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## Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>3</td>
</tr>
<tr>
<td>Leading Practices for Writing Effective Job Descriptions</td>
<td>4</td>
</tr>
<tr>
<td>Sample Language: Loan Officer &amp; Senior Loan Officer</td>
<td>9</td>
</tr>
<tr>
<td>Sample Language: Loan Operations Manager/Administrator</td>
<td>12</td>
</tr>
<tr>
<td>Sample Language: Development Director/Manager</td>
<td>14</td>
</tr>
<tr>
<td>Sample Language: Grant Writer</td>
<td>17</td>
</tr>
<tr>
<td>Sample Language: Grant/Contract Compliance Manager</td>
<td>18</td>
</tr>
<tr>
<td>Sample Language: Public Policy Manager/Senior Associate</td>
<td>19</td>
</tr>
<tr>
<td>Sample Language: Communications &amp; Marketing, Senior Associate/Associate</td>
<td>21</td>
</tr>
<tr>
<td>Sample Language: Impact Director</td>
<td>23</td>
</tr>
<tr>
<td>Sample Language: Research Associate</td>
<td>25</td>
</tr>
<tr>
<td>Endnotes</td>
<td>27</td>
</tr>
<tr>
<td>Photo Details</td>
<td>27</td>
</tr>
</tbody>
</table>
Introduction

CDFIs have been successful at generating impact in historically disinvested communities across the nation for the past 50 years because of their staff. CDFI employees are the heartbeat of the industry: they are mission-minded, innovative, and dedicated to the pursuit of economic and social justice. As a result, hiring employees who 1) have earned or know how to earn community trust, 2) understand the importance of building relationships, and 3) can connect with the values behind CDFI lending is critical to helping CDFIs achieve their mission.

OFN’s talent recruitment, retention, and management toolkit aims to assist CDFIs with finding the right people, with the right skills, at the right time for the organization; supporting equitable hiring, retention, and advancement practices; providing insights into staffing trends; and offering actionable examples that make it easy to implement the leading practices shared.

The toolkit is comprised of a series of resources on various related topics that OFN will release and update on a continual basis. We intend for these resources and toolkits to be living documents as we recognize that leading practices may need to be revised over time in response to changes in standards, industry requirements, and advancements in technology.

This resource is focused on writing effective job descriptions. It includes leading practices as well as sample language you can use to develop job descriptions for various functions at your CDFI.

In 2023, OFN plans to release additional resources for this toolkit focused on the topics of Compensation; Managing Four Generations in the Workplace; the Hybrid Work Environment; DEI Hiring Practices, and more!

Why do job descriptions matter?

Job descriptions are the first impression of your CDFI to prospective employees. They are an essential tool for both an employee and employer, ensuring all parties have a clear understanding of job requirements, expectations, and qualifications needed for success in the role. The more effective a job description, the more likely the hiring process is to proceed smoothly. While a strong job description will not necessarily attract more candidates, it will help attract better candidates - which means you will spend less time sorting through resumes!

CHECK OUT THE INDUSTRY’S LEADING CDFI JOB BANK!

Are you an industry organization that’s hiring? Submit your job listings here to be included in OFN’s CDFI job bank.

THIS RESOURCE IS INTENDED TO HELP CDFI PRACTITIONERS WRITE EFFECTIVE JOB DESCRIPTIONS. IT INCLUDES:

- Leading practices for writing effective job descriptions that are ADA compliant.
- Sample language you can use to develop job descriptions for various functions at your CDFI.
Leading Practices for Writing Effective Job Descriptions

1: Include the following components in your job description.

<table>
<thead>
<tr>
<th>Components</th>
<th>Description</th>
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<tbody>
<tr>
<td>Job Title</td>
<td>Name of the position. Use a clear and concise job title that reflects the role's primary function and level of seniority.</td>
</tr>
<tr>
<td>Location</td>
<td>Note whether a position is in-person, remote, hybrid, or flexible in regard to location requirements. If applicable, include office location(s) for the position.</td>
</tr>
<tr>
<td>Date</td>
<td>When the job description was written or last reviewed.</td>
</tr>
<tr>
<td>CDFI Overview</td>
<td>Candidates care just as much about where they’ll be working as how they’ll be working. Include a paragraph describing your CDFI’s mission, values, culture, work environment, size of your organization, what makes your organization unique, etc. This can help attract candidates who share your CDFI’s values and are more likely to thrive in the organization.</td>
</tr>
<tr>
<td>Position Summary</td>
<td>A paragraph that provides a high-level overview of the role, its purpose, and scope of responsibilities.</td>
</tr>
<tr>
<td>Core Responsibilities</td>
<td>Not to be confused with qualifications, this is a detailed but concise list of all duties this role will be expected to fulfill and that are core to successful job performance. Any supervisory functions should be listed here as well. See ideas for generating and writing role responsibilities below.</td>
</tr>
</tbody>
</table>

**Ideas for generating and writing role responsibilities:**

- Write down every responsibility you can think of for this role. Edit the list to seven to ten key responsibilities and add them to your job description in order of importance. For each responsibility, write out why it is important and how the task will be performed.

- Source language from the “Sample Language by Role” section of this resource.

- Check out the [O*NET database](https://www.onetonline.org/) for standardized and occupation-specific descriptors to include as a core job responsibility. The database is free and contains descriptors for almost 1,000 occupations.

