



Strengthening Talent & Continuity in Native CDFIs

A large, stylized graphic of a leaf or branch, rendered in a golden-brown color, set against a solid orange background. The leaf has several lobes and a central vein structure.

WELCOME & Introductions



Session Goals:

Discuss Why Succession Planning Matters

Identify Deeply Valued Contributors at our Organizations

Recognize leadership potential without titles

Apply job expansion & enrichment strategies

Implement simple knowledge transfer practices





Who is with us?

- Name
- Organization
- General Role
 - Ex. Program Staff,
Management, Executive





Welcome!

Amanda Hanson, JD, SHRM-CP

White Earth Investment Initiative- Native CDFI (4 employees)

Midwest Minnesota Community Development Corporation (MMCDC) – CDFI (33 employees)

Vice President of Community & Employee Resources



Ground Rules

- We will talk about systems today, not people
 - Roles=Yes, Names= No
 - No evaluating performance
 - Focus on roles, knowledge, and practices



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Why Leadership Continuity Matters



Why This Matters

Importance of Leadership Continuity

Continuity ensures ongoing access to capital for our communities and protects critical relationships with funders and partners.

Risks of Leadership Loss

Losing key staff disrupts lending pipelines, erodes community trust, and harms institutional credibility.

Strategic Succession Planning

Succession and talent development tailored to Native CDFIs is a practical, people-centered approach.



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Succession Planning Reframed

The Reality in Native CDFIs

Small Teams

Most Native CDFIs operate with lean staff where every person carries significant responsibility.

Flat Structures

Organizational hierarchies are minimal, with few layers between staff and leadership.

Limited Upward Mobility

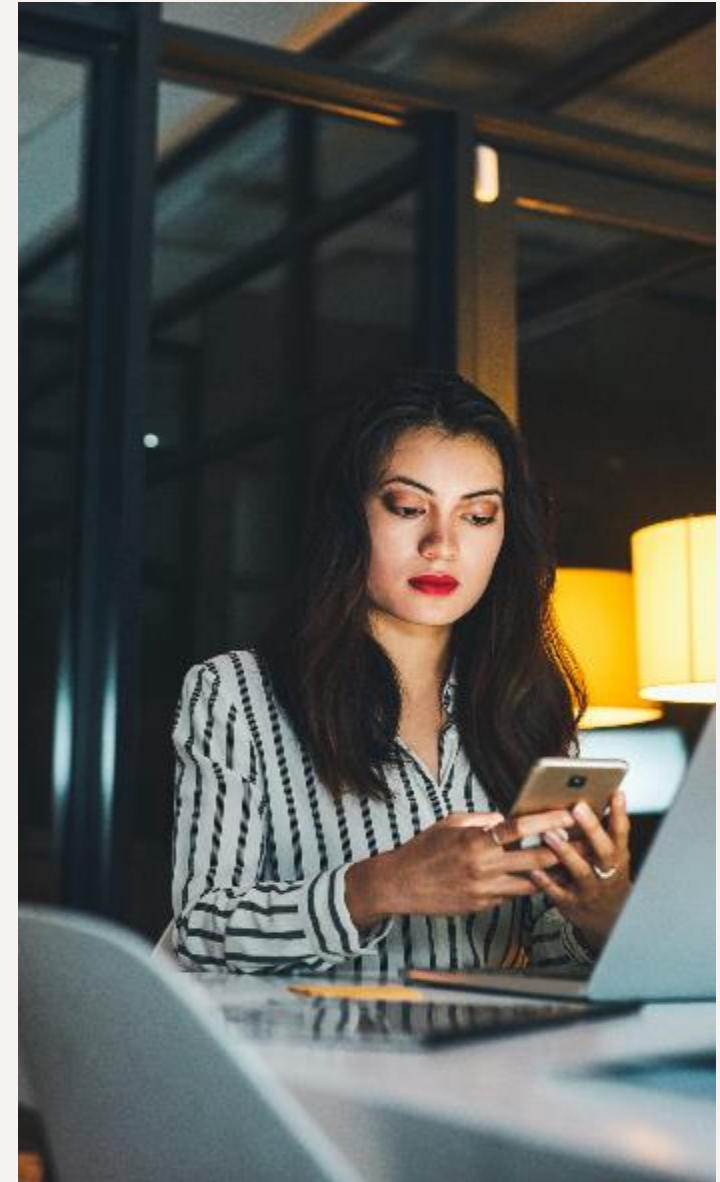
Career advancement opportunities within the organization are often constrained.

