



**City and County of San Francisco  
Office of the Treasurer & Tax Collector**

**Request for Qualifications for  
Business Designer**



Date issued: April 29<sup>th</sup>, 2019

Proposal due: May 20<sup>th</sup>, 2019 by 5:00PM PST



## 1. Background

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The Office of the Treasurer and Tax Collector, Office of Financial Empowerment (OFE) is partnering with San Francisco International Airport (SFO) to design and pilot financial interventions that strengthen the financial stability and security of its 43,000 workers. OFE is seeking a Business Designer to develop business models for these financial interventions.

## 2. Scope of Work

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**Objective:** To design service and business model(s) for a financial intervention that supports the financial security of private sector workers at SFO, including the funding, administration, and governance structure to ensure its sustainability and scalability to reach 43,000 workers and 260 private sector employers at SFO.

**Details:** The consultant will be responsible for providing business design services, including:

1. Develop desirable, feasible, viable, and socially impactful service model and business model of a financial intervention that increase workers' financial stability and security, and increase tenant employers' retention and recruitment at SFO; and
2. Conduct quantitative research, qualitative research, and financial analysis to inform the development, go-to-market strategy, and scaling of service model and business model within SFO, including:
  - a. **Impact on financial stability and security.** Conduct primary and secondary research on financial security of workers to help design the business and service model for a financial intervention;
  - b. **Impact on recruitment and retention.** Conduct primary and secondary research on the cost of financial insecurity on recruitment and retention to inform the design of the business and service model(s) of a financial intervention;
  - c. **Funding.** Financial modeling and analysis of funding scenarios for the financial intervention that includes funding from SFO, private sector employers, unions, and workers, and looks at how to develop it to ensure ease of funding by various parties;
  - d. **Governance.** Research and develop recommendations for how the financial intervention is governed and managed, exploring whether the fund is administered by SFO, workers, or with a third party;
  - e. **Benefit amount available to workers.** Financial modeling and analysis to develop scenarios to calculate potential funding amounts available to all workers



(full-time, part-time and contract) employed through private sector workers at SFO;

- f. **Disbursement of funds.** Research and assess the benefits and costs of fund disbursement to workers, including eligibility, application process, disbursement and reporting of fund utilization; and
  - g. **Impact on public benefits and taxes.** Research and assess the tax implications for employers, SFO, and workers as well as public benefits implication for workers based on funding source and amounts, type of funds, and disbursement of funds.
3. Communicate and discuss business and service model(s) and social impact of model(s) with senior management and elected officials.

**Timeline:** The Office of Financial Empowerment will be working on the design of a workers support fund through June 30, 2020. It is expected that the contractor will collaborate with OFE staff on an ongoing basis through the engagement starting in June 2019 and will finalize their work in consultation with OFE staff. Consultant will submit a report on the final business model design no later than **June 30th, 2020.**

1. **Research Phase.** June 2019 – July 2019. Conduct research and analysis on existing business models of employer-based interventions supporting workers' financial security, including emergency funds and portable benefits. Participate in one-on-one interviews with subject matter experts and key stakeholders including workings and employers. Create assets for presentation to SFO and communicate R&D findings to SFO.
2. **Concept Generation Phase.** July 2019 – October 2019. Conduct research and analysis to inform business and service model(s) design of potential workers' financial support benefit(s). Develop the first iteration of the service model(s) and business model(s). Participate in the selection of concepts to develop into prototypes. Create assets for presentation to SFO and communicate R&D findings to SFO.
3. **Prototyping Phase.** October 2019 – January 2020. Conduct research and analysis to inform prototypes of business and service model(s) design. Determine what assumptions in the model to test with prototype(s). Based on learnings from the prototype(s), develop the second iteration of the service model and business model for 1-3 potential workers' support benefits. Participate in the selection of the intervention to pilot. Create assets for presentation to SFO and communicate R&D findings to SFO.
4. **Pre-Pilot Phase.** February 2020 – March 2020. Conduct research and analysis to inform business and service model design for pre-pilot phase. Identify model(s) assumptions to



test with the pilot. Based on pre-pilot findings, design final business and service model(s) to pilot test. develop the service model and business model of the intervention to pilot.

5. **Pilot Phase.** April 2020 – June 2020. Based on learnings from the pilot, collaborate closely with service design lead to deliver the final service model and business model of the intervention to SFO. Support service design lead to develop recommendations for scaling the intervention within SFO. Collaborate closely with service design lead to create assets for presentation to SFO and communicate the R&D findings of the pilot and the final service model, business model, and projected impact of the intervention to SFO.

**Contract Details:** The contract is not to exceed \$50,000 (billed hourly).

### 3. Application Requirements

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**Responses:** In your solicitation response, please provide the following information:

- Cover letter (1 page)
- Resumé (1 page)
- Scope of work with budget (not to exceed 5 pages)
- Portfolio, with 2-3 relevant work samples (PDF not exceeding 10 pages or URL of online portfolio)
- Work references (from within the last 3 years)

**Evaluation Criteria:** The following will be used as the criteria to evaluate various responses:

- Number of years of experience with quantitative research, financial analysis, and business modeling;
- Experience in management consulting, corporate strategy, or product management;
- Experience designing and bringing financial products or services to market
- Experience applying human-centered design methods and tools;
- Expertise and insight around the financial needs of low-income populations

**Requirements:** Due to the tight timeline for this project, all respondents should be ready, willing and able to sign the contract in Appendix A **as-is**. Please review the document prior to submitting your response.

**Deadline:** To be considered for this contract, please submit your bid by May **20, 2019 at 5:00PM PT**. Proposals must be submitted electronically before this date and time to [anna.xu@sfgov.org](mailto:anna.xu@sfgov.org). Please write your name and the title of this RFQ (“Your Name – Business Designer”) in the subject line of your email.

**Questions:** Please direct all questions to Anna Xu at [anna.xu@sfgov.org](mailto:anna.xu@sfgov.org) or 415-554-4483 at least 3 business days before the bid due date.