LAKEWOOD DEVELOPMENT CORPORATION
REQUEST FOR PROPOSALS
SMALL BUSINESS ASSISTANCE SERVICES

Competitive Contracting Pursuant to N.J.S.A. 40A:11-4.1 et seq.

PLEASE TAKE NOTICE that the Lakewood Development Corporation (LDC) hereby solicits proposals from qualified organizations or firms to provide comprehensive small business assistance services for the Lakewood Urban Enterprise Zone (UEZ).

PROPOSALS DUE: Wednesday, November 25, 2026, at 2:00 p.m. Eastern Time

Project Period: January 1, 2027 through December 31, 2027

Sealed proposals must be received by the LDC Executive Director at 231 Third Street, Lakewood, NJ 08701, on or before the deadline stated above. Proposals may be mailed or hand-delivered. Respondents are responsible for ensuring timely receipt; a postmark does not constitute receipt. Late proposals will not be accepted.

Please provide two (2) copies in a sealed envelope bearing the respondent's name and address and marked "SEALED PROPOSAL — SMALL BUSINESS ASSISTANCE SERVICES — 2027."

Each proposal must include a schedule of fees for the full twelve-month project period, an itemized budget, and the proposed method of billing.

Questions and requests for additional information should be directed to David Klein, Executive Director, Lakewood Development Corporation, 231 Third Street, Lakewood, NJ 08701; telephone (732) 364-2500, extension 5976; email UEZ@lakewoodnj.gov.

PURPOSE AND PROGRAM BACKGROUND

The LDC seeks a provider to sustain and expand individualized, technology-enhanced assistance to Lakewood start-up and existing small businesses. Services will support business growth, job creation, entrepreneurship, and access to financial and technical assistance, including assistance for low-income business owners and entrepreneurs who need help accessing technology.

The program supports the LDC's UEZ Microloan Program, Business Expansion Loan Program, Technology Grant Program, business registration and renewals, and related business assistance initiatives. The selected provider will coordinate closely with LDC staff, assist applicants, and support program administration and compliance so that the LDC can serve more businesses effectively.

SCOPE OF SERVICES

The successful respondent shall provide the following services throughout the project period. Services to participating businesses shall be provided free of charge.

1 Loan Counseling and Application Assistance

- Provide individualized intake, counseling, and assistance to applicants for LDC UEZ microloans, business expansion loans, and new loan and employee retention incentive programs as authorized by the LDC.
- Assess applicants' financial capacity, cash flow, capital needs, credit, collateral, and readiness to meet repayment obligations, consistent with LDC program requirements. Assist with preparation of sound business plans, financial statements, projections, marketing plans, and supporting documentation.
- Assist applicants with complete loan packages and preparation for presentations to the LDC Finance Committee. Lending decisions and approval authority remain with the LDC.
- At the LDC's request, work with borrowers who are in default or experiencing repayment difficulties to assess business conditions and develop recommendations to help prevent or resolve default. Any modification of loan terms requires LDC approval.

2 Business Assistance and Mentorship

- Provide confidential, one-on-one mentoring to start-up and existing businesses on market feasibility, start-up capital needs, business planning, marketing, financial management, operations, and technology adoption.
- Assign a lead business counselor who holds a Master of Business Administration (MBA) and has demonstrated experience advising small businesses. Provide the ability to offer bilingual business assistance and identify the languages available.
- Provide referrals to appropriate financing, training, and other business resources. Maintain practical access to in-person assistance and accommodate meetings with the LDC and participating businesses.

3 Outreach and UEZ Registration Support

- Conduct targeted outreach to Lakewood businesses through community partnerships, networking, advertising, and other appropriate channels to explain UEZ benefits and expand access to available programs.
- Assist businesses with initial UEZ registration and registration renewals, including individualized support for applicants without technology access or those needing additional guidance.
- Develop, maintain, and update technology, online guidance, and accessible instructional resources that simplify registration and renewal, including video tutorials and automated workflows where appropriate.