- Begin statements with action verbs. A list of action verbs commonly used in job applications can be found [here](https://www.onetonline.org/).
### Qualifications

<table>
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<th>Components</th>
<th>Description</th>
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<tr>
<td></td>
<td>List the skills and expected level of proficiency required for the position using bullet points. Focus on including skills you would consider “must-have” versus “nice-to-have.” Must-have skills are essential to the position. Nice-to-have skills would benefit the future employee in fulfilling job responsibilities but could either be taught on the job or are not critical. Nice-to-have skills should comprise less than a third of your total list and be qualified with a word such as “preferred.” Any remaining “nice-to-haves” should be assessed during the interview process. Differentiating these qualifications can help you find great candidates from other industries. For example, for an administrative assistant position, the must-haves for the position would include someone who is personable, organized, and proficient in MS Office. Having 10+ years of administrative assistant experience or a background in the CDFI industry would be nice to have, but not requirements. If you’re having trouble differentiating between the two, assess your current employees who hold similar roles. Do their backgrounds align with their present positions? What are some common traits that have made them successful? Which transferable skills did they bring from past jobs? Examples of the types of qualifications to consider including are noted below.</td>
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<tr>
<td></td>
<td>Examples of the types of qualifications to consider including are noted below.</td>
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<tr>
<td></td>
<td>technical skills. Add the expected level of knowledge for any technical skill. For example, does a candidate need to just understand basic principles and terminology, or do they need to have mastery of the skill to fulfill job responsibilities successfully?</td>
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<td>Soft skill requirements such as communication, teamwork, and problem-solving.</td>
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<td></td>
<td>Level of education: the minimum – not preferred – level of education acceptable for the position. Consider listing the amount of work experience that can be used in lieu of a degree to be more inclusive in your search, e.g., “5 years of work experience in lieu of a bachelor’s degree.”</td>
</tr>
<tr>
<td></td>
<td>Previous job experience</td>
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<tr>
<td></td>
<td>Certifications</td>
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<tr>
<td></td>
<td>Years of experience</td>
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<td></td>
<td>Essential physical requirements. Does this job involve the normal physical requirements for an office position, or are there additional requirements? Use inclusive language if you are noting specific physical requirements of the position (see #2 below).</td>
</tr>
<tr>
<td></td>
<td>Ability to travel. For example, percentage of travel time expected for the position, where the travel occurs, etc.</td>
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<tr>
<td></td>
<td>Any atypical schedule expectations such as working weekends or nights.</td>
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</table>

**Including just your “must-have qualifications” will help you attract a more diverse applicant pool. For example, a Hewlett-Packard study demonstrated that men will apply for a job if they meet 60% of the qualifications in the job listing while women only tend to apply if they meet 100% of them.¹**
<table>
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<tr>
<th>Components</th>
<th>Description</th>
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<tbody>
<tr>
<td><strong>Compensation and Benefits</strong></td>
<td>A growing number of candidates – especially those in younger generations – prefer when organizations include a salary range and information about benefits in job descriptions. This is partly driven by the fact that candidates can easily access information on pay scales via Google, Glassdoor, and other places online. With pay transparency laws gaining traction across the country, it has also now become mandatory for some cities and states to include a pay scale for positions.² Even if your locality does not require pay transparency, your CDFI may benefit from proactively including a salary range instead of allowing candidates to rely on potentially inaccurate compensation information from online third-party sources. Information on benefits should be written as a bulleted list. Check out the list below for suggestions on the types of benefits to mention in this section.³</td>
</tr>
</tbody>
</table>

- Paid time off
- Family leave
- Childcare
- 401(k) or retirement planning
- Wellness programs
- Medical, dental, life, and vision insurance
- Flexible hours
- Career development opportunities

Consider pricing out the position to an employee compensation company to determine the appropriate pay scale for the role. Alternatively, OFN’s CDFI Loan Fund Compensation Survey, highlighted below and developed in partnership with Quatt Associates, can assist you with developing salary ranges for positions at your CDFI.

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**OFN’s CDFI Loan Fund Compensation Survey**

Developed in partnership with Quatt Associates, the survey report provides a comprehensive examination of CDFI loan fund compensation data from nearly 160 CDFIs across the country to offer compensation benchmarks for 45 positions.

In addition, with permission from the American Bankers Association, the report also includes compensation data for conventional bank roles as a comparative reference point.

The 2021 report can be accessed [here](#) and is $950 for non-members; $500 for OFN members who did not participate in the survey; and $300 for members who participated in the survey. OFN will be releasing the 2023 CDFI Loan Fund Compensation Survey in Q4 2023.
Sample ADA Compliant Language

You can add an equal employer opportunity statement to your job description, such as this example from the Society for Human Resource Management (SHRM):

"[Company Name] provides equal employment opportunities to all employees and applicants for employment and prohibits discrimination and harassment of any type without regard to race, color, religion, age, sex, national origin, disability status, genetics, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state or local laws.

This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training."
3: Standardize the format of your CDFI's job descriptions.
A job description should be consistent with other job
descriptions within the organization. Use the same format
and language across all your job descriptions so that they
are easy to compare and evaluate.

4: Use inclusive language. For example:
- Replace gender specific pronouns such as he or she with
  you or they.
- Reframe tasks to be more inclusive. For example, if the
  qualification is that “candidates must be able to lift 10 lbs.”
  it could be reworded to say “must be able to lift 10 lbs. with
  or without accommodations.”⁵
- Consider how your word choice may land on candidates
  from diverse backgrounds. For example, employers who
  seek “native English speakers” may actually be seeking
  candidates with fluency in the language. There are many
  candidates fluent in English but as it may not be their
  native language, using the term “native” in this scenario
  could unintentionally be excluding qualified candidates.⁶

5: Once you create your job description, keep the following in mind.
- Submit your listing to OFN’s CDFI Industry Job Bank here.
- Ensure job descriptions are available to staff and managers
  at all times.
- Update job descriptions regularly. If a team member’s
  responsibilities formally change, update their job descrip-
  tion accordingly. There are some localities that legally
  require the employee to accept all changes in job descrip-
  tions and salary changes in writing when they occur –
  for example, upon hiring or promotion, when there is a
  change in annual pay, etc.

Sample Language by Position
On the following pages of this leading practices resource, you will find a library of
sample CDFI industry-oriented language by position that you can adapt to create the
responsibilities and qualifications section of your job description.

Depending on the sector, structure,
and size of your CDFI, different
roles and teams may fulfill different
functions. Therefore, some of
the sample language may seem
duplicative, as it is meant to provide
various options that may work for your
CDFI’s context.

