

CDFI FRIENDLY

BLOOMINGTON

Capstone Report

Paul H. O'Neill School of Public and Environmental Affairs
Preparer: V600 Capstone Course

Professor Mark Levin, Faculty Advisor

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Acknowledgments

This report for CDFI Friendly Bloomington is the product of a group of graduate students at Indiana University Bloomington’s Paul H. O’Neill School of Public and Environmental Affairs. During the Spring 2022 semester, students prepared this product as Master of Public Affairs candidates in fulfillment of their required V600 Capstone course, which facilitates practical application of MPA program skills and knowledge in service of a client in the real world. The opinions and perspectives this report presents are strictly those of the student authors and in no way represent those of Indiana University or CDFI Friendly Bloomington.

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Executive Summary

During the Spring 2022 semester at the Paul H. O’Neill School of Public and Environmental Affairs, graduate students in Professor Mark Levin’s capstone course endeavored to build organizational processes and programs for our client, CDFI Friendly Bloomington (herein also “the Organization” or “the Client”). We self-organized into four Teams, each with its own Team Lead, and nominated two Project Managers to oversee the workflow.

Together, we developed the enclosed documents and policies that meet the expectations of the Organization’s parent program, CDFI Friendly America, local needs, and the need to interact efficiently with larger community development financial institution (CDFI) networks. These documents and policies respond to four capacity-building priorities that the Client identified: bridge loans programs, local energy savings programs, marketing strategy, and organizational management. The recommendations herein support the Client’s efforts to build capital for local, mission—and equity—driven financing opportunities, as well as assist local entrepreneurs take advantage of local opportunities. As we elaborate below, there is a symmetry in aligning the needs of local entrepreneurs with CDFI Friendly Bloomington’s mission, the mission of larger CDFIs, and the spirit of the democratic experiment that we call the United States of America. We have found that this symmetry is reducible to a simple CDFI relationship present at all levels of government: CDFI financing expands and grows with the amount of experience and education local entrepreneurs and communities have with CDFI services.

The following section begins with an overview of the methodology we used to situate the Client’s deliverables within local, regional, and national CDFI priorities, followed by an overview of the processes we employed to produce the deliverables and implement the method. The introductory section ends with a list of next steps.

Overview of Methodology

CDFIs are a relatively new financing tool used to equitably provide the capital necessary for communities to self-organize and function better as social laboratories within the U.S. American federalism (New State v. Leibman 1932). To do so, they provide reduced-barrier financing opportunities for local entrepreneurs—with and without employees—who would otherwise not have access to the lending market. Ultimately, the goal is to bring people and enterprises into the market through sustainable credit repair opportunities for CDFIs, yet not profit-maximizing.

Given such a grand and granular mission, it is no surprise that CDFIs have suffered from a coverage problem in rural and smaller metropolitan statistical areas (MSAs). Unorganized markets, mismatched supply and demand, and lack of education about CDFI services are factors to blame. The recent development of CDFI Friendly America (CDFI-FA) offers a solution to this problem by giving programmatic priority to the learning environment that underpins well-established, evidence-based financing networks and project pipelines that large CDFIs utilize (Theodos and Seidman 2017, 7).

Larger, more established CDFIs have the same learning cycle for their networks and project pipelines as smaller CDFIs, but they have more staff, more capital, and bigger, stronger networks (Pinsky and Abramowitz 2020, 11). In order to survive, CDFI-Friendly America expects CDFI Friendly Bloomington to remain a Lean CDFI Friendly Model (a “lean nonprofit entity”) and to work closely with larger CDFIs (Pinsky and Abramowitz 2020, 7)¹. CDFI-FA’s guidance explicitly requires building a local network and pipeline of ideas with no more than two full-time employees. By meeting these expectations, CDFI Friendly Bloomington can afford to organize local markets and be a constant reminder of flexible, affordable financing for local, sustainable business plans and community-vetted solutions.

¹ The Jossey-Bass Handbook of Nonprofit Leadership and Management notes that “[t]ime and experimentation will help us assess the utility of lean models for nonprofit organization and social enterprise. In some ways, the tenets of the lean approach are reminiscent of the work of Senge and other organization innovation theorists who have wrestled with the question of how to encourage organizational learning and innovation (Senge, Kleiner, Roberts, Ross, Roth, and Smith, 1999).” (pg. 383)

CDFI-FA's guidance and program goals makes it clear that locality must significantly determine the documents and policies of a Lean CDFI Friendly Model. However, no guidance exists to help craft these policies and documents in a way that pays due regard to CDFI Friendly Bloomington's lean intermediary position in relation to larger CDFIs and CDFI networks. The newness and leanness of the CDFI Friendly model prevents simply asking CDFI experts to help guide document and policy production for a two-person team.

In response to these circumstances, we kept the relationship between coverage and CDFI education in focus during the crafting process and made it a priority to make the mission and position of the lean CDFI Friendly model readily communicable to diverse groups—including our expert advisors. In doing so, we gained sufficient control over the crafting of the Client's documents and policies to produce deliverables that complement the relationship between CDFI coverage and CDFI Friendly education. Simply stated, our methodology was to frame all of the Client's activities when building capital, implementing projects, and measuring and collecting data as a streamlined learning and innovation cycle that should be marketed as such both to CDFI networks and local communities.

Process Overview

The process each Team used to craft their deliverables offers clear examples of how we implemented the methodology. Each Team built a network that included local and regional experts in reduced-barrier lending, directors and staff from larger CDFIs, and experts with relevant professional competencies. These experts shared with us their documents, policies, and ideas, which we recrafted to meet local needs while maintaining industry and mission standards. The review process flowed between Team members and Team Leads, CDFI Friendly Bloomington's CEO, the two student Project Managers, our faculty advisor, and the experts involved with each deliverable. The Marketing Team reviewed the final deliverables of all Teams for accessibility, deliverability, and style with a focus on length, brevity, simplicity, and consistency of message.

After implementing the Lean CDFI Friendly methodology in this way, we are confident the results constitute (1) accessible and usable documents and policies that support the lean intermediary function of the Lean CDFI Friendly Model; and (2) an intuitive and organic Lean CDFI Friendly document and policy production framework that is replicable in disparate communities.

Next Steps

1. Pursue formalization of the Lean CDFI Friendly Model

- a. through a comparative study between two CDFI Friendly cities using our methodology and process for developing documents and policies;
- b. through partnering with another O'Neill SPEA Capstone cohort.

Existing academic research on Lean Nonprofit Models describes them as sharing many of the characteristics that define organizational learning models, but notes that more research is desirable. The widely accepted efficacy of the CDFI program, the extent of CDFI reporting requirements, and the support for program expansion are sufficient reasons to expect a wider adoption of a formalized Lean CDFI Friendly Model.

2. Continue to pursue the requirements for CDFI certification.

Our deliverables will expand the coverage of CDFI Friendly Bloomington by increasing available capital for local, mission-driven financing opportunities, as well as by increasing the amount of experience local entrepreneurs have with CDFI services. Such direct alignment with the U.S. Treasury's CDFI Fund mission will facilitate moving from an emerging CDFI to a certified CDFI.

Marketing Program Team: Final Report and Recommendations

Introduction to Role and Deliverables

Prior to our project, CDFI Friendly Bloomington did not have marketing materials explaining the organization’s purpose and program to potential donors or other interested parties. As such, the Marketing Team developed materials to convey the need for CDFI Friendly Bloomington’s services — applying for funding, raising capital, and educating the public, potential clients, and decision-makers. Below are three deliverables per our mutually agreed Statement of Work (SOW): a four-pager, a revised newsletter template, and a style guide. Though not required under the SOW, we also provided social media recommendations that we developed after reviewing CDFI Friendly Bloomington’s social media accounts. In crafting these recommendations, the Marketing Team consulted the following experts representing a variety of fields:

- **Lee Lamey**, CIO of Confluent Health, gave recommendations on website development software.
- **Pablo Fuentes**, Principal and Co-Founder of makepath, who is an expert on search engine optimization (SEO). He provided us with recommendations for where to post, and how often to post in order to increase site traffic and how active web pages should be.
- **John Deck**, Ph.D., President of the Parkinson’s Awareness Association of Central Indiana, provided guidance on newsletter templates based on how they provide monthly, quarterly, and annual newsletters and reports.
- **Noah Smyth**, Denver Nuggets Social Media and Digital Content Coordinator, provided insights on targeting specific demographics through use of different social media sites.

The Marketing Team developed materials applicable for funding, raising capital, and educating the public, potential clients, and decision-makers to convey the local need for CDFI Friendly Bloomington services. These

materials address multiple scenarios for expected beneficiaries and funders of CDFI Friendly Bloomington programs with a focus on general applicability to funding cycles and sources. Marketing deliverables include a marketing style guide; web, email, and hard copy advertisements of services and programming; and a glossy four-pager.

Team deliverables included:

- 4.1 Establish a marketing style guide.
- 4.2 Develop monthly newsletter template(s) including web, email, and hard copy templates to inform partners about progress on existing projects, new developments, and status updates.
- 4.3 Create a glossy four-pager for presentation to the public, funding sources, and policymakers.

Recommendations

Style Guide

We recommend adopting the style guide we created, which provides guidance on future communications to maintain consistent voice and grammar throughout marketing materials. The Team intends the guide to create a unique marketing style for CDFI Friendly Bloomington and steer the creation of brand-focused documents.

The style guide is available in Appendix H.3.

Newsletter

1. Issue monthly posts
2. Utilize in conjunction with the style guide
3. Save an original copy of the newsletter

Both newsletter templates are available in Appendices H.5 and H.6.

Social Media

Some recommendations for current and future social media applications are below. In summary, the team suggests increasing social media activity, establishing a blog, and strategically selecting social media outlets to exploit.

1. Increase the number of posts: Each social media account associated with CDFI Friendly Bloomington should generate 1-2 posts a month. These posts do not have to be unique but should be catered towards the demographics of the social media site.
 - a. i.e.: Facebook targets broader groups with a median age of around 40, and LinkedIn posts should cater more towards professional crowds.
2. Sharing and interacting with posts should also follow website demographics and include input from CDFI Friendly Bloomington in order to maximize interactions.
3. Change website host from WordPress to Wix: Wix offers higher quality website options for the same price. A more professional website helps lenders and borrowers have more confidence in your organization.
4. Limit social media sites to those containing high concentrations of relevant groups. We recommend removing Twitter at this time. Twitter requires more activity and limits the size of the content. Relevant groups such as Lenders, Potential Borrowers, and Developers are not best served by information snippets provided by Twitter.
 - a. Studies by Pew Research found that Facebook has the highest utilization by adults age 30+, while sites like Twitter have the lowest overall utilization rates, with groups 30+ having utilization rates below 25%.²
 - b. LinkedIn is a business professional social networking site that provides professional overviews of companies, posts containing upcoming events, and operates as a job posting board on the paid version of the site.

² [Social Media Use in 2021 | Pew Research Center](#)

5. Increase the number of success stories featuring customers. These stories serve a dual purpose. They show the good that is possible through CDFI Friendly Bloomington as well as double as case studies highlighting successful uses of the program.
6. Link all stories and posts back to the CDFI Friendly Bloomington Website. Store all past posts as blog posts to generate more interactions with CDFI Friendly Bloomington's website.

Energy Savings Program Team: Final Report and Recommendations

Introduction

CDFI Friendly Bloomington operates two programs that aim to reduce energy consumption for Bloomington residents: the Bloomington Green Home Improvement Plan (BGHIP) and the Solar & Energy Efficiency Loan (SEEL) programs. These programs began in 2021 and exist as a partnership between CDFI Friendly Bloomington, the City of Bloomington, and supporting organizations. BGHIP and SEEL primarily serve individuals and organizations within City limits and are designed to expand in the coming years. Bloomington’s status as the country’s first “CDFI Friendly” city has led many other municipalities to pursue this model. Given CDFI Friendly Bloomington’s nascent status, the Organization necessitated support documentation for both BGHIP and SEEL programs. These documents were to be brief, easily comprehensible, and outline the primary pieces of information necessary to run both programs.

Methodology

In consideration of a “Lean” nonprofit model, CDFI Friendly Bloomington must effectively allocate its resources in delivering BGHIP and SEEL. A Lean model gives taxpayers and stakeholders in Bloomington a great return on investment of their time and funds. CDFI Friendly Bloomington can achieve this efficiency through its partnership with organizations including IFF, CLean Energy Credit Union, and Hoosier Hills Credit Union, among others. CDFI Friendly Bloomington’s role as a conduit between Bloomington and these organizations is currently the best fit for the organization via a “Lean” model. CDFI Friendly cities outside of Bloomington must follow this model to increase the pipeline of ideas and capital to their municipalities.

In that vein, CDFI Friendly Bloomington is interested in adopting more programs that align with its current energy-focused goals. Ideally, new

programs will have more orientation toward small businesses, as BGHIP and SEEL primarily exist to help homeowners and nonprofit organizations. Thus, recommended programs will both target small businesses and be immediately applicable for the small businesses of Bloomington.

Within "Lean" thinking, there is the potential for CDFI Friendly Bloomington to attain CDFI certification, which our team strongly encourages. Doing so increases the number of opportunities that CDFI Friendly Bloomington can attract to Bloomington. Given this potential, we have enclosed recommendations for CDFI Friendly Bloomington's current state and its position following certification.

Creating greater internal documentation for current programs and locating existing implementable programs is necessary to achieving "Lean" growth. For this reason, current and future documents must align and promote this methodology.

Deliverables

We enclose in Appendix J of this report the BGHIP and SEEL Program Manuals we produced, followed by the Programs and Policy Recommendations Memorandum. The program manuals follow a similar formatting structure. Both contain primary application information, responsibilities and obligations of all involved parties, main contacts, and additional elements critical to the operation of each program. The memorandum consists of three sections detailing each of the potential programs, including information on their practicality in Bloomington through CDFI Friendly Bloomington's coordination. The two final recommendations in the memo are applicable once CDFI Friendly Bloomington is certified, as this is a viable avenue for CDFI Friendly Bloomington's continual growth.

Bridge Loan Program Team: Final Report and Recommendations

Introduction & Background

CDFI Friendly Bloomington’s purpose is to strengthen communities, reduce workforce barriers, and provide affordable working capital opportunities for smaller or independent contractors and entrepreneurs. Committed to the CDFI Friendly Bloomington mission, the Organization is launching a Bridge Loan Program to assist artists and small contractors in securing projects and job opportunities. Entrepreneurs with smaller business and personal reserves, in addition to narrower cash flow margins, remain more vulnerable than individuals with larger businesses with more capital. Therefore, financial stimuli increasing productive transactions strengthen the business climate for small contractors. Furthermore, the Program looks to support underrepresented groups, such as women- or minority-owned and operated businesses. CDFI Friendly Bloomington’s Bridge Loan Program energetically builds support networks across borrowers, partners, and investors while providing economic and community development opportunities for underserved populations in the Indiana Uplands region.

Contractors of underserved or underrepresented identity groups entail at least fifty percent (50%) ownership or operation by women or people of color. A highlight of the Bridge Loan Program is the equitable opportunities it creates for such contractors. Contractors representing social minority groups suffer from significant barriers to building capacity to take on projects that require extensive working capital. The Bridge Loan Program provides these contractors with loans at low interest rates to assist them fund projects and acquire contracts they otherwise would not be able to secure due to a lack of working or social capital.

Governments and businesses alike rely on contractors to outsource skilled labor for projects they may not have the resources to complete a project by themselves. A restaurant business may need to hire a contractor who is skilled in electric work, HVAC, roofing, or painting. Similarly, governments may hire several contractors to complete infrastructure projects or art

installations such as new buildings, murals, or sculptures. Contractors are necessary to the community. They support existing economies and in-fill knowledge or resource gaps that exist within several organizations in Bloomington’s public, private, and non-profit sectors.

We suggest that CDFI Friendly Bloomington utilize the Bridge Loan Program to strengthen the business climate for small contractors as well as help diversify and stimulate local economies. To support these efforts, our Team developed a general Bridge Loan Model and starter toolkit equipped with necessary documents for beginning the implementation process of the Bridge Loan Program. These documents include an intake Application Form, three separate Memoranda of Understanding (one each for borrowers, financing partners, and contracting partners), a descriptive list of possible funding sources, and a PowerPoint slide deck about the Bridge Loan Program for community fora.

Methodology

Our Team began by researching other CDFIs and similar programs aimed at providing low-interest loans. Through this research, the group discovered CDFI AltCap in Kansas City has a similar mission in filling the gap traditional financial lenders are not capable of offering the public. Using AltCap as a starting point to understand the program, the Bridge Loan Team expanded research to understand the loan process as well as the financing process. The team networked with surrounding CDFIs to gain information about their own small business support and loan programs. Ian Nicolini with Indianapolis CDFI Collaborative, as well as Charlie Mercer and Joe Hanson with Indianapolis Neighborhood Housing Partnership (INHP) were especially helpful in our research and development of the Bridge Loan program recommendations and deliverables.

Program Overview

The Team recommends the following Bridge Loan Program Model for CDFI Friendly Bloomington based on research, networking, and existing community development opportunities in south-central Indiana. First, a CDFI Friendly Bloomington advisor will provide financial literacy counseling for

prospective borrowers. This will likely consist of review and further development of business plans for which the loan will serve. Budgeting, business guidance, and supporting the borrower as a general financial advisor for the length of the loan are additional examples of the financial literacy requirement. CDFI Friendly Bloomington will also ensure monthly credit reporting for loan accountability. The Program intends for consistent payment from the borrower and reporting by CDFI Friendly Bloomington to build borrower credit and support future financing opportunities. The program is intended to boost small business presence and increase business diversity in the immediate and surrounding communities.

The Bridge Loan Program is to be a short-term financing model. Our Team found that many CDFI bridge financing models do not have rates much higher than the market prime rate of the Federal Reserve and typically have terms between 24 - 36 months. However, the Bridge Loan will charge a Commitment Fee to the borrower that is payable at the closing of the Loan; this fee shall total one percent (1%) of the total Loan amount. This program has the benefit of interest-only loan payments for the length of the repayment period with principal repayment occurring at closing of the Bridge Loan, presumably after the contractor has received payment for their completed project. In this way, the Program bridges the gap without a prepayment penalty. Finally, the borrower must be awarded a bid and have entered a contractual agreement to complete the bid project prior to Loan approval and disbursement.

The process for hiring contractors involves establishing a contract agreement with a client that details the project a contractor will complete on the client's behalf. It further includes a timeline for completion, expected outcomes, and a date of payment. Contractors receive remuneration hourly or upon project completion, cleared through an invoice at the completion of a project. In either of these cases, payment period typically occurs upon a contractor's project completion. Contractors typically must have the working capital to cover material costs, labor costs, and other necessary expenses to complete a project before receiving a payment from a client; contractors pay to complete projects on the front end and receive payment after a project is complete. In turn, small contractors are at a disadvantage because they have less working capital to support business operations through the length of a contract/project. Deferred payments present problems for small contractors with limited working capital because they limit their work

opportunities and the scope of project proposals they can submit for consideration. Small loans stimulating economic transactions empower contractors and small businesses, enhance their economic opportunities, and help the community recover losses sustained over COVID-19.

Reviewing comparable paperwork to comprehend the loan and financing process by was critical for compiling the necessary documents for the Bridge Loan Program. After completing the intake application, the memorandum of understandings, and understanding the Bridge Loan Program, the team was able to compile a funding list and a brief, but thorough, PowerPoint presentation that will be used to explain the program in public settings and advocate for public/civic participation. What follows are documents laying a foundation for CDFI Friendly Bloomington's Bridge Loan Program, which the Bridge Loan Team crafted as part of the Spring 2022 CDFI Capstone class at the O'Neill School of Public and Environmental Affairs.

Program Summary

The Bridge Loan Summary is an introductory document explaining critical information to anyone browsing the firm's website about CDFI Friendly Bloomington's purpose, goals, and eligibility for its Bridge Loan Program.

The Summary is available in Appendix I.1.

Program Application Form

The Bridge Loan Program Application is the form all potential borrowers must fill out to apply for the CDFI Friendly Bloomington Bridge Loan Program. Applicants must complete every section of the Bridge Loan Program Application and attach the relevant paperwork to be considered for eligibility.

The Bridge Loan Program Application Form is available in Appendix I.2.

