowment Fund - Consists of property (often in the form of cash or investments acquired by gift or bequest), the income from which is used for general or specific purposes, according to the conditions attached to the gifts, and the principal of which must be maintained intact or applied to the purposes of the gift.

2. Restricted Reserve - Funds that are restricted (in terms of use) by outside organizations or persons, as compared with funds over which the organization has complete control and discretion.

3. Designated Reserve - Funds set aside by an organization's Board of Directors for specifically designated and clearly spelled out purposes. These would include funds set aside for Capital Reserves.

4. Undesignated (Unrestricted or General) Reserve

These are funds that do not have any:

- External restriction on their use or purpose (Endowment Fund (# 1 above), and Restricted Reserve (# 2 above) and;
- Internal restrictions for which there is a substantiated requirement for these funds to ensure the long-term viability of the organization (Designated Reserve (# 3 above).

Such a reserve account offers organizations considerable flexibility in terms of use and access. It is important to note that while such an account is recognized by the United Way as a legitimate practice, revenues to such an account that are the result of project/program surpluses will be more closely scrutinized by the United Way.

Organization reserve funds (Restricted and Unrestricted)*

Please list **all** of the reserve funds of your organization. Include the type of reserve, based on the definitions provided above.

Note: Please indicate N/A if your organization does not have any reserve funds.

Designated Capital Reserve \$30,000

Character Limit: 1000

Purpose and Use of Reserve Funds.*

Provide details regarding the purpose and future use of each of your organization's reserve funds.

The capital reserve is held to cover any major non-budgeted capital expenses that may arise, including replacement of the furnace/air conditioner, etc. The maximum amount to be held in the reserve is \$40,000.

Character Limit: 1500

Surplus/Deficit

If your organization had a surplus/deficit of more than 1% of your budget in the last fiscal year, explain why there was a deficit or what the expected use(s) of surplus funds will be.

The overall organization had a deficit last year of 2%. The deficit was caused by lower fundraising revenue than anticipated due to inclement weather at the agency's major fundraiser. The forecasted budget for the next 3 years represents more conservative budgeting around fundraising income.

Character Limit: 1000

UWPH In-Kind Support

If you are currently receiving and need to continue receiving in-kind supports from UWPH, please describe the support.

(i.e. space at the United Centre, bookkeeping services, mentoring, etc.)

UWPH has provided our collaboration with affordable bookkeeping services since inception in 2013. This means that we have not had to hire an additional staff person for bookkeeping, thus reducing our overhead. We would like to continue receiving this support in the future.

Character Limit: 1000

Accountability Statement

The undersigned affirms to the best of their knowledge that the information contained in this application is true and complete, and that the responsible governing body approved this request and is aware of and concurs with the foregoing information.

Further, if the proposed project/program is approved for funding, the undersigned agrees to use the funds only for the purpose granted and to provide any reports or information that may be requested by the United Way Perth-Huron.

EXECUTIVE DIRECTOR (OR EQUIVALENT) SIGNATURE*

Enter your full name, business title and the date of submission.

(e.g. Sarah Doe, Executive Director, 20 November 2017)

Jessie McDonald, Executive Director, 30 November 2017

Character Limit: 200

Reminder

Please ensure that you review your full application prior to submitting, ensuring that spelling and grammar has been checked as your computer may not do this automatically.

Next Steps

After this application is submitted, the next steps are:

1. Receipt and review by UWPH Staff - December 2017
2. Review by the Community Impact & Allocations Committee (CIAC) – January/February 2018
3. The Board of Director's approval of CIAC's funding recommendations - March 2018
4. Applicants informed of funding decision - March 2018

Appendix A

MEMORANDUM OF UNDERSTANDING

Between:

- The Social Planning Network (SPN), a Supported Partner of United Way Perth-Huron (UWPH)
- Poverty To Potential Collaborative Committee (PTPCC)

Introduction

The Poverty to Potential Collaborative Committee aims to develop strategies to help reduce local poverty. The committee is working to expand the Financially Fit Future (FFF) Program into Huron County. The goal is to increase financial literacy for participants.

