



**Michigan Saves**<sup>SM</sup>

# **Request for Proposals (RFP) for Relational Database Management System Services**

## **Summary**

Michigan Saves seeks a vendor to create and manage a centralized, relational database management system and business intelligence tool for data related to Michigan Saves' clients, associated contractors, and partner lending institutions, incorporating industry best practices for safeguarding personally identifiable information (PII).

## **Overview of Michigan Saves**

Michigan Saves, the nation's first nonprofit green bank, makes energy improvements easier for Michigan energy consumers by stimulating and supporting investment in energy efficiency measures and renewable energy systems in Michigan homes, businesses, and public buildings. Established in 2009 through a grant from the Michigan Public Service Commission (MPSC), Michigan Saves envisions a future in which consumer demand for efficient homes, businesses, and communities transforms the building and remodeling industries. To be part of this transformation, Michigan Saves offers the financing solutions and contractor network that make energy efficiency and renewable energy improvements easy and affordable, as well as by advancing a more energy-conscious culture in Michigan. While more than half of the residential lending has been in low- to moderate-income communities, Michigan Saves expects to accelerate the development of financing solutions that resolve race- and income-related energy equity disparities.

Michigan Saves' mission is to stimulate and support investment in energy efficiency and renewable energy systems and measures in Michigan homes, businesses, houses of worship, and public buildings. To date, Michigan Saves has facilitated over \$400 million in clean-energy investments by offering a loan loss reserve to mitigate risk for local lenders that finance these projects. Michigan Saves also manages a statewide network of more than 950 authorized contractors with expertise in energy efficiency and onsite renewable energy systems. Additionally, Michigan Saves makes innovative, affordable financing for energy improvements through a network of authorized residential lenders (credit unions) and commercial lenders (banks), financial institutions, and

equipment-leasing companies. Finally, through a network of community and utility partners, Michigan Saves accelerates demand for greater energy efficiency and renewable energy through education and communication.

Michigan Saves is not a lender. Rather, Michigan Saves uses public funds, which have been endowed to the organization, as a credit enhancement to leverage private capital for energy efficiency and renewable energy improvements. Michigan Saves' credit enhancement is in the form of a loan loss reserve fund that reduces each lender's default risk, allowing them to offer below-market rates, expanded underwriting criteria, and greater access than they otherwise would have through traditional financing products. Michigan Saves' credit enhancement uses public funds to leverage private capital at a rate of \$30 to \$1, which is one of the highest leverage rates in the nation.

Michigan Saves has ten staff members and is governed by a 13-member board of directors. The board includes a nonvoting board member appointed by the chair of the MPSC. Please see [MichiganSaves.org](https://MichiganSaves.org) for more information.

## Purpose of the RFP

Michigan Saves is seeking a vendor to develop a centralized relational database management system and implement a business intelligence tool for data management and analytical purposes. Michigan Saves currently receives data on clients, associated contractors, and partner lending institutions from several sources, including emailed files (e.g., Microsoft Excel or comma-separated values [CSV] file), surveys, secure file transfers, and Google Analytics. The types of data include PII, such as residential application and loan data, and other data, including contractor satisfaction ratings and commercial utility incentives. Secure PII files are hosted on [Amazon Web Services \(AWS\)](#) secure systems under Service Organization Control (SOC) I and SOC II compliance. Other data is stored on the [Box document and file management system](#) in a mix of file formats, including Microsoft Excel and Microsoft Word. See Appendix A for a schematic on how Michigan Saves currently utilizes data.

To conduct analysis on the data Michigan Saves receives, staff download and consolidate data from various sources into various Microsoft Excel spreadsheets and other files. This process requires considerable data cleaning and organizing and is very time intensive. The new relational database management system should provide a means to quickly and easily upload data into a secure, centralized location—either directly by Michigan Saves clients, associated contractors, and partner lending institutions or Michigan Saves staff—and be organized by specific category. The business intelligence tool should then be able to draw on the relational management system to conduct analysis on relevant Michigan Saves' data, such as growth in loan applications, contractor performances, and energy savings. This would include producing compelling visualizations, such as charts and tables.

Additionally, using U.S. Census Bureau information and other publicly available data, Michigan Saves seeks to conduct geospatial analytics to map existing data to specific locations in Michigan at the county, city, and census-tract levels to identify business and demographic trends, such as regions of growth for Michigan Saves clients and type of services requested (e.g., solar panel installations, insulation, and water heaters).

A potential future-state infrastructure is shown in Appendix B.

