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## Request for Proposal | Strategic Plan Refresh & Capitalization Roadmap

### INTRODUCTION

Access to Capital for Entrepreneurs (ACE) is Georgia's largest nonprofit Community Development Financial Institution (CDFI), dedicated to expanding economic opportunity by providing capital, coaching, and connections to entrepreneurs across Georgia. ACE is also a Community Development Entity (CDE), an SBA Microloan and Community Advantage lender and a USDA Intermediary Re-lender.

Since funding our first loan in 2000, ACE has deployed more than \$300 million in capital to nearly 3,000 small businesses, helping sustain over 25,000 jobs while advancing economic mobility in underserved communities throughout the state. Over the last several years, ACE has experienced significant growth and expanded impact. Since 2020, ACE has deployed more than \$200 million, expanded its statewide footprint to reach entrepreneurs across all regions of Georgia including underserved markets in South Georgia and increased its active portfolio from fewer than 200 to more than 700 small businesses.

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In 2023, ACE launched an ambitious five-year strategic growth plan grounded in assumptions of continued economic expansion, stable capital markets, and reliable public and philanthropic support. Since that plan was adopted, the operating environment for CDFIs and mission-driven lenders has changed significantly and have materially altered the assumptions underlying ACE's original financial and growth projections.

ACE remains committed to disciplined growth that preserves mission impact while strengthening long-term organizational resilience. At the same time, ACE's growth and expanding market presence create an important opportunity to reassess organizational priorities, capitalization strategy, operational capacity, and long-term sustainability to ensure we remain a vital community resource.

### PURPOSE OF ENGAGEMENT

ACE is seeking a consulting firm to lead a *focused strategic plan refresh and capitalization planning engagement*. ACE seeks proposals from firms with expertise in strategic planning, organizational sustainability, capitalization strategy, and financial modeling for mission-driven lending organizations.

The 12-week engagement is intended to help ACE:

1. Establish a practical, 2–3 year strategic roadmap that aligns mission, organizational priorities, operational capacity, and long-term sustainability.
2. Evaluate and model long-term capitalization and financial sustainability needs across operational, advisory, and lending activities.
3. Identify strategies to incrementally strengthen earned revenue, improve self-sufficiency, and reduce long-term reliance on grant funding, while preserving mission impact.
4. Identify prioritized Year One implementation actions, accountability structures, and execution considerations to support FY27 budget planning.

The engagement should produce actionable recommendations to support disciplined growth and a more durable mission model. To support this refreshed directional roadmap, the engagement should focus on the following strategic priorities:

#### *Lending & Portfolio Strategy*

- Target market alignment, product diversification opportunities, and portfolio performance
- Credit quality, risk management and charge-off mitigation

#### *Earnings, Sustainability & Capitalization*

- Alignment of long-term goals with capitalization, investor development, and fundraising strategy
- Strengthen operating sustainability through revenue diversification, earned revenue, and self-sufficiency

#### *Impact Market Positioning & Growth*

- Messaging and external communication considerations
- Strategic partnerships and competitive positioning with a shifting external environment

#### *Scalable Business Advisory Program Delivery*

- Delivery model efficiency and right-sized program structure under reduced capital and capacity constraints
- Alignment of technical assistance and advisory services with lending outcomes and portfolio health

#### *Organizational Structure & Capacity*

- Staffing alignment, leadership development, and succession planning

### **ADDITIONAL RESOURCES**

For additional organizational context, respondents are encouraged to review ACE's [2025 Annual Report](#).

### **SCOPE OF WORK**

- Conduct stakeholder interviews with ACE Board, Management Team, staff, and key external partners.
- Assess ACE's current strategic plan, organizational positioning, and operating assumptions.
- Evaluate organizational strengths, risks, opportunities, and sustainability considerations.
- Provide recommendations related to growth, capitalization, and lending and programmatic strategy.
- Develop financial model and scenario planning informed by macro and microeconomic assumptions.
- Complete a multi-year fundraising and capitalization needs assessment.
- Provide implementation recommendations that support execution.

### **FINAL DELIVERABLES**

- A 2–3-year Strategic Roadmap with organizational goals, measurable outcomes, and recommendations.
- A Board and Leadership-ready presentation summarizing strategic recommendations and roadmap.
- A multi-year financial model and scenario plan to complement the strategic roadmap.
- A comprehensive, multi-year capitalization and fundraising needs assessment.
- A Year One Implementation Plan and timeline for FY27 planning.

### **PREFERRED QUALIFICATIONS**

- Deep familiarity with CDFI business models, capitalization structures, and SBA/mission-driven lending.
- Experience facilitating strategic planning or strategic refresh engagements.
- Strong financial modeling and capitalization planning expertise.
- Ability to analyze macroeconomics, policy, and market trends impacting CDFIs and small business lending, including shifts in the state and federal operating environment.
- Ability to constructively challenge assumptions, facilitate alignment, and inspire bold, practical thinking.
- Commitment to applying an equity-centered lens that reflects the realities of underserved entrepreneurs, including women, entrepreneurs of color, and low-to-moderate income communities.
- Flexibility to attend planning meetings remotely and in person, as needed.

## REQUIRED PROPOSAL COMPONENTS

- Firm overview, qualifications, and bios or roles of key project members
- Detailed work plan and proposed methodology
- Stakeholder engagement approach
- Project timeline and key milestones
- Budget and fee structure
- At least two client references from CDFIs or nonprofit lenders
- Examples of comparable strategic planning or capitalization engagements

## PRELIMINARY TIMELINE

- June 3, 2026: RFP Release
- June 18, 2026: Proposal Submission Deadline
- June 22 - July 10, 2026: Consultant Interviews (Tentative)
- Mid-July: Consultant Selection
- Late July/Early August 2026: 12-week engagement period to support FY27 planning
- Q4 2026: Final Board roadmap presentation

## SUBMISSION INSTRUCTIONS

All proposals must be submitted **by 5:00 pm EST, June 18, 2026:**

Proposals should be **submitted via EMAIL in PDF format** to:

Martina Edwards, President & CEO, [edwards@aceloans.org](mailto:edwards@aceloans.org)

**Subject Line:** "Proposal for Strategic & Capitalization Roadmap"

Bidders are responsible for ensuring ACE receives their proposal by the submission deadline. Proposals received after the deadline or not submitted in the required format may be excluded from consideration.

## REVIEW OF PROPOSALS

Proposals will be reviewed using the following criteria:

- The qualifications and experience of the individual(s) identified to fulfill the project.
- The individual's/organization's experience with similar projects.
- The proposed approach to the scope of work.
- The proposal details project activities, milestones, deliverables, and budget associated with each stage of the scope of work.

## CONTRACTUAL AGREEMENT

ACE will issue a contractual agreement with the selected applicant, in which the manner and time of payment will be addressed.

## STATEMENT OF RIGHTS

ACE reserves the right to reject any or all proposals and will not reimburse costs associated with proposal preparation or submission.