



**STRATEGIC PLAN**  
2021–2023

## Launched more than a half century ago,

Clarifi is the preeminent financial capability and justice organization in Philadelphia and the Delaware Valley. Clarifi has served over 750,000 individuals since our founding, delivering people-centered counseling and education that empowers families to overcome barriers and achieve their most important financial goals.



# How We Got Here

**W**hile it can be easy to forget that we are living through history, we don't have to remind you that 2020 was a year like no other — a pandemic halted our lives, anti-racist activism exploded onto our streets and a seemingly endless election shook our democracy. And while the outside world was transforming, Clarifi finalized major transitions including the departure of a long-term executive director, an affiliation with national non-profit GreenPath Financial Wellness, and the retiring of our inaugural service, the Debt Management Program.

From here, both excited and cautious, we began our first strategic planning effort in nearly a decade with the most basic question: what is Clarifi's purpose? We asked that and other defining questions to our clients, partners,

funders, and community stakeholders. With their answers in mind and our own ideas, we engaged in reinvigorating conversations at all levels of the organization and built draft after draft of the very plan you hold in your hands (or is reflecting on your screen).

We cannot distill all our learnings into one paragraph, but one message rang most true to us throughout this journey: Clarifi can no longer afford to operate solely as a direct service organization. If we are to make real and lasting impact in our clients' lives, we must take action and confront the systemic barriers that keep them from achieving financial resilience. We have no illusions that we will perfect our new calling in the three years our plan describes, but what you'll find here is our earnest attempt to start down that path. We hope you'll walk with us and our clients — we can make it a lot further together.

### THIS PLAN INCLUDES:

- ▶ Our New Mission
- ▶ Our New Vision
- ▶ Our New Values
- ▶ Our Six Strategic Pillars



## VISION

Pathways to financial wellness are accessible to everyone.

## MISSION

We empower individuals to achieve financial resilience and positively impact their communities.

# Core Values

## JUSTICE

We recognize the historic inequities of the past and their systemic effects on the present. We strive to uplift diverse voices from marginalized communities and acknowledge that justice requires courage, persistence, and humility.

## COMMUNITY

Our work, like the lives of our clients, is deeply anchored to where we live. We are dedicated to serving the many diverse communities that make up Philadelphia and the Delaware Valley.

## INTEGRITY

We have high expectations for ourselves and embrace accountability. We are not afraid to admit when we are wrong and to learn from our missteps.

## EMPATHY

Our work is human-centered and so is our approach. We recognize that each client is a unique individual with unique experiences and needs. We believe the path to empathy is paved with vulnerability and trust.

## PRIDE

We are proud of our clients, our staff, our board, our work, and our volunteers. We celebrate our differences, commonalities, and successes.

## TENACITY

We partner with our clients to provide resources, support, and guidance, but it is our clients' passion, ingenuity, and hope that gets them across the finish line. They inspire us to be tenacious and gritty in our approach as we support them on their financial journey.

# Inclusion, Diversity, Equity, and Access (IDEA)

*Clarifi will build an inclusive, diverse organization that reflects the communities we serve.*

**GOAL 1**

**DEEPEN** understanding of IDEA and adopt strategies that reduce workplace barriers to equal access and opportunity

**Objectives**

- 1 Engage IDEA experts to conduct an agency-wide equity audit
- 2 Assess measures to use in evaluating IDEA successes and needs
- 3 Adopt a periodic review to continually improve

**GOAL 2**

**CHANGE** policies and processes to advance inclusion, deter bias, and ensure ongoing organizational commitment to an anti-racist approach

**Objectives**

- 1 Ensure commitment to IDEA is promoted in communications
- 2 Identify barriers to IDEA in programs, governance, recruitment and staff development
- 3 Advance strategies that promote IDEA in all areas of organization

**SUCCESS MEASURES**

- ▶ Areas requiring change have been documented, metrics identified, and periodic reviews implemented
- ▶ Changes to processes and language show IDEA commitment and metrics indicate progress towards IDEA established goals

**FUTURE ASPIRATION**

To be an exemplary community leaders through evaluating and implementing anti-racist, inclusive policies at all levels.



# Sustainability

*Clarifi will realize sufficient resources to advance its mission and achieve financial resilience.*

**GOAL 1**

**ENSURE** that administrative expenses are fully covered by philanthropic and earned revenue

**Objectives**

- 1 Identify and evaluate potential earned revenue opportunities
- 2 Increase individual giving, establish annual campaign, and lay foundation for major donor investments
- 3 Gain board approval for investment plan and pursue best options

**GOAL 2**

**ENHANCE** development function to increase philanthropic revenue, systemize stewardship and measure effort to results.

**Objectives**

- 1 Utilize consultant expertise to evaluate infrastructure and performance, identify key performance indicators and create plan for expansion of development function
- 2 Begin collecting key performance indicators data and launch initiatives to drive expansion
- 3 Evaluate results and revise plan to reach new revenue goals

**GOAL 3**

**DEVELOP** a deliberate, systematic and transparent approach to growing, maintaining, and sunseting programs

**Objectives**

- 1 Establish process using demand, mission, financial viability, impact and organizational lift as criteria and pilot review process
- 2 Implement process, document results and share with staff and key stakeholders

**SUCCESS MEASURES**

- ▶ Revenue mix is further diversified and administrative expenses are fully covered by philanthropic and earned revenue
- ▶ Increasing depth and breadth of development function – e.g. growth achieved in individual giving donor base and revenue, annual campaign has been launched, and major donor gifts are secured

- ▶ A systematic approach to program review has been established and all stakeholders can access information on process and current program status (grow, maintain, reduce)

**FUTURE ASPIRATION**

Sufficient resources are raised to allow the organization to deliver programs without reliance on government contracts with unfunded administrative expense.