Memoranda of Understanding

This report includes three recommended memoranda of understanding (MOU) forms helping provide strong comprehension and insight into expected commitments while coordinating projects with CDFI Friendly Bloomington and its business partners. The report includes an MOU for:

1. **Borrowers:** any person(s) or institution(s) seeking funds and committing to a loan contract with CDFI Friendly Bloomington. This MOU is available in Appendix I.3.
2. **Financing Partners:** any person(s) or financial institution(s) entering a partnership with CDFI Bloomington to provide loans that finance the Bridge Loan Program. This MOU is available in Appendix I.4.
3. **Contracting Partners:** any person(s) or institution(s) seeking to hire local contractors for services through the CDFI Friendly Bloomington Bridge Loan Program. This MOU is available in Appendix I.5.

Potential Funding Sources List

Several government agencies, including the Economic Development Administration and the U.S. Department of Agriculture, are soliciting grantees. J.P. Morgan Chase has yearly rotating opportunities too, including opportunities to fund art projects. The funding source document we assembled contains a list of federal grants opportunities that may help CDFI Friendly Bloomington fund its Bridge Loan Program. The list also includes the names of and links to capitalization opportunities from other CDFIs.

This Potential Funding Sources list is available in Appendix I.6.

Bridge Loan Program Slide Deck

The PowerPoint presentation is a slide deck CDFI Friendly Bloomington may use for presentations to stakeholders explaining the Bridge Loan Program and relaying its value to the community. We omitted the PowerPoint from this report because of conflicting formats, but our slides are part of the deck

that the entire class delivered and utilized to present our deliverables to CDFI Friendly Bloomington.

Organizational Management Team: Final Report and Recommendations

Background

CDFI Friendly Bloomington started out as a fully remote, single-employee organization. Consequently, none of its policies or procedures had documentation except those the Community Foundation of Bloomington and Monroe County Bylaws outlined. However, potential organizational growth or restructuring could disrupt operations without a repository of best practices and policies available for reference. Taking on new staff members, volunteers, or affiliates makes guidelines for hiring, professional ethics, data storage and management, and confidentiality necessary. The possibility of departing staff members, volunteers, or affiliates requires standardized processes for termination, including disposal or deletion of sensitive data. To that end, our Team developed an Operations Manual containing best practices for CDFI Friendly Bloomington’s administrative processes. This Manual contains policies, procedures, and relevant forms for common business situations as well as legal protection measures.

Development

Our consultation pathway began with Brian Payne, Director of CDFI Friendly Bloomington, to determine what policies he felt were necessary for a growing CDFI Organization. The Organizational Management Team developed a list of potential items to include in the Operations Manual before this meeting and solicited it to Mr. Payne for review and feedback. Mr. Payne then returned a finalized list of policies to the team for research and development.

The policies our Team included fell into six major categories: onboarding and offboarding, employee assessment, professional ethics, confidentiality, data storage and management, and purchasing and procurement. Our Team derived elements and inspiration from, among others, the Society for Human Resource Management (SHRM), the US Treasury’s CDFI Fund, University of

Utah Regulations Library, Duke University’s Department of Human Resources, and the Community Foundation of Bloomington and Monroe County. We then combined and modified these policies to fit the unique circumstances of CDFI Friendly Bloomington while leaving room for future organizational change.

Recommendations

The finalized Operations Manual contains policies, procedures, and related forms for CDFI Friendly Bloomington that the Organizational Management Team and Mr. Payne deemed necessary or otherwise beneficial. Guidelines for essential business practices such as hiring or firing, reimbursement for business expenses, reporting conflicts of interest, or backup of sensitive data, are available in the completed manual. The Operations Manual also provides legal protection and paths of recourse for any internal issues the organization may encounter, such as harassment or confidentiality breaches. It is our recommendation that CDFI Friendly Bloomington officially adopt the Operations Manual, make it available to all volunteers and affiliates, and train all pertinent stakeholders on it, especially current and future staff.

Summary of All Team Recommendations

We summarize below our joint programmatic and organizational recommendations and next steps for CDFI Friendly Bloomington to help it optimize its path forward.

In general terms, we recommend conducting more research on adapting the Lean nonprofit model to the CDFI Friendly America model, in addition to local needs. Continuing to pursue the requirements for CDFI certification will enable the Organization to apply for additional programs, as we note below. We recommend utilizing the slide deck we created to present this project to CDFI Friendly Bloomington as a resource to build off of for future business needs.

Regarding marketing strategy, our topline recommendations are to optimize social media by publishing regular partner success stories; make one to two (1-2) monthly social media posts per platform and diligently reply to audience engagement to build the brand; utilize the Style Guide to anchor consistence and quality across all organizational communications; and employ the glossy Four-Pager as the go-to marketing tool.

We encourage CDFI Friendly Bloomington to adopt the Bridge Loans Program Model we have developed, including the attendant Program Application, Summary, and three Memoranda of Understanding. The approach we suggest for the Energy Savings Program is to adopt the SEEL and BGHIP Manuals as well as review and consider participating in Duke Energy's Small Business and Energy Saver Programs. Following CDFI certification, we recommend applying to CDFI Fund's New Markets Tax Credit (NMTC) program as a Community Development Entity (CDE), and second, OFN's Renewable and Energy Efficiency Financing Program.

Lastly, but certainly not least, we recommend that CDFI Friendly Bloomington adopt and fully integrate the Operations Manual we've assembled into the Organization's culture. We suggest sharing the Operations Manual with all employees and training current and future staff, volunteers, and affiliates on relevant sections as needed. Doing so will go a long way toward building institutional memory in the Organization,

controlling for liability, and optimizing internal processes into the future.

We are confident that pursuing these recommendations will enhance CDFI Friendly Bloomington's organizational integrity, as well as set up the Client for continued success through the years.



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Appendices

Appendix A: Operations Manual



Operations Manual

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Introduction

Disclaimer

Some areas in this Operations Manual may need to be changed as the Organization grows or changes, should the Organization at some point cease to be connected with the Community Foundation, or otherwise grow or change. These sections include the following: Ethics Guidelines, Confidentiality Clause, Data Management and Protection, Purchasing and Procurement.

External Distribution

It may not be appropriate for others representing or affiliated with CDFI Friendly Bloomington to have access to all parts of this Operations Manual, but there are some sections and Appendices that they need to have access to. The following sections must be available to all non-staff members representing or affiliated with CDFI Friendly Bloomington: Mission Statement, Assessment Practices, Discipline & Offboarding, Ethics Guidelines, Confidentiality Clause, Data Management and Protection, Purchasing and Procurement.

Mission Statement

To improve the economic welfare of Bloomington, Indiana and the Uplands Region by helping local community development projects access flexible, affordable capital and technical assistance from CDFIs and other organizations.

Standards for Hiring & Onboarding

Hiring and Onboarding Overview

When CDFI Friendly Bloomington is ready to hire more talent, there are a handful of best practices that recruiting managers should follow regardless of the size of the Organization. Certain processes, namely interviewing, require a careful approach to avoid potential litigation. Others, such as job descriptions and onboarding practices, help staff members or other affiliated

persons and employers ensure that the candidate is able to join the team seamlessly. The purpose of this section is not to establish strict rules. Rather it is to provide guidelines, general principles, and example forms for the organization to consider.

Job Descriptions and Role Creation

Once leadership decides that the Organization requires another team member, in addition to the new role’s general responsibilities, it is important to define the role clearly. This helps potential applicants decide for themselves if they would be a good fit and gives them an accurate expectation for what a typical day in the role might look like. Though it may seem attractive to use the role description as a ‘wish list,’ many qualified candidates may not apply if they believe that the job will involve skills they do not possess.

See Appendix B.1 (“Job Description Template”) for a standardized template for creating a job description.

Vetting and Selecting Interview Candidates

A well-made and effectively marketed job description will produce a fair number of resumes to vet. Though it may seem daunting, this process can be fairly straightforward with a thoughtful approach. It is important to remain as objective as possible, weighing the relative merit of each candidate methodically and consistently. Below is an example form to use when assessing resumes and choosing which candidates to pass through to the interview stage.

See Appendix B.2 for an example Resume Review Sheet.

Interviewing and Candidate Assessment

Interviewing is the best chance to get to know the applicant on a personal level beyond the skills displayed on their resume. The general rule of thumb is that an applicant should not receive an interview offer if they do not seem objectively and technically qualified for the role. The interview itself can then emphasize team fit potential and more subjective qualifications. It is important to note that an improper interview process not only has the potential to turn off good candidates or let unqualified candidates slip through, but can also lead to litigation. Interviewers should avoid certain types of questions, e.g. ones involving non-work-related topics. Troublesome questions might include:

- "Are you married? Will you be starting a family any time soon?"
- "Your name is very exotic; where are you originally from?"
- "This job requires the ability to lift things heavier than 20 pounds. Have you had prior medical problems that would prevent you from being able to do so?"
- "Do you have children? What kind of childcare arrangements have you made?"
- "What year did you graduate college?"

Although mostly benign at face value, these questions are connected to applicant characteristics that have little to do with the position, such as country of origin, intentions to have children, medical history, and age. Interviewers should refrain from questioning the applicant about irrelevant characteristics to avoid making the candidate uncomfortable or open the organization up to lawsuits.

Offer Letters

Perhaps the most mechanical of the topics discussed in this section, offer letters are straightforward in most aspects. A certain amount of cordiality is typical, as is the more legally significant information: start date, position title and responsibilities, compensation, and benefits.

See Appendix B.3 ("Offer Letter Checklist") for a checklist of details commonly included in an offer letter.

Onboarding

Onboarding provides a first impression of the Organization to a new staff member or otherwise affiliated person and can have a significant impact on productivity as well as feelings of inclusion and community. For these reasons, it is important to be intentional in facilitating a healthy and safe work environment for new hires.

Displaying workplace values of mutual trust and collaboration can make or break new staff members' or otherwise affiliated persons' first few weeks and months. Manifesting workplace values deserves care on the part of supervisors and established staff members or otherwise affiliated persons alike.

Throughout the process, make efforts to consider the new hire’s expectations, difficulties, and positive experiences with their new work life.

See Appendix B.4 (“Onboarding Checklist”) for a set of standard onboarding tasks. Note that, because of the small size of CDFI Friendly Bloomington, some tasks may not be relevant, or may have bottom-liners other than the specific departments detailed in the Checklist.

Assessment Practices

Performance Reviews

Transparent and Dynamic Expectations

Similarly to how accurate role descriptions can attract capable job applicants with relevant skills, transparent and intentional communication about how a staff member undergoes evaluation can encourage their best work. Early communication with new staff members or otherwise affiliated persons about how managers will define their success is essential. Managers should weight tasks that are important to the Organization appropriately in conversations. As the nature of the role changes over time, as for example when the Organization brings on new hires and staff members or otherwise affiliated persons specialize in more particular tasks, managers should communicate changes in expectations expediently.

Consistency Over Time and Between Staff Member or Otherwise Affiliated Persons

It is important to adhere to evaluation practices that have proven useful in the Organization, as it provides a sense of consistency and safety for staff members or otherwise affiliated persons. Knowing how success is measured, and awareness of this as employees work gives staff members or otherwise affiliated persons the ability to act confidently. Using the same forms, assessment processes, etcetera not only over time but for every staff member or otherwise affiliated person is key to avoiding feelings of mistreatment or unfairness. Nevertheless, because CDFI Friendly Bloomington has only a few staff members or otherwise affiliated persons and no upcoming plan for augmenting that number, going into depth about a consistent evaluation

protocol between staff members or otherwise affiliated persons is less pertinent for inclusion in this guide.

Positive and Negative Assessment Outcomes

Positive Assessments: Raises and Promotions

Although this Manual does not fully explore this topic, positive reviews over time or organizational changes are often the basis for promotions and raises. Generally speaking, consistent raises to match at least cost of living adjustments and inflation are worthwhile and likely popular. However, because such circumstances are contingent on economic conditions, and because CDFI Friendly Bloomington is a small team, a formal process for raises and advancement is not yet necessary.

Negative Assessments: Probation, Discipline, and Termination

Instances of staff members or otherwise affiliated persons not meeting expectations require adequate preparation by management. In instances where disagreements occur about conduct or quality of work, accurate recordkeeping of assessment materials is the tool managers use to get their points across and protect the Organization from complaints, or even litigation, referring to unfair treatment. In these instances, probation, discipline, or termination may be necessary, as discussed in the next section.

Discipline & Offboarding

Disciplinary Policy

General Overview

The goal of this section is to provide a detailed process by which management should address breaches of expected behavior. Each case of misbehavior merits careful and consistent consideration between staff members or otherwise affiliated persons and between discrete instances. Based on the seriousness of the offense, disciplinary action may include verbal or written reprimand, suspension, or termination of employment.

With the exception of the most egregious breaking of established rules, the process should be measured and gradual. Starting with verbal communication

to address the issue, a manager must ensure that the staff member or otherwise affiliated person understands that they have failed to meet expectations and are offered suggestions on improvement. If the negative behavior continues or if the misbehaving staff member breaks rules again, escalating the disciplinary process to written reprimands may be necessary. Finally, suspension or termination become necessary if behavior does not improve with repeated discipline and guidance.

A paper trail detailing escalation from step to step is important for two reasons. First, make sure that all staff are diligently following the behavioral compliance process all staff members agreed upon between instances. This consistency is integral to perceptions of fairness. Detailed documentation of steps that management takes to address problematic behavior can act as protection in the case of potential litigation. When an employer can show that they have followed protocol and that any disciplinary measures they take are in direct proportion to agreed-upon rules, there is little for any disgruntled staff member or otherwise affiliated person to argue against, let alone use as leverage in post-termination litigation efforts. In this way, managers can mitigate the risk of lawsuits based on unlawful termination. Key to this protection is a legally binding contract that states the staff member or otherwise affiliated person has read and understands the rules that they will be held to.

See Appendix D.1 for the Understanding of Rules Confirmation Form.

Staff Conflict

If there are disagreements or unproductive conflict between staff members, it is helpful to have an explicit protocol to lean on when addressing solutions.

See Appendix D.2 for the Staff Conflict Protocol, which shows the rules of discussion and likely steps that management must take to reach agreement.

Disciplinary Protocol

When a staff member makes accusations of misconduct, management should follow a certain protocol regardless of the alleged misbehavior. Fairness and thoroughness are important in this step as the assumption is that the supervisor did not see the offending behavior firsthand and must ensure that

they take the steps necessary to attain a good understanding of the true situation.

As Appendix D.3 — the Misconduct Investigation Checklist — details, the first step is an investigation into behavior that the supervisor intends to address.

See Appendices E.1, E.2, and E.3 for resources that managers can provide to parties involved in the situation (i.e., the complainant or a witness), including the Witness Investigation Questions Form, the Complainant Investigation Questions Form, and the Investigation Summary Form.

If managers find that the investigation deems the misbehavior as (1) having without a reasonable doubt taken place; and, (2) serious enough to necessitate the next step in the disciplinary procedure, managers should issue a written warning to the offending staff member. A typical protocol is to provide offending staff members a maximum of three strikes, each with escalating consequences. However, if the applied discipline has no impact on the targeted behavior or different indiscretions are made, escalation becomes necessary, with termination eventually becoming a viable option. More serious indiscretions may necessitate a swifter escalation to termination.

See Appendix D.4 for a sample Written Warning Form.

Termination

When a situation escalates to the point that managers find termination to be necessary, managers may confer the appropriate Appendices. Carefully follow the Termination Checklist to ensure that necessary legal and practical requirements are met. Providing the Termination Form to the released staff member, along with keeping a completed form for CDFI Friendly Bloomington’s own records, is also important. As with many other policies detailed in this section, a detailed and justifiable record of any discipline up to and including termination can act as protection in the case of litigation.

The sample Termination Checklist is available in Appendix D.5 and the sample Termination Form is available in Appendix D.6.

Exit Interviews

There are several steps to undertake when offboarding a staff member or otherwise affiliated person regardless of whether the staff member or otherwise affiliated person is leaving voluntarily or involuntarily. An exit interview can determine both what managers must do to replace the staff member as well as ascertain the departing staff member’s or otherwise affiliated person’s rationale for leaving, in the case the staff member is voluntarily terminating their employment:

1. An accurate and complete understanding of what a staff member or otherwise affiliated person in this position is meant to do is important information when finding a new staff member or otherwise affiliated person to fill the role. What their day to day looks like and how they perform specific job functions must be recorded. This step should be straightforward if managers have maintained accurate job descriptions throughout the tenure of the staff member or otherwise affiliated person.
2. An understanding of the rationale behind a staff member leaving can be helpful for managers moving forward. If the issues that led to job dissatisfaction are addressable, the next person in the role might be happier and more content with their work. This is key to minimizing turnover and maximizing staff satisfaction.

Ethics Guidelines

Harassment Policy

CDFI Friendly Bloomington strives to create and maintain a work environment in which staff treat each other with dignity, decency and respect. The environment must foster mutual trust and be free of intimidation, oppression, and exploitation. CDFI Friendly Bloomington will not tolerate unlawful discrimination or harassment of any kind. Through enforcement of this policy and education of staff members and others representing or affiliated with CDFI Friendly Bloomington, the organization will seek to prevent, correct, and discipline behavior that violates this policy.

All staff members and others representing or affiliated with CDFI Friendly Bloomington, regardless of their positions, are covered by and expected to comply with this policy, as well as take appropriate measures to ensure that prohibited conduct does not occur. Managers will take appropriate disciplinary action against any staff members and others representing or affiliated with CDFI Friendly Bloomington who violate this policy. Based on the seriousness of the offense, disciplinary action may include verbal or written reprimand, suspension, or termination of employment.

Anyone who knowingly allows or tolerates discrimination, harassment, or retaliation, including the failure to immediately report such misconduct to the Executive Director, is in violation of this policy and subject to discipline. In situations involving the Executive Director, concerns and complaints will need to be reported to the CDFI Friendly Bloomington Board of Directors. CDFI Friendly Bloomington should designate to a specific officer the responsibility of receiving and managing harassment and grievance complaints.

See Appendices E.1, E.2, and E.3 for forms pertaining to lodging and investigating harassment complaints. Any staff member or others representing or affiliated with CDFI Friendly Bloomington who want to file a complaint should view these documents and submit them as directed above.

Prohibited Conduct Under This Policy

CDFI Friendly Bloomington, in compliance with all applicable federal, state, and local anti-discrimination and harassment laws and regulations, enforces this policy in accordance with the following definitions and guidelines:

Discrimination

It is a violation of CDFI Friendly Bloomington's policy, as well as federal and state law, to discriminate in the provision of employment opportunities, benefits, or privileges; to create discriminatory work conditions; or to use discriminatory evaluative standards in employment if the basis of that discriminatory treatment is, in whole or in part, the person's race, color, national origin, age, religion, disability status, sex, sexual orientation, gender identity or expression, genetic information, or marital status.

Discrimination of this kind may also be under strict prohibition by a variety of federal, state, and local laws, including Title VII of the Civil Rights Act of 1964;

the Age Discrimination Act of 1967; and the Americans with Disabilities Act of 1990. This policy is intended to comply with the prohibitions stated in these anti-discrimination laws. Discrimination in violation of this policy will be subject to disciplinary measures up to and including termination.

Harassment

CDFI Friendly Bloomington prohibits harassment of any kind, including sexual harassment, and will take appropriate and immediate action in response to complaints or knowledge of violations of this policy. For purposes of this policy, harassment is any verbal or physical conduct designed to threaten, intimidate, or coerce a staff member or any other person associated with the organization.

The following examples of harassment are intended to be guidelines and are not exclusive when determining whether there has been a violation of this policy:

- *Verbal harassment* includes comments that are offensive or unwelcome regarding a person's national origin, race, color, religion, age, sex, sexual orientation, pregnancy, appearance, disability, gender identity or expression, marital status, or other protected status, including epithets, slurs, and negative stereotyping.
- *Nonverbal harassment* includes distribution, display or discussion of any written or graphic material that ridicules, denigrates, insults, belittles or shows hostility, aversion or disrespect toward an individual or group because of national origin, race, color, religion, age, gender, sexual orientation, pregnancy, appearance, disability, sexual identity, marital status or other protected status.

Sexual Harassment

Sexual harassment is a form of unlawful employment discrimination under Title VII of the Civil Rights Act of 1964 and is prohibited under CDFI Friendly Bloomington's Anti-Harassment Policy. According to the Equal Employment Opportunity Commission (EEOC), sexual harassment is defined as "unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature ... when ... submission to or rejection of such conduct is used as the basis for employment decisions ... or such conduct

has the purpose or effect of ... creating an intimidating, hostile or offensive working environment."

Sexual harassment occurs when unsolicited and unwelcome sexual advances, requests for sexual favors, or other verbal or physical conduct of a sexual nature:

- Is made explicitly or implicitly a term or condition of employment.
- Is used as a basis for an employment decision.
- Unreasonably interferes with a staff member or associated person's work performance or creates an intimidating, hostile, or otherwise offensive environment.