Funding Constraints

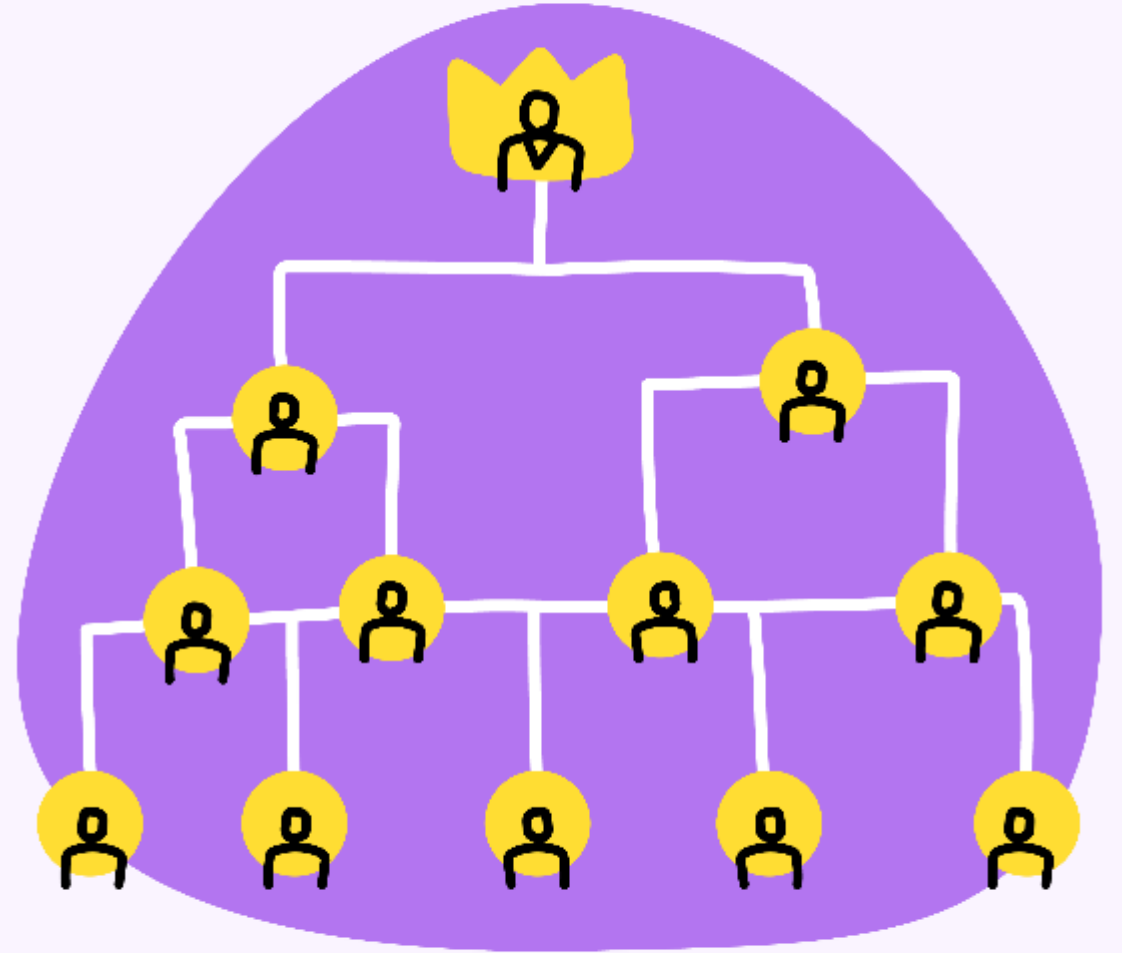
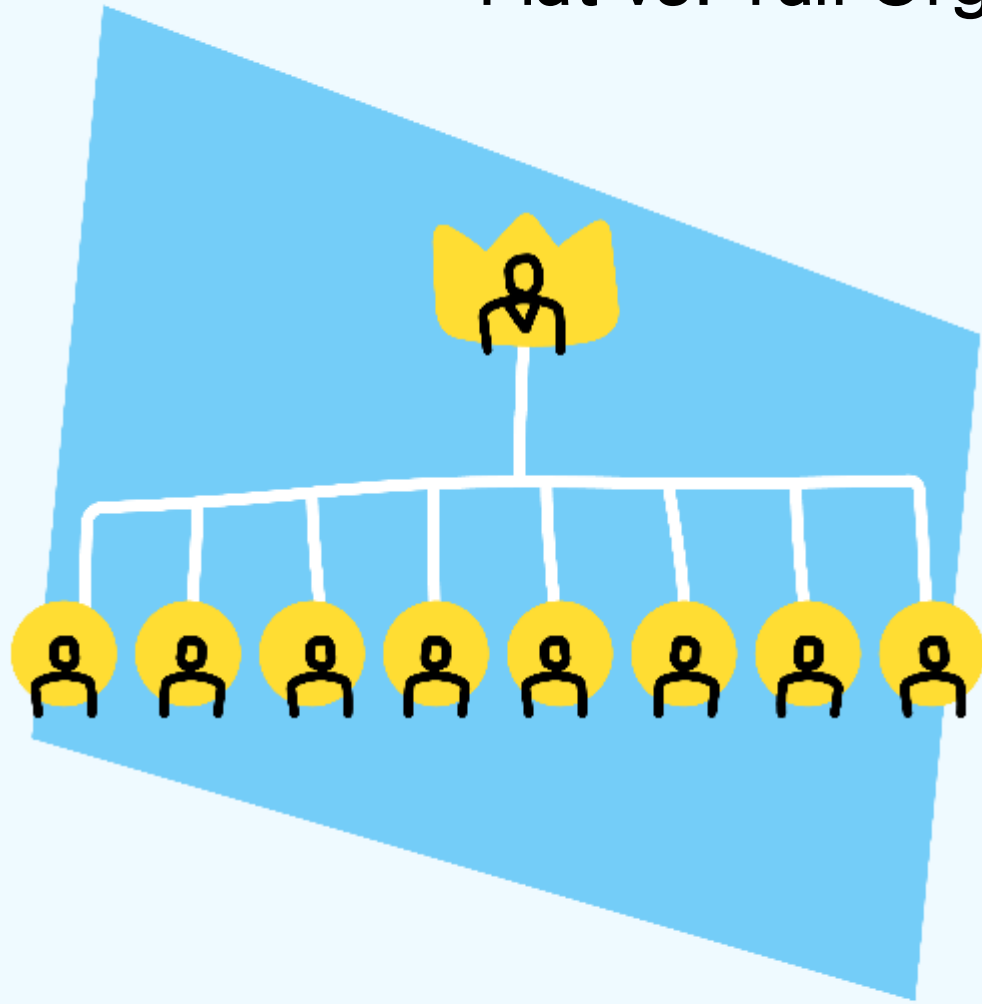
Budgets are tight, limiting the ability to create new positions or expand roles.

