

Business Coaching Program

Request for Service Proposal from consultant firms to manage the Business Coaching Program which aims to provide one-on-one technical assistance and business coaching needed for low-and-moderate income businesses to access grants and loans offered through the Commerce Department.

Request Overview Document

Date: 2/10/2026

Online Application Link: <https://bit.ly/49YRGek>

Briefing Date: 2/25/2026 at 11:00AM on Zoom.

Zoom Link:

<https://bit.ly/4rqkr9w>

Meeting ID: 827 4506 6422

Passcode: 120276

Deadline for Questions: All questions related to this RFP must be submitted no later than 5:00PM on February 26, 2026. Please use the subject line “Business Coaching Program RFP Questions” in your email.

Proposal Deadline: 3/9/2026 at 11:59pm

PROJECT OVERVIEW

Independently owned businesses in low to moderate income neighborhoods are often unable to access grants, loans, or other resources to help their businesses grow. These challenges become particularly evident when such businesses apply for funding or support from the City and its partners, only to have their applications declined. Common reasons for these rejections include disorganized or incomplete financial records, a lack of formal business management documentation, limited familiarity with application processes, and insufficient technical support to navigate complex funding requirements. As a result, many promising businesses struggle to secure the resources they need to expand and hire additional staff.

The Business Coaching Program addresses these challenges by conducting an assessment of the business requesting funding from Commerce or its partner organizations and assessing their business practices to identify areas where technical assistance is needed.

Once the assessment is complete, the technical assistance and coaching plan is designed to meet the unique needs and challenges the business is facing to access grants and loans offered through the Commerce Department.

Once tailored support and services are provided, these businesses are better positioned to access funding, improve internal operations, and strengthen overall management practices. By equipping locally owned businesses with the tools and guidance they need, the program fosters sustainable growth, increases the availability of goods and services, and creates employment opportunities in low- to moderate-income neighborhoods.

REQUEST FOR PROPOSALS

Selected consultants will work directly with businesses identified by the Commerce Department and its partners to assess current operations, identify challenges, and develop tailored action plans. These plans will focus on resolving issues related to financial management, operational efficiency, and overall business sustainability. Once the action plans are implemented, businesses will use the information and documentation to strengthen their applications for Commerce programs and other funding opportunities, ensuring they are well-prepared to secure the resources needed for growth and long-term success.

AWARD AMOUNT

The expected award amount is between \$100,000 to \$150,000, based on project scope and available funding.

ELIGIBLE APPLICANTS

Eligible applicants are:

- Philadelphia-based consultants (individual, consulting firms or non-profits) who can demonstrate a history of providing technical assistance and coaching to low-to-moderate micro-enterprises resulting in measurable business stability and growth.

SCOPE OF WORK

The program's goal is to help small businesses that serve low to moderate income populations better position themselves to receive external funding, improve their operations, and increase revenue.

The consultant at a minimum should:

- Demonstrate a track record of working with low-to-moderate income micro-enterprises.
- Have experience performing needs assessments and identifying gap analysis.
- Be experienced in tailoring work plans based on business owners' strengths and opportunities, while addressing weaknesses and threats.
- Report progress in completing key performance indicators for each business.
- Assist business owners in strengthening their financial acumen.
- Ability to analyze problems and triage solutions effectively.
- Have knowledge of different industries (e.g. Restaurant, Beauty & Barber and Retail).
- Ability to prepare loan and grant applications, guiding clients through program rules and regulations and provide preparation of constituent application components such as:
 - Business plans
 - Financial statements
 - Growth Projections
 - Work Estimates and Equipment Pricelists

In addition, we are looking for consultants with knowledge and experience in supporting businesses with succession planning.

- Experience guiding small business owners through succession readiness assessments, including evaluating owner dependency, management capacity, documentation gaps, and overall preparedness for transition.
- Ability to help owners clarify personal and business goals, timelines, and transition intent, including when and under what conditions a transition may be appropriate.
- Demonstrated knowledge of multiple succession pathways, including family transitions, employee ownership options, and third-party or community-based sales, and the ability to help owners understand tradeoffs among these options.