Sexual harassment may take different forms. The following examples of sexual harassment are intended to be guidelines and are not exclusive when determining whether there has been a violation of this policy:

- *Verbal sexual harassment* includes innuendoes, suggestive comments, jokes of a sexual nature, sexual propositions, lewd remarks and threats; requests for any type of sexual favor, including repeated, unwelcome requests for dates; and verbal abuse or "kidding" that is oriented toward a prohibitive form of harassment, including that which is sexual in nature and unwelcome.
- *Nonverbal sexual harassment* includes the distribution, display or discussion of any written or graphic material, including pornography, calendars, posters, and cartoons that are sexually suggestive or show hostility toward an individual or group because of sex; suggestive or insulting sounds; leering; staring; whistling; obscene gestures; inappropriate content in letters, notes, facsimiles, e-mails, photos, text messages, tweets and Internet postings; or other forms of communication that are sexual in nature and offensive.
- *Physical sexual harassment* includes unwelcome, unwanted physical contact, including touching, tickling, pinching, patting, brushing up against, hugging, cornering, kissing, fondling, and forced sexual intercourse or assault.

Courteous, mutually respectful, pleasant, noncoercive interactions between staff members and others representing or affiliated with CDFI Friendly Bloomington that are appropriate in the workplace and acceptable to and

welcomed by both parties are not considered to be harassment, including sexual harassment.

Retaliation

Managers may impose no hardship, loss, benefit, or penalty on staff members and others representing or affiliated with CDFI Friendly Bloomington in response to:

- Filing or responding to a bona fide complaint of discrimination or harassment.
- Appearing as a witness in the investigation of a complaint.
- Serving as an investigator of a complaint.

Managers will in no way use the lodging of a bona fide complaint against the complainant staff members and others representing or affiliated with CDFI Friendly Bloomington or effect an adverse impact on the individual's employment status. However, filing groundless or malicious complaints is an abuse of this policy and managers should treat this as a violation.

Any person whom managers find to have violated this aspect of the policy will be subject to discipline up to and including termination of employment.

Conflict of Interest Policy

CDFI Friendly Bloomington recognizes that staff members and others representing or affiliated with CDFI Friendly Bloomington will occasionally face possible conflicts of interest or situations in which the appearance of a conflict of interest could be detrimental to CDFI Friendly Bloomington and the communities it serves. CDFI Friendly Bloomington adopts this Conflict of Interest Policy in recognition of its responsibility to the public trust, in recognition of the importance of fairness and objectivity in its conduct of business, and as a means of assuring that the Organization makes every decision in the interest of CDFI Friendly Bloomington and the communities it serves.

Those associated with CDFI Friendly Bloomington are expected to commit themselves to ethical and professional conduct. This includes the proper use of authority and appropriate professional decorum. The interests of CDFI Friendly Bloomington must supersede all others on matters related to professional obligation as a staff member or other individual representing or affiliated with CDFI Friendly Bloomington. No one associated with CDFI Friendly Bloomington shall derive any personal profit or gain, directly or indirectly, by reason of their service to the Organization.

Staff members and others representing or affiliated with CDFI Friendly Bloomington are obligated to CDFI Friendly Bloomington, to their fellow staff or volunteers, and to the community served by the organization to inform CDFI Friendly Bloomington of any position they hold or of any business or vocational activity that may result in a possible conflict of interest or bias for or against a particular client, action, or policy. Staff members and others representing or affiliated with CDFI Friendly Bloomington shall disclose to their designated supervisor any possible conflict of interest. Managers shall record the issue in question as soon as they determine a possible conflict exists subsequent to the staff member, representative, or affiliate raising the issue.

Any CDFI Friendly Bloomington staff members, representatives, or affiliates with an unavoidable conflict of interest shall recuse themselves without comment from all deliberation and voting processes related to said conflict unless their supervisor directly requests them to provide factual information that may assist in making a prudent decision. In no case shall staff members and others representing or affiliated with CDFI Friendly Bloomington attempt to exert personal influence in connection therewith.

In any situation that previous sections of this policy does not specifically cover, staff members and others representing or affiliated with CDFI Friendly Bloomington shall carefully consider any potential conflict of their personal interests with the interests of CDFI Friendly Bloomington and refrain from any action that might be perceived as an actual or apparent conflict of interest.

See Appendix E.4. for the Conflict of Interest Declaration Form.

Misrepresentation

CDFI Friendly Bloomington does not want its clients to feel misled by the information provided to them by staff members and others representing or affiliated with CDFI Friendly Bloomington. For that reason, CDFI Friendly Bloomington staff members and others representing or affiliated with CDFI Friendly Bloomington shall not knowingly make any false, erroneous, or misleading Statements directly or indirectly to any client, prospective client, partnering organization, member of the public, accrediting agency, state agency, or federal agency. Misleading statements include any Statement that has the likelihood or tendency to deceive or confuse, which may or may not influence a transaction or other type of decision. A Statement is any communication in written, visual, oral, or other forms. If any staff members, representatives, or affiliates of CDFI Friendly Bloomington come to find that they have unintentionally made any such Statements, they must inform the Executive Director and the affected persons or parties as soon as possible and provide a corrected, accurate statement.

Non-Compete & Non-Solicitation

During the term of staff members, representatives, or affiliates (hereinafter also “associates”) at CDFI Friendly Bloomington, and for a period of one month thereafter, associates will not engage in, consult with, participate in, or hold a position as shareholder, director, officer, consultant, employee, partner, or investor, or otherwise assist any CDFI or CDFI Friendly organization in the following states: Indiana, Michigan, Illinois, Ohio, and Kentucky.

During CDFI Friendly Bloomington associates’ terms and for a period of two years thereafter, associates will not directly or indirectly solicit, agree to perform, or perform services of the same type that CDFI Friendly Bloomington does for its clients, or otherwise interact with current, former, or prospective CDFI Friendly Bloomington clients on any matters pertaining to finances or project management.

During associates’ terms at CDFI Friendly Bloomington and for a period of three years thereafter, associates will not directly or indirectly take any actions to assist their successor employer or any other entity in recruiting any other staff members and others representing or affiliated with CDFI Friendly Bloomington.

Confidentiality Clause

Internal & External Communication

During employment, staff members, representatives, or affiliates of CDFI Friendly Bloomington may have access to internal and external confidential information. Associates and managers should maintain any confidential information, whether oral, written, or electronic, in a manner that ensures its confidentiality. The release of any such confidential information may result in negative financial or competitive action, productive loss, or cause legal or other non-beneficial impacts on the current, former, or prospective clients of the organization, or any other organization partners.

Staff members and associates, including anyone else with access to this information, must treat confidential information with respect and care. Associates who are authorized to use or disclose confidential information also have the responsibility to safeguard access to such information, limiting access to those that permission and laws allow. The access must be appropriate and proportional to the responsibility of staff members and others representing or affiliated with CDFI Friendly Bloomington. A breach is a violation of this policy and/or state or federal regulatory requirements resulting in the unauthorized or inappropriate use, disclosure, or access of confidential information. Breaches can refer to accessing, sharing, reviewing, or disclosing oral, paper, or electronic confidential information by a staff member or associated person for purposes other than their job responsibility or for which they are authorized.

Confidential information includes non-public information or material such as facts, documents, data, communications, or opinions that may consist of numerical, graphic, or narrative forms. Confidential information includes but is not limited to client records, financial data, meeting notes, human resources/payroll records, legal documents, and research data.

While this policy addresses some common confidentiality concerns, it is not an exhaustive list of all situations in which a confidentiality obligation may arise. Associates should ask of the Executive Director any questions about whether information is confidential or about situations in which confidential information may be released or discussed. This policy does not apply to

disclosures to attorneys, accountants, the Organization's legal counsel, or other professionals aiding CDFI Friendly Bloomington. This policy does not apply to disclosures to tax authorities, government agencies, courts, or any other situation otherwise required by law.

Data Management and Protection

Definitions

For the purposes of this policy and any associated regulations, these words and phrases have the following meanings:

- *Confidential* - Any Information Asset which is classified as Restricted or Sensitive per the Data Classification and Encryption Rule.
- *Information Asset* - Data or knowledge stored in any electronic manner and recognized as having value for the purpose of enabling the Organization to perform its business functions.
- *Information System* - An Application or group of Servers used for the electronic storage, processing, or transmitting of any organization data or Information Asset.
- *Information System Media* - Physical media on which an Information System's Information Assets are stored for backup and recovery purposes (e.g., backup tapes, backup disks, NAS/SAN drives, magnetic media, etc.).
- *Server* - Hardware and software, and/or Workstation used to provide information and/or services to multiple Users.
- *Software* - A framework, and a scoop of the purpose of business governance, as well as the rules that govern aspects of different units of software.

- *Data Management* - How managing data security and access should be applied to maintain and guarantee the effective use of data and information.
- *Security Policy* - Establish companies' information and security programs, protect the resources from unauthorized access or damages.
- *Audit Log* - Chronological sequence of audit records, containing evidence and letting too resulting from execution of business process or system functions.
- *Information Security Incidents* - Events or weaknesses that jeopardize the confidentiality, integrity, and availability of the business's Information Assets, IT Resources, and Information Systems.
- *Intellectual Property* - Any intangible Asset that consists of human knowledge and ideas (e.g., patents, copyrights, trademarks, software, etc.).
- *Reasonable Suspicion* - A legal term used to describe a set of circumstances that indicate the basis for taking some action in connection with an individual. To qualify as "reasonable," the suspicion must be tied to a particular employee rather than a group of employees, and the suspicion must be based on specific and articulable facts, along with rational inferences taken from those facts.
- *Audit Trail* - A record showing who has accessed an Information System and what operations the User has performed during a given period.
- *Backup and Recovery* - The Organization shall conduct backups of Information Assets commensurate with the Data Classification and Encryption Rule and assessed level of risk and protect backup information and Information System Media at any storage location. Managers shall establish routine procedures for taking backup copies of data and testing their timely restoration and recoverability.

Process Definitions

- *Information Asset Backup* - To ensure that all confidential Organizational Information Assets are available in the event of a disruption, error, or disaster, the following controls will be implemented:
 - Define the required level of backup for each classification of data per the Data Classification and Encryption Rule.
 - Define the required level of backup for each Information System or Server that stores data.
 - Define the frequency of backups for each Information System or Server.
 - Establish an off-site storage location for backups at a sufficient distance to ensure separation from the primary organization data center for where the data is housed.
 - Ensure that the security controls implemented at the off-site backup storage location are appropriate to the criticality and the classification of the data.
 - Ensure that appropriate security controls are implemented on the Information System Media itself in accordance with data handling requirements.
 - Information System data backups will be retained in accordance with regulatory and contractual requirements.
 - Test, and update as necessary, backup procedures to ensure that all security requirements have been met.

- *Information Recovery* - to ensure that all Confidential organization Information Assets can be recovered in the event of a disruption, error, or disaster, the Organization will implement the following controls:

- Test backup Information System Media regularly to ensure reliability if applicable.
- Test, and update as necessary, recovery procedures to ensure timeliness and effectiveness of recovery.
- *Software* - this Policy defines the organizational Software classification. In addition, this Policy and associated Rules govern certain specified aspects of how organizational units should utilize organizational Software.
 - Software can be used at a local workstation or server on private cloud spaces and can access or delete sensitive data.
 - The systems software base for all applications is Google Workspace.
 - Programming software tools to aid in developing writing programs include text editors, interpreters, compilers, and debuggers.
 - Application software perform certain tasks and can be a single program or many different programs.
- *Data Management* - this Policy applies to those official and/or authoritative data that are critical to the administration of the Business, regardless of whether the data is used or maintained. While these data may reside in different database management systems and on different machines, in aggregate they may be thought of as Proprietary Data. Information and security risk management will support the organization's mission with mitigating financial, operational, reputational, and regulatory compliance risks as well as enabling personnel to make well-informed decisions regarding risk management.
- *Security Policy* - this Policy is designed to organizational ensure compliance with all federal, state, company, and contractual obligations, as well as protect the Organization and customer information and assets from unauthorized use and damages.
 - *Passwords and Login Information* - Refrain from sharing an account or password and other authentication or using someone else's account or password.

- *Data classification and encryption* - the business will protect all confidential information.
- *Access management* - only those who are authorized shall be able to have physical and electronic access to information and electronic resources containing information.
- *Intellectual property use* - associates will refrain from installing pirated or other software that the Business has not approved. Associates will refrain from violating the rights of customers.

Data Storage, Record Retention, & Backup Requirements

CDFI Friendly Bloomington will maintain data storage in two different manners. The first will be for short-term files that are automatically synced to Google Drive for cloud storage and the files that are stored locally on employee’s personal devices. Second, for the purpose of long-term storage, CDFI Friendly Bloomington will keep files stored on an external hard drive under the ownership of CDFI Friendly Bloomington’s Executive Director. The purpose of maintaining data storage in two separate places is to ensure that any technological failure will not compromise the integrity of CDFI Friendly Bloomington data files.

To ensure continuity and ease of understanding for the purpose of record retention, CDFI Friendly Bloomington will utilize a standardized naming organization scheme for the storage of all data files. Each of the individual CDFI Friendly Bloomington project data files will be named based on the discretion of the Executive Director. The following format will anchor the Organization’s naming scheme to create ease for both data file management and data audits for internal and external use:

Year → Type → Project Name

The types of files for organizational categorization and retention:

1. Administrative
 - a. Taxes
 - b. Legal

- c. Accounting
- d. Payroll
- 2. Donors and Donor Finances
- 3. Projects

All CDFI Friendly Bloomington data files will be retained based on the retention schedule that the CDFI Friendly Bloomington Executive Director reviews and approves every 18-24 months. For all data requiring disposal, follow timing and methodological guidance in **Figure 1**.

Figure 1: Data Disposal Timelines and Methods

Type of Data File	Disposal Timeline	Disposal Method
Administrative		
Taxes	TBD	Delete & Shred
Legal	TBD	Delete & Shred
Accounting	TBD	Delete & Shred
Payroll	3 Years	Delete & Shred
Donors and Donor Finances	TBD	Delete & Shred
Projects	N/A	Trash

CDFI Friendly Bloomington will abide by routine procedures established for the purpose of taking backup copies of data and testing their timely restoration and recoverability.

Managers must develop, maintain, and regularly test backup and recovery processes, commensurate with legislative and business requirements, to ensure continued business operation and access to data and information within the required timeframe, should a risk event occur.

CDFI Friendly Bloomington will conduct a business risk assessment to determine backup requirements. This assessment is dependent on the:

- Importance of the data and information to the function of CDFI Friendly Bloomington;
- Acceptable transaction loss. Areas must determine what level of potential transaction loss would not be acceptable or would be too difficult to recover. The Organization can determine this in terms of a timeframe, the number of transactions, or the amount of effort and period of time required re-entering data;
- The maximum acceptable outage of the system while performing backups; and
- The maximum acceptable outage of system while recovering data.

For all organizational Information Assets, documented procedures must exist for the backup and recovery processes and these documents must be readily accessible. Staff must document backup and recovery operations and the specified period of maximum acceptable outage for all systems.

The frequency of backup to an external hard drive of the varying types of files will be up to the discretion of the CDFI Friendly Bloomington Executive Director, if deemed necessary to conduct more often than the stated Backup Requirement Frequency Schedule.

Staff should retain all data files based on their above noted retainment schedule. Each of these data files will undergo automatic syncing through the cloud service Google Drive. The backup to an external hard drive will be completed upon the schedule in **Figure 2**.

Figure 2: Data Backup Timelines and Methods

Type of Data File	Backup Frequency	Backup Method
Administrative		
Taxes	Annual	Cloud & External
Legal	TBD	Cloud & External
Accounting	Quarterly	Cloud & External
Payroll	Annual	Cloud & External
Donors and Donor Finances	Quarterly	Cloud & External
Projects	Monthly	Cloud & External

In addition to regular backup processes, backups will be synced to both cloud services and an external hard drive before and after major technical or organizational related changes such as the start or completion of a project. Staff must maintain an audit trail of all backup activities and store it in both the cloud platform and an external hard drive to ensure data file integrity.

Personal Device Policy

The scope of this Policy is to outline the appropriate use of personal devices while conducting CDFI Friendly Bloomington organizational work by establishing requirements for personal device usage. Personal devices are integral to the operations of CDFI Friendly Bloomington and their use supports and advances the Organization’s mission. Personal devices also represent a significant risk to information and data security. If staff fail to apply appropriate security measures and procedures, personal devices can serve as

a conduit for unauthorized access to CDFI Friendly Bloomington data and resources that can subsequently lead to data leakage and a path for compromise of other systems. This policy will apply to laptops, smartphones, tablets, external hard drives, and other personal devices that have the capability to connect to the internet.

All CDFI Friendly Bloomington staff, representatives, and affiliates must understand that whenever a personal device is connected to the Organization's network, systems, or computers, opportunities exist for:

- Introduction of viruses, spyware, or other malware;
- Purposeful or inadvertent copying of sensitive and/or proprietary organizational information to unauthorized devices;
- Introduction of technical or network incompatibility to the Organization that the employee is not even aware of; and
- Loss of data that may adversely affect the organization if it falls into the wrong hands.

As a result of any of these circumstances, an employee connecting their own device to Organization resources, systems, or networks could interrupt business operations, cause unplanned downtime for multiple users, and/or cause a data breach that could release organizational, client, and/or partner data to unauthorized parties. In worst-case scenarios, in addition to at other organizations' events, civil and criminal penalties for the user and/or substantial costs and expenses to the Organization could arise.

Protocols

CDFI Friendly Bloomington will store all files in Google Drive, utilize Gmail and Google Calendar for all organizational business, and employ Google Workspace for device management. CDFI Friendly Bloomington employees are expected to abide by the following guidelines for their Google account usage:

- Employees will not share account and password information with any other employees or accounts;
- Employees will avoid all unauthorized viewing of other users' accounts, computers, files, and data;
- CDFI Friendly Bloomington will conduct periodic reviews of authorized access commensurate with the assessed level of risk; and

- CDFI Friendly Bloomington employees will be required to activate Google two-factor authentication (2FA) to increase security and protection of their CDFI Friendly Bloomington Google Workspace Account.

CDFI Friendly Bloomington files are the only data files that are authorized for storage in the Google Workspace. Employees should not store personal files that do not pertain to CDFI Friendly Bloomington on this Workspace. Only IT personnel may make or approve modifications to the CDFI Friendly Bloomington Google Workspace.

Restrictions

CDFI Friendly Bloomington policies pertaining to harassment, discrimination, retaliation, trade secrets, confidential information, and ethics apply to all personal devices that staff members and others representing or affiliated with CDFI Friendly Bloomington use when connected to the Organization's systems and network(s). Personal devices should not have any third-party software or applications that pose a threat to the Organization's systems and networks or that could introduce network incompatibilities. Associates should remove any such threats before proceeding to conduct the business of the Organization. IT personnel reserve the right to make judgment calls regarding which applications, current or future, are appropriate for devices associated with company systems, networks, and data. Associates should be cognizant of addressing personal matters on their devices during the workday to strike an appropriate balance.

Privacy Access

Contents of personal devices are not expected to be private except for information protected by law. CDFI Friendly Bloomington has the right to review or retain personal and organizational data on personal devices or to release the data to government agencies or third parties during an investigation or litigation. Only authorized users shall have electronic access to information systems and electronic resources. This access will be limited within the scope of CDFI Friendly Bloomington staff members and others representing or affiliated with the business of CDFI Friendly Bloomington. All CDFI Friendly Bloomington staff members and others representing or affiliated with CDFI Friendly Bloomington are expected to allow the authorization of management and monitoring by CDFI Friendly Bloomington on their personal device(s). The electronic system will be able to monitor security incidents,

events, and weaknesses. Appropriate staff will regularly review and analyze collected data for unusual and/or wrongful activity on personal devices while conducting the business of CDFI Friendly Bloomington.

Best Practices

CDFI Friendly Bloomington best practices are expected to change as technological improvements, procedural improvements, and additional changes in the data occur. The purpose of the following best practices is to assist users to in ensuring security accessibility and maintaining data integrity.

Safety

CDFI Friendly Bloomington staff members and others representing or affiliated with CDFI Friendly Bloomington are expected to follow applicable local, state, and federal laws when operating their personal device. CDFI Friendly Bloomington staff members and others representing or affiliated with CDFI Friendly Bloomington are prohibited from using personal devices while operating a vehicle.

