

## Organizing Bank On Coalition Leadership for Success: A Logic Model

As Bank On coalition leaders organize their efforts for local success, they encounter multiple threads of opportunity. The logic model in this chapter offers a framework for defining logical relationships among resources, activities, outputs, and outcomes. As such, it is as much a tool for planning and implementation as it is for fundraising and evaluation.

The coalition logic model is organized in four primary streams: improving the financial service marketplace through basic transaction accounts, connecting people to those accounts, creating and maintaining vibrant coalitions, and advocating for banking access and financial empowerment issues.

This logic model was designed based upon the experiences of, and in consultation with, Bank On coalition leaders across the country. It was further refined by the CFE Fund as part of its Bank On Fellows initiative. It is a living document, intended as a guide for local application and users' own experiences. Please share your own logic model thoughts by contacting [Paige Diner](#) on the CFE Fund's Bank On team and join our [Bank On Listserv](#) to discuss with peers.

### Inputs

- Coalition members who represent each key banking access sector
- Local government leadership or committed connectivity; key administrative agency partnerships
- Meaningful financial institution partnerships
- Strong community organization partnerships
- Funding

### Activities

<b>PRODUCTS</b>	<b>Improve the Financial Services Marketplace for Basic Transaction Accounts</b>	<p><b>Survey</b> relevant account offerings at key financial institution partners</p> <p><b>Establish</b> financial institution partnerships, including with statement of principles and partnership agreements</p> <p><b>Share</b> information with financial institutions about the Bank On National Account Standards and CFE Fund certification process</p> <p><b>Encourage</b> local financial institutions to offer and promote certified accounts in local branches</p> <p><b>Build and maintain</b> feedback loops between financial institutions and other coalition partners to ensure ongoing access to certified accounts</p> <p><b>Reinforce</b> existing partnerships with financial institutions</p>
<b>PEOPLE</b>	<b>Connect Un- and Underbanked People to Certified Accounts</b>	<p><b>Promote</b> banking access and certified accounts by developing and executing a communications and marketing plan</p> <p><b>Conduct</b> outreach to the community through events, local press, and other marketing activities</p> <p><b>Facilitate</b> collaborations among financial institutions and programs (especially local government) to integrate account opening strategy into program operation</p> <p><b>Support</b> banking access integrations by training program staff to provide financial education</p> <p><b>Reinforce</b> coalition success by collecting and reporting banking access effort outcomes</p>
<b>PARTNERS</b>	<b>Invest in and Nurture Vibrant Banking Access Coalitions</b>	<p><b>Secure</b> key coalition infrastructure including leadership, funding and budgeting, and staff/volunteers</p> <p><b>Establish</b> clear coalition mission and principles</p> <p><b>Recruit and engage</b> active and empowered members from all key banking access sectors</p> <p><b>Build</b> group norms, positive dynamics, and culture of accountability</p> <p><b>Ensure</b> active participation through delegation and empowerment of members</p> <p><b>Reinforce</b> accountability by establishing, tracking, and communicating output metrics</p> <p><b>Seek</b> multiple funding sources to support coalition efforts</p> <p><b>Motivate</b> for continued engagement and vitality</p>
<b>PROGRESS</b>	<b>Promote Banking Access Issues</b>	<p><b>Absorb and distribute</b> relevant and accurate research, program findings, and other information on mainstream banking access, including: its significance, the marketplace and availability of certified accounts, and barriers and threats</p> <p><b>Cultivate</b> the gravitas to serve as an expert local spokesperson on these issues for stakeholders and media</p> <p><b>Connect</b> to local partners to educate and activate all levels of local and state government on relevant legislative and policy issues</p> <p><b>Communicate</b> with relevant stakeholders about banking access issues and coalition activities</p> <p><b>Contribute</b> to local research</p> <p><b>Coordinate</b> with advocates for other topics pertaining to the financial stability of low-income people to build momentum for systemic improvement</p>

## Chapter 7: Bank On Coalition Logic Model

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- Staff capacity for daily operations
- Close connection to national Bank On movement's colleagues and resources: research, National Account Standard certification, national data collection portal, coalition toolkit, capacity and innovation grant opportunities, learning network events, community listserv, technical assistance, etc.

### Outputs

- # of financial institutions in coalition
- # of financial institutions in coalition that offer certified accounts
- Agreement on Statement of Principles
- Partnership agreements with all financial institution partners
- # of financial institutions working toward account certification

- # of Bank On promotional events
- # of people served at these promotional events
- # of local Bank On media impressions
- # of new programmatic banking access integrations
- # of active programmatic banking access integrations
- # of account products (and certified account products) used for program integrations
- # accounts (and certified accounts) opened as a result of the coalition (e.g. through program integrations)
- # certified accounts opened in community, as measured by national Bank On data reporting

- # of local coalition partner organizations
- # of local coalition partner organizations that are active
- Average # of attendees at coalition meetings
- # of coalition staff members (including interns) and regular non-coalition member volunteers
- Amount of public money allocated for coalition work
- Amount of philanthropic money raised for coalition work
- # of funding sources
- **# of partner Bank On coalitions in the region created, supported\***

- # of relevant interviews by Bank On leadership with media outlets
- # of local Bank On coalition references in media or research
- # of relevant testimonies presented in relevant legislative or administrative contexts  
- **informed by partner Bank On coalitions in the region\***
- # of relevant speaking events by Bank On coalition leadership
- # of other public communications
- **# of partner Bank On coalitions receiving guidance on promoting banking access issues\***

### Outcomes

Certified accounts are available at multiple financial institutions in the community

Account availability is supported by coalition relationships that promote information and feedback between financial institutions and community partners

People in the community are widely aware of certified accounts and how to use them

People have access to enrolling in certified accounts through integrated programmatic access points

A strong Bank On coalition sustains Bank On outcomes

Features of a strong coalition include: members from each key banking access sector; accountability among members for contributing to coalition success, adequate infrastructure and staffing, adequate and sustained financial support

Community influencers understand and communicate about key banking access issues

Key banking access issues include: why banking matters, barriers to banking, appropriate accounts, predatory products and practices, and regulatory landscapes

\*for state and regional Bank On coalitions