- Experience supporting businesses in preparing for continuity and transfer, including strengthening operations, financial practices, and internal systems to reduce risk prior to any ownership change.
- Ability to coordinate succession planning support with legal, accounting, valuation, or lending professionals, while remaining focused on readiness, education, and planning rather than transaction execution.

Lastly, we are also looking for consultants that can support applicants to the Philadelphia Business Lending Network. The Philadelphia Business Lending Network "PBLN" is a service that enables business owners to express interest in financing to a group of network members who consist of, nonprofit lenders, for profit lenders and other funders with one form. There is no cost to apply.

The Philadelphia Business Lending Network "PBLN" Incentive Grant is an added component to the program providing a grant up to \$35,000, up to 50% of each approved loan amount from a Network lender to business owners who meet specific eligibility requirements. The grant is attached directly to a loan. **There is no guarantee of approval from any of the network members.**

PBLN is seeking a Technical Assistance Provider to assist business owners who haven't been contacted by a lender from any network members. The provider will do an in-depth assessment of the business owners financials and provide one-on-one assistance to support the business owner with their financial goals based off the findings of the assessment. The goal is to increase the business owners' chances of being contacted by a network member if the business owner chooses to go through the PBLN portal. This service is free of charge to business owner.

APPLICATION PROCESS

All applicants must complete the online application on Formstack and upload all required attachments by the deadline specified above. Incomplete or late submissions will not be considered.

In four or less pages please provide a narrative for your proposal. Here are some prompts.

- Provide a brief history of your business.

- Please describe some businesses you have worked with and how have they benefited from your coaching.
- What industries are represented in your portfolio?
- What type of services or support do you currently provide to small business owners?
- Do you offer services in languages other than English, and if so, what languages?
- What barriers do your clients face in growing their businesses?
- How do you keep in touch with your clients and what are some of the strategies you use if a business becomes nonresponsive?
- How many businesses does your firm currently support?
- How will you track business progress towards goals and outcomes?
- Describe your knowledge and experience is supporting businesses with their succession planning.

Provide a proposed budget outlining how funds will be used.

Cost proposals must be “fixed price” hourly-rate proposals. The proposed hourly rate must include all costs that will be charged to the City for the services the Applicant proposes to perform and deliver to complete the project including, but not limited to, costs for the following: employee compensation and fringe benefits; communication; printing; administrative expenses; bonding; rent, utilities; project management; development; testing; implementation; maintenance; training; and all other work proposed. Any contract resulting from this RFP will provide a not-to-exceed amount in the compensation section of the contract.

INTERVIEW PROCESS

As part of the selection process, The Department of Commerce may invite applicants to participate in an interview. Participation in the interview does not guarantee selection.

SELECTION PROCESS

This RFP is not a competitive bid subject to the requirement that award be made to the lowest responsible bidder. Cost to the City is a material factor, but not the sole determining factor, in proposal evaluation. At its discretion, The City may award a contract resulting from this RFP to a person or entity other than the responsible Applicant submitting the lowest price. If the City chooses to award a contract, that contract will be awarded to the Applicant whose proposal the City determines is the most advantageous to the City and in the City's best interest. The City will base its selection on criteria that include, but are not limited to:

1. Superior ability or capacity to meet specific requirements of contract, needs of the City Department, and those it serves
2. Eligibility under Code provisions relating to campaign contributions
3. Superior prior experience of Applicant and staff
4. Superior quality, efficiency and fitness of proposed solution for City Department
5. Application completeness, organization and clarity
6. Superior skill and reputation, including timeliness and demonstrable results
7. Special benefit to continuing services of incumbent, such as operational difficulties with transition or needs of population being served
8. Benefit of promoting long-term competitive development and allocation of experience to new or small businesses, including those owned by minority or disabled persons or by women
9. Lower cost
10. Administrative and operational efficiency, requiring less City oversight and administration
11. Anticipated long-term cost effectiveness
12. Meets prequalification requirements

GENERAL DISCLAIMER OF THE CITY

This RFP does not commit the City of Philadelphia to award a contract. This RFP and the process it describes are proprietary to the City and are for the sole and exclusive benefit of the City. No other party, including any applicant, is intended to be granted any rights hereunder. Any response, including written documents and verbal communication, by any applicant to this RFP, shall become the property of the City and may be subject to public disclosure by the City, or any authorized agent of the City. The City is not liable for any costs incurred by applicants in preparing and submitting a proposal in response to this RFP or for any costs and expenses incurred in meeting with or giving oral presentations to the City if requested.