Lost, Stolen, Damaged, or Hacked Devices

CDFI Friendly Bloomington staff members and others representing or affiliated with CDFI Friendly Bloomington should conduct due diligence in following CDFI Friendly Bloomington Backup and Recovery requirements to ensure risk minimization in the case of a lost, stolen, damaged, or hacked device. Staff members and others representing or affiliated with CDFI Friendly Bloomington are expected to protect personal devices that are used for CDFI Friendly Bloomington organizational work. The personal device should be capable of being wiped remotely. Staff members and others representing or affiliated with CDFI Friendly Bloomington should immediately notify CDFI Friendly Bloomington of a lost, stolen, damaged, or hacked device.

CDFI Friendly Bloomington is not responsible for loss or damage of personal applications or data resulting from the wiping of organization information from a personal device.

Termination

Upon expiration of employment, staff members and others representing or affiliated with CDFI Friendly Bloomington must wipe their device(s) of all CDFI

Friendly Bloomington information. CDFI Friendly Bloomington retains the right to inspect a personal device to ensure organizational information and data are destroyed. Managers shall ensure that all accounts are deactivated, disabled, and deleted as soon as possible upon termination of staff members, representatives, and affiliates of CDFI Friendly Bloomington. CDFI Friendly Bloomington will take due diligence to ensure the continuity of organizational information and data that staff members, representatives, and affiliates stored on the terminated associates' device(s).

Employee Data Termination Checklist

- Disable two factor authentication (2FA)
- Request email password and change
- Disable access to organization files
- Change the password to third-party accounts
- Communicate termination to pertinent parties

Failure to follow CDFI Friendly Bloomington personal device policies and procedures may result in disciplinary action up to and including termination of employment.

Privacy Software

CDFI Friendly Bloomington will maintain privacy software to ensure the safety and protection of staff members and others representing or affiliated with CDFI Friendly Bloomington as well as client confidentiality. Currently, staff members, representatives, and associates of CDFI Friendly Bloomington use personal devices, but with an eventual transition to work computers, privacy software will apply to both.

Privacy software will cover the following categories:

- Work computer and server;
- Personal computer and server;
- Acceptable Internet usage;

- Email;
- Metadata;
- Security Audits; and
- Security reporting.

Using Microsoft 365, CDFI Friendly Bloomington can create security and device policies to protect the Organization and information from unauthorized access. CDFI Friendly Bloomington can then apply unique policies to any device within the Organization’s network and ensure the device is in basic mobility and security. Basic mobility and security measures that can better ensure protection and security of devices for using Google and Microsoft services are available online.

There will be a confidentiality sign-off with all emails coming from CDFI Friendly Bloomington accounts that reads as follows:

The information contained in this e-mail from CDFI Friendly Bloomington may contain confidential information. If you have received this email in error, please notify the sender immediately and permanently delete this email.

Social Media Policy

Social media provides inexpensive, informal, and timely ways to exchange ideas and information. It is ever evolving and includes social networking websites such as Facebook, Twitter, Instagram, LinkedIn; as well as chat room and web log (“blogs”) formats. The Organization considers use of social media to be a personal endeavor. Regardless, use of social media – even for purely personal purposes – presents certain risks and carries with it certain responsibilities. Staff members, representatives, and affiliates of CDFI Friendly Bloomington are ultimately responsible for what they post online. These guidelines are intended to assist in making responsible decisions about use of social media. They are not intended to discourage staff members and others representing or affiliated with CDFI Friendly Bloomington from engaging in social media, but rather seek to ensure that use of social media does not interfere with job performance or the performance of others, the work environment, or the Organization's

legitimate business interests. All Associates should bear in mind that their personal posts could reflect on the Organization.

Use Agency Time and Resources Appropriately

Use of social media must not interfere with work commitments or job performance. Remember: work time is for work. Only staff members, representatives, and affiliates of CDFI Friendly Bloomington possessing prior approval and having the job responsibility to engage with social media may access social media during work time and on the Organization’s computers. Such access must solely pertain to conduct the Organization’s business. Activities that adversely affect job performance or the performance of coworkers or that of the Organization’s business associates may result in disciplinary action, up to and including employment termination.

Comply with the Law and Other Agency Policies

Comply with copyright and other applicable laws. Additionally, content that is posted on social media must not violate organizational policies.

Be Respectful

Work-related complaints are more likely to see resolution by speaking directly with a designated supervisor or by using the reporting procedures outlined in the Organization’s Harassment Policy. Nonetheless, if staff members, representatives, or affiliates of CDFI Friendly Bloomington post complaints or criticisms, they should not post content that others could reasonably view as discriminatory, violent, threatening, intimidating, harassing, slanderous, or similarly unlawful. Examples of such conduct include offensive posts based on race, age, color, religion, sex, disability, national origin, ancestry, status as a veteran, or any other status protected by law or Organization policy.

Refrain from Posting Confidential Information

Do not post on social media any organizational trade secrets, confidential or proprietary information, or information regarding the development of organizational business systems, processes, products or services, expertise, or technology.

Be Honest and Post Disclaimers Where Appropriate

Do not express on social media any personal opinions that are maliciously false about the Organization or its directors, management, staff members, or others representing or affiliated with CDFI Friendly Bloomington, including business associates, either by name or implication. If a staff member, representative, or affiliate of CDFI Friendly Bloomington makes a mistake, they should correct it quickly and report it to their supervisor.

Do not create a link from a social media site to the Organization’s website without identifying as a staff member, representative, or affiliate of CDFI Friendly Bloomington. Never present content as speaking on behalf of the Organization unless you have specific authorization to do so. If a staff member, representative, or affiliate of CDFI Friendly Bloomington identifies themselves as such when discussing matters relating to the Organization, they should include a disclaimer that they are expressing their personal views only, e.g., “The posts on this account are mine alone and do not reflect the views of CDFI Friendly Bloomington.”

Keep in mind, however, that use of a disclaimer will not excuse posts that otherwise violate organizational policy or applicable law. If a staff member, representative, or affiliate of CDFI Friendly Bloomington has questions or needs further guidance, they should contact the Executive Director. Additionally, an Associate learns of social media posts that are inconsistent with the requirements of these guidelines, they should screenshot an image of the posting if legally able to do so and immediately notify the Executive Director.

Purchasing & Procurement

Authority & Liability

Staff will procure goods and services within approved budgets except in case of emergencies. For payments not exceeding \$5,000, the required check or money order must be signed by the Executive Director and one other officer. For payments between \$5,000 and \$50,000, the signature of the Treasurer and one other officer is required. For any payments exceeding \$50,000, staff must consult the Board of Directors, who must then approve the expenditure

with a majority vote. Payments and reimbursements shall come from designated community foundation funds.

The Financial Officer shall assist the Procurement Officer in conducting periodic checks on procurement activities to ensure that they conform to APPs, donor procurement requirements, and CDFI Friendly Bloomington policies and procedures.

It is the responsibility of the person who signs the local purchase order (LPO) to verify that the following are complete regardless of whether they in fact collected the goods concerned:

- That the correct quantity has been received and signed;
- That the quality and price of goods is as agreed;
- That all goods delivered and inventory records have been securely and appropriately updated; and
- That the delivery note is checked, signed, and forwarded to the Financial Officer to await the invoice.

Purchases with petty cash must not exceed the maximum amount that the Financial Officer established and documented.

Procurement staff and all members of the Procurement Committee must sign a 'conflict of interest' document stating that they will not purchase goods or services from a company in which they have a vested interest.

The Executive Director shall establish a maximum allowance for petty cash purchases.

Travel Receipts Management

Reimbursement Guidelines

- Reimbursable expenses include, but are not limited to:
- Airline, bus, or train tickets;
- Gas;
- Lodging;
- Food/drinks, if entertaining client(s); and
- Fees related to purpose of the business trip.

Non-reimbursable expenses include, by are not limited to:

- Airline clubs and seat upgrades;
- Personal entertainment such as room service, pay-per-view, and premium television or Internet streaming channels;
- Clothing and personal grooming services such as haircuts, manicures/pedicures, and tanning;
- Child or pet care; and
- Fees related to cancellation or shortening of the travel period.

If a staff member is unsure about the appropriateness of reimbursement for an expense, they should contact their immediate supervisor to procure an answer in writing. Staff should obtain receipts for reimbursable expenses whenever possible and submit them to the Executive Director.

Authorization of Organization Funds

To receive reimbursement, employees will need authorization and report the business case for such compensation. The employee is required to verify travel plans and eligibility for reimbursement before taking the business trip in question. Verification requirements are as follows:

1. Reimbursement deadline is 30 days after completion of a business trip;
2. Employees may not approve their own travel expense reimbursements; and
3. Must be signed by a director for anything over 5,000 dollars.

For company-approved conference registration fees, the fee is prepayable with a credit card through the business office. Throughout the conference, meal deductions and a travel allowance are allowable subject to authorization.

The investment portfolio is not available for general expenditures with the exception of the portion allocated for expenditure. The funds in the investment portfolio come with donor restrictions and therefore are only usable within their respective spending policy stipulations.

During the month-end closing process, the appropriate staff perform a rebalance, then transfer cash in or out of the long-term investment pool if they deem necessary based on short-term cash flow needs. The rebalance maintains pre-set cash balances in the Operating Fund, equal to

approximately 50% of the annual budgeted expenses, to cover short-term cash flow requirements for operations. Financial staff then post amounts required for rebalancing to the Unrestricted Fund and move them between cash fund, short-term, and long-term pools at month end or when deemed necessary by the Controller and approved by the President and second Board member signatory.

Expenditure approval process guidance is available in Appendix G (“Posting Invoices and Printing Checks in FIMS” and “Vendor Setup”).

Personal funds and Reimbursement

Employees may use personal funds instead of company funds and may request organizational reimbursement for qualifying expenses. Employees should review what goods and services are available for reimbursement before requesting company funds. Employees should submit a form regarding travel, entertainment, or other business expenses. For other reimbursed expenses, employees must submit information that is sufficient to enable CDFI Friendly Bloomington to identify the nature of each expense and decide if it meets the reimbursement requirements. Expenses require substantiation within 60 days of the date of the expense to qualify for reimbursement.

CDFI Friendly Bloomington will transfer the requested reimbursement amount within 60 days of receipt of the request. If CDFI Friendly Bloomington fails to return amounts within a reasonable time, only the amounts not in excess of the substantiated amounts are excludable from gross income. The unsubstantiated amounts are considered gross income items subject to withholding and employees must report these on their Form W-2.

§ Begin Organizational Management Appendices: B – G

Appendix B: Hiring and Onboarding Forms

Appendix B.1: Job Description Template

Job Title: _____

Department: _____

Reports to: _____

Effective Date: _____

Job Summary: _____

Example: The Customer Service Supervisor will oversee and assist customer service employees in the performance of their job duties such as responding to customer inquiries and resolving issues or complaints.

Supervisory Responsibilities:

Examples:

- Recruits, interviews, hires, and trains new staff.
- Provides constructive and timely performance evaluations.
- Handles discipline and termination of employees in accordance with company policy.
- Duties/Responsibilities:
- Performs other related duties as assigned.

Duties/Responsibilities:

Essential job duties that are specific to the position:

Required Skills/Abilities:

Examples:

- Excellent verbal and written communication skills.
- Excellent interpersonal and customer service skills.
- Excellent sales and customer service skills.
- Excellent organizational skills and attention to detail.
- Excellent time management skills with a proven ability to meet deadlines.
- Strong analytical and problem-solving skills.
- Ability to prioritize tasks and to delegate them when appropriate.
- Ability to function well in a high-paced and at times stressful environment.
- Proficient with Microsoft Office Suite or related software.

Education and Experience:

Examples:

- High school diploma or equivalent.
- At least two years related experience required.

- Current human resources and/or compensation credentials or certification preferred.

Physical Requirements:

- Prolonged periods of sitting at a desk and working on a computer. Must be able to lift up to 15 pounds at times.

Appendix B.2: Resume Review Sheet

Applicant's name: _____

Position applied for: _____

Phone: _____

Email: _____

Minimum Requirements

Minimum education required for the position:

Minimum work experience required for the position:

Other qualifications required for the position:

Does the applicant meet the minimum requirements outlined above?

Yes No

Relevant Experience

Company 1: _____

Job title: _____

Short description:

Company 2: _____

Job title: _____

Short description:

Company 3: _____

Job title: _____

Short description:

Education

Degree(s): _____

License/Certification(s): _____

Special skills: _____

Additional Information

Stated salary requirements: _____

Relocation needed: _____

Currently employed: _____

Stated reason for job change (if any):

Wrapping Up

Checklist if applicant appears qualified from resume review:

- Conduct a telephone interview.

- Send a copy to the hiring manager for this position.
- Schedule a personal interview.

Checklist if applicant appears not qualified from resume review:

- Send a thank you letter.
- Add to the applicant tracking system and file.

Appendix B.3: Offer Letter Checklist

Offer Specifics

- Job title
- Start date
- Hours of work/schedule
- Status (full time, part time, regular, temporary, specific duration)
- Exempt vs. nonexempt status
- Rate of pay (hourly, weekly or by pay period) and pay period frequency
- Contingencies on which the offer may be predicated (e.g., drug testing, reference checking, physical exam, security screen)
- Paid leave benefits
- Eligibility for health/welfare benefits plans
- Work location
- If travel is involved, approximate percent of travel required and summary of company's reimbursement processes
- At-will employment statement

Recommended Attachments

- Benefits overview/summaries

- Job description
- Employee handbook
- Blank Form I-9 (bring on start date for completion with supporting documents)
- An employment agreement, noncompete or other restrictive covenants (bring on start date for completion)
- Affirmative action self-identification form (bring on start date for completion)
- Emergency contact form (bring completed on start date)

Appendix B.4: Onboarding Checklist

Administrative

- Policies and practices developed for hiring new employees (hiring policies and procedures, confidentiality and nondisclosure agreements and policies, new hire orientation process and agenda, etc.).
- Process in place to record employee/employer receipt of necessary new hire paperwork.
- Process in place to disseminate new hire paperwork to essential departments.
- Practices developed to welcome new employees to the company and department.
- HR procedures developed to ensure payroll and benefit enrollment is completed timely.

Training

- Practices in place for a new hire's first day, including meeting with manager, co-workers, tour of facility, lunch, etc.
- The following training presentations developed:

"About Our Company and How We Do Things"

"Managing at Our Company" training for new managers

Sexual harassment prevention

"Performance Management at Our Company"

Overview of company policies and procedures

- Mentoring/buddy program established and training provided to mentors/buddies.
- Specialized training necessary for employees to be successful in his or her job developed.
- Communication regarding company annual and long-term goals and objectives prepared.
- Initial employee job goals and objectives established for communication to employee.

Meetings

- Schedule is developed for periodic check-in and training meetings for managers to conduct with new hires.
- Orientation meeting presentations created by each department for new employees to learn about each department and how the new employee's job may relate to those departments.
- Meetings to be scheduled with all internal and external key players involved in the success of the employee in his or her job.

Evaluation

- New hire orientation survey developed, and results reported to senior management team quarterly.

Appendix C: Employee Assessment Documents

Appendix C.1: Appraisal Form

Name: _____

Position: _____

Supervisor: _____

Date of hire: _____

To be completed by the immediate supervisor. Copies will be retained by the employee being reviewed and his/her supervisor.

Employees are evaluated on each of the factors listed below. Please use space on the back for comments if the rating circled is D or U and specify which factor you are commenting on.

Outstanding - Results significantly surpass expectations. Superior contribution to the objectives of his/her performance in assigned areas of responsibility.

Proficient - Results are very good. Significant contribution to objectives of department and functional area.

Competent - Results are good. Performance is consistent with expectations. No important areas of failure or lack of accomplishment.

Developing Results do not consistently meet expectations. May lack experience but has the capacity to improve the overall level of performance within a reasonable period of time.

Unacceptable Performance does not meet expectations.

Factor	Description	Circle One
Customer Service	The extent to which the employee provides prompt, high-quality service to members, staff, vendors and internal/external customers.	O P C D U
Communication	Creates effective working relationships by information sharing	O P C D U
Teamwork	Consensus building and using active listening skills	O P C D U
Achievement	Ability and willingness to achieve organizational and individual goals by seizing opportunities and learning from experience	O P C D U
Flexibility/Innovation	Initiates new ideas, exhibits creative thinking and grasps new concepts	O P C D U

Technical Excellence	Apply and develop technical and role specific skills and organizational knowledge	O P C D U
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Overall Performance Rating

Varying degrees of importance should be placed on those factors measuring performance in a given job. The overall performance rating represents a composite of your opinion, judgment and impressions of this person's performance.

Circle One: O P C D U

Key Development Areas

Identify 2 - 3 key developmental areas the employee should focus on over the next year. Develop a plan to provide training in these areas.

Employee Comments

Approvals/Concurrence

Employee Signature: _____

Date: _____

(This report has been discussed with me. I understand that my signature does not necessarily indicate agreement; I can make my disagreement, if any, known by a written communication to my immediate supervisor)

Reviewer: _____

Date: _____

Appendix D: Employee Discipline and Offboarding Documents

Appendix D.1: Understanding of Rules Confirmation Form

I hereby affirm that I have read the entirety of this manual and am aware of the guidelines and rules within. My signature below denotes that I understand and agree to be bound by the policies detailed within this manual, and accept that the breaking of the rules therein may lead to disciplinary measures up to and including termination:

Signature: _____

Date: _____

Appendix D.2: Staff Conflict Protocol

Rules

Obtain agreement from all parties that they will:

- Work to resolve the conflict
- Treat each other with respect
- Be clear and truthful about what is really bothering them and what they want to change
- Listen to other participants and make an effort to understand the views of others
- Be willing to take responsibility for their behavior
- Be willing to compromise

Steps

- Arrange for all parties to confront the problem.

- Select a time as soon as all parties have cooled down.
- Meet at a place that is neutral for all parties.
- Have all participants describe the conflict in clear terms and describe behaviors, feelings, and desired changes.
 - Direct participants to use I, not you, and to focus on specific behaviors and problems, not on people.
- Ask participants to restate what the others have said.
- Summarize the conflict based on what you have heard and obtain agreement from participants.
- Start brainstorming to find solutions.
 - Ask each participant to offer a solution.
 - List all of the options presented (either verbally or on flip chart).
 - Discuss all of the options in a positive manner.
 - Rule out any options that participants agree are unworkable.
- Summarize all possible options for a solution.
- Assign further analysis of each option to a participant.
- Obtain agreement from all parties on next steps.
- Close meeting by having participants shake hands, apologize and thank each other for working to resolve the conflict.

Appendix D.3: Misconduct Investigation Checklist

The following list is designed to provide a guideline for conducting a fair and thorough investigation.

- Conduct a thorough interview of the accuser or initial witness asking who, what, when, where, how, and why. Reiterate the need for employee cooperation in maintaining discretion and ensuring that no one experiences retaliation. However, be aware that overly broad confidentiality rules can be deemed to unlawfully restrict employees' rights to discuss terms and conditions of employment. After reviewing notes, always ask if there is anything else the complainant wants to add.

- Ask the accuser and witnesses to put their claim(s) in writing. Work with legal counsel to decide whether sworn or signed statements are needed.
- Put out the fire first. The more severe the claim or emotions, the more care may be needed to keep employees separate and/or safe from any further threats, retaliation, or harassment while you investigate. Stabilize the workplace and hold off on discipline until an investigation is complete.
- Decide if it is necessary to place the accused on administrative leave or allow voluntary leave for the accuser during the investigation. Reinforce the company's no retaliation policy.
- Assess what additional help you need for the investigation. Consult with legal counsel in all allegations of discrimination, harassment and/or violence.
- Identify who you need to speak with and what questions you will ask.
- Interview the accused or potentially involved person(s) with a view toward finding out what happened.
- Do not pick sides. Conduct an impartial investigation and interview of all parties.
- Re-interview those involved based on new information and evidence.
- Keep good notes of interviews, responses, dates/times, efforts, results, actions and refusals. Assume all documents will be seen by a judge or jury. Avoid gratuitous conclusions and speculations. Only write what you were told and what you saw.
- Assess credibility and resolve factual disputes. Keep secondary performance issues separate from this investigation.
- Create a summary report of the investigation and confirm with senior management and legal counsel the final course of action.
- Make decisions on the action(s) to take with due consideration of past practice. Close the investigation with those who need to know.
- Follow up as needed on the effectiveness of the corrective action. Be alert to retaliation claims and follow up on them.

- If you find there is no probable cause due to one employee's word versus another, advise the accused that if a similar issue is raised again, the first incident will be taken into consideration during the new investigation.