4 Technology Grant Assistance and Administration

- Assist businesses with Technology Grant applications, supporting documentation, submissions, and troubleshooting. Explain eligible technology purchases and program requirements using LDC-approved guidance.
- Develop and maintain online forms, application tools, and automated workflows to simplify applications, document collection, invoice submission, and processing. Coordinate use of existing systems with LDC staff.
- Review reimbursement invoices and supporting documentation for completeness and consistency with program requirements; communicate with participating businesses to resolve deficiencies and support compliance. Final eligibility, award, and payment decisions remain with the LDC.

5 Coordination and Related Business Support

Provide other activities within the approved scope and budget related to entrepreneurship, employment, and support for Lakewood businesses and residents, as directed by the LDC. Coordinate outreach, applicant assistance, technology support, and reporting with LDC staff and avoid duplication of services.

DELIVERABLES AND PERFORMANCE REPORTING

Respondents shall propose measurable annual service targets, staffing levels, and a work plan sufficient to meet program demand. For planning purposes, the program information supplied for this solicitation reports 115 successful Technology Grant applications and 356 reimbursement invoices reviewed from January through October 2026; more than 100 individuals receiving direct registration assistance annually; approximately 60 businesses receiving mentoring annually; and 23 businesses supported through the loan process during the most recent grant period. These figures describe prior activity and are not guaranteed future volumes.

- Provide individualized business assistance and completed business plans, financial statements, projections, marketing plans, and loan or grant application packages as appropriate to each client.
- Maintain UEZ registration and Technology Grant tools, guidance, and processing workflows, with documentation sufficient for LDC oversight and service continuity.
- Submit quarterly activity reports and itemized invoices identifying services delivered, staff effort, businesses assisted, applications and renewals supported, grant invoices reviewed, mentoring activity, borrower assistance, outreach results, and issues requiring LDC action.
- Submit a year-end report summarizing performance against proposed targets, program outcomes, technology improvements, and recommendations. Distinguish unique businesses served from repeat contacts and service transactions.

RESPONDENT QUALIFICATIONS

Respondents must demonstrate relevant experience providing small business counseling, loan and grant application assistance, UEZ registration support, and technology-enabled program administration. Proposals shall identify experience serving Lakewood or comparable business communities, familiarity with UEZ programs, and the capacity to deliver individualized services throughout the twelve-month term.

Respondents shall identify the proposed lead MBA-qualified business counselor and other key personnel, their qualifications and responsibilities, staff availability, bilingual capacity, and arrangements for convenient in-person service. Experience with nonprofit organizations, public economic development programs, confidential business information, and financial documentation should be described.

PROPOSAL CONTENTS

Each proposal shall include the following:

- A signed cover letter identifying the respondent's legal name, address, primary contact, and authority to submit the proposal.
- A description of relevant organizational experience, comparable assignments, and references for similar services.
- A work plan addressing each scope item, proposed service volumes and performance measures, outreach methods, implementation schedule, and coordination with the LDC.
- Resumes and qualifications of key personnel, staffing commitments, service location and accessibility, bilingual support, and ability to attend required meetings.
- A description of proposed technology platforms, maintenance and support, confidentiality and data protection practices, and arrangements for LDC access to program records and continuity of services at contract completion.
- A total twelve-month fee and itemized budget showing personnel, technology, outreach, administrative costs, and other proposed expenses; the billing method and schedule; and all assumptions or exclusions.
- Disclosure of actual or potential conflicts of interest and identification of proposed subcontractors and their responsibilities.

EVALUATION AND SELECTION

Proposals are solicited through a fair and open competitive contracting process. Responsive proposals will be evaluated and ranked using the following technical, management, and cost criteria. Each category will be rated on a scale of 0 to 5, with 0 indicating no responsive information and 5 indicating an excellent response. The weighted score equals the rating divided by 5, multiplied by the category weight. The maximum total score is 100 points.

