Objective

- Provide Goldman Sachs Growth Collaborative members with an overview of the OFN consulting services available to them
Agenda

- Introduce Strategic Consulting
- Menu of services for Growth Collaborative members
- How to Access

Strategic Consulting

Strategic Consulting is one manifestation of OFN's mission to lead CDFIs and their partners to ensure that low-income, low-wealth, and other disadvantaged people and communities have access to affordable, responsible financial products and services.

We do this by:
- Leveraging OFN's expertise to benefit CDFIs and their partners
- Bringing innovation to life through the codification and dissemination of best practices
- Working with partners to develop new solutions to challenges facing low-income communities
Service Experience Promise:

- OFN’s strategic consulting practice will be known for outstanding customer service and exceeding the expectations of our customers.
- We will demonstrate confidence in our own areas of expertise and respect for and desire to collaborate with others in their areas of expertise.
- OFN’s values of Justice and Excellence will guide the consulting practice’s interactions with clients, colleagues and collaborators.

Our team

- OFN’s consulting team leads the delivery of services
  - Consulting staff
    - Pam Porter
    - Christine Bare
    - Tabitha Atkins
    - Alex Jaskula
Our team

- In addition, we leverage the expertise of the OFN network to benefit our clients
  - **OFN experts**
    - Mark Pinsky, Cathy Dolan, Beth Lipson, Wanda Speight
  - **Experts from the OFN network**
    - CDFI experts, including Ginger McNally, Lori Glass, and others
    - Those with specialty knowledge and experience working with CDFIs, such as Jeff Brown (grocery stores) and Lesley Wendell (leadership assessment)

Types of Consulting Services

- Industry capacity building
- Investor services
- Strategic consulting for CDFIs
Industry Capacity Building

- Foundations, the CDFI Fund, Financial institutions and others engage OFN to provide **capacity building services** to advance and transform the CDFI industry.

- Representative engagements:
  - Training and technical assistance to CDFIs on innovative financing, such as *Financing Healthy Food Options*, Microfinance and Small and Emerging CDFIs
  - Leadership Development to provide opportunities to grow leaders across the CDFI Industry, such as *CDFIs v2.0*
  - Geographic capacity building, such as work in Atlanta and Baltimore
  - Commissioned research on topics that benefit industry participants

2013 Industry Capacity Building opportunities

- **Scaling Microfinance**
  - Innovative design involving CDCUs and Loan Funds
  - Focus on: Business model, New Products, Technology and Human Capital
  - Partnering with CFSI, Federation, and Scale
  - 3 Training Workshops in January and February
    - New York
    - San Francisco
    - Atlanta
  - TA in working groups, 1-1 and webinars
  - Learn more on December 6 at 3:30 Eastern time
2013 Industry Capacity Building opportunities

- **Strengthening Small and Emerging CDFIs, aka, Expanding Coverage**
  - 3 day training workshops that kick off 6-12 months of on-going collaboration and support
  - Partnering with Swack, Abramowitz, McNally and the Support Center
  - Topics:
    - Expanding geographically
    - Offering new loan products and services
    - Increasing penetration of existing markets
    - Outsourcing certain functions
  - Training and TA to start in Q2 and continue into 2014

Investor Services

- Banks and Foundations engage OFN to help them **invest effectively in CDFIs**.
- Representative engagements:
  - Due diligence on investments, loans, or grants to CDFIs
  - Designing new CDFI investment programs for investors
  - Training for Underwriting CDFIs
CDFI Consulting

- **Existing or potential CDFIs** rely on OFN to help them achieve high performance to serve their target communities.

- Representative engagements:
  - Growth or expansion strategies
  - Business planning for new or established CDFIs
  - Risk, Loan and Portfolio management
  - Operations reviews

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**Lending Lifecycle Methodology**

- **Loan Sourcing**
- **Loan Approval**
- **Loan Servicing**
- **Portfolio Mgmt**

- **Underwriting**
- **Loan Closing**
- **Troubled Loan Mgmt**

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**MIS and Technology**
- Organizational Structure/ Staffing/ Professional Development
- Reporting
- Quality Control
- Productivity
Growth Collaborative opportunities

- Now through end of 2013:
  - 1-1 consulting
  - 20 hours for 20 CDFIs

Services available to Growth Collaborative members

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>Loan policy/operations review</td>
<td>• Review existing policies and activities. Provide feedback and sample approaches or language.</td>
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<tr>
<td>Portfolio management reporting</td>
<td>• Review existing data collection and reporting. Outline ways to measure and monitor migration of risk.</td>
</tr>
<tr>
<td>Business plan review</td>
<td>• Review existing BP. Identify strengths and weaknesses.</td>
</tr>
<tr>
<td>Leadership development</td>
<td>• Assessment and interpretation for up to three leaders.</td>
</tr>
<tr>
<td>Financial Performance</td>
<td>• Review CAMEL for strengths, weaknesses, opportunities and threats.</td>
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</tbody>
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Consulting Request Form

Request for Consulting: Goldman Sachs 10,000 Small Business Growth Collaborative

Please fill out the form below and send to Alexandra Jaskula at ajaskula@opportunityfinance.net with the attachments requested in #4.

1. What is the challenge your organization wishes to address related to small business lending?

____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

2. What benefits does your organization hope to achieve as a result of the consulting service?

____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

3. Please check (✓) the area in which you are requesting assistance:

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<td>Leadership Development Review</td>
<td>Assessment for up to three senior leaders, Followed by individual coaching conversations.</td>
</tr>
<tr>
<td>Financial Performance Review</td>
<td>Review (CAMEL, for SWOT)</td>
</tr>
</tbody>
</table>

4. Please provide your organization’s most recent financial statements and loan asset quality report as attachments with this form.

How to access

- Complete request for consulting form
- Set up call through Alexandra Jaskula
  - ajaskula@opportunityfinance.net
- Questions?
  - Don’t hesitate to contact Pam Porter
  - pporter@opportunityfinance.net