

FILE: CIA-CDFI-001 // HANDLE WITH CARE

CLASSIFIED

THE CDFI INTELLIGENCE AGENCY

Covert Helpers for [REDACTED] CDFI Tasks

A Breakout Session on Agentic AI | Beyond the Basics



Sponsors:



THE AI AGENT FILE

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EVERY AGENT HAS A HANDLER

June 2-4, 2026



11th Annual Oweesta Native CDFI Capital Access Convening



Bangor, Maine

SESSION AGENDA // 60 MINUTES

01	MISSION BRIEFING - Why we're here and where we're headed	5 min
02	INTELLIGENCE REVIEW - Declassifying generative AI capabilities	5 min
03	MEET YOUR FIELD OPERATIVES - What AI agents are and how they work	12 min
04	FIELD OPERATIONS - Spotting agent-ready opportunities in your CDFI	8 min
05	LIVE DEMONSTRATION - The 4-step deployment recipe	15 min
06	RULES OF ENGAGEMENT - Safe, responsible use and Tradecraft	8 min
07	YOUR ORDERS - The 30-day challenge	7 min



Before We Begin — Who Are You?

Three quick questions. Hands up. No wrong answers. (We need a baseline before the mission.)

Question 01

Have you used a tool like ChatGPT for work?

- A. Never opened it
- B. Tried it once or twice
- C. Use it weekly
- D. Daily — can't work without it

Question 02

Have you heard the term “AI agent” before today?

- A. What's an agent?
- B. Heard the term, fuzzy on the meaning
- C. I get the concept
- D. I've built or used one

Question 03

What's your CDFI's staff size?

- A. 1–5 (you ARE the staff)
- B. 6–15
- C. 16–40
- D. 40+ (you have a real org chart)



Before We Begin — Who Are You?

We need a baseline before the mission.

Question 01 -

Where are you with AI today?

The Tourist: Visited once or twice.

The Regular: Use it weekly. Still mostly Q&A.

The Explorer: Experimenting with workflows.

The Operator: Using AI consistently in real work.

Question 02 -

Have you heard the term “AI agent”?

A. What’s an agent?

B. Heard the term, fuzzy on the meaning.

C. I get the concept.

D. I’ve built or used one.

Question 03 -

What’s your CDFI’s staff size?

A. 1–5 (you ARE the staff)

B. 6–15

C. 16–40

D. 40+ (you have a real org chart)



Generative AI, in 90 Seconds

A pattern-matching machine that predicts the next word based on everything it has ever read.

You Ask

(A question, a draft, a document to summarize)

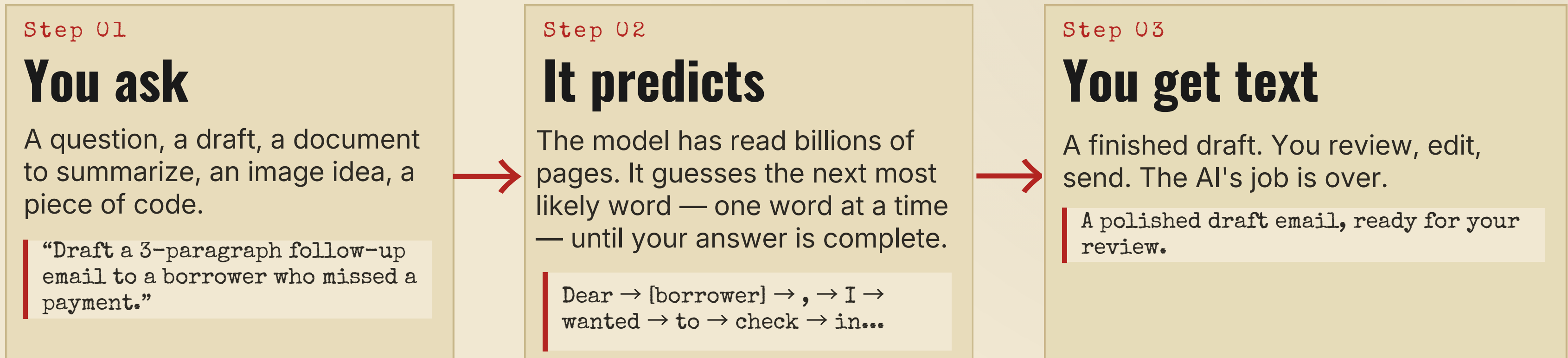
It Predicts

(Generates a response based on statistical probability, not true 'thinking')



Generative AI, in 90 Seconds

A pattern-matching machine that predicts the next word based on everything it has ever read.