## Scope of Work

The vendor should recommend a specific software to develop Michigan Saves' relational database management system and a compatible business intelligence tool. Michigan Saves does not have a specific tool preference but prioritizes tools that are best suited for small organizations and are user friendly, efficient, and complements our existing platforms with minimal operational impact. Moreover, given Michigan Saves' focus on energy efficiency, renewable energy, and lending, tools that may be best suited for similar organizations would be welcome. Following the development of the relational database management system, the vendor would manage it with input from Michigan Saves staff for one year. The vendor should also include staff training for the business intelligence tool.

## Selection Criteria

Michigan Saves expects to award a contract to an individual consultant or firm that proposes the best approach to the work. Applicants should have:

- Experience designing and implementing relational database management systems that leverage disparate data sets, data connectivity, and data reporting and visualization in support of business analytics and decision making
- Background in developing relational database management systems and business intelligence tools for small organizations
- Proven track record working with cloud environments (experience with Amazon Web Services preferred)
- SOC I and SOC II compliance, with the latest audit performed within the past year and audit reports easily available

Applicants may be individual contractors or established firms.

## Submission Requirements

To respond to this RFP, please submit a narrative that:

- Provides background on experience, including length of time in business and core competencies
- Demonstrates understanding of the services sought in this RFP and articulates a proposed approach to the work
- Identifies your and/or your organization's relevant past work and capacity as well as expertise of proposed staff in a manner responsive to the scope of work and the selection criteria
- Description of past work designing and implementing relational database management systems with the following information:
  - Client name
  - Dates of service
  - Summary of related services provided
  - Relational database management and business intelligence tools used/implemented
- Reference contact information from three or more current or recent clients and/or projects related to relational database management systems (name, organization, email, and phone number)
- Includes a budget for the scope of work proposed
- Includes an approximate timeframe and implementation schedule for work proposed
- Includes bios and resumes for the project team or person, focusing on years of relevant experience
- Completed Michigan Saves diverse vendor form (Appendix C)

You may include any other information you believe Michigan Saves should consider. All responses will be treated as confidential. Michigan Saves is not liable for any costs incurred by applicants in responding to this RFP.

## Timeline

Please submit responses via email to Kait Wyckoff at [kwyckoff@michigansaves.org](mailto:kwyckoff@michigansaves.org). The deadline for responses is 5:00 PM EST on October 7, 2022. If applicants have any questions in advance of the proposal deadline, please email Kait no later than 5:00 PM EST on September 30, 2022.

After reviewing the responses, Michigan Saves may interview one or more respondents and engage in negotiations regarding the scope of work, roles, and other details to award a contract by mid-November 2022.

## Appendix A: Current Workflow Summary

| Residential Workflow                           |        | Commercial Workflow                                  |        |
|--|--------|--|--------|
| Function                                       | System | Function   | System |
| Residential application                        | LOS    | Commercial application                               | LOS    |
| Invoice (via QuickBooks)                       | NGEN   | Invoice (via QuickBooks)                             | Excel  |
| Approved loan status: Loan Applications Report | NGEN   | Monthly bank files                                   | Excel  |
| Michigan Saves updates master loan list        | Excel  | Michigan Saves updates master loan list (commercial) | Excel  |
| Monthly lender files                           | NGEN   | Job number (contractors)                             | NGEN   |
| MSUFCU (does not go into LOS)                  | Excel  | Loan loss reserve (LLR)                              | Excel  |
| Job number (contractors)                       | NGEN   | Energy savings                                       | NGEN   |
| Energy savings                                 | NGEN   |  |        |
| Loan loss reserve (LLR)                        | Excel  |  |        |

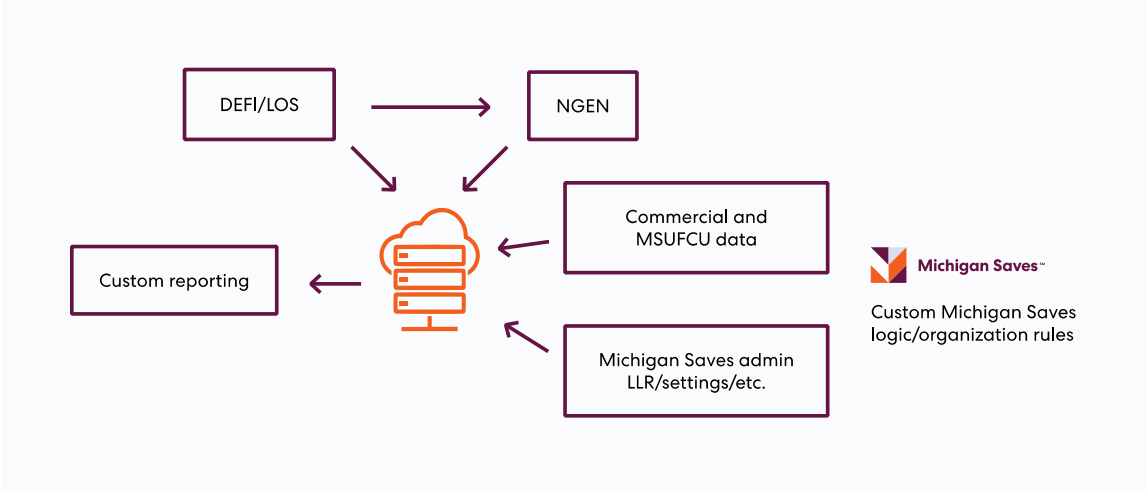
### Loan Origination Software (**LOS**)

