



1) Letters of Interest Notice:

This is a short notice to inform firms and / or consultants that non-profit lender [Accessity](#) is requesting Letters of Interest (LOI) in support of a new data analytics project. This project is supported by grant funding from Mastercard Center for Inclusive Growth through the Mastercard Strive Innovation Fund with the potential for national impact in the use of predictive analytic model & AI to improve the efficiency and reach of non-profit lending and the provision of technical assistance to aspiring entrepreneurs. This notice includes a brief description of the project, the date, time, and location for submission of qualifications packages and the LOI contact person and information. Note: Accessity seeks brief, succinct LOIs from qualified respondents / firms for its SmartLend project (see #3, below). *Accessity will respond to those firms that it feels best meet the SmartLend programmatic objectives, within the budget available, and invite those firms / respondents to complete a confidentiality agreement and participate in a 1-hour project background call with the Accessity leadership and project staff in January 2024 (date/time TBD).* **Accessity may subsequently invite one or more LOI applicants and call participants to review more detailed program information and submit a formal bid and scope of work in support of this project.**

2) Accessity: Who We Are.

Accessity is a San Diego California-based non-profit lender and Community Development Financial Institution (CDFI) that opens doors of financial opportunity, primarily to entrepreneurs of color, women, and immigrant entrepreneurs. Accessity helps entrepreneurs across Southern California create prosperous businesses and livelihoods for themselves and their families, while also strengthening our communities.

3) RFP Background/Budget

With support of funding from The Mastercard Center for Inclusive Growth through the Mastercard Strive Innovation Fund Accessity seeks technical assistance in support of its new *SmartLend* project, which seeks to build a predictive analytic model and leverage Artificial Intelligence (AI) tools and methodologies to increase lending to underserved borrowers and create additional mission impact. For example, Accessity plans to analyze its 10+ years of lending portfolio and loan application data (to primarily underrepresented populations) to automatically review a borrower's credit-worthiness and estimate the likelihood of loan default/repayment for a given applicant. This innovative approach, called SmartLend, will simplify the mobile-friendly English & Spanish loan application process, build models for instant approvals or declines and to evaluate credit risk, and offer digital resources tailored to entrepreneurs' financial situations. Budget for this project is approximately \$45k-\$55k with an estimated project start date in late Feb 2024.

Potential for Scale: Accessity is a thought leader in the national CDFI lending community. We plan to share the results of our innovative SmartLend to improve loan underwriting, with the expectation that SmartLend data and insights will help Accessity and potentially the larger CDFI community reach more borrowers around the country, faster and at lower cost.

4) LOI Criteria / Format/ Due Date

Accessity requests a written response of no more than 3 pages single spaced PDF document (New Times Roman 11 pt. font, 1" margins) that: 1) outlines the firm / respondents capacities in building predictive models and visualization tools using data analytics in and / or for use with platforms such as CRMs (i.e. Salesforce), Loan Platforms, Finastra, SF GPT Einstein, Ocrolus, website integrations, or Chat Bots; and 2) that outlines the firm / respondents interest in and / or experience in the use AI and related tools to improve financial services for underserved entrepreneurs. Collateral attachments are encouraged, however please limit collateral attachments and other supporting (non-LOI) materials and documents to 15 pages. Due date for submission of the LOI and supporting collateral documents is January 17, 2024. Please send materials and any questions to Elizabeth Schott, Accessity: eschott@accessity.org