Bottom line: Generative AI *generates*. It produces content. Then it stops and waits for you.



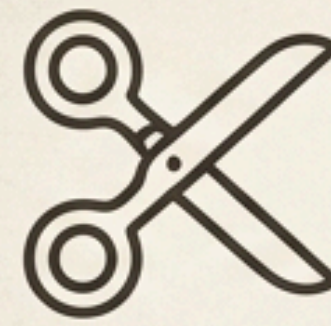
ASSET FILE 01 // CONFIRMED CAPABILITIES

If your CDFI isn't using AI for these yet, this is where to start.



01 Drafting & Writing

- Emails, board memos, grant narrative first drafts.
- Time saved: 30-60 minutes per piece



02 Summarizing.

- Long PDFs, regulatory updates into 3-bullet briefs.
- Time saved: Turns 1 hour of reading into 5 minutes



03 Brainstorming.

- Financial literacy lesson ideas, marketing angles.
- Best use: Pair its 20 ideas with your judgment



04 Translating & Explaining.

- “Explain APR in 6th-grade language.” “Translate loan disclosure to Spanish.”



Four Things It Does Well

If your CDFI isn't using AI for these yet, this is where to start.

01 Drafting & Writing

Emails, loan denial letters, board memos, job descriptions, social posts, grant narrative first drafts.

Time saved: 30–60 minutes per piece of writing.

02 Summarizing

Long PDFs, meeting transcripts, regulatory updates, lengthy emails into a 3-bullet brief.

Time saved: Turns 1 hour of reading into 5 minutes.

03 Brainstorming

Workshop topics, marketing angles, financial literacy lesson ideas, board agenda framing, names for new loan products.

Best use: Pair its 20 ideas with your judgment about which 3 are usable.

04 Translating & Explaining

"Explain APR in 6th-grade language." "Translate this loan disclosure to Spanish." "Rewrite this policy as a one-pager."

Especially valuable for borrower-facing materials.



RISK FILE 01 // WHERE GENERATIVE AI FALLS SHORT

The same tool that drafts your email can also confidently make things up.

It Makes Things Up (Hallucinations)

It predicts what sounds right – not what IS right.

Plausible ≠ true.

No Real Memory

By default, every conversation starts from scratch.

It does not know your loan policy or what you discussed yesterday.



It cannot take action.
It is a tool you pick up
and put down.



THE PIVOT

GENERATIVE AI ("Google on Steroids")

You ask a question

It generates a response

You interpret and act

Session ends. Nothing remembered.

Tool you pick up and put down

VS

AGENTIC AI ("Colleague with a standing brief")

You assign a goal

It plans steps to reach it

It acts, evaluates, adjusts

Context persists across the work

Autonomous, relentless helper



WHAT MAKES AN AGENT AN AGENT?



+



+



= AGENT

The Brain

Generative AI (The Engine).
This is what thinks,
decides, and writes.

The Mission

Goals & Instructions. Tells
the agent exactly who it
it is, what it's doing, and
what it must NEVER do.

The Hands

Tools. What it can DO in the
world. Read files, search the
web, calculate Excel data.
Tools = Action.



THE AGENT SPECTRUM

Not all agents are built the same. Here is where you should operate.

SIMPLE

**Claude Projects /
Custom GPTs**

Instruction set +
knowledge base.

Consistent output,
no coding.

← **START HERE**

INTERMEDIATE

Workflow Automation

Zapier / Make integrations.

Triggered by events.

Connects apps
automatically.

ADVANCED

Custom Agent Pipelines

Multi-agent systems

API integrations.

Developer required



LOWEST RISK. HIGHEST RETURN. START HERE.

Spotting agent-ready opportunities in your CDFI workflows.



Board Report Drafting

High frequency, clear format, no PII. Biggest time savings fastest.



Funder Communication Drafts

Follows a repeatable structure. Easy to give it a template to mirror.



