

# Community Impact Assessment Intern



## **Community Impact Assessment Internship (Bank)**

Reports to: Executive Vice President & Chief Lending Officer

Classification: Intern

Compensation: Stipend \$100/week

Availability: 6 week internship – June/July 2010

Work Hours: 4 days per week, 9:30-5pm

### **Organizational Description**

OneCalifornia Foundation is a charitable and educational nonprofit corporation that supports programs and initiatives promoting community development in the Bay Area and California. Included in these activities are programs dedicated to creating and sustaining economic development; such as support for small businesses, financial literacy, banking services for low-income communities, and advocacy. OneCalifornia Foundation also works to promote the creation and sustainability of affordable housing and homeownership for low income families and individuals. The Foundation is associated with the OneCalifornia Bank, a Community Development Bank, based in Oakland, CA.

### **Position Overview**

OneCalifornia's programs are intended to help people, especially those in low-income communities, to save, keep and manage their money, by providing them with access to banking services that are fairly priced and clearly explained.

We are seeking a motivated individual to work at our bank for 6 weeks, as we grow rapidly in our third year of operation. This **Community Impact Assessment Intern** will assist the Executive Vice President & Chief Lending Officer with an assessment of the community impact of the loans made by the bank in its first year of operation.

All OneCalifornia Foundation summer 2010 interns will also participate in a Community and Socially Responsible Banking and Business curriculum, which consists of a weekly series of 5 workshops, led by experts in the fields of banking, community banking, investing, and finance. Workshops may also include field trips to relevant institutions to meet experts and see the work in action. These workshops will take place within the intern's normal work week, as described above.



### **Primary Duties and Responsibilities**

- Review loans made by the bank in its first year(s) of operation
- Work with supervisor to develop criteria for selecting borrowers to interview
- Work with supervisor to determine items to assess and measure
- Develop interview questions and/or survey questions
- Set up an interview protocol and tracking system
- Interview borrowers via phone or in person
- Complete interview tracking forms, and write summaries
- Review and analyze data and information gathered in all interviews
- Write a report with analysis of any data and important anecdotal information
- Make recommendations for improvement in terms of borrow criteria, loan terms, borrower support, or other areas assess to improve borrower and community impact
- Highlight any success stories that illustrate how the bank is achieving its community goals

### **Final Deliverable(s) at the End of the Internship**

Depending on the timing and progress of projects at the time of the internship, the Financial Innovations intern will provide one or more of the following deliverables:

- A list of borrowers to interview
- A list of criteria for selecting borrowers to interview
- A matrix of items to be measured and how they map to community development mission
- A list of interview questions
- A completed paper and/or online survey
- A written interview protocol
- A tracking form for all interviews made
- A collection of individual interview results and summaries
- A collection of individual survey results
- A written report with aggregate interview and survey results, analysis, and recommendations for improvement

### **Qualifications, Skills and Abilities**

- Junior or Senior enrolled in a bachelor's degree program or at an accredited 4-year college or university; business, finance, related majors, or 1<sup>st</sup>-year MBA student.
- Demonstrates the ability to read, comprehend and explain complex information.
- Excellent written, organizational, and communication skills.



- Good logical thinker.
- Coursework or experience in finance, especially lending, a plus
- Coursework or experience in program evaluation a plus
- Solid computer skills, including Microsoft Word, Excel, Outlook, Access, and PowerPoint required.
- Tact, diplomacy, good judgment, discretion and ability to make sound decisions with confidential and personal information.
- Friendly personality, with excellent phone skills and willingness to call new organizations
- Capacity to work effectively in a fast paced environment, as part of a team or independently.
- Detail oriented, accurate and timely with assigned tasks.
- Self-motivated and possesses a drive to produce quality work
- Capacity to take initiative, consult, share information and ask questions within the Bank and with other organizations when needed.
- Experience with internet research to provide information for presentations, projects, and programs.
- Flexibility and ability to work on new and varied tasks, as needed
- Have a true “customer service” attitude.
- Curiosity about, interest in, or passion for community development
- Curiosity about, interest in, or passion for banking or finance
- Great sense of humor a plus
- Fluency in Spanish a plus

### **How to Apply**

To apply for an internship position, complete the online form at <http://onecalfoundation.org/intern> .

Thank you for your interest in OneCalifornia Foundation and Bank. Please direct internship questions to Alan Fox at [foxsrch@pacbell.net](mailto:foxsrch@pacbell.net).