Relationship-Based Work

Success depends on deep community trust and personal connections that take years to build.



Flat vs. Tall Organizational Structures



Why Traditional Models Don't Fit

Traditional Models Assume:

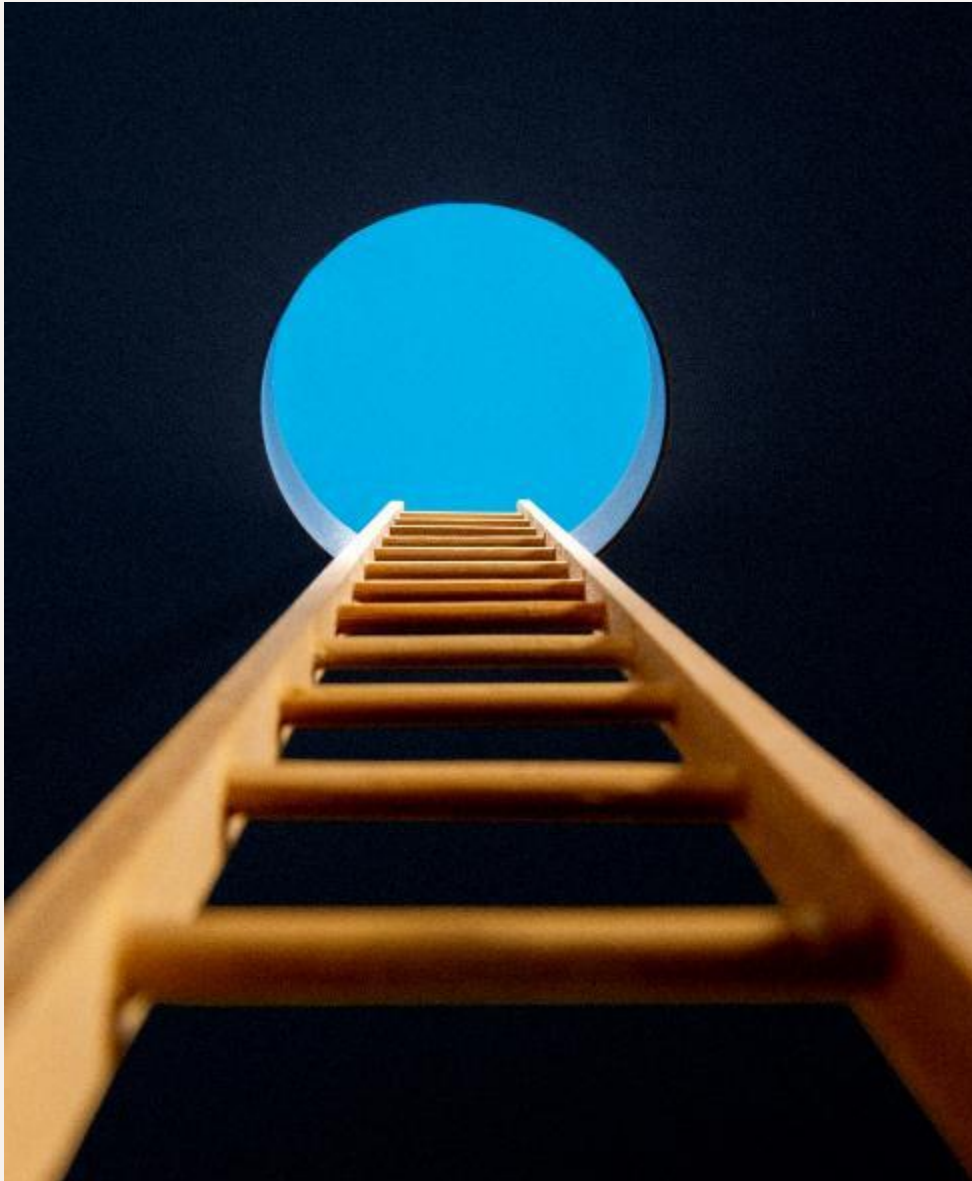
Clear career ladders, multiple layers of leadership, and replacement-ready candidates at every level.

But in Our Reality:

One person equals one function. Knowledge is deeply embedded in individuals. Promotions are limited or non-existent.

The Gap

Standard succession frameworks were built for organizations with depth and redundancy—not for teams where every role is singular.





The Risk of Waiting

Waiting until transition happens means:

Knowledge Walks Out the Door

Institutional memory and critical expertise leave with the person who held them.

Panic Hiring

Rushed recruitment leads to poor fit and higher turnover.