Term of Agreement

3 years, to be extended upon the approval of both parties

Purpose of Agreement

The purpose of this Memorandum of Understanding is to define the terms under which the SPN and the PTPCC will cooperate in regards to the Financially Fit Future Program.

SPN Responsibilities:

- o Agreement holder with funder(s).
- o Financial and HR administration.
- o Advice and counsel from the UWPH Executive Director and staff as required.
- o UWPH Executive Director is to be a full member of the PTPCC.

PTPCC Responsibilities:

- o To complete program expansion funding proposal to be submitted to United Way Perth-Huron, including letters of support from major partners (Credit Council Financial, Helping Our Kids).
- o Program coordination and management.
- o Complete a mid-point progress report for program funder(s).
- o Complete a final report for program funder(s).

Withdrawal of a Partner

The scheduled duration of this agreement notwithstanding, any of the Partners may, with sixty (60) days written notice, leave the Program. The Partner agrees to secure a substitute provider of related time and/or services before leaving. If required, a mediator will be retained to resolve any disputes.

Decision Making

All decision making on the partnership parameters including amendments to this Memorandum of Understanding shall be made through discussion and any necessary votes of the committees/Boards concerned.

Decisions that will significantly change the direction of the program made by the Poverty To Potential Collaborative Committee will require the agreement of the Social Planning Network and funders for the program to continue.

The day to day operational decisions and activities of the program shall be under the direction of the Poverty To Potential Collaborative Committee. The management of the bookkeeping for the program's finances will be the responsibility of the Social Planning Network's Executive Director and other staff.

Liability

The Financially Fit Future Program will be covered under the Social Planning Network's insurance policy for the duration of the Memorandum of Understanding. Payment for the additional insurance coverage rider is to be the Poverty to Potential Collaborative Committee's responsibility.

Public Relations

The Social Planning Network shall promote the Financially Fit Future Program through available communication channels at the discretion of the Executive Director.

This Agreement shall be effective upon signing by all parties.

The persons signing this Agreement hereby warrant that they have the authority to so commit their respective parties.

_____(date)

_____(date)

Social Planning Network

Poverty To Potential Collaborative Committee

Appendix B

TERMS OF REFERENCE

Poverty to Potential Collaborative Committee

Purpose

Financial well-being can be understood as a person's ability to fully meet current and ongoing financial obligations, future security and an ability to make choices that allow enjoyment of life. Many in our community find themselves living in poverty and do not enjoy secure financial well-being. There are many systemic and structural factors that cause poverty, often for those living in poverty or experiencing a financial crisis it can be a traumatic experience.

The Poverty to Potential Collaborative Committee (PTPCC) is a group of community members that have formed with the common purpose of discussing, evaluating, strategizing, and implementing local solutions to help reduce poverty and create financial crisis supports in our community.

Governance

The PTPCC is a sub-committee of, and will report to, the Social Planning Network. The Social Planning Network operates as a Supported Partner of United Way Perth-Huron.

Objectives

The primary objectives of the PTPCC will be:

- To provide advisory counsel and community expertise for the development of poverty reduction strategies.
- To provide oversight of the Financially Fit Future program expansion.
- To help promote and facilitate community engagement activities.
- To identify potential partnerships and funding sources to enhance the work of the PTPCC and the Financially Fit Future program.

Membership

Membership is intended to be inclusive and broad based, striving to cover geographic and service areas. The Committee may include, but is not limited to, local citizens and representatives from the following organizations/sectors or with the following fields of expertise:

- Credit Council Financial representative
- Help Our Kids representative
- United Way Perth-Huron Executive Director
- Representatives from both Perth County and Huron County
- Community organizations
- Local government officials
- Health unit
- Financial expertise
- Community development expertise
- Fund development expertise
- Other

Roles & Responsibilities

PTPCC members will develop a strategy and be responsible for the oversight of a poverty reduction plan in Perth County and Huron County.

Members will be asked to attend a minimum of 75% of scheduled meetings. Members who are unable to attend meetings regularly will recommend a representative from their organization/sector.