Appendix D.4: Written Warning Form

Employee Name:	Job Title:
Department:	Supervisor:
Date:	

___First Warning	___Second Warning	___Final Warning
------------------	-------------------	------------------

The purpose of this written warning is to bring to your attention new or ongoing deficiencies in your conduct and/or performance. The intent is to define for you the seriousness of the situation so that you may take immediate corrective action. This written warning will be placed in your personnel file.

Reason for warning (violation of company policy or unsatisfactory performance/behaviors):

Prior discussion or warnings on this subject (verbal/written, dates):

Relevant company policy violated:

Corrective action required:

Consequences of failure to improve performance or correct behavior:

The above has been discussed with me by my supervisor. I understand the contents and acknowledge and understand the corrective action required. I also acknowledge and understand the potential consequences of noncompliance.

Employee signature: _____

Date: _____

Supervisor signature: _____

Date: _____

Appendix D.5: Termination Checklist

Employee name: _____

Department: _____

Termination date: _____

Type of Termination

Voluntary:

- Received employee's resignation letter. (If verbal resignation, provided employee with a written confirmation of resignation).
- Exit interview scheduled.
- Exit interview completed.

Involuntary:

- Provided employee with termination letter.
- Provided employee with severance agreement if eligible.
- Received signed severance agreement.
- Provided employee with WARN notice (if applicable).

Benefits

- Provided employee with termination/continuation of employment insurance benefits information (COBRA, life insurance, supplemental insurance, etc.)
- Checked FSA/HSA participation and informed employee of remaining funds and reimbursement deadlines, if applicable
- Checked dependent care FSA participation and informed employee of remaining funds and reimbursement deadlines, if applicable
- Checked PTO balance and informed employee of any remaining PTO and how it will be processed at the termination of employment

- Informed employee about retirement plan account options

Compensation

- Provided notice of policy regarding any outstanding balances for money owed to the company (e.g., educational loans/pay advances)
- Notified payroll department to process final paycheck
- Informed payroll of any unused but earned PTO amounts due to the employee
- Notified payroll to process severance pay and whether lump sum or salary continuation (if applicable)

Contracts/Legal

- Provided written notice to employee of any legal obligations that continue post-employment (e.g., noncompete/confidentiality agreements/employment contracts)

Immigration

- Notified company immigration attorney of termination if employee is on a temporary work visa

Records

- Pulled personnel file to be stored with terminated employee files.
- Pulled Form I-9 to be stored with terminated employees' I-9s.
- Obtained written authorization from employee to respond to employment verification requests.

Information Technology

- Disabled e-mail account.

Removed employee's name from e-mail group distribution lists; internal/office phone list; website and building directories.

Disabled computer access.

Disabled phone extension.

Disabled voicemail.

Facilities/Office Management

Disabled security codes, if necessary.

Changed office mailbox. Cleaned work area and removed personal belongings.

Collected the following items:

Keys (office building desk file cabinets other)

ID card

Building access card

Business cards

Nameplate

Name badge

Company cell phone

Laptop

Uniforms

Tools

Appendix D.6: Termination Form

Form completed by: _____

Date: _____

Employee name: _____

Department: _____

Termination date: _____

Last day worked (if different): _____

Forwarding address: _____

Reason for Separation: _____

<p>VOLUNTARY</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Without notice or reason <input type="checkbox"/> Another Job <input type="checkbox"/> Relocation <input type="checkbox"/> Illness <input type="checkbox"/> Pay <input type="checkbox"/> Working Conditions <input type="checkbox"/> Work Schedule <input type="checkbox"/> Enlisted in Armed Forces 	<ul style="list-style-type: none"> <input type="checkbox"/> Problem with Supervisor <input type="checkbox"/> Problem with Co-worker <input type="checkbox"/> Personal Problem <input type="checkbox"/> Return to School <input type="checkbox"/> Retirement <input type="checkbox"/> Refused Suitable Work <input type="checkbox"/> LOA - Did not return <input type="checkbox"/> Other <p>_____</p>
-------------------------	--	--

INVOLUNTARY	<input type="checkbox"/> Absenteeism <input type="checkbox"/> Insubordination <input type="checkbox"/> Violation of Rules <input type="checkbox"/> Lack of Work <input type="checkbox"/> Other	<input type="checkbox"/> Tardiness <input type="checkbox"/> Unsatisfactory Performance <input type="checkbox"/> Refusal to Follow Instruction <input type="checkbox"/> Job Eliminated or Changed <input type="checkbox"/> Involuntary Retirement
-------------	--	--

Explain the reason given above in detail:

Employee's stated reason for termination:

Is the employee eligible for rehire? YES NO

If not eligible or only under certain conditions, explain:

Exit Interview

Interviewed by: _____

Date: _____

Exit questionnaire and synopsis reviewed and filed.

Date: _____

Follow-up required? Yes No

Items Received from Employee (enter n/a if not applicable)

	Received by	Date
Keys		
Employee ID Card		
Laptop/computer		
Cell phone		
Company credit card		
Other:		

Payroll

	Amount	Date
Final paycheck		
Severance pay		

Vacation (# of hours _____)		
Other:		

Severance agreement offered? Yes No

Severance agreement/release of claims signed and returned?

Yes No N/A

Benefits

Health insurance terminated 401k plan terminated Life insurance terminated

Disability insurance terminated

Other: _____

COBRA Notification Deadline: _____

COBRA Notification Date: _____

HR Signature: _____

Date: _____

Printed name: _____

Appendix E: Ethics Guidelines Documents

Appendix E.1: Witness Investigation Questions Form

Date: _____

Full name of witness: _____

Investigator(s): _____

Introduction

- Thank the staff member or associated person for their time & cooperation.
- Address the nature of what is being investigated.
- Explain that the matter under investigation is serious and the organization has a commitment/obligation to investigate the claim.
- Explain that no conclusion will be made until all the facts have been gathered and analyzed.
- State that any attempt to influence the outcome of the investigation by retaliating against anyone who participates, providing false information or failing to be forthcoming can be the basis for corrective action up to and including termination.

Questions

1. Please describe any inappropriate or offensive behavior that you have experienced or witnessed. What did you see or hear? When did this occur? How often did it occur?

2. Are you aware of behavior by the accused toward the complainant or toward others in the workplace?

3. What did the complainant tell you? When did he or she tell you this?

4. Do you know if the complainant reported the concern to his or her supervisor?

5. Upon knowledge of the incident(s), did you report it to your supervisor?

6. Do you have any notes, physical evidence, or other documentation regarding the incident(s)?

7. Do you know of any other relevant information?

8. Are there other persons who have relevant information?

Appendix E.2: Complainant Investigation Questions Form

Date: _____

Full name of complainant: _____

Investigator(s): _____

Introduction

- Thank the staff member or associated person for their time & cooperation.
- Address the nature of what is being investigated.
- Explain that the matter under investigation is serious and the organization has a commitment/obligation to investigate the claim.
- Explain that no conclusion will be made until all of the facts have been gathered and analyzed.
- State that any attempt to influence the outcome of the investigation by retaliating against anyone who participates, providing false information or failing to be forthcoming can be the basis for corrective action up to and including termination.

Questions

1. Who committed the alleged inappropriate behavior?

2. What exactly happened?

3. When did the incident occur, or is it ongoing?

4. Where did the incident occur?

5. How did you react?

6. Did you ever indicate that you were offended or somehow displeased by the act or offensive treatment?

7. Who else may have seen or heard the incident?

8. Have you discussed the incident with anyone?

9. Did the person who harassed you harass anyone else? If so, who?

10. Do you know whether anyone complained about harassment by that person? If yes, who?

11. How has the behavior affected you and your job?

12. Did you seek any medical treatment or counseling as a result of the incident?

13. Are there any notes, physical evidence, or other documentation regarding the incident(s)?

14. Is there anyone else who may have relevant information?

15. Do you have any other relevant information?

16. What action do you want the company to take?

17. When did you first learn of the company’s Anti-Harassment and EEO Policy? (If not, provide a written copy of the policy and note below).

Appendix E.3: Investigation Summary Form

Investigation Summary:

Date investigation was opened:

Investigator(s):

Name, title, and department of accused:

Description of the allegation (include names, location of incidents, times, dates):

Name, title, department of complainant:

Interview timeline (include dates and times of interview, location of interview, names of everyone present). Attach interview notes.

Summary of evidence that confirms or denies allegation:

Applicable employer policy (or policies):

Recommended actions for employer to take:

Actual actions taken by employer:

Date accuser was notified of actions taken:

Date accused was notified of actions that will be taken:

Other post-investigation follow-up conversation(s) (include dates, names, and topics of discussion). Attach relevant meeting notes.

Date investigation was closed:

Appendix E.4: Conflict of Interest Declaration Form

It is the expectation of CDFI Friendly Bloomington that all staff members and otherwise associated persons scrupulously avoid conflicts of interest between the interests of CDFI Friendly Bloomington and all other business interests, personal interests, or paid or volunteer service to other organizations. This includes avoiding potential and actual conflicts of interest, as well as perceptions of conflicts of interest. I understand that the purposes of this policy are to protect the integrity of CDFI Friendly Bloomington’s decision-making process, to enable our constituencies to have confidence in our integrity, and to protect the integrity and reputations of staff members and associated persons.

I will make a full, written disclosure of interests, relationships, and holdings that could potentially result in a conflict of interest both annually and voluntarily as deemed necessary by CDFI Friendly Bloomington’s Conflict of Interest Policy, which I have read and understand. This written disclosure will be kept on file, and I will update it as appropriate. During meetings or activities, I will disclose any interests that may become relevant, even if they have already been formally declared. After disclosure, I understand that I will be asked to leave the room for the discussion and will not be permitted to vote if circumstances call for it. I understand that CDFI Friendly Bloomington’s Conflict of Interest Policy is meant to supplement good judgment, and I will respect its spirit as well as its wording.

Date: _____

Full Name: _____

Position: _____

____ I have read and understand the most up-to-date available conflict of interest policy.

Please describe below any relationships, positions, transactions, or other circumstances that could contribute to a conflict of interest now or in the future:

_____ I have no conflicts of interest to report.

_____ I have the following potential conflicts of interest to report.

Please use the open space below to declare your potential conflicts of interest. Identify the name of the relevant person or organization and describe the nature of your affiliation with them in sufficient detail.

Appendix F: Data Management and Privacy

Appendix F.1: Personal Device Policy Acknowledgement Form

The scope of this policy is to outline the appropriate use of personal devices while conducting CDFI Friendly Bloomington organizational work by establishing requirements for personal device usage. Personal devices are integral to the operations of CDFI Friendly Bloomington and their use supports and advances the CDFI Friendly Bloomington mission. Personal devices also represent a significant risk to information and data security. If appropriate security measures and procedures are not applied, personal devices can serve as a conduit for unauthorized access to CDFI Friendly Bloomington data and resources that can subsequently lead to data leakage and a path for compromise of other systems. This policy will apply to laptops, smartphones, tablets, external hard drives, and other personal devices that have the capability to connect to the internet.

All CDFI Friendly Bloomington must understand that whenever a personal device is connected to the Organization's network, systems, or computers, opportunities exist for:

- Introducing viruses, spyware, or other malware
- Purposefully or inadvertently copying sensitive and/or proprietary organization information to unauthorized devices
- Introducing a technical or network incompatibility to the organization that the employee is not even aware of
- Loss of data that may adversely affect the organization if it falls into the wrong hands

As a result of any of these circumstances, an employee connecting their own device to organization resources, systems, or networks could interrupt business operations, cause unplanned downtime for multiple users, and/or cause a data breach releasing organization, client, and/or partner data to unauthorized parties. In worst-case scenarios (and in events entirely realized at other organizations), civil and criminal penalties for the user and/or substantial costs and expenses to the organization could arise.

Protocols

CDFI Friendly Bloomington will use Google Workspace for device management. CDFI Friendly Bloomington will store all files in Google Drive and utilize Gmail and Google Calendar for organizational related information. CDFI Friendly Bloomington Employees are expected to abide by the following guidelines for their Google account usage:

- Employees will not share account and password with any other accounts
- No unauthorized viewing from other users, accounts, computers, files, and data
- CDFI Friendly Bloomington will conduct periodic reviews of authorized access to commensurate with the assessed level of risk
- CDFI Friendly Bloomington employees will be required to activate Google 2FA to increase security and protection of their CDFI Friendly Bloomington Google Workspace Account.

CDFI Friendly Bloomington files are the only data files that are authorized for storage in the Google Workspace. Employees should not store personal files that do not pertain to CDFI Friendly Bloomington on this workspace. Modifications to the CDFI Friendly Bloomington Google Workspace may only be made by IT or with the approval of IT.

Restrictions

CDFI Friendly Bloomington policies pertaining to harassment, discrimination, retaliation, trade secrets, confidential information, and ethics apply to all use of employees' personal devices. Personal devices should not have any third-party software or applications that pose a threat to the systems and networks or that could introduce network incompatibilities (any such findings should be removed before proceeding). IT reserves the right to make judgment calls regarding which applications (current or future) are appropriate for devices associated with company systems, networks, and data. Employees should be cognizant of addressing personal matters on their devices during the workday to strike an appropriate balance.

Privacy Access

Contents of personal devices are not expected to be private except for information protected by law. CDFI Friendly Bloomington has the right to review or retain personal and organizational-related data on personal devices or to release the data to government agencies or third parties during an investigation or litigation. Only authorized users shall have electronic access to information systems and electronic resources. This access will be limited within the scope of the CDFI Friendly Bloomington employee's job. All CDFI Friendly Bloomington employees are expected to allow the authorization of management and monitoring by CDFI Friendly Bloomington on their personal devices. The electronic system will be able to monitor security incidents, events, and weaknesses. This data collected will be regularly reviewed and analyzed for unusual and/or wrongful activity on personal devices while conducting CDFI Friendly Bloomington work.

Best Practices

CDFI Friendly Bloomington best practices are expected to change as technological improvements, procedural improvements, and additional changes in the data. The purpose of accepted best practices are stated for users to follow to ensure security accessibility and maintaining data integrity.

Safety

CDFI Friendly Bloomington employees are expected to follow applicable local, state, and federal laws when operating their personal device. CDFI Friendly Bloomington employees are prohibited from using personal devices while operating a vehicle.

Lost, Stolen, Damaged, or Hacked Devices

CDFI Friendly Bloomington employees should conduct due diligence in following CDFI Friendly Bloomington Backup and Recovery requirements to ensure that there is lower risk in the case of a lost, stolen, damaged, or hacked device. Employees are expected to protect personal devices that are used for CDFI Friendly Bloomington organizational work. The personal device should be capable of being wiped remotely. Employees should immediately notify CDFI Friendly Bloomington of a lost, stolen, damaged, or hacked device.

CDFI Friendly Bloomington is not responsible for loss or damage of personal applications or data resulting from the wiping of organization information from a personal device.

Termination

Upon expiration of employment the employee is expected to wipe the device of all CDFI Friendly Bloomington information. CDFI Friendly Bloomington retains the right to inspect a personal device to ensure organization information and data has been removed. All accounts shall be deactivated, disabled, and deleted as soon as possible of termination of employee. CDFI Friendly Bloomington will take due diligence to ensure the continuity of the information and data that was stored on the terminated employee’s device.

Employee Data Termination Checklist

- Disable 2FA
- Request email password and change
- Disable access to organization files
- Change the password to third-party accounts
- Communicate termination to pertinent parties

Failure to follow CDFI Friendly Bloomington personal device policies and procedures may result in disciplinary action, up to and including termination of employment.

Employee Signature:

Employee Name:

Date:

Appendix G: Expenditure Approval Instructions

Appendix G.1: Posting Invoices and Printing Checks in FIMS

Staff will receive invoices in the mail and pass them to the Donor Services Coordinator, who will then forward them on to the Controller. The invoices will then be entered into FIMS as follows:

1. Select the "Accounts Payable" Module.
2. Select the "Item Entry" Tab.
3. Select the "Item" Tab.
4. Select the "New" Icon on the toolbar.
5. Enter the Vendor Name and select it to auto populate the vendor field.
6. Select "Voucher Recall" and the previous bills paid for that vendor will pop up. Choose a previous payment if it is for the same items as this current bill. All of the account information will then auto populate.
7. Update the invoice number, description, and enter a batch number.
8. Select the "Line Item" tab.
9. Change the amount to the correct amount on the current invoice.
10. Go back to the "Line Item" tab and review for accuracy of the description and amount.
11. If there are multiple items on the invoice, perform the above three steps for each line item.
12. Once everything is entered correctly, select the "Save" Icon on the toolbar.

Complete the above steps for each invoice to be entered.

Once all the invoices have been entered, the "A/P Item Edit Report" should be processed as follows:

1. Select the "Processes" Tab.
2. Select the "A/P Item Edit Report" option.
3. Select Run.
4. Review the report for accuracy.

Once everything has been reviewed, the accounts payable items should be posted. From the FIMS Viewer-A/P Item Edit Report screen select "Post A/P Items" Tab and then select run report.

Next the "Edit & Post G/L" process should be completed. From the FIMS Viewer-Post A/P Reports screen select "Edit & Post G/L" Tab. Verify the correct dates are entered and select OK. Select run the report. Print a "CutePDFWriter" and save as the deposit date and report title on the Q: drive. (i.e. Q: Finance & Investments, FY2016, Accounts Payable, January 2016, 1-1-2016 gl journal edit report).

Next the "Post Journal" process should be completed. From the FIMS Viewer-G/L Journal Edit Report screen select "Post Journal" Tab. Then select Run report. Print a "CutePDFWriter" and save as the deposit date and report title on the Q: drive. (i.e., Q: Finance & Investments, FY2016, Accounts Payable, January 2016, 1-1-2016 general ledger journal posting report).

The last step in this process before running checks is to return to the "Open Items" Tab and select an invoice to be paid in this session. Click on that invoice and once it opens up, enter the amount to be paid in the "Selected Amount" field. It will then post to the "Split Amount" field. Select the "Save" Icon on the toolbar. Complete this process for each invoice to be paid in this session.

To print checks:

1. Select the "Accounts Payable" Module.
2. Select the "Processes" Tab.
3. Select "Print Checks" and run.
4. Enter the starting check number.
5. Select the "Print all items as Individual checks" option.

The checks can be reviewed before printing by selecting the "Checks" and then "Preview" on the toolbar. To print the checks after review, select the "Checks" and then "Print". Remember to select the correct printer.

Once the checks have been printed, posting to the General Ledger must be done. From the toolbar select "Post to History and G/L" and run the report. Print a "CutePDFWriter " and save as the check date and report title on the Q:

drive. (i.e. Q: Finance & Investments, FY2016, Accounts Payable, January 2016, 1-1-2016 check posting).

Next the "Edit & Post G/L" process should be completed. From the FIMS Viewer select "Edit & Post G/L" Tab. Verify the correct dates are entered and select OK. Select run the report. Print a "CutePDFWriter " and save as the deposit date and report title on the Q: drive. (i.e. Q: Finance & Investments, FY2016, Accounts Payable, January 2016, 1-1-2016 gl journal edit report).

Next the "Post Journal" process should be completed. From the FIMS Viewer select "Post Journal" Tab. Then select Run report. Print a "CutePDFWriter" and save as the deposit date and report title on the Q: drive. (i.e. Q: Finance & Investments, FY2016, Accounts Payable, January 2016, 1-1-2016 gl journal posting report).

The checks should be matched to the invoice. All checks greater than \$1,000 need two signatures. The Board Member responsible for signing should be notified that the checks are ready for signing. The CEO of CFBMC will also sign all of the checks regardless of the amount. Once the checks are signed, the bottom stub should be stapled to a copy of the invoice. The top two stubs will be mailed to the vendor along with a copy of the invoice.

One final step is to select the "Open Items" tab and review the "Held" column to verify that all items say yes. If an item had converted to "no," select the item and change the held status back to "yes."

Appendix G.2: Vendor Setup

To set up a payment to a new vendor, select the "Profiles" Module. Select the "Profile 1" tab and click the "new" icon. Enter all the information and click the "save" icon. To set it as a vendor, select the "Vendor" tab, click the "new" icon and the "save" icon.

Appendix H: Marketing Program Documents

Appendix H.1: Four-Pager

The Four-Pager brochure is a marketing tool aimed at informing the public, potential funding sources, and policymakers. The document includes general information about CDFI Friendly Bloomington, finance opportunities, CDFI Friendly Bloomington's services, and the organization's contact information.