Strained Relationships

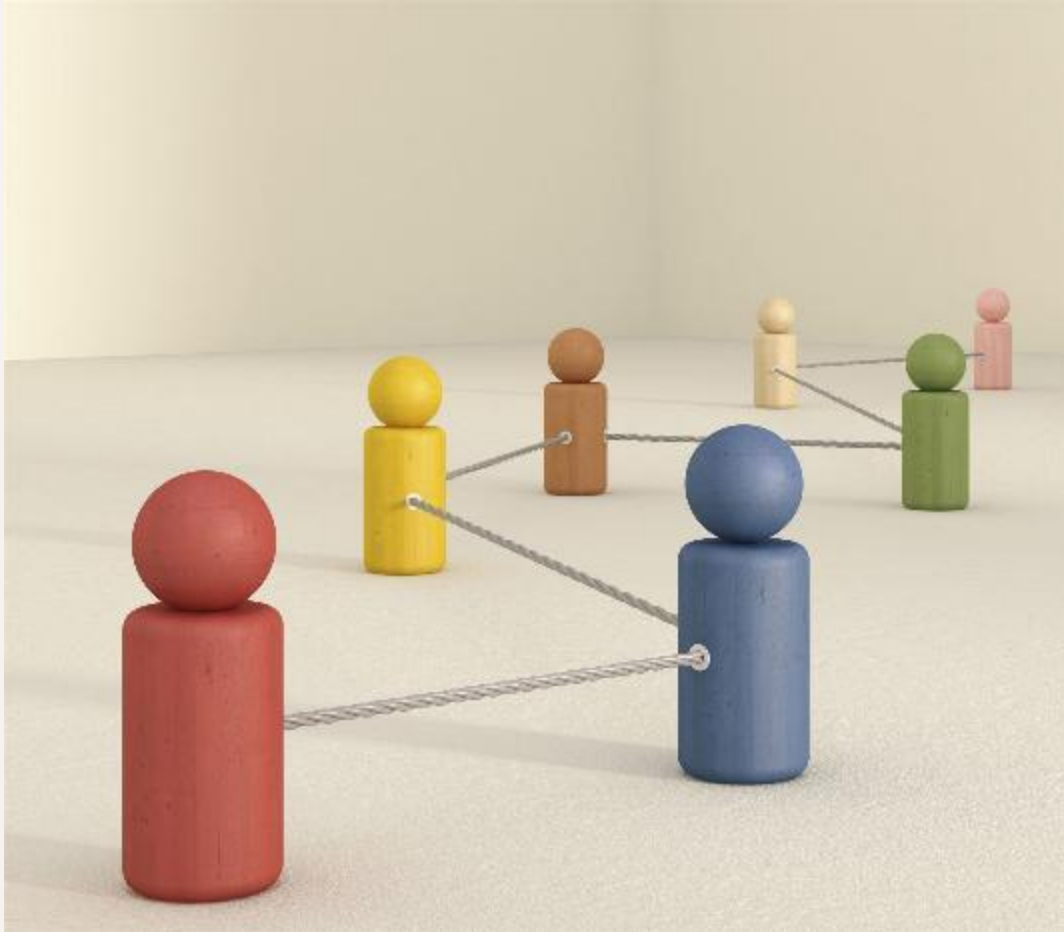
Community and funder trust erodes when continuity breaks down.

Operational Slowdowns

Lending pipelines stall and service delivery suffers during the gap.



Succession Reframed



Continuous People-Centered Approach

Succession should be embedded into daily operations, focusing on ongoing leadership development and continuity.

Beyond Formal Titles

Leadership growth can occur without formal titles, emphasizing practical application and ongoing engagement.

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Reframing 'Irreplaceable'
as 'Deeply Valued'

Reframe to “Deeply Valued”

Deeply valued means:

Recognized

Contributions are seen and named as essential to the mission.

Respected

Experience and expertise are honored through intentional knowledge sharing.

Supported

The organization invests in continuity so no one carries unsustainable weight alone.

NOT:

Sole holder of knowledge. Single point of failure.



Where Value Lives

Deep impact often comes from:

Relationships

Tribal connections, long-term borrowers, and funder partnerships built over years.

Historical Knowledge

Understanding of past decisions, community context, and organizational evolution.

Decision-Making Patterns

Judgment and instinct shaped by years of navigating complex community dynamics.

Community Trust

Credibility earned through consistent presence and cultural understanding.



Independent Reflection:

Identify a role in your organization that carries critical knowledge or relationships.
What makes that role deeply valued?

What knowledge or responsibility could be shared?
Who might benefit from learning part of it?



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Growing Leaders Without Titles

Leadership ≠ Title

Leadership shows up as:

Influence

Shaping outcomes and guiding others through credibility, not authority.

Initiative

Stepping forward to solve problems before being asked.

Trust

Being the person others turn to when it matters most.

Problem-Solving

Finding workable solutions in complex, resource-constrained environments.



Spotting Leadership Potential

Look for:

Ownership Mindset

Takes responsibility for outcomes beyond their job description.

Relationship-Building

Naturally connects with community members, funders, and colleagues.

Sound Judgment

Makes thoughtful decisions under pressure with limited information.

Willingness to Step In

Shows up in critical moments without being asked or assigned.



Job Expansion vs. Enrichment

Expansion = More Scope

Broadening the range of responsibilities and cross-functional involvement.

Enrichment = More Depth

Adding autonomy, decision-making authority, and complexity within the current role.

