



CDFI Essentials FAQ 2023

What is CDFI Essentials? [CDFI Essentials](#) is CAMEO's signature year-long cohort CDFI training as part of the [CAMEO CDFI Incubator](#) with facilitated monthly trainings, peer learning and one-on-one consultation on the following topics presented below. 2023 will mark our fifth year of providing CDFI Essentials.

This program supports new and emerging CDFIs to learn skills, create policies and manage risk — while meeting their mission to serve entrepreneurs of color and LMI communities. This program is also highly responsive to the needs, trends, opportunities and challenges participating CDFIs experience.

CAMEO uses an online Learning Management System in LearnWorlds to share recordings of all trainings and handouts, publications and document templates such as our Loan Manual Template, allowing participants to access the information on-demand and revisit topics as needed. **All meetings take place virtually via Zoom.**

This intensive peer cohort program is a monthly facilitated peer learning program including training with 11 monthly sessions of up to 1 hour, 15 minutes in duration each.



Meetings will take place monthly, generally on the same day/time with calendar invites for all sessions sent out before the program starts. The recurring calendar for each month is the 3rd Thursday of each month from February 2023 to November 2023 at 10:00am to 11:15am PST. The December 2023 session will be held the 2nd Thursday of the month, December 14, 2023 from 10am to 11:15am PST.

How Many Organizations Will Participate: CAMEO will select up to 12 organizations to participate in the cohort. These organizations will include microlenders and small business lenders from California as well as around the United States. We intentionally keep the cohort small to increase peer interaction and learning within a small group setting.

Topics may include but are not limited to:

- Loan Manual Overview and Development
- Portfolio Performance Standards
- Loan Product Design; Mission; Underwriting; Outreach
- Risk Rating Systems
- Allowance for Loan Loss Reserves
- Credit Reporting
- State Guarantee and Credit Enhancement Programs
- Data Maturity and Reporting
- Closing and Servicing
- Capitalization
- Managing Troubled Loans
- Obtaining Capital from Bank CRA Funds
- Executive Leadership, Board Governance and Staffing

Fee to Participate Per Organization for the Full 2023 Year:

- CAMEO Member Organizations: \$1,250
- Organizations that are not CAMEO Members: \$2,000

Scholarships are available for organizations with demonstrated need. CAMEO membership pricing is typically \$350 to \$500 per year per organization. To learn more about CAMEO membership benefits and pricing, please click [here](#).

**Year-Long Commitment:**

We ask each organization to commit to participating in the full year. We invite up to 5 staff and/or board members to participate in each session however, in order to build on each of the following months.

We request organizations designate *at a minimum* one staff/board member attend *all* the sessions (rather than changing who attends each time) in order to fully benefit from the continuity and design of the program and peer learning. In the event of staff member transition during the year, we ask the organization to notify CAMEO and let us know who the new staff member will be participating.

CAMEO Staff Facilitator: With more than 20 years CDFI and business lending executive and practitioner experience, Emily Gasner, VP of Strategic Initiatives and Director of the CDFI Incubator. And we incorporate CDFI expert matter experts as Guest Speakers throughout the year.

Consulting: The 2023 participating cohort organizations will each have the option for an additional one-on-one consultation on a monthly basis from CAMEO to answer questions, provide advice, and brainstorm whatever support you need to increase your impact and start or scale your microlending.

Deadline to Register for CDFI Essentials 2023: January 15, 2023