This RFP states requirements for the project, including the services and the tangible work products to be delivered, and the tasks the Department has identified as necessary to meet

those requirements. The Department reserves the right, however, to modify specific requirements, based on changed circumstances (such as a change in business or technical environments), the proposal selection process, and contract negotiations with the applicant(s) selected for negotiations, and to do so with or without issuing a revised RFP.

If after the City issues its Notice of Intent to Contract to an applicant, and the applicant seeks Requested Exceptions to Contract Terms that were not stated in its proposal, the City may, in its sole discretion, deny the Requested Exceptions without consideration or reject the proposal.

The City reserves the right, in its sole discretion, (i) to waive any failure to comply with the terms of this Notice to Applicants if it determines it is in the best interest of the City to do so; and (ii) to require or negotiate terms and conditions different from and/or additional to the Contract Terms in any final contract resulting from this contract opportunity, without notice to other applicants and without affording other applicants any opportunity to revise their proposals based on such different or additional terms.

GENERAL RULES GOVERNING RFPs, RESERVATION OF RIGHTS AND CONFIDENTIALITY

Revisions to RFP

The City reserves the right to change, modify or revise the RFP at any time. Any revision to this RFP will be posted on <https://www.pidcphila.com/tools/contract-opportunities> with the original Opportunity Details. It is the applicant's responsibility to check the PIDC website to determine whether additional information has been released or requested.

City Employee Conflict Provision

City of Philadelphia employees and officials are prohibited from submitting proposals in response to this RFP. No proposal will be considered in which a City employee or official has a direct or indirect interest.

Proposal Binding

By submitting its proposal, each applicant agrees that it will be bound by the terms of its proposal for a minimum of 180 calendar days from the application deadline for this RFP. An

applicant's refusal to enter a contract which reflects the terms and conditions of this RFP or the applicant's proposal may, in the City's sole discretion, result in rejection of applicant's proposal.

1. This Notice of Contract Opportunity

The City reserves and may, in its sole discretion, exercise any one or more of the following rights and options with respect to this notice of contract opportunity:

- (a) to reject any proposals and to reissue this notice of contract opportunity at any time prior to execution of a final contract;
- (b) to issue a new notice of contract opportunity with terms and conditions substantially different from those set forth in this or a previous notice of contract opportunity;
- (c) to issue a new notice of contract opportunity with terms and conditions that are the same or similar as those set forth in this or a previous notice of contract opportunity in order to obtain additional proposals or for any other reason the City determines to be in the City's best interest;
- (d) to extend this notice of contract opportunity in order to allow for time to obtain additional proposals prior to the notice of contract opportunity application deadline or for any other reason the City determines to be in the City's best interest;
- (e) to supplement, amend, substitute or otherwise modify this notice of contract opportunity at any time prior to issuing a notice of intent to contract to one or more applicants;
- (f) to cancel this notice of contract opportunity at any time prior to the execution of a final contract, whether or not a notice of intent to contract has been issued, with or without issuing, in the City's sole discretion, a new notice of contract opportunity for the same or similar services;
- (g) to do any of the foregoing without notice to applicants or others, except such notice as the City, in its sole discretion, elects to post on eContractPhilly.

2. Proposal Selection and Contract Negotiation

The City reserves and may, in its sole discretion, exercise any one or more of the following rights and options with respect to proposal selection:

- (a) to reject any proposal if the City, in its sole discretion, determines the proposal is incomplete, deviates from or is not responsive to the requirements of this notice of contract opportunity, does not comply with applicable law (including, without limitation, Chapter 17-1400 of the Philadelphia Code), is conditioned in any way, or contains ambiguities, alterations or items of work not called for by this notice of contract opportunity, or if the City determines it is otherwise in the best interest of the City to reject the proposal;
- (b) to reject any proposal if, in the City's sole judgment, the Applicant has been delinquent or unfaithful in the performance of any contract with the City or with others; is delinquent, and has not made arrangements satisfactory to the City, with respect to the

payment of City taxes or taxes collected by the City on behalf of the School District of Philadelphia, or other indebtedness owed to the City; is not in compliance with City regulatory codes applicable to Applicant; is financially or technically incapable; or is otherwise not a responsible Applicant;