Examples in practice:

Leading a cross-departmental project. Representing the organization externally. Making independent decisions on lending or programming.



Growth vs. Overload

Growth feels like:

Opportunity

New challenges that expand your capabilities and visibility.

Trust

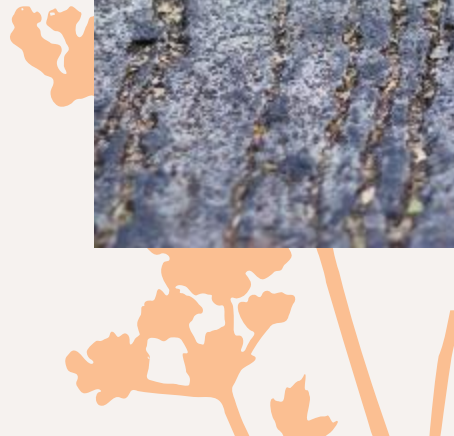
Knowing your organization believes in your potential.

Skill-Building

Gaining real competencies that serve your career long-term.

Overload feels like:

“Just more work.” No authority. No support.



Activity: Expand a Role

In pairs or small groups, choose one role. Then brainstorm:

Add One Responsibility

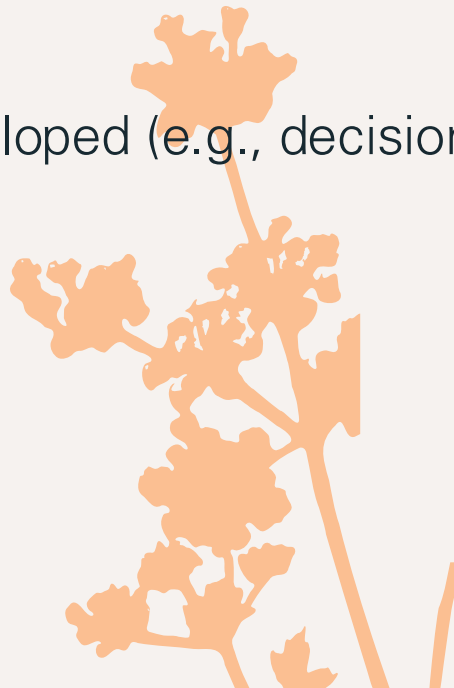
What is one responsibility you could add that builds a leadership skill?

Remove or Delegate One

What could be removed or delegated to balance the workload?

Name the Skill

Identify the leadership skill being developed (e.g., decision-making, relationship management).



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Balancing Respect for Experience with Sustainability

Honoring Experience

In Native CDFIs:

Tenure Matters

Years of service build institutional memory that cannot be replicated quickly.

Relationships Matter

Trust with communities, funders, and partners is earned through consistent presence.

Lived Experience Matters

Cultural knowledge and community understanding shape every decision and interaction.





The Tension

Questions organizations struggle with:

How do we plan for change without signaling replacement?

How do we share knowledge without diminishing authority?



