



INTRODUCTION:

By building bridges to economic development and community revitalization, Finance Fund aims to create opportunities that make better quality of life possible. We are a statewide nonprofit financial intermediary working to enable progress and inspire change in Ohio's low-income communities. Finance Fund has provided investment to Ohio's distressed communities for the past 23 years. Clients include community-based nonprofit organizations and for-profit businesses serving low-income communities. Simply, the mission is, to move resources into low-income communities. Demand for capital has increased and flexibility of resources has decreased. As a result an initiative to actively pursue the acquisition of the bank charter by an ad hoc committee *Bank Initiative Steering Committee* (BISC) was approved by Finance Fund Board of Directors in September of 2009.

CONSULTANT PROPOSITION:

Finance Fund is seeking an individual or firm that has strong banking experience including skill and capacity to deal with all aspects of institutional charter acquisition.

- *Market Expertise:* Consultant must have sound experience and expertise in the process and coordination of bank acquisition including but not limited to:
 - business plan structuring,
 - financial modeling,
 - regulatory requirements,
 - market dynamics,
 - structural options and opportunities.
 - connection, relationship and negotiation experience with regulators, investors, and/or other market elements is required.
- The consultant must demonstrate a thorough understanding of the banking market.
- *Contract Term:* Twelve (12) months
- *Contact Pricing:* As negotiated
- *Proposal Format:* Letter with supporting documentation
- *Proposal Logistics:*
 - Must be no more than 10 pages, not including the cover letter.
 - May be submitted electronically or delivered to Finance Fund's corporate offices.
 - Must contain narrative of candidate's qualifications and experience, including examples of previously completed similar projects with references.
 - Must contain budget and "all in" pricing for the contract.

SCOPE OF WORK:

The consultant will lead the process of:

1. Conducting a front end feasibility study
2. Writing a business plan
3. Establishing or maintaining relationships with regulators, FDIC, and other potential influencers of the process
4. Facilitating the presentation of the business plan to the applicable regulatory agencies: i.e. Office of Comptroller of the Currency and the FDIC
5. Completing and facilitating an application for voucher to the FDIC
6. Working with BISC to identify and confirm potential bank board members and potential bank officers
7. Assisting in the identification, access and negotiation of the purchase of a bank charter of a specific bank

SUBMISSION:

Consultant Proposal Request response must be submitted by 5 p.m. on March, 31, 2010 to: James R. Klein, CEO, Finance Fund, 17 South High Street, Suite 900, Columbus, OH 43215. Or, an electronic copy may be e-mailed to: thall@financefund.org