OFN will add to this resource over
time - so if you have specific roles
for which you are seeking sample
language, email your requests to:
developmentservices@ofn.org
SAMPLE LANGUAGE: LOAN OFFICER / SENIOR LOAN OFFICER POSITIONS

Core Responsibilities

Business Development

- Develop lending pipeline by screening inquiries for mission and strategic alignment, feasibility, and project readiness; identifying and responding to new business opportunities; meeting regularly with current clients, potential borrowers, and lending partners to discuss their development pipelines and credit needs.
- Attend various industry and client functions, representing [CDFI name].
- Maintain current knowledge of [local, regional and national trends] and conditions in the [xx] sector, including policy initiatives that will affect the underwriting, financing and operational processes.
- Contribute to new product development including researching and analyzing market needs and analyzing credit risk of new product opportunities.
- Develop and implement a local lending strategy which responds to unmet needs in the housing and commercial market.
- Develop and implement a local lending strategy which responds to unmet needs in the housing, commercial, and small business markets and work with other [CDFI name] staff to design appropriate programs, applications, and collateral.
- Develop strategic collaborations with public sector agencies at the local level.
- Develop and maintain relationships with borrowers through provision of technical assistance, from prospect stage through the life of the loan.

Underwriting

- Structures loans to meet customers’ needs and to comply with internal guidelines based on extensive review and analysis of information gathered from the potential borrower and other sources; and in consultation with other lending team and [CDFI name] staff.
- Performs due diligence review and evaluation of loan requests, which sometimes include a grant component, including conducting site inspections (as needed), analyzing cash flow projections, reviewing appraisals, assessing inventory / accounts receivable status, reviewing environmental reports, understanding market and operating strategy for small businesses and cooperative projects, reviewing organizational capacity leadership and legal structure, and spreading/analyzing sponsor financial statements, etc.
- In consultation with Director of Lending team, negotiates with borrowers on all aspects of loans, prepares a credit memo, and secures the appropriate level of approvals from internal staff and/or the appropriate loan committee with a recommendation for action.
- Collaborates with co-lenders and third party participants on co-lending and participations, respectively. In these cases the Loan Officer/Senior Loan Officer mediates between the borrower and co-lender or participant and negotiates all aspects of the loan in accordance with [CDFI name] agreement with the third party.
- Work with community development partners to help them craft financing strategies, access public subsidies, and secure private financing to assure successful project execution.
- Review and interpret third party due diligence reports, including appraisals, market assessments, entitlement/zoning classifications, and environmental reports to determine transaction viability and appropriate loan structure.
Closing

- Following credit approval, the Loan Officer/Senior Loan Officer drafts an approval letter and coordinates loan documentation and work performed by attorneys and other [CDFI name] staff.
- When a portion of [CDFI name] loan is shared with another financial institution, the Loan Officer/Senior Loan Officer coordinates the distribution of information needed for the other lender to underwrite, approve, and close the loan.
- Working in close collaboration other [CDFI name] staff, the Loan Officer/Senior Loan Officer guides the transaction through closing. They are responsible for ensuring that the business terms of the transaction as reflected in the loan documents are consistent with the underwriting of the loan.
- Collaborate with internal and external parties (banks, co-lenders, attorneys, etc.) to close financings including managing complex intercreditor negotiations, reviewing real estate contracts, leases and due diligence, and identifying and negotiating key risk mitigants including reserves, guarantees and other forms of credit enhancement.
- In collaboration with other [CDFI name] staff Loan Officer/Senior Loan Officer develops and maintains files to ensure accuracy and completeness.
- After loan closing, the Loan Officer/Senior Loan Officer provides ongoing support to successfully transition the loan to the portfolio management team.

Other

- The Loan Officer/Senior Loan Officer must consistently provide excellent external relationship management and work closely with all internal lending and operations staff to ensure excellent customer service throughout the client/borrower’s relationship.
- The Loan Officer/Senior Loan Officer must maintain knowledge of all [CDFI name] products and refer prospective clients and partners to other [CDFI name] staff when applicable.
- Work with [CDFI name] staff to provide technical assistance to community development organizations on the full-cycle of activities related to lending and real estate development.

Senior Loan Officer Responsibilities

- Expected to function independently and to take on more complex transactions.
- Expected to take on organization-wide or cross functional leadership opportunities as they arise, which contribute to the organization’s overall strategy and mission.
- May have management responsibilities for other members of the team.

Qualifications

- A minimum of 3 to 5 years lending experience for the Loan Officer position, or 5 to 7 years for a Senior Loan Officer position; experience in community development lending or mission-driven work preferred.
- Minimum 5 years of demonstrated experience with affordable housing, nonprofit management, and community development finance, and/or multifamily real estate development is preferred, including project financing, market analysis, deal structuring, and financial analysis.
- Preferred educational background includes degree work in a relevant area of study such as finance, real estate, urban planning, public policy, or business administration.
- An advanced degree is a plus for Senior Loan Officer positions.
- Education level will be considered on a holistic basis taking into account both education and work experience.
- This position requires a high degree of self-motivation, dedication, creativity, and perseverance as well as flexibility with work hours.
- Highly skilled in financial statement analysis.
- Ability to produce high-quality work products under deadlines, strong project management skills.
- High proficiency in Microsoft Excel and MS Office.
- Experience with community development and/or [sector – e.g. small business and cash-flow, real estate] lending, including credit analysis, deal structuring, underwriting and due diligence, and loan closings.
- Experience in [sector – e.g. community facilities, small business] financing strongly preferred.
- Proficiency in analyzing financials of nonprofit organizations and for-profit developers as well as operations of community facility sponsors.
- Familiarity with federal, state, and local community development programs; knowledge of Community Development Financial Institutions (CDFIs) and [specific programs, e.g. New Markets Tax Credits] is a plus.
- Familiarity with federal, state, and local government funding sources for capital and operating needs of charter schools and community facilities (e.g., childcare centers, health centers, healthy food markets, shelters, social service and educational programs, etc.).
- Strong written and verbal communication skills, including public speaking skills and the ability to work well with others.
- Work experience with both private sector financial institutions and public agencies.
- Experience prioritizing and managing multiple projects, assignments and meeting tight deadlines.
- Demonstrated ability to manage multiple, complex transactions at various stages and coordinate with multiple internal and external parties to meet approval and closing deadlines.
- Ability to help develop innovative products for a diverse borrower population.
- Ability to take initiative, work independently and manage competing priorities with a modest amount of supervision and direction.
- Highly motivated, solution-oriented individual who is self-directed and able to successfully work simultaneously on multiple tasks and projects, set priorities for a challenging workload, and be a positive, solution-oriented professional.
- Knowledge of financing tools, processes, and products such as predevelopment, acquisition, construction, bridge and permanent loans; lines of credit; and tax credit equity.
- Understanding of, and experience with community development financial tools, including but not limited to LIHTC, NMTC, tax-exempt bonds, and federal, state, and city subsidy programs, including HUD programs.
- Ability to work collaboratively with co-workers and representatives from the nonprofit, philanthropic, public, and corporate sectors and operate in a team setting.
- Ability to travel up to x% of time.
SAMPLE LANGUAGE: LOAN OPERATIONS MANAGER / ADMINISTRATOR POSITIONS

