NEIGHBORHOOD TRUST FINANCIAL PARTNERS

Request for Proposals (RFP)
TrustPlus 2.0 Growth Strategy & Acquisition

1. Organization Overview

Neighborhood Trust is a nonprofit social enterprise with 30 years of experience providing expert, trusted financial guidance to low-wage workers. Neighborhood Trust is dedicated to worker freedom from debt, which we believe is a precondition for equitable economic opportunity. Our services are designed specifically for low-wage workers, individuals who must take on debt, often from exploitative lenders, just to get by. This target market is represented by the 54 million Americans who meet the United Way's definition of "ALICE" (Asset Limited, Income Constrained, Employed).

Our core service, TrustPlus, combines human-touch financial coaching, digital tools, and connections to financial products and other resources. We are now developing TrustPlus 2.0, a marketplace of vetted financial institutions and products supported by an AI-powered product-matching engine. The experience is designed to connect workers with appropriate products from inclusive credit unions, Community Development Financial Institutions, Minority Depository Institutions, and other mission-aligned providers, with human financial coaching available when additional support is needed.

2. TrustPlus 2.0 Pilot

TrustPlus 2.0 is an AI-powered financial product matching platform designed to help people who may be experiencing cash-flow challenges or difficulty managing debt access more affordable credit. The experience is intended to reduce some of the barriers people face in finding and accessing appropriate financial products, including limited awareness, eligibility requirements, and the complexity of the application process.

The initial pilot will focus on small-dollar lending in the New York City area, with three participating credit unions. Through an AI agent on WhatsApp, users will provide information about their financial situation and needs. TrustPlus 2.0 will use this information to help determine whether a small-dollar loan may be a fit and, when there is a match, connect users with a participating credit union. When additional support is needed, they can connect with a financial coach.

The pilot will begin with a soft launch in Q4 2026, providing an opportunity for initial testing, quality assurance, and learning. A broader pilot launch is expected from January through June 2027, when the TrustPlus 2.0 experience will be available for active marketing, user acquisition, and use.

3. Scope and Objectives

Given the defined TrustPlus 2.0 pilot and the timeline outlined above, Neighborhood Trust is seeking a Growth Marketing Consultant or consulting firm to design and execute the marketing campaign for the pilot.

The engagement will have two primary objectives:

- Develop the growth strategy and marketing campaign for the TrustPlus 2.0 pilot. Develop a clear, actionable approach for reaching and acquiring the target audiences most likely to benefit from TrustPlus 2.0, including evaluating acquisition channels, partnerships, and distribution approaches; and developing the marketing and messaging strategy. The strategy should also clearly define the resources, budget, capabilities, and measurement approach needed to execute the campaign successfully.
- Execute and optimize the marketing campaign during the pilot . Lead and manage implementation during the pilot, including launching and testing acquisition approaches, monitoring acquisition and conversion, and optimizing campaign performance based on results and learning.

Respondents should propose the specific activities, deliverables, timing, and level of effort they believe are needed to successfully design, execute, and optimize the campaign.

4. Desired Results

The marketing campaign should demonstrate its ability to reach and engage the audiences most likely to benefit from TrustPlus 2.0, drive people into the TrustPlus 2.0 experience, and generate meaningful learning throughout the pilot.

By the end of the pilot, Neighborhood Trust should understand which audiences, messages, channels, and approaches work best, the cost and resources required, and have a clear path toward connecting approximately 200 people per month to a relevant financial product as the pilot matures.

The engagement should also provide clear recommendations on what to continue, change, expand, or discontinue, and whether the marketing approach can effectively and sustainably support the future growth of TrustPlus 2.0.

6. Capabilities & Qualifications

The strongest respondents will demonstrate a combination of growth strategy, analytical capability, and execution experience, with the ability to identify opportunities, develop and test a focused strategy, and connect efforts to measurable adoption and outcomes.

The selected firm or consultant should demonstrate the ability to:

- Develop and lead a growth strategy for a new product, from demand validation through acquisition, conversion, and scale.
- Use market, audience, acquisition, product, and performance data to identify opportunities, test assumptions, and make decisions.
- Diagnose growth challenges across targeting, acquisition, messaging, funnel, and product experience, and recommend where to focus.
- Design and manage practical experimentation, with clear criteria for continuing, changing, expanding, or discontinuing an approach.
- Coordinate across marketing, product, technology, and other resources to execute and optimize the strategy.
- Develop approaches appropriate to the initial NYC launch and potential expansion into additional markets.

Relevant experience should include:

- Growth strategy and acquisition
- Launching and scaling new products or services, particularly within defined geographic markets
- Market research, demand validation, and experimentation
- Digital acquisition and full-funnel optimization
- Analytics, measurement, and data-driven decision-making
- Applying AI to improve growth, marketing, research, analytics, or execution
- Financial services, financial products, or adjacent consumer markets
- Startups, early-stage products, or new business models (preferred)
- Nonprofit organizations (valued, but not required)

7. Engagement Structure, Timeline & Budget

Neighborhood Trust anticipates an initial six-month engagement beginning in October 2026, focused on developing, testing, and refining the growth strategy for the TrustPlus 2.0 pilot.

Respondents should propose the appropriate engagement structure, sequencing, milestones, deliverables, and level of effort, along with their proposed consulting fees. Proposals should clearly distinguish consulting fees from the costs of implementing the recommended strategy, including advertising, media spend, technology, and other third-party costs.

Following selection, Neighborhood Trust and the selected partner will work together to develop an implementation plan and determine the associated costs. The partner may execute or coordinate implementation activities as appropriate.

Following the initial six-month engagement, Neighborhood Trust may consider a subsequent engagement to continue testing, optimizing, and scaling the strategy. Any extension or new engagement will depend on factors including pilot performance, results and learning, evolving needs, available resources, and the value of continued engagement.

8. Proposal Requirements

Please organize proposals around the following:

- Firm/Consultant Overview - Background, relevant capabilities, and proposed lead/team.
- Relevant Experience - Examples of comparable work, including the challenge, approach, role, and results.
- Proposed Approach - Approach to growth strategy, demand validation, acquisition, testing, funnel optimization, measurement, and scaling.
- AI Approach - How and where you currently leverage AI and how you would expect to use AI in this engagement.
- Team & Capabilities - Proposed team, roles, level of involvement, and capabilities provided directly or through external resources.
- Timeline - Proposed approach, milestones, and deliverables for the initial engagement.
- Pricing - Proposed consulting fees and level of effort. Where relevant, identify anticipated implementation, media, technology, or other third-party costs separately from professional fees.
- References - At least two references for comparable engagements.

10. Evaluation Criteria

Proposals will be evaluated based on:

- Strategy & Leadership: Ability to develop and lead a growth strategy for a new product and pilot.
- Execution & Results: Ability to translate strategy into testing and execution that drives measurable results.
- Relevant Experience: Experience with audience acquisition and engagement, new products, early-stage growth, localized markets, and/or financial services.
- Analytics, Experimentation & AI: Ability to use data, experimentation, and AI appropriately to test, learn, optimize, and inform decisions.
- Team, Approach & Fit: Strength of the proposed team and capabilities, clarity and practicality of the approach, and fit with TrustPlus 2.0.
- Value: Alignment between proposed investment, level of effort, and expected value.

11. Submission Information

- Proposal due: 10/2/26
- Expected selection: 10/16/26
- Anticipated start: 10/26/26
- Submission: hr@neighborhoodtrust.org

Neighborhood Trust may contact respondents for clarification or follow-up as part of the selection process.