The **Chair** will be elected from among the committee members and responsible for:

- Calling committee meetings

- Chairing meetings
- Representing the committee as media spokespersons

Committee Members will be responsible for:

- Creating the parameters for the project, monitoring the work being done.
- Contributing ideas, expertise and guidance regarding local social issues
- Serving as liaisons and facilitating linkages between the PTPCC and the organizations/stakeholders they represent.
- Discussing issues and promoting the poverty reduction strategy within their communities of interest and with the community as a whole.
- Ensuring budget and timeline requirements are met.
- Confirming that project mandates are met.

Timeframe / Meeting Schedule

The PTPCC committee will meet on a monthly basis, or as needed, for 3 years. After the completion of the Financially Fit Future program a review will be done for continuing Committee involvement.

Meeting Location

Meetings will alternate between Perth and Huron Counties, as possible.

Quorum

Quorum will be the simple majority of the filled PTPCC membership appointments. Quorum may be established by telephone/web conference.

Decision-Making

Every effort will be made to establish consensus. In the event that consensus cannot be achieved, a simple majority of those present is required, assuming that quorum has been established. The chair may elect to conduct an electronic poll of members between meetings and/or if quorum cannot be established.

Appendix C

Poverty to Potential Collaborative Committee Workplan

Objective	Steps	Timeline for Completion												2015 Jan-Dec	2016 Jan-Dec	2017 Jan-Dec				
		2013			2014															
		Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec				
Program Development	Develop 5 year workplan	S	W	C																
	Launch pilot program in Stratford				S	W	W	C												
	Expand the program into Perth and Huron Counties																	S	C	
	Develop next 5 year plan																			C
Communication	Communicate the new program to local agencies, governments, etc.			S	W	W	W	C												
	Develop launch event for pilot program in Stratford				S	W	W	C												
	Continuously promote availability of service in Stratford				S	W	W	W	W	W	W	W	W	W	W	W	W	W	W	W
	Develop event for expanding the program into Perth and Huron Counties																	S	C	
	Expand promotion of the availability of the program into Perth and Huron																		S	W
Collaborative Committee Development	Develop the Collaborative Committee in Stratford	C																		
	Create Terms of Reference for the Committee		S	C																
	Develop and sign a formal agreement between the lead organization and fiscal sponsor				C															
	Expand membership into Perth and Huron Counties													S	W	W	C			
Fund Development	Secure funding for pilot program launch in Stratford	S	W	C																
	Research additional longer-term funding sources				S	W	W	W	W	W	W	W	W	W	W	W	W	W	W	W
	Develop fundraising strategies								S	W	W	W	W	W	W	W	W	W	W	W
	Secure additional funding for program expansion into Perth and Huron Counties								S	W	W	W	W	W	W	W	W	C		
Financial	Develop a 5 year budget	S	W	C																
	Develop the next 5 year budget																			C
Reporting / Outcomes Measurement	Survey agencies to ask about current measurement practices													S	W	W	W	C		
	Survey other funders to ask about current measurement requirements													S	W	W	W	C		
	Develop measurement Report measurements to funders, public, etc.																		C	C

Legend
S = start
W = work in
C = completion

Appendix D

Project / Program Budget

Income	Year 1 Budget (2018/2019)
United Way Allocation Request	\$20,000
Fees For Services	5,000
Fundraising (Gross Revenue)	2,000
Federal Government Funding	
Provincial Government Funding	
Municipal Government Funding	
Grants (Trillium, Community Foundation, etc.)	
Other Income (Sponsorships, donations, grants and other financial assistance) Please define below.*	45,000
Total Income	\$72,000
Expenses	Year 1 Budget (2018/2019)
Capital Expenditures (computers, office furniture, equipment, renovations)	\$3,000
Salaries & Benefits (permanent and contract staff; administration and programs)	51,000
Office & Administration (office supplies, fax, phone, internet, accounting and legal fees)	3,500
Occupancy (rent, utilities, insurance)	9,500
Dues & Memberships (professional organizations, provincial/national office fees if applicable)	300
Fundraising Expenses	500
Other Expenses (please define below)*	4,200
Total Expenses	\$72,000
Net Income	\$0
Details of 'Other Income'	
Other income includes support received from Credit Council Financial.	
Details of 'Other Expenses'	
Other expenses include costs for marketing program, and professional development.	