Core Responsibilities

Process, Workflow, and Tech Systems Management
- Ensure lending and grantmaking processes and procedures are up to date, documented, and implemented correctly, including updating relevant software (e.g. loan portfolio management systems, CRM, and other internal tracking tools).
- Work with [Director, Loan Operations/Portfolio Mgmt] to update, improve, or design new department policies and processes as needed.

Loan and Grant Funding
- Coordinate with the Lending & Accounting team/staff to ensure timely and accurate processing of approved loans and grants, from the preparation of loan agreements to the disbursement of funds.
- Provide quality control review of closed loan and grant files prior to funding.
- Onboard new loans and investments into loan management software (Nortridge Loan Software-NLS) and ensure accuracy of loan file data.
- Schedule loan and grant funding transactions through ACH, and record in proper systems.

Asset Management, Payments, Billing, Collections
- Provide excellent customer service to borrowers in the loan servicing and payment process.
- Assist with outreach to borrowers for additional information related to loan servicing and covenant compliance as necessary.
- Ensure accurate receipt and processing of payments, accounting of loan balances, and file management. This includes: processing recurring and one-time payments, preparing and sending monthly bills, submitting monthly credit reports, preparing annual statements, internal reporting, data maintenance portfolio monitoring, and other tasks.
- Collect with compassion. If borrowers are late on payments, follow established policies and procedures.
- Collaborate with [CDFI name] staff to build relationships with borrowers and conduct regular check-ins to monitor loan performance. Update borrower data, including contact information, regularly.

Report Preparation & Submission
- Ensure proper documentation and organization of transactions and files, prepare monthly packets for Accounting team, and provide support during annual audit as required.
- Prepare various compliance reports for submission to internal and external stakeholders including Board of Directors, senior staff, and third parties such as rating agencies, trade associations, investors, and funders.
- Utilize Excel tools, such as Pivot Tables, to streamline the aggregation of information needed for reporting to internal and external stakeholders.
Qualifications

- Bachelor’s degree, preferably in accounting, finance, economics, or related fields.
- Minimum of 3-5 years of experience in working with lending institution or similar management of financial or portfolio data. Knowledge of, and experience with, loan closing process.
- Possess a strong understanding of fees and settlement statement reconciliation, managing a loan closing, commercial insurance and commercial real estate insurances and understanding of loan documentation.
- Prior experience in [sector- small business, affordable housing, etc.] lending, underwriting, impact finance, and/or loan servicing/portfolio management required.
- Prior [sector] experience with and knowledge of Community Development Financial Institutions (CDFIs) is preferred.
- Proficiency with CRM systems, loan origination and servicing software, office document applications (Word, Excel, Google Suite, PDF tools), and filing systems.
- Ability to review and analyze complex information including financial statements, financial data, budgets, and credit reports, and translate concepts in ways that are relevant and meaningful to diverse audiences and members of various stakeholder groups.
- Ability to read and interpret loan documents.
- Ability to produce and utilize accurate pivot tables.
- Strong people skills, with an ability to connect and build trust with various stakeholder groups, cultivate close working relationships, drive accountability with compassion and integrity, and motivate others as they pursue their goals.
- Ability to speak, listen and write in a clear, thorough, and timely manner.
- Possess effective verbal and written communication and organizational skills with strong attention to detail.
- Strong organizational skills and capacity to prioritize multiple tasks to meet company goals and timelines.
- Bilingual (Spanish and English) is a plus.
SAMPLE LANGUAGE: DEVELOPMENT DIRECTOR/MANAGER POSITIONS

Core Responsibilities

Prospect Cultivation & Relationship Management

- Research, identify, cultivate, and manage relationships with local, regional and national funders, primarily corporations and foundations; establish relationships with funder program staff.
- Conduct prospect research, draft funder pitches and proposals, and coordinate cultivation and stewardship strategies.
- Carefully steward all existing donor relationships to ensure that programmatic objectives are being met on time and on budget; escalate any issues requiring resolution to senior leadership in a timely fashion.
- Develop a tiered stewardship strategy to demonstrate gratitude, keep donors engaged with our work and mission, and amplify future gifts.
- Organize and participate in virtual and in-person meetings, cultivation events, visits and tours with prospects and funders; prepare staff briefing materials; create funder collateral and conduct follow-up.
- Manage a portfolio of [x number] of funder accounts.
- Lead cultivation and relationship management meetings/calls with prospective and existing grantors and donors to attract and maintain financial support; may require periodic travel.
- Partner with marketing/communications staff to devise customized and unique recognition opportunities for funders.
- Collaborate with marketing/communications staff to develop announcements and other content for social media outlets, annual reports, investor newsletters, and other materials.
- Collaborate with marketing/communications staff to develop and package marketing materials and PowerPoint presentations or slide decks for funder communications, meetings, and speaking engagements.

Grant Writing, Management, & Reporting

- Write and submit new and renewal proposals, concept papers, program reports, letters of inquiry and stewardship documents in accordance with funder guidelines.
- Draft and submit an average of [x] grant request(s) per month and [x] report(s) per month for a total of [$ amt] secured annually.
- Lead due diligence meetings/calls during grantor review processes; consult/coordinate with staff and other teams to deliver documentation and responses to grantor inquiries.
- Develop and manage a grants database that tracks key prospect and donor info, reporting deadlines, and other to-do’s.
- Ensuring timely adherence to all grant requirements and funder requests.