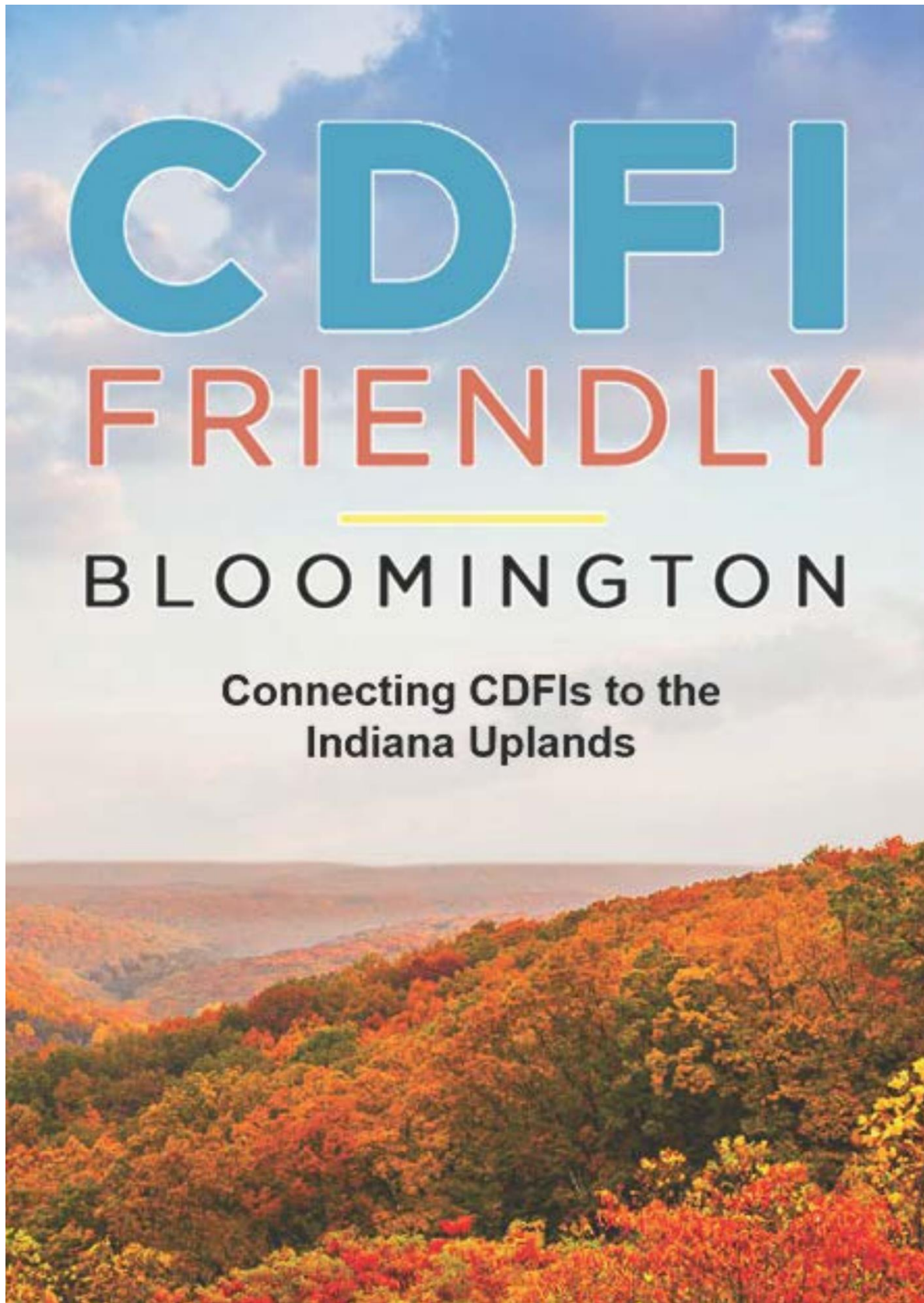


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- 04 OUR PROCESS
- 05 OUR SERVICES
- 06 MEET THE TEAM

ABOUT US

CDFI Friendly Bloomington is a 501(c)(3) organization implementing a new strategy developed for the unique challenges of smaller communities to increase flexible and affordable financing for underserved communities, nonprofits, small businesses, charitable foundations, local governments, donors, homeowners, and those who need financing in Bloomington, IN, and the Indiana Uplands region. We help bring in larger CDFIs that do not regularly work in Bloomington to help meet these financing needs within our community.

We expect that, over time, CDFIs will build their networks for deals within communities like Bloomington and South Bend and that the role of the CDFI Friendly Intermediaries will remain lean and generally no more than two full-time equivalents. Our CDFI is focused on implementing lean management approaches to increase potential projects and further communities.

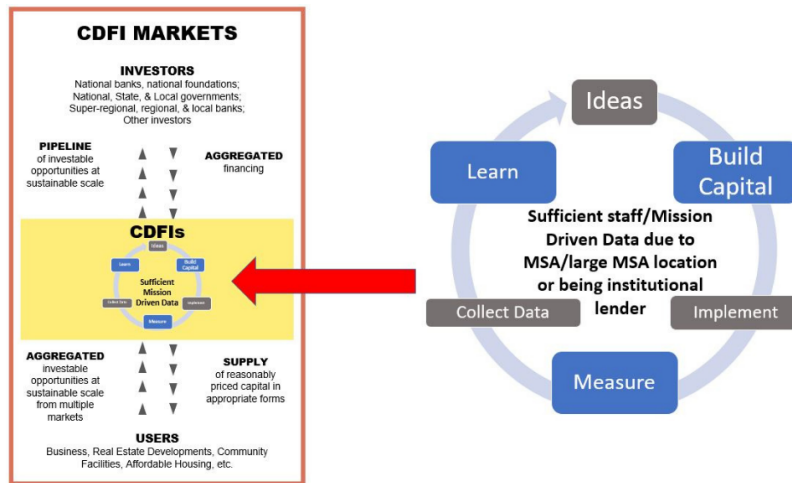
MISSION STATEMENT

To improve the economic welfare of Bloomington, IN and the Uplands region by helping local community development projects access flexible, affordable capital and technical assistance from CDFIs and other organizations.

FINANCING AND LENDING

CFB CAPITAL

CFB Capital is a component fund of CDFI Friendly Bloomington. When appropriate, CFB Capital participates with CDFIs to lend to eligible nonprofit institutions, low- or moderate-income individuals, and entities located or operating businesses in the Indiana Uplands region, whose lack of credit history or other circumstances prevent them from accessing or affording traditional credit sources for loan capitalization. Importantly, this CFB Capital financing will occur only if a CDFI participates as an investor. Financing will occur on a pari passé basis with all participating CDFIs. CFB Capital will not compete with or supplant CDFI financing.



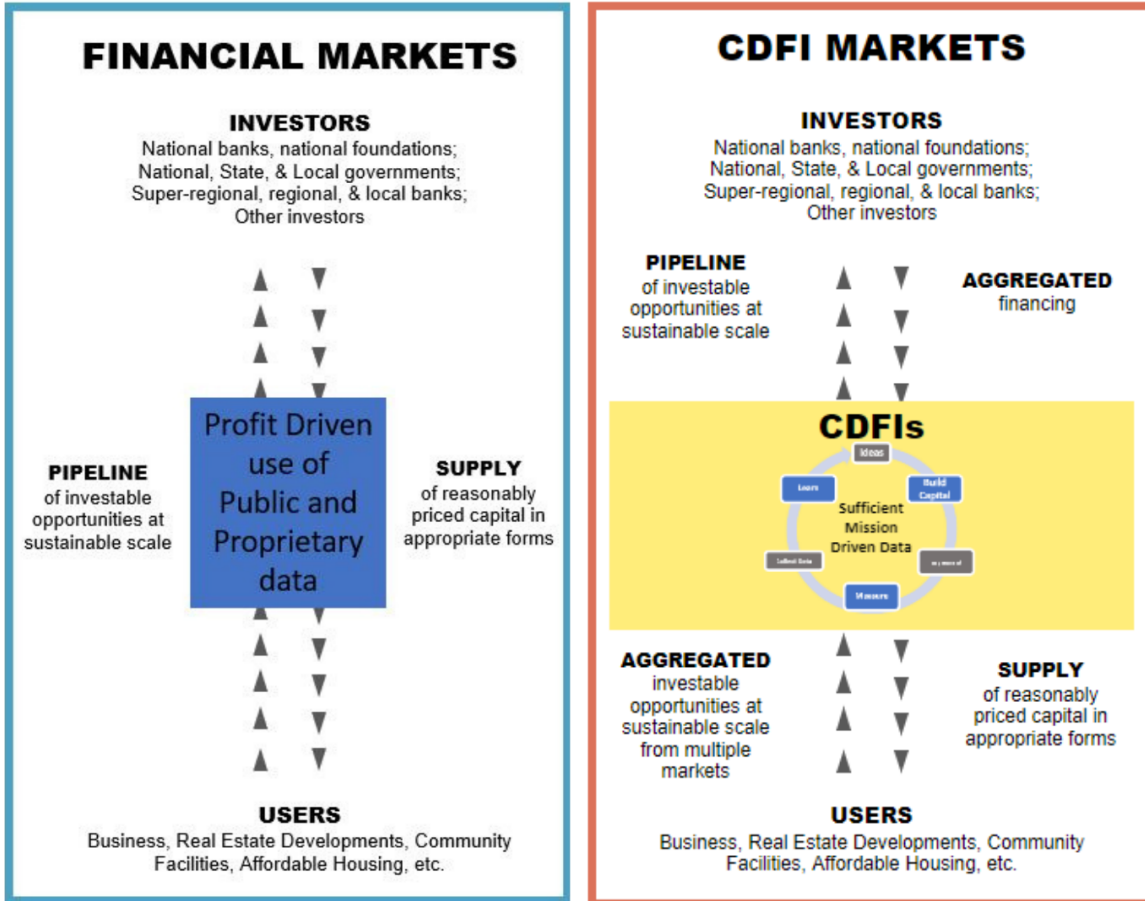
LENDING POLICIES

Our lending policies exist to ensure that CFB Capital loans deliver on CFB’s mission while protecting the financial solvency of the organization and complying with applicable rules and regulations.

CFB Capital will...

- encourage, secure, and support CDFI investment in the region.
- serve borrowers who improve housing affordability and diversity, support new entrepreneurs and business owners, expand public facilities in the Uplands region, or serve other community needs aligning with CFB’s mission.
- be developed only alongside participating CDFIs, utilizing the CDFI’s loan policies and procedures, underwriting, and processing.
- mitigate risk to participating CDFIs, bridge financing gaps, allow deals that exceed participating CDFI’s lending limits, make rates affordable to local borrowers, or facilitate CDFI investment in our investment area.
- comply with the minimum capital requirements on an ongoing basis.

MARKETS



Larger and institutional CDFIs are not limited by access to data and minimal staff required to tailor and deliver their product lines.

CDFIs in metropolitan areas, many of which are departments of institutional, traditionally for-profit lenders, have access to a more qualitative approach and a larger staff. Though CDFI's require a learning environment, those in small towns, rural areas, and non-metro areas have less stringent requirements.

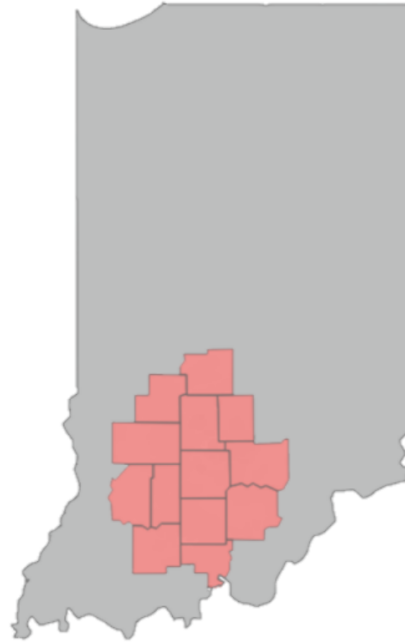
CDFI Friendly Bloomington helps bridge the loan gap between communities in need and financial institutions that normally cannot provide financing due to regulations viewing these investments as high risk.

To do this, we identify, evaluate, and aggregate CDFI investment opportunities throughout the Indiana Uplands region. During this process, we provide local insights and business planning to prepare potential borrowers for what is to come and provide technical assistance to ensure project success.

For borrowers needing smaller loans, we connect them to CDFIs that specialize in handling loans less than \$25,000.

Borrowers requesting loans larger than \$25,000 are promoted to larger CDFIs right away or brought into our Applicant in Planning Process. During this phase, we provide technical support, project review, and connect borrowers to subject matter experts.

Finally, complete applications are presented to CDFIs and the CFB Capital Investment Board. The application is then approved or denied, and a loan offer is made. If the offer is accepted, the CDFI becomes the loan servicer.



Indiana Uplands Region

- | | |
|-----------------|-----------------|
| Brown | Lawrence |
| Crawford | Martin |
| Daviess | Monroe |
| Dubois | Morgan |
| Greene | Orange |
| Jackson | Owen |

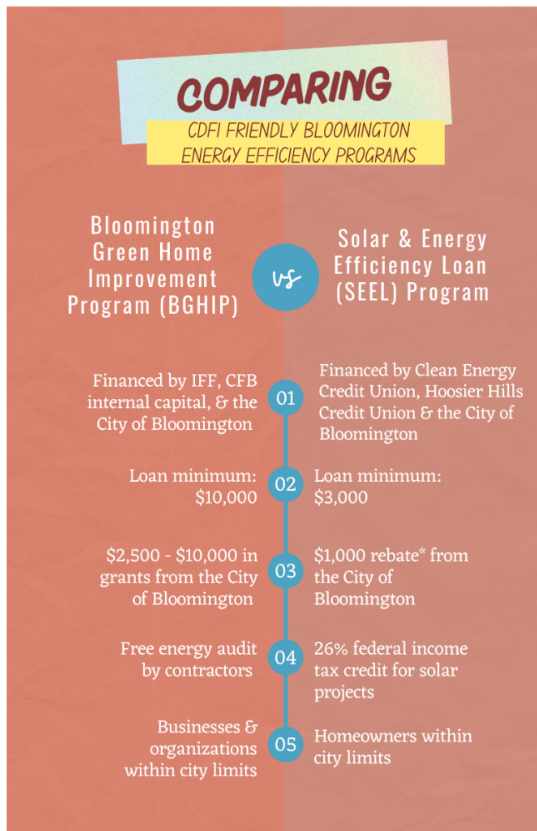
Washington

OUR PROCESS

OUR SERVICES

CDFI Friendly Bloomington proudly serves residents of Bloomington and the surrounding counties. We work closely with women, low-income, and minority entrepreneurs, artists, and other small business contractors who need financial assistance by providing them with gap financing through our Bridge Loans Program.

The Bridge Loans Program works to close this gap by integrating bridge financing with training and technical assistance. Loans and bridge financing typically last around 24 months, and have an average fixed interest rate of 5.75%. These loans support underserved groups' ability to compete on contracts they normally were excluded from due to financial constraints and discriminatory lending practices.



CFB also works with homeowners, small businesses, and local organizations in Bloomington to reduce energy costs by assisting them with building efficiency improvements such as solar or geothermal system installations, weatherization, and appliance upgrades.



BRIAN PAYNE

EXECUTIVE FOUNDER

Since 2019, Brian Payne has been the Executive Founder for CDFI Friendly Bloomington. As Executive Director, he works with lenders and identifies critical investment opportunities in Bloomington and the surrounding areas.

Prior to joining CDFI Friendly, Payne was the Assistant Director of the Economic and Sustainable Development Department for the City of Bloomington. He also served as a Policy Advisor in Legislative Affairs for the Department of Health and Human Services during the Obama Administration.



ELIZABETH BEEBE

ASSISTANT DIRECTOR

Elizabeth (Liz) joined CDFI Friendly in December 2021. In her role as Assistant Director, Liz works closely with our Indiana Uplands communities and develops prospects for the organization by cultivating partners among our region's nonprofits, small businesses, and entrepreneurs.

Prior to working at CDFI Friendly, Liz worked in a variety of nonprofit management roles, particularly in the affordable housing, community development & education sectors.

THE TEAM

LET'S TALK!



@cdfifriendlybtn



@CDFI Friendly Bloomington



@cdfifriendlybtown

*CDFI FRIENDLY
BLOOMINGTON*

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651-500-9968
www.cdfifriendlybtown.org
info@cdfifriendlybtown.org



Appendix H.2: Newsletter Template

The following pages present a Newsletter Template that the Marketing Team developed in Microsoft Sway. The purpose of monthly newsletters is to virtually inform and update clients about new information related to CDFI Friendly Bloomington. They contain sections and space for a possible venue, a summary of the events or projects occurring that month, and contact information for the organization. Please see Appendices H.4 through H.6 for hyperlinks to the online Canva and Microsoft Sway templates.

CDFI FRIENDLY BLOOMINGTON

What's New This Month

[Summary of what's new this month.]

You can write a lot in one of these text cards or break your paragraphs into multiple cards to easily add photos in between.



CDFI Friendly Save the Date

Venue

[Image or link to the venue]

[Can use interactive map or image if sent using Microsoft Sway]

Upcoming Events

Event 1

What? A sentence with the details.

Where? A sentence with the details.

When? A sentence with the details.

Current Projects [Use recent photographs of ongoing events, avoid reusing old photographs when possible]



[More information about previous events, and what’s been going on in the community recently.]

What? A sentence with the details.

Where? A sentence with the details.

When? A sentence with the details.

More details in [this link](#). [Hyperlink to website evite, or post relating to the event]

Contact Us

CDFI Friendly Bloomington

100 S. College Ave.

Suite 240

Bloomington, Indiana

47404-5163

Email: info@cdfriendlytown.org

Phone Number: [651-500-9968](tel:651-500-9968)

Website: <https://cdfriendlytown.org/>

Appendix H.3: Style Guide

The following Style Guide includes helpful standards to better market the brand that is CDFI Friendly Bloomington. It contains the current and recommended color palette, logo, and fonts. Additionally, it helps address grammar, audience, trademarking, and photo usage.

CDFI Friendly Bloomington Style Guide

This guide is designed to give members of CDFI Friendly Bloomington staff what they need to prepare professional and brand-consistent documents for distribution among external stakeholders and presentation to potential clients. Additional guidelines are posted to create internally consistent documents between staff members. Grammar and voice guidelines should be used consistently throughout internal and external facing documents to enhance understanding and readability of all materials.

Brand

Brand = Reputation. It is what others think of us. It is the sum of the Organization’s behaviors, words, images, work products, events, outcomes, and interactions with the public.

We actively seek to create our brand through the words we choose and the messages we deliver. We visually represent our brand identity through logos, photos, and other creative assets.

At CDFI Friendly Bloomington, our brand expresses our core purpose and our belief that we are transforming our communities. Our brand helps us to connect to the right people in the right ways. It helps us to be more efficient and effective. Our brand will attract people to support what CDFI Friendly Bloomington does.

Always use the organization’s full name when referencing it in any document or marketing material.

- This: CDFI Friendly Bloomington
- Not: CDFIFB, CFB, or CDFI Friendly B-Town

External Facing Fonts

Headers:

Oswald

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890, 34pt

Headers:

Oswald

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890, 34pt

Subheader:

Helvetica Neue Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890, 22pt

Body:

Helvetica Neue

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890, 12pt

Serif Body Text:

Georgia

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890, 12pt

Internal Facing Fonts (Microsoft Safe)

Header:

Verdana Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890, 22pt

Subheader:

Verdana Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890, 14pt

Body:

Verdana

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890, 12pt

Logo

For all users, the logo should appear at least once on all documents or marketing materials.



CDFI Friendly Bloomington Color Palette

Main Color Palette:

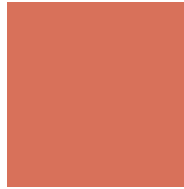
These colors should be used in all marketing materials such as brochures, websites, newsletters, event invitations, and social media posts.

BurntOrange

RGB: rgb(216,113,90)

HSL: hsl(11°,62%,60%)

#D8715A:



SteelBlue

RGB: rgb(75,162,194)

HSL: hsl(196.1,49.4%,52.7%)

#4ba2c2



Khaki

RGB: rgb(225,236,120)

HSL: hsl(51.6,100%,73.5%)

#ffec78:



Suggested secondary palette:

Chestnut

RGB: rgb(205, 92, 92)

HSL: hsl(0, 53%, 58%)

#CD5C5C:



Cornflower Blue

RGB: rgb(100, 149, 237)

HSL: hsl(219°, 79%, 66%)

#6495ED:



Gold Tooth

RGB: rgb(212, 172, 13)

HSL: hsl(48, 88%, 44%)

#D4AC0D:



Sea Green

RGB: rgb(34, 153, 84)

HSL: hsl(145, 63%, 37%)

#229954:

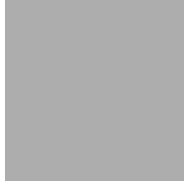


Dark Gray

RGB: Rgb(173, 173, 173)

HSL: hsl(0, 0%, 67.8)

#adadad



Electric Black

RGB: rgb(41, 41, 41)

HSL: hsl(0, 0%, 16.1%)

#292929:



Photos

To optimize its brand presentation, CDFI Friendly Bloomington always uses authentic photography; stock art is the sole exception.