# Services and Programs

*Our programs are effective, efficient, and meet the needs of the communities we serve.*

GOAL 1

**INCREASE** alignment of programs to community need through evaluation and program development strategy

Objectives

- 1 Create and implement an evaluation process that identifies community need and includes client feedback
- 2 Assess the data collected and identify opportunities for improvement
- 3 Align programs to meet documented need

GOAL 2

**INCREASE** efficacy of program delivery by implementing consistent criteria for evaluating programs

Objectives

- 1 Create an evaluation rubric based on demand, mission, financial viability, impact and organizational lift
- 2 Evaluate all programs for past year using the rubric, review results, and identify potential improvements
- 3 Implement improvements and measure impact

SUCCESS MEASURES

- ▶ Examples of changes that have aligned programs to community needs
- ▶ The efficacy of programs can be identified and compared over time

FUTURE ASPIRATION

To enhance responsiveness to community need. To be able to evaluate new and existing programs and set a cadence for ongoing evaluation and improvement.



# Organizational Development

*Clarifi's culture promotes employee satisfaction, talent development, and accountability.*

GOAL 1

**ENHANCE** board of directors to reflect best practices in nonprofit governance

Objectives

- 1 Evaluate organizational needs to build a shared understanding of how the board supports management in advancing the mission
- 2 Identify board development strategies to achieve supporting role and implement evaluation strategy to measure success
- 3 Execute strategies and evaluate for ongoing improvements

GOAL 2

**FORMALIZE** staff development processes to align training with individual role improvement and professional development

Objectives

- 1 Identify staff development needs and core competencies by role, identifying what is needed to move from novice to mastery
- 2 Create a comprehensive professional development plan connected to momentum checks and performance appraisals
- 3 Execute and evaluate for ongoing improvement

GOAL 3

**CREATE** an employee experience that deepens connection to the mission and strategic plan

Objectives

- 1 Build a staff survey tool to establish a baseline of alignment
- 2 Create plan and connect staff to purpose driven approach
- 3 Create an ongoing feedback loop

SUCCESS MEASURES

- ▶ Documented plan for professional development activities that are standardized for staff based on skills and roles
- ▶ Periodic assessments prove that staff understand their role in the mission, strategic plan and success of the agency

FUTURE ASPIRATION

Clarifi staff are highly regarded by partner organizations and alumni transition into impactful roles in the community.

# Communications

*Clarifi's communications strategy is clear, advances our mission, and effectively conveys who we are and what we do.*

**GOAL 1**

**DEVELOP** Clarifi's foundational messaging of direct service that addresses systemic inequities of communities we serve

**Objectives**

- 1 Create standard language including talking points, create comprehensive style guide and other communications infrastructure
- 2 Overhaul website to reflect updated messaging and improve individuals' ability to identify programs that meet their needs
- 3 Evaluate the messaging impact on partners, funders, and clients

**GOAL 2**

**IMPLEMENT** a dynamic communications strategy that expands our influence in the financial wellness and social service sectors

**Objectives**

- 1 Assess capacity and build infrastructure required to execute communications strategy formalized in annual communications plan
- 2 Deepen the use of social media and earned media to drive connections to partners and movements that connect to Clarifi's mission
- 3 Maintain dynamic communications platforms to position Clarifi as a solution to crises

**SUCCESS MEASURES**

- ▶ Clarifi is a sought-after expert in financial wellness sector illustrated by representation on impactful councils and committees and its expertise in addressing crises (e.g. COVID-19, foreclosure)
- ▶ Clarifi can mobilize funders, partners, and clients to support Clarifi and those we serve

**FUTURE ASPIRATION**

Clarifi becomes a national model for community-based financial empowerment that other regions seek to replicate.



# Advocacy

*Clarifi will establish an advocacy strategy that advances our mission, brings resources to our work, and elevates the organization as a thought leader on key issues.*

**GOAL 1**

**BUILD** an understanding of the environment in which Clarifi operates

**Objectives**

- 1 Survey internal and external stakeholders and document their networks
- 2 Identify and document the key decision makers who influence policies and programs important to Clarifi's communities
- 3 Build missing connections and ensure maintenance of current connections

**GOAL 2**

**ADVANCE** Clarifi as a thought leader on financial resilience and housing issues

**Objectives**

- 1 Achieve representation on relevant coalitions or steering committees
- 2 Evaluate data and document learnings (e.g. white papers, blogs)
- 3 Participate in research projects or pilot programs; create signature platform based in Clarifi's expertise

**GOAL 3**

**EXPLORE** funding opportunities for advocacy efforts

**Objectives**

- 1 Research potential funders and make applications
- 2 Evaluate success and determine if further efforts are feasible

**SUCCESS MEASURES**

- ▶ Documentation of advocacy environment and Clarifi's role within; plan to build connections
- ▶ Clarifi can illustrate contributions to policies and programs that benefit our communities
- ▶ Decision about continuing separately funded advocacy work is made

**FUTURE ASPIRATION**

Clarifi best practices in financial empowerment program delivery have created a foundation of influence and resources sufficient to begin advocacy for specific policies that address systemic oppression.



 **CLARIFI**®