Internal FAQ / Policy Summaries

Upload your loan policies. Ask it staff questions. Review the answers.



Meeting Notes → Action Items

Paste raw notes in. Get a structured output. Low stakes to get wrong.

Pro tip: Start with a task that already has a template. The agent learns from structure.



THE 4-STEP DEPLOYMENT RECIPE

01

NAME & MISSION.

The Brief.

“You are the Sequoyah Fund Newsletter Drafter. You write our monthly tip email.”

02

KNOWLEDGE

BASE. The Context.

Upload background documents: sample reports, org background, style guidelines.

03

CONSTRAINTS.

The Guardrails.

Explicit rules: no PII, no invented statistics, always ask for clarification.

04

USER INPUT.

The Trigger.

The raw data you provide each session (e.g., this quarter's loan volume).



Field Operation // Real-Time Build // 8 Minutes

Let's Build an Agent. Right Now.

Target: a Newsletter Drafting Agent. Same recipe works for any agent you'll ever build.

Tools of the Trade

ChatGPT

Use "Create a GPT" — most of you know this brand. Built-in. Free tier works for today's demo. Paid plan unlocks tools.

— or —

Genspark Super Agent

Newer, more capable out of the box. Already knows how to browse the web, write files, search documents.

The 4-Step Recipe // Watch the Screen

- 01 Name & Mission**
"You are the Sequoyah Fund Newsletter Drafter. You write our monthly tip email."
- 02 Personality & Rules**
"Warm, plainspoken, 6th-grade reading level. Never give specific financial advice. Always invite reply."
- 03 Feed It Memory**
Upload 3 past newsletters. Upload brand voice guide. Now it sounds like YOU.
- 04 Test & Give It a Job**
"Draft November's newsletter. Topic: planning for a year-end loan."



FIELD EQUIPMENT // TOOLS OF THE TRADE

ChatGPT (Create a GPT)

- Widely known and used.
- Free tier works for basic drafting.
- Paid plan unlocks necessary agent tools (web browsing, file uploads).

Genspark (Super Agent)

- Newer, highly capable out of the box.
- Already knows how to deeply browse the web and synthesize documents.
- Excellent for research-heavy CDFI tasks.

Whichever you choose, use the 4-Step Recipe.



TRADECRAFT // RULES OF ENGAGEMENT (1-3)

SAMPLE LOAN DOCUMENT

This document is intended for use by [REDACTED] and [REDACTED] and is not to be distributed outside of [REDACTED]. It contains confidential information and can be used to [REDACTED] the identity of [REDACTED].

The [REDACTED] of [REDACTED] is [REDACTED].

The [REDACTED] of [REDACTED] is [REDACTED].

**REDACTED
FOR SECURITY**

01 No PII. Period.

No SSNs, full account numbers, or full borrower names paired with financials. Anonymize before you paste.

If you wouldn't post it on Facebook, don't paste it in.

02 Human in the Loop.

Agents draft. Humans approve. Nothing goes to a borrower, board member, or regulator without a person reading it.

03 Verify Every Fact.

Numbers, names, regulations. Plausible ≠ true. If the agent stated it, you confirm it.



TRADECRAFT // RULES OF ENGAGEMENT (4-6)

04 Pick a Business Plan.

Free plans train models on your data. Enterprise/Business tiers (ChatGPT Team, Claude for Work, Genspark) protect your data. Read the terms.

05 Disclose Use.

Tell your board. Be ready to answer a borrower asking, "Did a robot write this?"
Transparency is trust insurance.

06 Write a Policy. Codify these rules. Get your board to sign off.

No policy = no protection.



MISSION ORDERS // THE 30-DAY CHALLENGE

You won't remember the slides. Remember these three things.

01.

This Week

Pick ONE Workflow.

Look at the Target Map.
Choose the one that
drains the most hours
from your week. Just one.
(My bet: Board Reporting).

02.

Next Week

Build a v1 Agent.

Run the 4-step recipe.
Use ChatGPT or Genspark.
Don't aim for perfect.
Set a 90-minute timer.

03.

Within 30 Days

Write your AI policy.

One page. The Six Rules
of Engagement are your
start.
Get board sign-off.



DEBRIEF. WHAT'S ON YOUR MIND, AGENT?

Agent Contact File



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- Hands-on AI workshops
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