CDFI Friendly Bloomington seeks permission from the subjects of the photo(s). Acquire permission forms from all members or borrowers to confirm authorization to use the image(s).

We seek to illustrate the diversity of the audiences we serve and the community we serve through our imagery. Include photographs that express:

- Gender diversity
- Rural and suburban markets
- Financing type diversity
- Ethnic diversity
- Age diversity
- Program Diversity
- Relevant Geography

When using photos in a CDFI project, seek high-resolution (300 dpi JPEG) files, file size of 300K and above.

Please note, specific requirements may change depending on the medium. For example, website images should have a width of 1,200 pixels.

Trademarks and Naming

When possible, there should be a registered ® trademark symbol included after the first body copy instance of a company’s name.

Example: German American Bank®

Voice Guidelines

- *Active*: Use active voice. The subject of the sentence should perform the action.
 - This: The man ate the hamburger.
 - Not this: The hamburger was eaten by the man.
- *Personal*: When possible, use language that is accessible and personal. Avoid jargon.
 - Example: We; Us; Our
- *Inspirational*: Speak about the CDFI industry in ways that evoke emotion and inspire action.

Who Is Our Audience?

CDFI Friendly Bloomington’s audience is diverse, and each audience type has different needs and different levels of familiarity with CDFIs and CDFI Friendly Bloomington. Even within specific segments there may be sub-segments, such as rural versus suburban groups. Communications should be tailored accordingly depending on the audience.

Here are a few key CDFI Friendly Bloomington audience segments:

- CDFI Friendly Bloomington members and partners
- Donors—
 - (e.g., PNC, German American Bank, Bloomington Urban Enterprise Association)
- The community served—

- (e.g., Monroe County, Brown County, Crawford County, Daviess County, Dubois County, Greene County, Jackson County, Lawrence County, Martin County, Morgan County, Orange County, Owen County, and Washington County; Uplands, Greater Bloomington, the Bloomington Region)

Grammar and Formatting

Emphasis: Bold to emphasize a point and **do so sparingly**. Don’t underline. In the days of typewriters, underlining was used for emphasis when bold was not an option. Underlining can also make text look like a hyperlink when it is not supposed to.

Italics: Use italics for titles of major works like movies, magazines, books, and journals. (Use quotes for shorter works like article titles, songs, tv or podcast episodes, and lectures.) Italics should also be used for single word clauses preceding explanatory text.

Commas:

- Use the serial or “Oxford” comma. Series in a sentence should always have a final comma before “and.”
- This: We exist to align capital with social, economic, and political justice.
- Not this: We exist to align capital with social, economic and political justice.
- Use a comma after the second period in abbreviations like “e.g., x and y” and “i.e., z and w.”

Dates:

- When writing out full dates, include comma after last element (e.g., year in the case below). When using shorthand, use slashes not periods.
- This: On Friday, November 22, 2019, I stayed at work too late.
- This: On 11/22/2019, I stayed at work too late.
- Not this: On Friday, November 22, 2019, I stayed at work too late.
- Nor this: On 11.22.2019, I stayed at work too late.
- Do not use superscript when writing dates.
 - This: On February 1, we met with local businesses.
 - Not this: On February 1st, we met with local businesses.

Em and En Dashes:

- Em dashes set off a parenthetical thought — and should have a space around them. In Microsoft Word, select the “Insert” menu option and then “Symbol” to find different dashes.
- En dashes are used in dates and times, e.g., 1:00–2:00 pm. But unlike em dashes, en dashes have no spaces before or after them.

Capitalization: Avoid sporadic capitalizations. If in doubt as to whether something is a proper noun, err on the side of not.

Common rules for capitalization:

- Members of Congress: Capitalize “Members” in Members of Congress.
- Do capitalize all words in articles titles, email subject lines, and headers, except for common conjunctions and prepositions with three letters or fewer (and, for, but, in, etc.).
- Job titles: Do not capitalize unless the title comes directly before the person’s name.*
 - This: Jack Dorsey, Twitter's president and CEO
 - This: Tesla President and CEO Elon Musk
 - Not this: IU president Pamela Whitten
 - Or this: Pamela Whitten, IU’s President
 - *Exception: Titles may be uppercase when they displayed on websites, such as when identifying people in photos and as event speakers.

Time: Do not use periods or capitalization when writing am and pm. Only capitalize time zone abbreviations, e.g., ET and PT. Also note use of spacing.

- This: 8:00–9:00 pm ET
- Not this: 8pm–9pm ET or 8:00 p.m.–9:00 p.m. ET

When time spans am and pm:

- This: 11:00 am–1:00 pm PT
- Not this: 11:00a.m.–1:00p.m. PT

Phone Numbers: We prefer to use dashes to separate numbers in a phone number:

- This: 215-555-1212

- Not this: 215.555.1212

Fiscal Years: Write as FY 20 or FY 2020. Add a space between FY and the year.

Monetary Amounts: In most cases, spell out millions, billions, and thousands. Abbreviation is also acceptable, particularly in financial documents and in slides and tables where space is limited. Use uppercase "M" for millions and "B" for billions, and lowercase "k" for thousands.

Programs: Capitalize and write out program names for all external documents. Abbreviations should be avoided unless agreed upon beforehand.

Other tips:

- Always use "more than" rather than "over."
 - Example: CDFI has more than 300 members.
- Spell out one through ten. Always spell numbers when they start a sentence.
- Do not double space. Use one space between sentences.
- One space should proceed and follow every sub-header.

Appendix H.4: Canva Four Page Brochure

https://www.canva.com/design/DAE8Rc9jKpg/0OhztSChQT7Or7uNRJot-w/edit?utm_content=DAE8Rc9jKpg&utm_campaign=designshare&utm_medium=link2&utm_source=sharebutton

Appendix H.5: Newsletter Template - Blue Version

<https://sway.office.com/at6SnK4yOsS7AeNk>

Appendix H.6: Newsletter Template - White Version

<https://sway.office.com/ZFeYVVgS9QVKPxRF>

Appendix I: Bridge Loan Program Documents

Appendix I.1: Bridge Loan Program Summary



Bridge Loan Program

The process for hiring contractors involves a contract agreement which details the project they will complete, a timeline for completion, expected outcomes, and a date of payment. Contractors get paid by project or an hourly rate, cleared through an invoice at the completion of a project. In either case, the payment period typically occurs upon project completion. In special circumstances payment will coincide with milestones of a longer-term project, or upfront if the contractor has a good standing relationship with the client. A contractor must have the working capital to purchase project materials, cover labor and overhead, and other necessary costs until payment is received for the project. These capital requirements limit the size and scale of projects small businesses can bid. This system of deferred payment presents a problem for small contractors with limited working capital. Without the working capital to fund labor and material costs for the length of the project, small contractors are limited on the project proposals they can submit for consideration.

The goal of the CDFI Friendly Bridge Loan Program is to integrate bridge financing with training and technical assistance for small business contractors through investment opportunities that strengthen the communities of Bloomington, Monroe County and neighboring south-central Indiana. The eligibility and qualification process are based on the review of information submitted in the borrower application. Applicants must be women and minority-owned and operated business contractors and artists. Eligible borrowers may apply for a bridge loan to support funding of working capital. Loan terms, rates and conditions are determined based on the overall request and credit risk.

Eligibility	Financing
<ul style="list-style-type: none"> ● Minority and women-owned small business contractors and artists; including 51% or more responsibility in daily operations ● Financial literacy counseling and support from CDFI Friendly Bloomington advisor ● Inability to secure traditional financing 	<ul style="list-style-type: none"> ● Contractor loans to bridge deferred payment to fund working capital ● Low-Interest rates ● Interest only payment for loan term ● Principal and associated fees due at conclusion of loan term ● Monthly credit reporting to build borrower credit to support future financing opportunity

(651) 550-9968 | cdfifriendly@cfbmc.org | 100 S. College Ave Suite 240
 Bloomington, IN 47404

Appendix I.2: Bridge Loan Program Application Form



BRIDGE LOAN APPLICATION

Borrower Contact Information

Full Name: _____

Date: _____
First M.I. Last

Organization Name: _____

Email: _____

Business Information

Full Address: _____

Street City State
Postal Code

Entity Type: _____ Phone: _____

Email: _____

Industry: _____

Business Start Date

(MM/DD/YYYY): _____

State of Registration: _____

Average Monthly Sales / Revenue:

Requested Loan Amount: _____ Requested
Term: _____

Loan Purpose:

Was the business profitable over the last 12 months? (Y/N) Annual Gross
Revenue: _____

Is this business, wholly or in part, women- or minority-owned and operated?
(Y/N)

of FTEs: _____ # of PTEs: _____ Projected # of jobs to be
created in one year: _____

Business Owner Information

Full Name: _____

DOB: _____
 First M.I. Laat

Home Address:

Email: _____ Phone: _____
Ownership (%): _____

SSN: _____ Veteran Status: _____
Race/Ethnicity: _____

Annual Income: _____ What is your median wage?

Does your organization have a co-owner? (Y/N) If Yes, provide the co-owner's information below.

Full Name: _____

DOB: _____

First

M.I.

Last

Home Address:

Email: _____ Phone: _____

Ownership (%): _____

SSN: _____ Veteran Status: _____

Race/Ethnicity: _____

Annual Income: _____ What is your median wage?

Documents

Please email the following documents to 'cdfifriendly@cfbmc.org' or attach a hard copy to this application. If you have any questions or concerns about the Bridge Loan Application, contact us via phone or email.

- A. Balance sheet
- B. Most recent business plan
- C. Business tax return (last three years, if available)
- D. Cash flow projections
- E. Drivers license(s)
- F. Formation documents
- G. Current personal bank statement

H. Personal tax returns (last three years, if available)

I. Profit and loss statements

Appendix I.3: Borrower Memorandum of Understanding



MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (hereinafter referred to as "MOU") is entered into by and between CDFI Friendly Bloomington, Inc. (the "Lender") at its local address, 100 South College Avenue, Suite 240, Bloomington, Indiana, and _____ [borrower name] _____ (the "Borrower") at address [borrower address] _____ :

Purpose. The purpose of this MOU is to establish the roles and responsibilities in which Borrower and Lender shall adhere pursuant to a [Bridge Loan Program] agreement.

WHEREAS, CDFI Friendly Bloomington is a certified Community Development Financial Institutions; its mission is to strengthen the communities of Bloomington, Monroe County and neighboring south-central Indiana by increasing access to flexible, affordable capital for community development projects in the region.

WHEREAS, the [Bridge Loan Program] is intended to support the growth and development of commercial contractors by providing short-term debt financing to women- and minority-owned enterprises, as well as veteran-owned enterprises, that are certified contractors in the commercial construction industry.

WHEREAS, the Borrower has or intends to apply for a [Bridge Loan Program] in agreement with the roles and responsibilities set forth in this MOU.

The following is a summary of the terms and conditions of the approved credit facility:

Lender(s):

Borrower:

Credit Facility: [Written dollar amount] (\$\$\$) [Bridge Loan Program] and working capital funding.

Purpose: The [Bridge Loan Program] shall fund working capital needs to support [Project Name] and fulfill contractual obligations of contractor/borrower.

Loan funds shall be used to [list approved and accepted loan uses].

Term: [24 months or other determined loan term].

Payments: Payments are to be interest only, paid quarterly on any unpaid principal.

Pricing/Rate: Interest shall accrue at a fixed rate of [5.75% or other determined rate].

Guaranty:

Collateral:

Fees: A non-refundable fee shall be deemed earned with the acceptance and execution of a MOU; but may be paid at the closing of the Loan. The Commitment Fee shall be 1.00% of the loan amount or [written dollar amount (\$\$\$)].

Release Provision: CDFI Friendly Bloomington's security interest shall be released upon full repayment of loan principal.

Prepay Penalty: None; the subject loan may be repaid at any time without fee or penalty.

Conditions of Closing:

- Awarded Bid and Contractual Agreement for [Project Name].
- W-9 for Borrower/EIN
- Entity Documents of Borrower and Corporate Guarantor(s).

- List Entity Documents
- Any other document deemed necessary by Lender's legal counsel to document and close a prospective loan.

Financial Reporting: Guarantor shall deliver to the Lender a copy of their annual consolidated/compilation financial statements on an ongoing basis until all debt has been repaid, this shall be due within 120 days of each fiscal year end.

Loan Covenant/Agreements:

- It is understood by Lender, Borrower, and Guarantor that the [Bridge Loan Program] proceeds shall be used for [Project Name] working capital. Furthermore, working capital expenditures shall follow guidelines which were outlined as part of the Borrower's application to CDFI Friendly Bloomington.
- Borrower shall participate in financial literacy counseling and guidance with CDFI Friendly Bloomington advisor pre- loan approval and through duration of loan term.
- Lender shall report to credit bureau(s) as a means of Borrower accountability; satisfactory payment shall improve credit standing of Borrower for future loan disbursements.
- [Additional Loan Agreements to be noted].

This MOU is subject to CDFI Friendly Bloomington's right to reconsider this loan and terminate this commitment if, in CDFI Friendly Bloomington's sole discretion, an event occurs, or a condition is permitted to exist, which has, or could have, a materially adverse effect upon the financial condition of the Borrower or on any collateral which may secure the loan.

Borrower agrees that it will provide CDFI Friendly Bloomington with all instruments and documents that have been or will be needed, executed or issued in connection with the [Bridge Loan Program], in form and substance satisfactory to CDFI Friendly Bloomington.

Please call with any questions or comments. This MOU will expire [90 days] from the date of this agreement, if the loan associated documents have not already closed.

If the terms and conditions of this MOU meet with your approval, please sign and return.

Borrower: _____

Authorized Borrower Signature:

Printed Name: _____

Title: _____

Date: _____

Appendix I.4: Financing Partner Memorandum of Understanding



MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (hereinafter referred to as "MOU") is entered into this ____ day of [Month, Year] by and between CDFI Friendly Bloomington, Inc. ("CFB") at its local address, 100 South College Avenue, Suite 240, Bloomington, Indiana, and __ [Partner name] __ (the "Partner") at address _____ [Partner address] _____ (collectively the "parties"),

WITNESSETH THAT:

WHEREAS, CDFI Friendly Bloomington is a certified Community Development Financial Institutions; its mission is to strengthen the communities of Bloomington, Monroe County and neighboring south central Indiana by increasing access to flexible, affordable capital for community development projects in the region.

WHEREAS, the [Bridge Loan Program] is intended to support the growth and development of commercial contractors by providing short-term capital financing to women- and minority-owned enterprises, as well as veteran-owned enterprises,

WHEREAS, _____ [Partner name] _____ (the "Partner") is a certified Community Development Financial Institution or traditional Financial Institution that wishes to enter into a partnership with and make a commitment of funds to CDFI Friendly Bloomington, Inc for the purpose of financing the [Bridge Loan Program].

NOW, THEREFOR, IT IS AGREED AS FOLLOWS

1. Purpose. The purpose of this partnership is to enhance the capital financing market through the [Bridge Loan Program] for contractors that have been left out of the traditional financing markets. This includes but is not limited to;

- a. Women or Minority owned businesses
- b. Small or Independent contractors including artists.

The [Bridge Loan Program] provides loans to the aforementioned at a low interest rate for use in securing contracts that require a considerable amount of working capital. This program intends to support borrowers who are faced with upfront costs and deferred payments when competing for public contracts. As well as gap financing, the [Bridge Loan Program] will be able to provide training and technical assistance for small business contractors through investment opportunities

- 2. Responsibilities of the Partner. The Partner agrees to provide financing for the benefit of the [Bridge Loan Program]
- 3. Responsibilities of CFB. CDFI Friendly Bloomington agrees to use the funding exclusively for the [Bridge Loan Program] and all that it entails as described in section 1, Purpose.
- 4. Term of Agreement. This MOU shall become effective upon execution and continue until the exhaustion of the grant funds.

Contact Information

CDFI Friendly Bloomington
Partner representative

Position _____
Address: 100 South College
Avenue, Suite 240, Bloomington,
Indiana
Telephone: 651-500-9968
Fax:
E-mail: info@cdfifriendlybtown.org

Partner name:

Partner representative:

Position: _____
Address: _____
Telephone: _____
Fax: _____
E-mail: _____

Date:
(Partner signature):
(Partner name, organization,
position):

Date:
(Partner signature):
(Partner name, organization,
position)

Appendix I.5: Contracting Partner Memorandum of Understanding



MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (hereinafter referred to as "MOU") is entered into this ____ day of [Month, Year] by and between CDFI Friendly Bloomington, Inc. ("CFB") at its local address, 100 South College Avenue, Suite 240, Bloomington, Indiana, and [Partner name] (the "Partner") at address [Partner address] (collectively the "parties"),

WITNESSETH THAT:

WHEREAS, CDFI Friendly Bloomington is a certified Community Development Financial Institutions; its mission is to strengthen the communities of Bloomington, Monroe County and neighboring south central Indiana by increasing access to flexible, affordable capital for community development projects in the region.

WHEREAS, the [Bridge Loan Program] is intended to support the growth and development of commercial contractors by providing short-term capital financing to women- and minority-owned enterprises, as well as veteran-owned enterprises,

WHEREAS, [Partner name] (the "Partner") is a certified Community Development Financial Institution or traditional Financial Institution that wishes to enter into a partnership with and make a

commitment of funds to CDFI Friendly Bloomington, Inc for the purpose of financing the [Bridge Loan Program].

NOW, THEREFORE, IT IS AGREED AS FOLLOWS

1. Purpose. The purpose of this partnership is to enhance the capital financing market through the [Bridge Loan Program] for contractors that have been left out of the traditional financing markets. This includes but is not limited to;
 - a. Women or Minority owned businesses
 - b. Small or Independent contractors including artists.

The [Bridge Loan Program] provides loans to the aforementioned at a low interest rate for use in securing contracts that require a considerable amount of working capital. This program intends to support borrowers who are faced with upfront costs and deferred payments when competing for public contracts. As well as gap financing, the [Bridge Loan Program] will be able to provide training and technical assistance for small business contractors through investment opportunities

2. Responsibilities of the Partner. The Partner agrees to enter into a contract with the borrower of [Bridge Loan Program], as well as understand the [Bridge Loan Program] objectives and terms.
3. Responsibilities of CFB. CDFI Friendly Bloomington agrees provide information and an understanding of the [Bridge Loan Program] to the Partner.
4. Term of Agreement. This MOU shall become effective upon execution and continue until the exhaustion of the borrowers contract terms with the Partner.

Contact Information

CDFI Friendly Bloomington

Partner representative _____

Position _____

Address: 100 South College Avenue, Suite 240, Bloomington, Indiana

Telephone: 651-500-9968

Fax:

E-mail: info@cdfifriendlybtown.org

Partner name: _____

Partner representative: _____

Position: _____

Address: _____

Telephone: _____

Fax: _____

E-mail: _____

Date:

(Partner signature):

(Partner name, organization, position):

Date:

(Partner signature):

(Partner name, organization, position)

Appendix I.6: Potential Funding Sources

Opportunity	Due Date	Amount	Website	Brief Description
EDA-HDQ-RNTA-2021	N/A	\$1-1,500,000	https://www.grants.gov/web/grants/view-opportunity.html?oppId=334079	CDFI Friendly Bloomington provides technical assistance that might align with the EDA's investment priorities or their Research and Research and National Technical Assistance (RNTA) Program. Grantees are expected to display an ability to administer technical assistance in community development services.
RD-RBS-21-01-RMAP	6/30/22	\$1-\$100,000	https://www.grants.gov/web/grants/view-opportunity.html?oppId=334833	Grant funding for Microlenders. The organization must be registered in the System for Awards Management prior to applying to the funding. Award if offered based on application scoring measuring org portfolio management, history of microloans, and ability to provide technical assistance.
Community Investment Fund of Indiana	N/A	-	https://capitalizingindiana.org	This CDFI focuses specifically on the economic development of nonprofits in Indiana. *CDFI Friendly Bloomington already has a working partnership with this investment organization.