- Technical approach and understanding of the scope; quality of the work plan, technology support, and proposed outcomes — 30 points.
- Relevant organizational experience, documented past performance, references, and knowledge of UEZ and small business assistance programs — 25 points.
- Qualifications and availability of staff; MBA-qualified counseling, bilingual assistance, service accessibility, management capacity, and reliability — 25 points.
- Total proposed cost, reasonableness and clarity of the budget, billing method, and value in relation to the services proposed — 20 points.

The LDC may seek clarification or conduct interviews consistent with the procurement process. Selection will be based on the evaluation and ranking of proposals and the LDC's determination of the proposal most advantageous to the Corporation under the stated criteria.

CONTRACT CONDITIONS

Award is subject to LDC authorization, funding approval and availability, execution of a written contract, and submission of applicable contracting documents. The LDC reserves the right to reject proposals or waive nonmaterial irregularities to the extent permitted by applicable law. Respondents bear their own proposal preparation costs.

The selected provider shall protect confidential business and financial information, maintain complete service and financial records, support LDC monitoring and reporting, and comply with applicable UEZ program and contract requirements. The contract shall address access to records, technology deliverables, service continuity, payment terms, and applicable registration, disclosure, insurance, and nondiscrimination requirements.

AMERICANS WITH DISABILITIES ACT OF 1990

Equal Opportunity for Individuals with Disabilities

For this packet, OWNER means the Lakewood Development Corporation (LDC). CONTRACTOR means the successful respondent to the Small Business Assistance Services RFP for the period January 1, 2027 through December 31, 2027.

The CONTRACTOR and the OWNER do hereby agree with the provisions of Title II of the Americans With Disabilities Act of 1990 (the Act) (42 U.S.C. 12101 et seq.), which prohibits discrimination on the basis of disability by public entities in all services, programs, and activities provided or made available by public entities, and the rules and regulations promulgated pursuant thereto, are made a part of this contract, the CONTRACTOR agrees that the performance shall be in strict compliance with the Act. In the event that the CONTRACTOR, its agents, servants, employees, or subcontractors violate or are alleged to have violated the Act during the performance of this contract, the CONTRACTOR shall defend the OWNER in any action or administrative proceeding commenced pursuant to this Act. The CONTRACTOR shall indemnify, protect and save harmless the OWNER, its agents, servants, and employees from and against any and all suits, claims, losses, demands, or damages, of whatever kind or nature arising out of or claims to arise out of the alleged violation. The CONTRACTOR shall, at its own expense, appear, defend, and pay any and all charges for legal services and any and all costs and other expenses arising from such action or administrative proceeding or incurred in connection therewith. In any and all complaints brought pursuant to the OWNER grievance procedure, the CONTRACTOR agrees to abide by any decision of the OWNER which is rendered pursuant to said grievance procedure. If any action or administrative proceeding results in any award of damages against the OWNER or if the OWNER incurs any expense to cure a violation of the ADA, which has been brought pursuant to its grievance procedure, the CONTRACTOR shall satisfy and discharge the same at its own expense.

The OWNER shall, as soon as practicable after a claim has been made against it, give written notice thereof to the CONTRACTOR along with full and complete particulars of the claim. If any action or administrative proceeding is brought against the OWNER or any of its agents, servants, and employees, the OWNER shall expeditiously forward or have forwarded to the CONTRACTOR every demand, complaint, notice, summons, pleading, or other process received by the OWNER or its representatives.

It is expressly agreed and understood that any approval by the OWNER of the services provided by the CONTRACTOR pursuant to this contract will not relieve the CONTRACTOR of the obligation to comply with the Act and to defend, indemnify, protect and save harmless the OWNER pursuant to this paragraph.