(c) to waive any defect or deficiency in any proposal, including, without limitation, those identified in subsections(a) and (b) preceding, if, in the City's sole judgment, the defect or deficiency is not material to the proposal;

(d) to require, permit or reject, in the City's sole discretion, amendments (including, without limitation, information omitted), modifications, clarifying information, and/or corrections to their proposals by some or all of the Applicants at any time following proposal submission and before the execution of a final contract;

(e) to issue a notice of intent to contract and/or execute a contract for any or all of the items in any proposal, in whole or in part, as the City, in its sole discretion, determines to be in the City's best interest;

(f) to enter into negotiations with any one or more Applicants regarding price, scope of services, or any other term of their proposals, and such other contractual terms as the City may require, at any time prior to execution of a final contract, whether or not a notice of intent to contract has been issued to any Applicant and without reissuing this notice of contract opportunity;

(g) to enter into simultaneous, competitive negotiations with multiple Applicants or to negotiate with individual Applicants, either together or in sequence, and to permit or require, as a result of negotiations, the expansion or reduction of the scope of services or changes in any other terms of the submitted proposals, without informing other Applicants of the changes or affording them the opportunity to revise their proposals in light thereof, unless the City, in its sole discretion, determines that doing so is in the City's best interest;

(h) to discontinue negotiations with any Applicant at any time prior to the execution of a final contract, whether or not a notice of intent to contract has been issued to the Applicant, and to enter into negotiations with any other Applicant, if the City, in its sole discretion, determines it is in the best interest of the City to do so;

(i) to rescind, at any time prior to the execution of a final contract, any notice of intent to contract issued to an Applicant, and to issue or not issue a notice of intent to contract to the same or a different Applicant and enter into negotiations with that Applicant, if the City, in its sole discretion, determines it is in the best interest of the City to do so;

(j) to elect not to enter into any contract with any Applicant, whether or not a notice of Intent to Contract has been issued and with or without the reissuing this notice of contract opportunity, if the City determines that it is in the City's best interest to do so;

(k) to require any one or more Applicants to make one or more presentations to the City at the City's offices or other location as determined by the City, at the Applicant's sole cost and expense, addressing the Applicant's proposal and its ability to achieve the objectives of this notice of contract opportunity;

(l) to conduct on-site investigations of the facilities of any one or more Applicants (or the facilities where the Applicant performs its services);

(m) to inspect and otherwise investigate projects performed by the Applicant, whether or not referenced in the proposal, with or without consent of or notice to the Applicant;

(n) to conduct such investigations with respect to the financial, technical, and other qualifications of each Applicant as the City, in its sole discretion, deems necessary or appropriate; and,

(o) to do any of the foregoing without notice to Applicants or others, except such notice as the City, in its sole discretion, elects to post on eContractPhilly.

3. Miscellaneous

(a) Interpretation; Order of Precedence. In the event of conflict, inconsistency or variance between the terms of this Reservation of Rights and any term, condition or provision contained in any notice of contract opportunity, the terms of this Reservation of Rights shall govern.

(b) Headings. The headings used in this Reservation of Rights do not in any way define, limit, describe or amplify the provisions of this Reservation of Rights or the scope or intent of the provisions, and are not part of this Reservation of Rights.

Confidentiality and Public Disclosure

The successful Applicant shall treat all information obtained from the City which is not generally available to the public as confidential and/or proprietary to the City. The successful Applicant shall exercise all reasonable precautions to prevent any information derived from such sources from being disclosed to any other person. The successful Applicant agrees to indemnify and hold harmless the City, its officials and employees, from and against all liability, demands, claims, suits, losses, damages, causes of action, fines and judgments (including attorney's fees) resulting from any use or disclosure of such confidential and/or proprietary information by the successful Applicant or any person acquiring such information, directly or indirectly, from the successful Applicant.

By submission of a proposal, Applicants acknowledge and agree that the City, as a municipal corporation, is subject to state and local public disclosure laws and, as such, is legally obligated to disclose to the public documents, including proposals, to the extent required thereunder. Without limiting the foregoing sentence, the City's legal obligations shall not be limited or expanded in any way by an Applicant's assertion of confidentiality and/or proprietary data.

