



CDFI  
ESSENTIALS



## CDFI Essentials FAQ 2024

**What is CDFI Essentials?** [CDFI Essentials](#) is CAMEO's signature year-long cohort CDFI training for microlenders and small business lenders as part of the [CAMEO CDFI Incubator](#) with facilitated monthly trainings, peer learning and one-on-one consulting on the following topics presented below. 2024 marks our sixth 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 that CDFIs experience. **This program also supports well established existing CDFIs who have new staff** who are interested in learning the basics of the CDFI industry.

**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 3<sup>rd</sup> Thursday of each month from February 2024 to December 2024 at 10:00am 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 2024 Year (for up to 10 staff). Please note, we have special rates for members and special deeper discounts as subsidized by funders in certain geographic areas as listed below.**

- CAMEO Member Organizations in the 9 San Francisco Bay Area Counties: \$750
- CAMEO Member Organizations in Northern California or Southern California: \$1,000
- CAMEO Member Organizations Outside of California: \$1,250
- Organizations that are not CAMEO Members: \$2,000

Additional 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 10 staff and/or board members to participate in each session, however, each month's training content builds on the previous months' content.

We request organizations designate *at a minimum* one staff 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 joining the cohort will be prior to the first session they plan to attend.

**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, is our facilitator and trainer. We incorporate CDFI expert matter experts as Guest Speakers throughout the year.

**Consulting:** The 2024 participating cohort organizations will each have the option for an additional one-on-one consulting 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 2024:** January 31, 2024

**Questions?** Contact Emily Gasner at [egasner@CAMEOnetwork.org](mailto:egasner@CAMEOnetwork.org).