Fundraising Strategy

- Become immersed in [CDFI Name]’s mission, strategic plan, market and programs to inform our fundraising strategy.
- Develop and execute fundraising strategy for [CDFI Name]’s markets and programs, working closely with senior leadership, program team, staff accountants and others.
- Establish and implement effective methods for raising capital from alternative sources.
- Identify and champion diverse grant funding opportunities and prospects that align with and fulfill [CDFI Name]’s organizational strategies and business operations.
- Lead efforts to diversify [CDFI Name]’s funder portfolio to sustain our core programmatic work and achieve the organization’s strategic priorities, including new products and geographic expansion. Through strategic, thoughtful prospect research and management of prospect pipeline, ensure a team-wide solicitation goal of $[x] in new opportunities.
- Lead the preparation of operating and loan capital grant applications from diverse funders, including foundations, governments, and banks and other corporations through writing, research, and data analysis with support from other staff.
- Achieve or exceed annual fundraising goals tied to budgeted grant-related revenue projections.

**Fundraising Campaign Management**
- Build out a campaign strategy including an extensive list of prospects and grant opportunities relevant to [CDFI Name]’s mission.
- Track and drive accountability for outreach and follow-ups to advance campaign objectives.
- Conduct prospect research, producing briefing materials, and summarizing meeting content and next steps.

**Systems & Processes**
- Maintain an organized, robust CRM database that records up-to-date relationships with institutional and individual funders, investors, and prospects, particularly by creating and updating records related to funding requests.
- Maintain up-to-date pipeline and funder records in Salesforce, including activity, meeting notes, and funder contact information.
- Develop and update documentation of grant-related policies and procedures.
- Utilize and help to maintain organization of internal content, including document libraries for collaborative proposals, standard application attachments, etc.

**Qualifications**
- At least 7-10 years of professional experience in consulting, fundraising, business partnership development, or similar fields.
- Knowledge of the fundraising process, prior grant writing experience with foundations and corporations.
- Proven track record of securing large grants, cultivating and securing gifts across a variety of programs, etc.
- Experience and comfort with sales and proven track record of achieving sales goals as demonstrated by ability to engage grantors independently and through leadership of teams to secure funds and increase revenues.
- Strong leader and self-starter, with results-oriented approach.
- Excellent writing, editing and proofreading skills with knowledge of and proficiency in use of English grammar, punctuation and syntax.
- Ability to exercise initiative gathering and organizing research materials from a variety of sources and quickly comprehend, analyze and synthesize information to accurately translate into grant proposals, reports and other donor-oriented materials.
- Ability to analyze, visualize, and explain complex information in clear and compelling ways, including through excellent PowerPoint slides.
- Ability to verbally communicate well and in a professional manner with a variety of audiences.
- Customer service orientation and ability to collaborate across functional areas.
- Excellent customer service, collaboration, and relationship management skills, including the demonstrated ability to steward relationships and collaborate with internal (leadership and staff) and external partners.
- A professional, proactive and resourceful style with the ability to work independently and as a team player, to take initiative and to manage multiple tasks and projects simultaneously in a fast-paced, deadline-oriented environment.
- Ability to manage complex projects involving other staff, set priorities, manage multiple tasks, and meet time-sensitive deadlines.
- Excellent prioritization and organization skills and effective time management, including balancing multiple work assignments concurrently.
- Strategic project management skills combining a keen attention to detail with the judgment to achieve goals in a timely and cost-effective manner.
- Creative, detail-oriented, self-motivated, and have a strong work ethic.
- Knowledge of the community development industry a plus.
- Demonstrated proficiency in Salesforce or other CRM systems for fundraising, as well as Microsoft Office, including Excel.
- Thrive in developing, implementing, and using effective, metrics- and data-based processes and systems.
- Ability to develop new procedures to meet identified needs and/or to adjust to changes in procedures as requested.
- Proficiency in Microsoft Office Suite, Adobe Professional, file share systems such as SharePoint, Contact Relationship Management (CRM) systems, such as Salesforce.
- Willingness to travel x% of the time.
SAMPLE LANGUAGE: GRANT WRITER POSITIONS

Core Responsibilities

- Proactively research and analyze grant opportunities compatible with [CDFI Name]'s mission, values, and programs.
- Track organizational and programmatic funding needs in order to develop, recommend, and implement a grants fundraising strategy and calendar for foundation, government, and corporate sources.
- Draft, edit and submit high quality, compelling Letters of Interest (LOIs), Requests for Proposals (RFPs), grant proposals, grant reports, and acknowledgement letters.
- Develop and update a library of proposal content, reuse material, organizational overviews, capabilities and presentation documents.
- Write, edit, and translate [CDFI Name]'s work into user-friendly formats for funding proposals and investment communications.
- Coordinate the development of grant requests by establishing timelines that outline tasks, assignments, and deadlines; meet all deadlines; facilitate timely communications with leadership and staff; collect grant submission materials from other [CDFI Name] staff; obtain required approvals for submission.
- Oversee and track all grant milestones including, but not limited to; proposals in development, proposals submitted to funders, proposals that have been issued or canceled, deliverable deadlines, communication and awards, ensuring that all content is complete and up to date at all times.
- Manage full range of activities required to successfully submit grant applications, letters of interest, concept papers and other proposal narratives to private, philanthropic and government (federal, state and local) funders annually.
- Complete narrative reports to funders as required.
- Attend conferences, webinars and grant application informational/training sessions hosted by funders, as necessary.