It is further agreed and understood that the OWNER assumes no obligation to indemnify or save harmless the CONTRACTOR, its agents, servants, employees and subcontractors for any claim which may arise out of their performance of this agreement. Furthermore, the CONTRACTOR expressly understands and agrees that the provisions of this indemnification clause shall in no way limit the CONTRACTOR’S obligations assumed in this Agreement, nor shall they be construed to relieve the CONTRACTOR from any liability, nor preclude the OWNER from taking any other actions available to it under any other provisions of the Agreement or otherwise at law.

MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE

N.J.S.A. 10:5-31 et seq. (P.L. 1975, c. 127) and N.J.A.C. 17:27

GOODS, GENERAL SERVICES AND PROFESSIONAL SERVICES CONTRACTS

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the contractor will ensure that equal employment opportunity is afforded to such applicants in recruitment and employment, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such equal employment opportunity shall include, but not be limited to the following: employment, upgrading, demotion, or transfer, recruitment or recruitment advertising; layoff or termination, rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause.

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The contractor or subcontractor, where applicable, will send to each labor union or representative of workers with which it has a collective bargaining agreement or other contract or understanding, a notice, to be provided by the agency contracting officer advising the labor union or workers representative of the contractor's commitments under this act and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The contractor or subcontractor, where applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to make good faith efforts to meet targeted county employment goals established in accordance with N.J.A.C. 17:27-5.2.

The contractor or subcontractor agrees to inform in writing appropriate recruitment agencies in the area, including employment agencies, placement bureaus, colleges, universities, labor unions, that it does not discriminate on the basis of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

The contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and conform with the applicable employment goals, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Letter of Federal Affirmative Action Plan Approval; Certificate of Employee Information Report; or Employee Information Report Form AA302 (available through the Division at www.nj.gov/treasury/contract_compliance).

The contractor and its subcontractors shall furnish such reports or other documents to the Division of Purchase and Property, CCAU, EEO Monitoring Program as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Division for conducting a compliance investigation pursuant to N.J.A.C. 17:27-1 et seq.

AFFIRMATIVE ACTION STATEMENT

Complete this statement and identify the evidence of affirmative-action compliance available for your organization. The selected respondent must provide the required evidence after notice of award and before contract execution.

Our organization has a current federal Affirmative Action Plan Approval.

[ ] Yes [ ] No If yes, attach a copy.

Our organization has a current New Jersey Certificate of Employee Information Report.

[ ] Yes [ ] No If yes, attach a copy.

If neither document is available, check below:

[ ] Our organization will complete and submit Employee Information Report Form AA302 and provide the required evidence before contract execution.

The AA302 form and submission instructions are available from the New Jersey Department of the Treasury at www.nj.gov/treasury/contract_compliance.

I certify that the information provided above is correct to the best of my knowledge.

Organization _____

Authorized signature _____

Printed name and title _____

Date _____

NON-COLLUSION AFFIDAVIT

State of _____
County of _____ ss.

I, _____, of the municipality of _____, County of _____, State of _____, of full age, being duly sworn according to law, upon my oath depose and say:

I am the _____ of _____ (the respondent), submitting a proposal for the LDC Small Business Assistance Services contract for January 1, 2027 through December 31, 2027, and I executed the proposal with full authority to do so.

The respondent has not, directly or indirectly, entered into any agreement, participated in any collusion, or otherwise taken any action in restraint of free, competitive proposals in connection with this project. All statements contained in the proposal and in this affidavit are true and correct and are made with full knowledge that the Lakewood Development Corporation relies upon them in awarding the contract.

I further warrant that no person or selling agency has been employed or retained to solicit or secure this contract upon an agreement or understanding for a commission, percentage, brokerage or contingent fee, except bona fide employees or bona fide established commercial or selling agencies maintained by the respondent. (N.J.S.A. 52:34-15)

Affiant signature _____

Printed name and title _____

Subscribed and sworn to before me this _____ day of _____, 20____.