Bank Enterprise Award Program	N/A	-	https://www.cdfifund.gov/programs-training/programs/bank-enterprise-award	The BEA Program prioritizes economically distressed communities and increases investments and lending to certified CDFIs.
IFF	N/A	\$10,000 - \$6,000,000	https://iff.org/our-services/capital-solutions/#	IFF is looking to promote social equity and low-income communities. They are a CDFI for nonprofits and offer working capital opportunities tailored to meet nonprofit needs.
J. P. Morgan Chase Foundation	N/A	N/A	https://www.jpmorgan.com/solutions/private-banking/online-grant-application/guidelines-to-apply	The J.P. Morgan Chase Foundation offers rotating grant opportunities on a yearly basis. As recently as 2019, the foundation granted \$1.5 to a CDFI network (CDFI Collaborative) in the Indianapolis area for technical assistance and capital for small businesses.

Appendix J: Energy Savings Program

Appendix J.1: BGHIP Program Operations Manual

Bloomington Green Home Improvement Program Operations Manual

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Date created: 03/28/2022
Last updated: 04/27/2022



Overview

The Bloomington Green Home Improvement Program (BGHIP) is a 2021/2022 lending & financing program for homeowners to complete eligible energy efficiency, solar, and/or geothermal upgrades to their homes. The goals of this program are to reduce residential utility costs, improve energy conservation and reduce climate impact, and remove barriers to lending for low- and middle-income homeowners seeking green home improvements. CDFI Friendly Bloomington (hereinafter also “the Program Manager”) and the City of Bloomington jointly administer the BGHIP, with loans that CLean Energy Credit Union (CECU) and Hoosier Hills Credit Union (HHCU) serve. CECU offers lending for solar, geothermal, and green home improvements, while HHCU offers lending for solar projects. CDFI Friendly Bloomington holds and manages rate-buydown and loan loss reserve accounts to reduce the risk of nonpayment and lower the interest rates on loans from both credit unions by half a percent (0.5%). These loans expand accessibility to lower-income households by not requiring a lien against the equity in the borrower’s home while still providing affordable interest rates.

Eligible projects include solar photovoltaic installations, geothermal installation, EnergyStar certified HVAC, water heaters & appliances, LED lighting, electric vehicle chargers, and others approved by CECU as green home improvements. Applicants enter the program by submitting an intake form to the City for eligibility screening. Once their eligibility is confirmed, participants may select a contractor to provide a detailed project quote and submit their loan application to either of the two credit unions. After the loan is approved, borrowers must then join the credit union and open an account for payment of the loan. Upon project completion, borrowers must submit additional documentation that the credit unions require, after which the credit union(s) will disburse loan proceeds to the contractor and close the loan. Participants are eligible to apply for a rebate from the City of Bloomington if they meet eligibility criteria, among other federal tax incentives. A full participant timeline is included in Appendix J.4.

The purpose of this BGHIP Program Operations Manual is to outline the activities necessary for CDFI Friendly Bloomington and the City to run BGHIP.

CDFI Friendly Bloomington's Responsibilities

CDFI Friendly Bloomington's general responsibilities in this program include marketing through social media, public appearances, and mailing materials; providing technical assistance to potential and current borrowers; and managing the program's rate buydown and loan loss reserve accounts. CDFI Friendly Bloomington is also responsible for cataloging and tracking loan information that the credit unions transmit, reporting process and data trends to the City, and providing recommendations for changes to the program at contractual decision points.

Promoting the Program

CDFI Friendly Bloomington promotes the BGHIP program to Bloomington homeowners using public appearances, social media, an annual webinar, and a mailing list. The promotion of the Program should be cyclical and ongoing, spacing events and mailings throughout the calendar year. The exact timing of these events is up to the Program Manager's discretion, though they should be regular. The Program Manager should incorporate promotion into its other presentations and day-to-day operations. A complete catalog of existing promotional materials is available on the shared drive between CDFI Friendly Bloomington and the City. CDFI Friendly Bloomington should update and replace these materials as needed.

Review & Modification of the Program

CDFI Friendly Bloomington receives a monthly statement from Clean Energy Credit Union (CECU) and Hoosier Hills Credit Union (HCCU) on the status of current loans. The Program Manager then sends these monthly statements to the City's Department of Economic and Sustainable Development (BESD). CDFI Friendly Bloomington reaches out to the City monthly to discuss the status of the program, with the expectation that CDFI Friendly Bloomington assist with reporting the status of the program to the Bloomington City Council when necessary.

The agreements with CECU and HCCU also require CDFI Friendly Bloomington to "provide recommendations for maintenance of [the] program and re-evaluation of [the] program at contractual decision points." The loan loss

reserve and rate buydown agreements negotiated at the start of the program determine these decision points. The loan loss reserves cover up to \$1,000,000 in lending. Once this cap is reached, CDFI Friendly Bloomington has the choice of ending the BGHIP program or allocating additional funds to continue operations.

City of Bloomington Responsibilities

The City of Bloomington's general responsibilities for this Program include screening intake applications for eligibility, screening rebate applications for eligibility, and serving as the primary contact for questions about the Program. The City's Assistant Director of Sustainability is responsible for these duties.

Eligibility Screening

Program applicants complete an intake form that is available on the City's BGHIP webpage. Upon completion, the Assistant Director of Sustainability is notified. The Assistant Director screens these forms for three main criteria:

1. Owning a home within Bloomington city limits;
2. Occupying said home; and
3. Whether the address is within a historic district.

The City then responds via email confirming or denying eligibility, depending on whether the applicant meets the first two criteria. If the applicant meets the third criterion as well, the City notifies the applicant of the requirement to receive a Certificate of Appropriateness from the Historic Preservation District in order to make exterior modifications to the home. It is then up to the applicant to procure a contractor to obtain a quote for their project and apply for lending from one of the two credit unions.

Rebate Verification & Distribution

Once participants have finished their projects and their loans are closed, they are eligible to receive a \$1000 rebate from the City if their annual household

income is less than \$100,000. These participants then fill out a rebate application found on the City's website, which the Assistant Director of Sustainability verifies against the monthly report on loan closures. Once the Assistant Director has verified closure, the staff-person transmits the application to the City Controller's Office, where a City staff member then directly deposits the funds into the participant's account.

Shared Responsibilities

Providing Assistance to Potential & Current Participants

The City's Assistant Director of Sustainability and CDFI Friendly Bloomington both serve as points of contact for potential and current participants to ask questions about the program process and provide case management. Commonly asked questions include the availability of rebates, recommendations for contractors, and any issues with delays with different contractors. The City's webpage for BGHIP contains information useful for answering questions regarding project eligibility, a list of potential contractors, and loan instructions for each type of loan available through CECU. In addition, a FAQ document for potential borrowers is available on the webpage and is also accessible through CDFI Friendly Bloomington and the City's shared drive.

The City is responsible for backend communication with the credit unions if participants are confused about the status of their lending application. The Program Manager should refer questions about creditworthiness, income, loan term, or other conditions of the loan to the participant credit unions.

Obligations to Lenders

Loan Loss Reserve & Rate Buydown Accounts

CDFI Friendly Bloomington holds a loan loss reserve and a rate buydown account for each of the CECU and HHCUC. These accounts are designed to be self-sustaining and do not require any maintenance from the Program Manager. Modifications to these accounts are not necessary unless BGHIP expands to meet the negotiated cap of these agreements, as the "Review & Modification of the Program" section of this Manual details.

BGHIP Program Contacts

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Appendix J.2: SEEL Program Operations Manual

Solar & Energy Efficiency Loan Program Operations Manual

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General Overview

The Solar & Energy Efficiency Loan (SEEL) Program provides financial support for organizations to improve building efficiency through projects such as solar installation, appliance & lighting upgrades, and weatherization. The goal of the SEEL Program is to reduce energy costs for participating organizations, and to save energy and reduce the overall environmental impact within Bloomington. As such, this Program is a collaboration between CDFI Friendly Bloomington (herein also “the Program Manager”), the City of Bloomington’s Department of Economic & Sustainable Development, and IFF Real Estate Solutions (IFF). The SEEL Program currently services residential buildings and non-profits, including non-profit grocery stores, schools, libraries, healthcare centers, and early childhood centers. To be eligible, organizations must be located within Bloomington city limits. Additionally, they must have a part-time or full-time staff member to serve as a point of contact throughout the length of the Program.

The purpose of this Manual is to describe how SEEL functions, what CDFI Friendly Bloomington’s responsibilities are regarding SEEL, and how CDFI Friendly Bloomington fulfills these obligations.

Eligibility

Eligible projects include light-emitting diode (LED) conversion and upgrades, EnergyStar appliances, ventilation and cooling upgrades, HVAC system replacement, solar photovoltaic (PV) installation and upgrades, water heater upgrades, insulation, weatherization, and other miscellaneous projects the energy assessment identifies. Project selection depends on the energy assessment results, at which point the selected projects are eligible for match grant funds.

The City of Bloomington’s Department of Economic & Sustainable Development (BESD) participates in this program by providing direct grants and funding for commercial energy efficiency audits. IFF performs an energy assessment and, if appropriate, provides funding for projects identified during the energy assessment. CDFI Friendly Bloomington promotes and identifies nonprofits and other eligible organizations to participate in the program. A CDFI Friendly Bloomington representative works with IFF on SEEL projects,

and assists participants with fulfilling requirements regarding procurement, facility-related funding, and construction period reporting.

Timeline

After an applicant submits an intake form, the City works with them to verify their eligibility. Each qualifying applicant is asked to sign a commitment letter indicating their intention to complete a SEEL Project.

IFF assesses the applicant organization's energy bills via on-site assessment. IFF then completes a report detailing the findings of its assessment, sending it to the candidate organization within four (4) weeks. Successful SEEL Program applicants then meet with all parties to discuss project goals.

Next, a qualified contractor that the organization selects conducts an energy audit. After the contractor completes the energy audit, the contractor provides a list of potential modifications to improve energy efficiency to the organization. The applicant will select which modifications they want to implement on their property and submit their official application to the SEEL Program.

Following this, a funding request is submitted by the City to IFF. The City will determine funding eligibility and collaborate with IFF to meet the applicant's project needs. IFF also works with the applicant to determine loan eligibility. If approved, a grant/loan request will be executed by the organization with CDFI Friendly Bloomington and, if applicable, IFF.

Responsibilities

CDFI Friendly Bloomington

- Promote and identify nonprofits and other community institutions that are viable candidates for the SEEL program (i.e. schools, libraries, medical facilities, grocery stores).
- Appoint a representative as IFF's main contact for the project.
- Provide procurement requirements, facility-related funding requirements, and construction period reporting requirements for CDFI Friendly Bloomington, grantors, and lenders to IFF.

- Attend IFF progress meetings and participate other meetings (i.e. design team, contractors, etc.) as needed.
- Participate in the project team selection process.

City of Bloomington

- Sponsor the energy assessment by IFF.
- Track and securely catalog loan information among IFF and applicants.
- Assist CDFI Friendly Bloomington in marketing the SEEL Program.
- Provide grants up to \$10,000 for projects with a minimum total cost of \$20,000.
- Provide technical assistance to CDFI Friendly Bloomington, IFF, and applicants throughout the application process.

IFF

- Conduct a facility inspection of the specified system in the Scope of Work.
- Review and analyze the participant's facility utility bills, and identify site-specific improvements that will result in energy cost reductions.
- Perform an energy assessment. Inspect HVAC systems, lighting, water heaters, air/duct sealing, insulation, windows, and appliances, as well as conduct an energy analysis.
- Provide a final assessment report to the participant and the SEEL Program administrators.
- Provide low-interest lending, if appropriate, for the site projects the energy assessment identifies.

Applicants

- Complete the application for the SEEL program.
- Participate actively in the application process, from the point of application to the energy assessment to the execution of funding.
- Provide cost estimates, documentation, and paperwork to program partners as necessary. Sign the \$10,000 dollar grant agreement.
- Organization will provide an approved contractor for the project.
- Be willing to potentially meet with other organizations within their lending term "cohort" to discuss expectations and next steps.

Project Review Phase

IFF

Following the completion of IFF's project involvement, CDFI Friendly Bloomington must create a new Memorandum of Understanding to refine or adjust prior agreements. Either party may terminate the agreement with IFF upon ten (10) business days' written notice to the other party, should the other fail to substantially perform its obligations through no fault of the party initiating the termination.

In addition, this agreement is terminable by either party for any reason whatsoever upon at least thirty (30) days' written notice to the other party. In the event of termination, the Program Manager shall compensate IFF for all services it has performed and costs incurred up to the date it received written notice of termination. Upon termination, IFF shall turn over to CDFI Friendly Bloomington all plans, drawings, reports, manuals, and other records relating to the Project and shall provide reasonable assistance to CDFI Friendly Bloomington to minimize any penalties or cancellation charges from any suppliers or contractors providing the service to the Project.

City of Bloomington

During the entirety of CDFI Friendly Bloomington's agreement with the City, the City requires that all employees of CDFI Friendly Bloomington must act as an independent contractor and at no point must its personnel, agents, or subcontractors constitute or represent themselves to be employees or representatives of the City of Bloomington.

Applicants

In the project review phase, applicants must remain responsive to IFF and the City, as applicants will primarily be working with these parties on the disbursement of their funds and the completion of their project. Applicants must be receptive to a site visit 6 months following project completion. Utility bills will also be assessed to analyze program impact.

SEEL Program Contacts

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Appendix J.3: Energy Savings Program and Policy Recommendations Memorandum

Energy Savings Program and Policy Recommendations Memorandum

Recommendation 1: Duke Energy's Small Business Energy Saver Program

Introduction

The Duke Energy Small Business Energy Saver Program includes free energy assessments for small businesses and offers direct funding of up to eighty percent (80%) for select project types. The Program has also pledged to make all payments up front, so applicants do not need to wait on rebates or make large investments. Willdan conducts the assessments using one of their authorized contractors to complete the work.

Eligibility

Applicants become eligible through two simple steps:

- (1) First, the business adds its Duke account number and its service address zip code to the application at mysbes.com
- (2) An application ID is created in Willdan's system

After reviewing application details, a given region's assessment representative arranges a time to visit the business's property to perform an assessment.

Audit Process and Funding

Eligible applicants will receive an email to schedule this appointment. The time from initial submission at mysbes.com to receiving an energy assessment ranges from three to seven (3 – 7) business days. Caseloads in each area vary, leading to fluctuations between application submission and

service delivery. Assessments consist of lighting checks, meter readings, square footage measurements, HVAC checks, and other standard practices for energy audits. The process last roughly fifteen to thirty (15 – 30) minutes.

Funding Structure

Following all measurements and proposed renovations, applicants will receive a proposal email detailing total cost, in addition to what Duke Energy would cover for installation.

How It Works Here

Duke Energy provides energy services for 850,000 residential, commercial, and industrial customers in Indiana. Given the large number of Southern Indiana businesses utilizing Duke Energy, many applicants will be instantly eligible for the Program. The Program has had success in Terre Haute, Indiana—a community with a similar population and composition to Bloomington’s.

For businesses interested in low initial improvement costs, lengthened lives of their appliances, and a quick overall turnaround from application to installation, this is a great option. CDFI Friendly Bloomington would be most beneficial at advertising the program throughout its 9-county region. Assistance through CDFI-Friendly Bloomington’s capital fund would minimize improvement costs even further, if applicable.

Recommendation 2: The Renewable and Energy Efficiency Financing Program (OFN)

Introduction

The Renewable and Energy Efficiency Financing Program is a four-year partnership between the Opportunity Financing Network (OFN) and an anonymous donor. It is projected to disburse over \$5.25 million in grants to energy efficiency financing projects.

Eligibility

The 2020 Program provided between fifteen to twenty (15 to 20) total grants—ranging from \$50,000 to \$200,000 per award—for lending capital and loan loss reserves to OFN members for renewable and energy efficiency financing. Grants ranged from \$50,000 to \$200,000 per award, with a total of up to \$1,450,000 in grants available for participants. Participants must use every granted award in future programs for lending capital or for a loan loss reserve.

Awardees must sign grant documents associated with their award. They will be required to submit a narrative report related to the progress of their strategy and a financial report related to the use of funds. Both reports are due one year following receipt of the award. Awardees will contribute to and participate in efforts by OFN to promote their innovative strategies and spark replication through articles, webinars, social media, and more.

How It Works Here

Only OFN members qualify for the Renewable and Energy Efficiency Financing Program, so CDFI Friendly Bloomington cannot initiate this project until it obtains CDFI certification. Limited details on awardees before 2019 are available. It is unclear if operations of this program underwent alteration as a result of the COVID-19 pandemic. If the Program has resumed operations, this could be an easy way for CDFI Friendly Bloomington to further increase its capital upon certification.

It is recommended that CDFI Friendly Bloomington pursue OFN membership upon certification to take advantage of lending capital and loan loss reserves provided to OFN members for renewable and energy efficiency financing.

Recommendation 3: CDFI Fund's New Markets Tax Credit Program

Introduction

Since its inception in 2003, the New Markets Tax Credit (NMTC) Program has supported a wide range of industries, including manufacturing, food, retail, housing, health, technology, energy, education, and childcare. Communities benefit from the jobs associated with these investments, as well as greater access to community facilities and commercial goods and services. More than 830,000 jobs have been retained or created because of the NMTC Program. It has fostered significant economic development including the construction of 56.7 million square feet of manufacturing space, 94.5 million square feet of office space, and 67.2 million square feet of retail space. Consequently, the influx of funds and support through this Program make communities more attractive locations for development, creating a ripple effect within municipalities.

The CDFI Fund will connect with Community Development Entities (CDEs) that apply each year for the New Markets Tax Credit Program. CDFI Friendly Bloomington would be the intermediary between businesses in Bloomington and these funds.

Eligibility

To become certified as a CDE, an organization must submit a CDE Certification Application to the Fund for review. The applicants must demonstrate that they meet each of the following requirements to become certified:

- Be a legal entity at the time of application;
- Have a primary mission of serving LICs; and
- Maintain accountability to the residents of its targeted LICs.

Funding Structure

The NMTC Program attracts private capital into low-income communities by permitting individual and corporate investors to receive a tax credit towards their federal income taxes in exchange for making equity investments in CDEs. The credit totals 39% of the original investment amount and is claimed over a period of seven years.

How It Works Here

Given that CDFI Friendly Bloomington is nearing certification, there are several new ways that the NMTC Program will be able to serve the needs of Bloomington. In past years, funding and agreements CDFI Friendly Bloomington has reached with stakeholders may have had less access to some of the highly favorable traits that the NMTC Program has. Terms can include lower interest rates, flexible provisions such as subordinated debt, lower origination fees, higher loan-to-values, lower debt coverage ratios, and longer maturities. This Program is highly competitive, but the nascent stage of CDFI Friendly Bloomington's certification may be advantageous during the application process.

The New Market Opportunity Fund oversaw \$45,000,000 in funds administered through this program in 2019. Recent CDFI certification could be an advantage toward successful financing through the NMTC program. If CDFI Friendly Bloomington were able to attract selection within this program, it could be an incredible opportunity for Bloomington.

Energy Savings Program Team: Conclusion

CDFI Friendly Bloomington will benefit from the official adoption of the three primary deliverables we have created: the BGHIP Program Manual, the SEEL Program Manual, and the Energy Savings Program and Policy Recommendations Memorandum. These featured documents will be easily transferable in the event of CDFI Friendly Bloomington staff turnover. Tracking of edits within these documents will help them remain current for multiple iterations of each program.

The SEEL Manual serves as an informational guide for a successor in case of the sudden loss of program employees. It clearly outlines the responsibilities of CDFI Friendly Bloomington, IFF, the City of Bloomington, and applicants, as well as a general program timeline, overview, and important contacts.

The BGHIP Manual similarly serves as an informational guide for a successor in case of the sudden loss of program employees. It identifies the responsibilities of CDFI Friendly Bloomington and the City of Bloomington to lenders, as well as important program contacts.

The Energy Savings Programs and Policy Recommendations Memorandum outlines three potential programs for review: the Duke Energy Small Business Energy Saver Program, the Renewable and Energy Efficiency Financing Program, and the CDFI Fund's New Markets Tax Credit Program. We outline eligibility criteria for each program, as well as information such as funding sources and how the Program operates. Programs are useful in both CDFI Friendly Bloomington's current model and can contain ideas that can be implemented following CDFI certification.

These documents, and CDFI Friendly Bloomington generally, fit within a Lean nonprofit model because they depend on experience-based learning. We took the existing framework of these programs at CDFI Friendly Bloomington and standardized them in our deliverables for greater use in coming years. Instead of having to relearn what the organizations do and how the processes/programs work in practice, successors will be able to be brought up to speed quickly by these documents.

Appendix J.4: Participant Timeline