The Philadelphia Tax and Regulatory Status and Clearance Statement

It is the policy of the City of Philadelphia to ensure that each contractor and subcontractor has all required licenses and permits and is current with respect to the payment of City taxes or other indebtedness owed to the City (including, but not limited to, taxes collected by the City on behalf of the School District of Philadelphia), and is not in violation of other regulatory provisions contained in the Philadelphia Code.

If the Applicant is not in compliance with the City's tax and regulatory codes, an opportunity will be provided to enter into satisfactory arrangements with the City. If satisfactory arrangements cannot be made, Applicants will not be eligible for award of the contract contemplated by this RFP.

The selected Applicant will also be required to assist the City in obtaining the above information from its proposed subcontractors (if any). If a proposed subcontractor is not in compliance with City Codes and fails to enter into satisfactory arrangements with the City, the non-compliant subcontractor will be ineligible to participate in the contract contemplated by this RFP and the selected applicant may find it necessary to replace the non-compliant subcontractor with a compliant subcontractor. Applicants are advised to take these City policies into consideration when entering into their contractual relationships with proposed subcontractors.

If an Applicant or a proposed subcontractor is not currently in compliance with the City's tax and regulatory codes, please contact the Revenue Department to make arrangements to come into compliance at 215-686-6600 or revenue@phila.gov.

Applicants need not have a City of Philadelphia Business Income and Receipts Tax Account Number (formerly Business Privilege Tax Account Number) and Commercial Activity License Number (formerly Business Privilege License Number) to respond to this RFP, but will, in most circumstances, be required to obtain one or both if selected for award of the contract contemplated by the RFP.¹ Applications for a Business Income and Receipts Tax Account

¹ Applicants that have a Business Privilege Tax Number should use that number, as it is automatically their Commercial Activity License Number, and need not apply for a new Commercial Activity License Number. Similarly, Applicants with a Business Privilege Tax Account Number should use that number as their Business Income and Receipts Tax Account Number.

Number or a Commercial Activity License² may be made online by visiting the City of Philadelphia Business Services Portal at <http://business.phila.gov/Pages/Home.aspx> and clicking on “Register Now.” If you have specific questions, call the Department of Revenue at 215-686-6600 for questions related to City of Philadelphia Business Income and Receipts Tax Account Number or the Department of Licenses and Inspections at 215-686-2490 for questions related to the Commercial Activity License.

² Commercial Activity Licenses are not typically required for non-profit organizations; however, Business Income and Receipts Tax Account Numbers typically are required.

PROPOSAL ADMINISTRATION

Schedule

RFP Posted	2/10/2025
Briefing Date Zoom Link: https://bit.ly/4rqkr9w Meeting ID: 827 4506 6422 Passcode: 120276	2/25/2025 at 11AM on Zoom
Applicant Questions Due <i>Please submit via email to Nicole.marcote@Phila.gov</i>	2/26/2026 no later than 5PM
Answers Posted	2/27/2026
Proposals Due (Application completed, and attachments uploaded using Formstack) https://bit.ly/49YRGek	3/6/2026

The above dates are estimates only and the City reserves the right, in its sole discretion, to change this schedule. Notice of changes in the pre-proposal meeting date/time or location, the due date for Applicant questions, and the date for proposal submission will be posted on the PIDC website. The other dates/times listed may be changed without notice to prospective Applicants.

B. Questions Relating to the RFP

All questions concerning this RFP must be submitted in writing via email to Nicole Marcote (Nicole.marcote@Phila.gov), no later than Thursday, February 26 at 5:00 PM, and may not be considered if not received by then. The City will respond to questions it considers appropriate to the RFP and of interest to all Applicants, but reserves the right, in its discretion, not to respond to any question. Responses will be distributed via email to all briefing attendees. The City reserves the right, in its discretion, to revise responses to questions after posting, by posting the modified response. No oral response to any Applicant question by any City

employee or agent shall be binding on the City or in any way considered to be a commitment by the City.

C. Start Date

It is anticipated that the activities requested will begin on May, 2026.