Notary public signature _____

Commission expiration _____

Notary seal

OWNERSHIP DISCLOSURE STATEMENT

N.J.S.A. 52:25-24.2 - P.L. 1977, c. 33, as amended

Organization name _____

Business address _____

Check the applicable organizational form:

[ ] Nonprofit entity [ ] Sole proprietorship [ ] Corporation
[ ] Partnership [ ] Limited liability company [ ] Other: _____

A nonprofit entity or sole proprietor should identify that status and complete the certification below. A single-member LLC is not a sole proprietorship for this purpose.

For a corporation, partnership or LLC, disclose each owner with an interest of 10% or more. Include names and addresses of stockholders owning 10% or more of any class of stock, partners with a 10% or greater interest, and LLC members with a 10% or greater interest. If an owner is another business entity, continue disclosure through each ownership level until the required individual owners are identified. Attach additional sheets as needed.

[ ] No stockholder, partner or LLC member owns 10% or more.

Owner name	Address	Ownership %

For publicly traded ownership, attach the applicable publicly traded entity names and addresses, required 10% beneficial-owner information, and links and page references to the latest SEC or equivalent annual filings.

I certify that the foregoing information and any attached disclosures are complete and correct.

Authorized signature _____

Printed name and title _____

Date _____

INSURANCE AND INDEMNIFICATION

A. Insurance

The contractor shall assume responsibility for its actions and those of anyone working for it while engaged in activities connected with this contract. The contractor shall carry sufficient insurance to protect itself, the Lakewood Development Corporation and the Township of Lakewood from property damage or bodily injury claims arising out of the contracted work. Evidence of current insurance coverage shall be provided with the proposal in the form of a certificate with 30-day cancellation notice.

1. Workers' Compensation and Employer's Liability. Workers' Compensation Insurance applicable to the laws of New Jersey and Employer's Liability Insurance as required by applicable State and Federal law.

2. Comprehensive General Liability. Coverage as broad as the standard coverage form currently in use in New Jersey, without endorsements limiting its breadth. The policy shall include a broad-form contractual liability endorsement and name the Lakewood Development Corporation as an additional insured. Limits shall be not less than $1,000,000 combined single limit.

3. Comprehensive Automobile Liability. Coverage for owned, non-owned and hired vehicles, with minimum limits of $1,000,000 combined single limit.

Coverage period and evidence

All required coverage must be in effect no later than 12:01 a.m. on the first day of the contract and remain in effect throughout the contract, including extensions. Liability insurance must also remain in effect for ninety days following termination of all work. No contract shall be executed without proof of the required coverage.

Identify the insurer with whom coverage is maintained or from whom the contractor expects to purchase coverage:

Insurance company _____

Representative _____

Telephone number _____

B. Indemnification

The successful respondent shall indemnify and hold harmless the OWNER from all claims, suits or actions, and damages or costs of every name and description, to which the OWNER may be subjected by reason of injury to another person or property, or to the OWNER's property, resulting from negligent acts or omissions of the respondent or its agents, employees or subcontractors in delivering materials or supplies or performing work under this agreement.

INDEMNITY AND HOLD HARMLESS AGREEMENT

Contractor legal name _____

The contractor identified above agrees to indemnify and hold harmless the Lakewood Development Corporation, the Township of Lakewood, and their agents and employees from and against all claims, damages, losses and expenses, including reasonable attorney's fees if an action must be filed, arising out of the contractor's performance of the work or use of municipal facilities, where the claim:

1. Is for bodily injury, illness or death, or property damage, including loss of use; and

2. Is caused in whole or in part by a negligent act or omission of the contractor, a subcontractor, anyone employed by them, or anyone for whose acts the contractor or subcontractor may be liable.

This indemnification agreement applies whether the Lakewood Development Corporation is made a direct party to the initial action or claim, is subsequently made a party by third-party pleading, or is made a party to a collateral action arising in whole or in part from issues emanating from the original cause of action or claim.

Description of contract

Small Business Assistance Services for the Lakewood Urban Enterprise Zone
Contract period: January 1, 2027 through December 31, 2027

Organization _____

Authorized signature _____

Printed name and title _____

Date _____