Qualifications

- Excellent written, verbal and interpersonal skills, ability to provide a high level of customer service and establish and maintain effective interdepartmental communications and relationships.
- Excellent writing, editing and proofreading skills with knowledge of and proficiency in use of English grammar, punctuation and syntax.
- Strong organizational and project management skills that reflect ability to perform and prioritize multiple tasks seamlessly with excellent attention to detail.
- Proficiency in Microsoft Office Suite and file share systems, such as SharePoint. Proficiency with Adobe Professional and Contact Relationship Management (CRM) systems, such as Salesforce, preferred.
- Ability to work effectively independently and as a highly resourceful team player under pressure and within deadlines.
- Creative and innovative thinker, who actively presents new opportunities, proposes solutions and recommends best practices.
- Ability to anticipate challenges and effectively resolve potential issues through creative problem-solving.
- Ability to work creatively and with flexibility in a fast-paced environment while maintaining high work standards.
- Knowledge of the community development industry a plus.
SAMPLE LANGUAGE: GRANT/CONTRACT COMPLIANCE MANAGER POSITIONS

Core Responsibilities

- Prepare and process grant contracts and or consultant agreements, which includes administering agreements, managing contracted partners, managing invoicing and monitoring performance to ensure alignment with agreed scope of work.
- Administer, maintain, and monitor a portfolio of contracts and grants through the entire life cycle of each grant.
- Work closely with members of the team to ensure follow-up, timeliness on deployment and execution of agreements, and to resolve open issues relating to the monitoring of grants, deliverables, invoices, etc.
- Ensure compliance with procurement guidelines, funding agreements, and [CDFI name] policies.
- Process disbursements and financial drawdowns for organization and or consultant contracts, including troubleshooting and providing recommendations, if issues arise.
- Create and utilize reporting, dashboards, and other tools for the management of grant and contract portfolio.
- Maintain tracking/recordkeeping and documentation mechanism for all executed agreements and reporting requirements.
- Maintain Federal reporting systems for both SBA (MPERS) and USDA reporting.
- Assist in completing reports, such as narrative/financial reports, compliance reports, and other required reports as assigned.
- Compile and ensure timely CDFI certification, lending capital and operating capital reporting to all funders (corporate, government, and/or philanthropic sources).
- Provide support to respond to funding solicitations (RFPs, RFQs, etc.), conduct final review of proposals and submit funding applications, ensuring compliance with program announcements and funder requirements as needed.
- Collaborate with legal counsel for specialized agreements, ensuring that the appropriate terms and conditions and flow-down provisions are incorporated, procurement procedures are documented, budgeted costs are allowable and reasonable, and final terms and conditions of contracts and awards are properly negotiated.

Qualifications

- Bachelor’s degree in related field or equivalent work experience.
- 3-5 years of relevant experience with experience and skills in grants and/or contract management, funds administration, program compliance, reporting, and/or data management at a comparable nonprofit or financial institution.
- Knowledge of loan/nonprofit accounting, reporting, and financial systems is a plus/ strongly preferred.
- Experience in federal government reporting is preferred.
- Knowledge of community development finance is preferred.
- Ability to respond quickly and accurately to requests for information.
- Strong problem-solving skills; ability to think quickly, critically and strategically.
- Strong detail-orientation, with excellent organizational and follow-through skills.
- Proficiency with Excel, Salesforce and other systems for reporting management.
- Detailed-oriented, consistently meet deadlines, work well within a team environment.
- Excellent analytical, communication, interpersonal, and follow-through skills.
- Strong written communication skills.
- Proven track record of attending to detail, tracking, analyzing and reporting data and meeting deadlines.
SAMPLE LANGUAGE: PUBLIC POLICY MANAGER/ SENIOR ASSOCIATE POSITIONS

Core Responsibilities

Policy & Legislative Research
- Participate in the development of advocacy strategies that center [CDFI name]'s policy priorities.
- Monitor, research, and report legislative and policy developments relevant to [CDFI name]'s business lines and areas of interest.
- Conduct research and analyze programmatic data in support of the policy goals of the organization.
- Interpret, analyze, and draft legislative and regulatory policy proposals.
- Track sign-on letters or policy endorsements on behalf of [CDFI name].
- Support team leadership on policy and funding initiatives as directed.

Content Development & Digital Strategy
- Produce content that articulates and establishes [CDFI name]'s advocacy perspective on key issues.
- Participate in/manage the development of materials to be submitted on behalf of [CDFI name]'s advocacy priorities, such as comment letters to federal agencies and regulators.
- Develop materials, including position papers, policy briefs, and fact sheets, needed to effectively advocate [CDFI name]'s policy positions.
- Contribute a policy perspective to publications and communications materials, including but not limited to annual reports, thought pieces, email marketing, and other public communications.
- Develop engaging content for various stakeholders with an interest in [CDFI name]'s advocacy work.
- Collaborate with marketing/communications team/staff to develop creative and engaging content for [CDFI name]'s blog, website, and social channels to raise [CDFI name]'s profile as a thought leader and influencer in the community development field.
- Contribute to digital media strategy to advance and highlight our policy priorities.
- Contribute content to email marketing that showcases advocacy work and wins.

External Relations
- Provide support to develop issues-based campaigns that advance [CDFI name]'s policy priorities at a local, regional, and national level.
- Help prepare senior leadership and subject matter experts for external speaking opportunities, meetings or interviews.
- Develop and maintain close working relationships with a wide range of stakeholders, including but not limited to Congressional staff, national coalitions, and ally organizations.
- Identify valuable engagements with key agencies, policymakers, trade associations and advocacy groups that supports public policies that benefit the communities [CDFI name] serves.
- Manage and update coalition and partnership tracker.
- Develop and maintain databases relevant to our work with Congress and our coalition partners.
- Identify and secure external opportunities to amplify [CDFI name]'s advocacy works, such as speaking engagements at conferences or media opportunities.
- Support team with maintaining contact with legislative offices and regulatory agencies to communicate [CDFI
name]’s work and influence public policies that impact our key issue areas.

- Represent [CDFI name] at events and meetings related to [CDFI name]’s public policy agenda.