Software that provides automated underwriting decisions for loan applications.

### National Green Energy Network (**NGEN**)

A cloud-based custom platform that Michigan Saves utilizes to collect several data sets.

# Appendix B: Potential Future-state Infrastructure



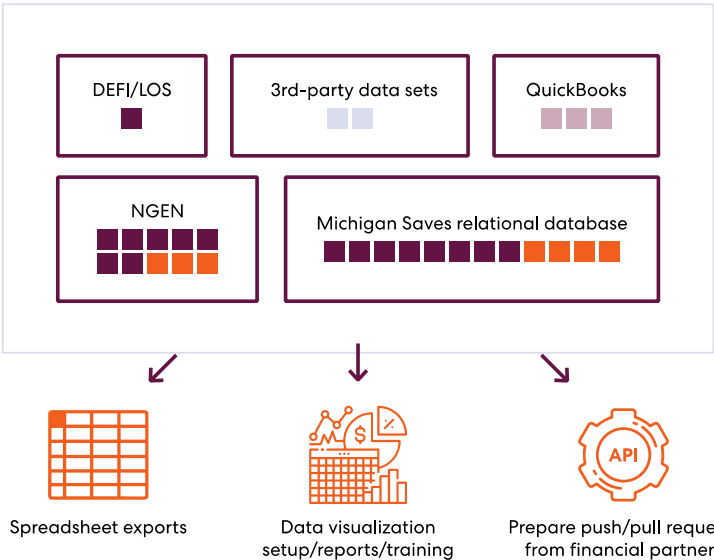
### 1 Nonconstrained reporting

- Always up to date
- Replication from other platforms
- Access to ALL data sets

### 2 Roles based access and individual access rights

### 3 Tagging data sets in the data hub

- Residential
- Commercial
- QuickBooks financials
- 3rd-party data sets



# Appendix C: Michigan Saves Diverse Vendor Form



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## Request for Vendor Information

Michigan Saves is committed to engaging with vendors that reflect the diversity of the many communities we serve. Our Diverse Vendor Program is an intentional opportunity for Michigan Saves to support our mission and break down barriers to growth that exist for minority business owners and ensure that everyone—without exception—has access to the benefits of energy efficiency.

Vendor Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Please check all that apply to your company:

- Disability-owned Business Enterprise
  - People with disabilities own and control at least 51 percent of the company.
- Lesbian, Gay, Bisexual, and Transgender Business Enterprise
  - LGBTQ+ individuals own and control at least 51 percent of the company.
- Minority-owned Business
  - Minority group members own and control at least 51 percent of the company.
- Service-disabled Veteran-owned Business
  - Service-disabled veterans own and control at least 51 percent of the company.
- Social Enterprise Business
  - A for-profit or nonprofit organization or venture that achieves its primary social or environmental mission using business methods.
  - Surplus is principally reinvested in social activities, not driven by need to maximize profit for shareholders and owners.
- Supported Business
  - Over 50 percent of the business's workforce are disabled individuals.



- Veteran-owned Business
  - Veterans own and control at least 51 percent of the company.
- Women’s Business Enterprise
  - Women own and control at least 51 percent of the company.
- Women-owned Small Business
  - The company must be a small business.
  - Women own and control 51 percent of the company.
- None of these

Michigan Saves understands that the complex, and at times high-cost, diverse business certification process can present inequitable barriers for small businesses and thus does not require diverse business certification from a national, state, or locally recognized third-party certification agency. Please self-certify if any of the above apply to your business.

While Michigan Saves does not guarantee business to any vendor, we are committed to providing diverse companies an opportunity to compete on a fair and equal basis for our business.