Qualifications

- Bachelor’s degree or 5-7 years of direct professional experience in lieu of a degree. Concentration in political science, communications, social work, city and regional planning or another similar field.
- Minimum of 3-5 years of direct professional experience such as work in a legislative affairs-based position or at an organization with an active policy agenda.
- Experience working with federal, state and/or local legislative and regulatory processes required.
- Knowledge of community development finance and economic development policy issues highly beneficial.
- Proven ability to research and build subject matter expertise on policy issues.
- Excellent analytical, organizational, and written and verbal communication skills.
- Superior interpersonal skills and ability to work constructively with diverse constituents.
- Demonstrated ability to communicate persuasively verbally and in writing.
- Ability to manage multiple tasks independently in an effective and efficient manner.
- Ability to define and set priorities, be self-motivated and take initiative for new projects and departmental needs.
- Proficiency in using web-based congressional tracking tools, such as Congressional Quarterly (CQ)’s Fiscal Note or Bloomberg Government, is a plus.
- Familiarity with Excel, HTML or InDesign is a plus.
- Excellent research and organizational skills.
SAMPLE LANGUAGE: COMMUNICATIONS & MARKETING, SENIOR ASSOCIATE/ASSOCIATE POSITIONS

Core Responsibilities

Public Relations

- Align public relations activities with the overall editorial content calendar and assist the development of public relations content and collateral via press releases, key message documents, slide decks, etc. and ensure the appropriate editing, review, and approval process.
- Manage media monitoring and reporting and apply this information to help identify earned media opportunities.
- Drive public relations activities such as media pitching, issuing press releases, paid media, and speaking engagements for subject matter experts at OFN and in the OFN network.
- Collaborate with team to leverage social channels to advance public relations campaigns and meet objectives.
- Assist with preparation of senior team members, including briefing documents, talking points, slides decks, and media interviews.
- Write and/or edit blog posts, social posts, and other strategic communications content.
- Lead or assist the production of a range of communications deliverables for events, [CDFI name] website, etc.

Marketing

- Assist with marketing, including advertising, production of creative collateral, and creation/maintenance of website and social media content aligned with brand messaging and visual identity.
- Contribute to content creation for external communications including social media and e-newsletters.
- Contribute to content creation for internal communications including monthly employee e-newsletter and intranet sites.
- Maintain inventory of property marketing materials and implement system to ensure content is updated/refreshed regularly or created as needed for new communities entering the portfolio.
- Participate in creation of and support maintenance of new marketing plans.
- Assist with the coordination and scheduling of property and event photography.
- Support development of [CDFI Name]’s branding and messaging.
- Create social media content specific to [CDFI Name]’s primary audiences.
- Develop video content to share across [CDFI Name]’s social channels.
- Support production of borrower stories and profiles, including recruiting, collection, editing, fact checking, and publication.
- Build and maintain social media presence, including organic and paid campaigns to increase impressions and engagement.
- Maintain and enforce online content best practices, both creative and technical, that uphold [CDFI name] brand principles and writing styles.
- Experience working with graphic design vendors and perform basic graphics production and modification.
- Measure and report on performance of online platforms, identifies digital marketing trends and insights, and recommends adjustments accordingly.
- Track and analyze social media metrics to improve outreach.
- Write, edit, and produce other online content as assigned, such as marketing emails and website copy.
Qualifications

- Bachelor’s degree in Marketing, Communications, Journalism, English, Advertising, or related degree, or 5-7 years of equivalent experience in lieu of a degree.
- 3-5 years of relevant communications/marketing work experience, such as producing online, multi-channel content in a professional setting and/or creating content to connect with a diverse range of stakeholders.
- Demonstrated experience with media monitoring and public relations platforms such as PR Newswire, Cision, Muck Rack, etc.
- Demonstrated experience working with content and website management software (such as WordPress); social media management software, such as Mentionlytics or Hootsuite; email marketing software, such as Pardot; graphic design software, such as Adobe Creative Suite or Canva; and leading social media platforms, such as Twitter, LinkedIn, Instagram, and YouTube.
- Experience with editorial planning tools and marketing technologies such as Salesforce, WordPress, Sprout Social, and Asana.
- Proficient knowledge of Microsoft Office Suite and Adobe Acrobat. Working knowledge of Adobe Creative Suite including Photoshop and InDesign, as well as familiarity with CRM systems is a plus.
- Knowledge of basic website content management systems and HTML and CSS.
- Experience planning or executing paid digital strategies a plus.
- Prior CDFI or nonprofit experience is helpful.
- Excellent writing and editing skills, including ability to write persuasively and effectively, with cultural competence and an inclusive mindset, across different platforms and for different audiences.
- Exceptional copywriting and editorial skills.
- Ability to “translate” and clearly communicate technical information for non-specialist audiences.
- Ability to distill news, reports, events, and deal closings into language that is accessible, informative, and easy to read.
- Demonstrated experience of writing within editorial and brand guidelines.
- Demonstrated knowledge of digital and social media trends, paid advertising, as well as key metrics to track.
- Strong project management skills with exceptional attention to detail.
- Ability to work in a rapidly changing, dynamic environment in a collaborative team environment.
- Self-starter with the ability to set priorities, follow through on challenging situations and effectively manage time.
- Demonstrated track record of successful public communications campaigns or initiatives.
- Light to moderate travel required (5-15% of time).
SAMPLE LANGUAGE: IMPACT DIRECTOR POSITIONS

Core Responsibilities

Impact Strategy and Evaluation Models
- Lead development and achievement of social, environmental and community impact goals.
- Collaborate with lending staff to design and implement a plan to incorporate social and environmental values into [CDFI name]'s lending and credit evaluations.
- Implement new data collection systems and models.
- Supervise analyst/associate to create and maintain data collection systems, and analyze and report data.
- Work with executive team, staff, and board to ensure our internal and external operational practices align with our values.
- Develop/refine [CDFI name]'s Theory of Change
- Determine data [CDFI name] will need to collect to prove its Theory of Change and demonstrate its efficacy to stakeholder and partner interests.
- Develop a process to ensure impact data is shared with external audiences in regular intervals.

Industry Leadership
- Collaborate with local, national, and international organizations and associations working in this field to share, learn and develop principles and best practices.
- Research best practices and latest science on impact measurement, community, environmental and individual wellbeing, and neighborhood development indicators.
- Present at various events, conferences etc.

Stakeholder Engagement and Partner Development
- Build strong relationships in partnership across all business lines of organization with key place-based stakeholders and intermediaries including CDFIs, Community Foundations, grassroots groups, nonprofit organizations, and public sector partners.
- Advance [CDFI name]'s goals of [xx].

Policy and Advocacy Leadership
- Champion strong relationships at all levels of government.
- Develop and foster partnerships with community organizations and other advocacy groups engaged in policy issues.
- Monitor news and legislative developments on key issues and identify opportunities for action on key policies and programs that are tied to [CDFI name]'s mission and values.
- Represent [CDFI name] on committees, working groups, task forces and regional policy bodies, etc.

Qualifications
- Minimum 7-10 years of relevant professional experience in community development finance, data collection, analysis and reporting preferred.
- Bachelor’s degree in urban planning, data science, business sociology, finance or related field of study, or 7-10 years of work experience in lieu of a degree. Graduate degree in related field preferred.
- Experience designing and conducting program evaluations and directing complex social scientific research projects, both short- and long-term.
- Experience with geographic information systems and interactive data visualization software preferred (e.g., ArcGIS, Tableau, R).
- Excellent computer and database management skills. Proficiency with Word, Excel, Access required.
- Experience with quantitative research methods, including quantitative research design, advanced statistical analysis, data collection, and management.
- Experience with qualitative research methods, including research design, data collection (e.g., interviews, focus groups), analysis, and reporting.
- Extensive experience developing and publishing research briefs, fact sheets, and reports.
- Experience effectively managing projects and project staff, prioritizing work to meet organizational goals and deadlines required.
- Substantive knowledge and interest in community development, financial institutions, and nonprofits.
- Excellent judgement and interpersonal skills, including interacting and partnering with a diverse range of internal and external constituents, key stakeholders, and audiences.
- Effective written and verbal communication skills.
- Extensive project management skills—i.e., developing and managing timelines, workplans, staffing, and budgets.
SAMPLE LANGUAGE: RESEARCH ASSOCIATE POSITIONS

Core Responsibilities
- Support the full life cycle of [CDFI name]'s evaluation and impact assessment projects, including support for project scoping and design, client management, data collection and analysis, documentation, and presentation of findings.
- Develop data visualizations, interactive dashboards, and written reports that effectively communicate findings to a variety of internal and external stakeholders.
- Support programs across [CDFI name] by responding to requests for data advisory and analysis services in a timely and professional manner.
- Increase the accuracy and efficiency of [CDFI name]'s data analysis through data cleaning, code development, QA, and performing simple to complex data requests.
- Collect, clean, manage, and analyze quantitative data and perform statistical analyses using standard statistical software packages.
- Support mixed-methods data collection and analyses through design and implementation of surveys, interviews and other qualitative methods alongside quantitative analysis.
- Assist with qualitative data collection by developing interview guides, scheduling interviews, taking interview notes, conducting interviews, and helping to summarize interview data.
- Perform quality assurance reviews on work produced by other members of the team in a cooperative manner that advances the department's overall commitment to accuracy.
- Create and maintain proper documentation for key processes.
- Support the development of literature reviews, written briefs, memos, and report drafts.

Qualifications
- A bachelor's degree or 5 years direct work experience required in lieu of a degree. Educational background in city planning, public policy, geography, sociology, economics, statistics, or another discipline that emphasizes research skills, including analyzing and interpreting quantitative information for policy or decision-making purposes.
- A minimum of 2 years relevant professional experience required; a master's degree may be substituted for work experience.
- Knowledge of community development and/or housing issues, urban economics, demographics and/or real estate development strongly preferred.
- Candidates must have demonstrated experience with common datasets and measurement techniques from the Census Bureau (e.g., ACS and PUMS), HUD (e.g., Picture of Subsidized Households, CHAS, LIHTC database), the National Housing Preservation Database (NHPD), the FFIEC Home Mortgage Disclosure Act (HMDA), and/or other familiar sources used in the field.
- Proficiency with standard statistical methods and software, e.g. R or Python.
- Experience in other data visualization and mapping platforms (such as Tableau, leaflet, mapbox), and/or databases (SQL databases, Access). Some experience with statistical or spatial methods is required, along with a desire to learn more in the position.
- Demonstrated proficiency with ArcGIS Pro/ArcGIS Online.
- Ability to perform quantitative and qualitative research.
- Experience visually representing quantitative information through maps, charts, graphics, etc.
- Expertise with Microsoft Office software (especially Excel and Power BI).
- Excellent written and verbal communication skills and experience writing research briefs, reports or case studies.
- Experience working with diverse, collaborative teams, virtually or in person. Positive attitude, patience, and willingness to listen to and teach non-experts.
- Ability to work in an environment where the pace of work may vary from week to week.
- Excellent organizational and time management skills; ability to work on multiple projects simultaneously.
- Excellent critical thinking and creative problem-solving.
- Commitment to data integrity and accuracy.
- Experience scoping and developing interactive visualizations or graphics.
- Knowledge of design principles and best practices for data visualization.
- Experience with qualitative data collection and analysis methods.
Endnotes


Photo Details

Cover: 2023 OFN Conference attendees at the Apollo in New York City (photo credit: Sam Levitan Photography); OFN Member AmPAC team members; OFN staff, funders, and members at OFN’s 2022 Midwest Regional Meeting in Chicago, Illinois.

Page 3: A mural in Berea, Kentucky, from OFN 2022 Southeast Regional Meeting in Berea, Kentucky (photo credit: The Holler Creative).

Page 8: Employees of Nonprofit Finance Fund borrower LifeArk assembling modular homes in Southern California. Nonprofit Finance Fund offered LifeArk a $2.1 million loan to finance a new development of these easy-to-build structures, which will become permanent supportive housing for formerly unhoused residents of the city of El Monte. Nonprofit Finance Fund is an OFN member and borrower.
Have questions, suggestions for improvement, or other feedback you’d like to share related to this toolkit?

Reach out to OFN’s Development Services team at developmentservices@ofn.org.

Interested in diving deeper into this content?

Visit OFN’s website to check out upcoming trainings and events here!

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