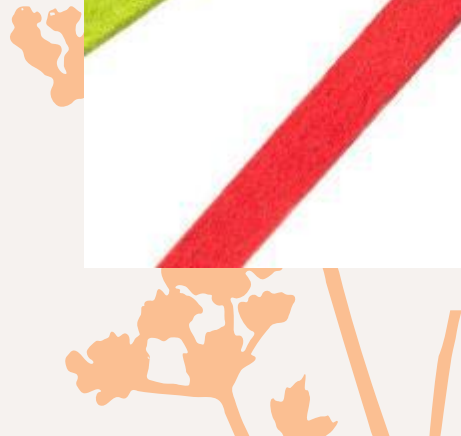
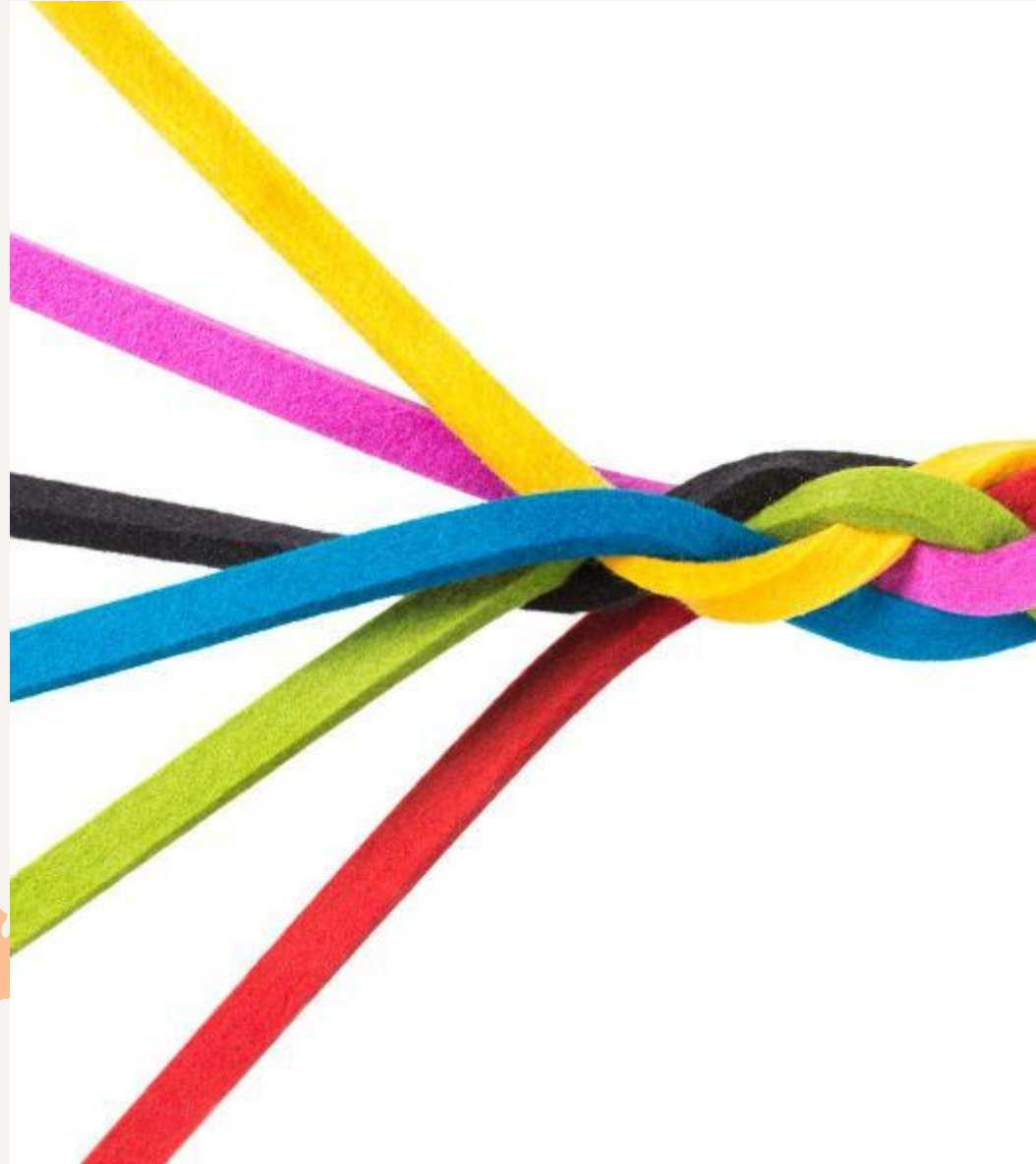
Healthy Framing

Shift from:

“Replacing someone”

To:

“Strengthening the organization”





Discussion

How do you honor experience while still preparing for the future?

What language or approaches have worked in your organization?



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Knowledge Transfer & Mentorship

Knowledge Lives in People

Critical knowledge often exists only in people's heads:

How Decisions Get Made

The reasoning behind loan approvals, policy exceptions, and community priorities.

Who to Call

Key contacts, trusted partners, and community relationships built over years.

What's Worked Before

Institutional memory of past successes, failures, and lessons learned.





Keep It Practical

Knowledge transfer can be simple:

Shadowing

Sit alongside experienced staff during key interactions and decisions.

Checklists

Document recurring processes so knowledge isn't locked in one person's memory.

Recorded Walkthroughs

Capture expertise in short videos or narrated screen recordings.

Shared Meetings

Include emerging leaders in funder calls, board meetings, and partner conversations.



Mentorship Without a Program

Mentorship happens in:

Daily Work

Teaching through the tasks you're already doing together.

Problem-Solving

Working through challenges side by side builds judgment and confidence.

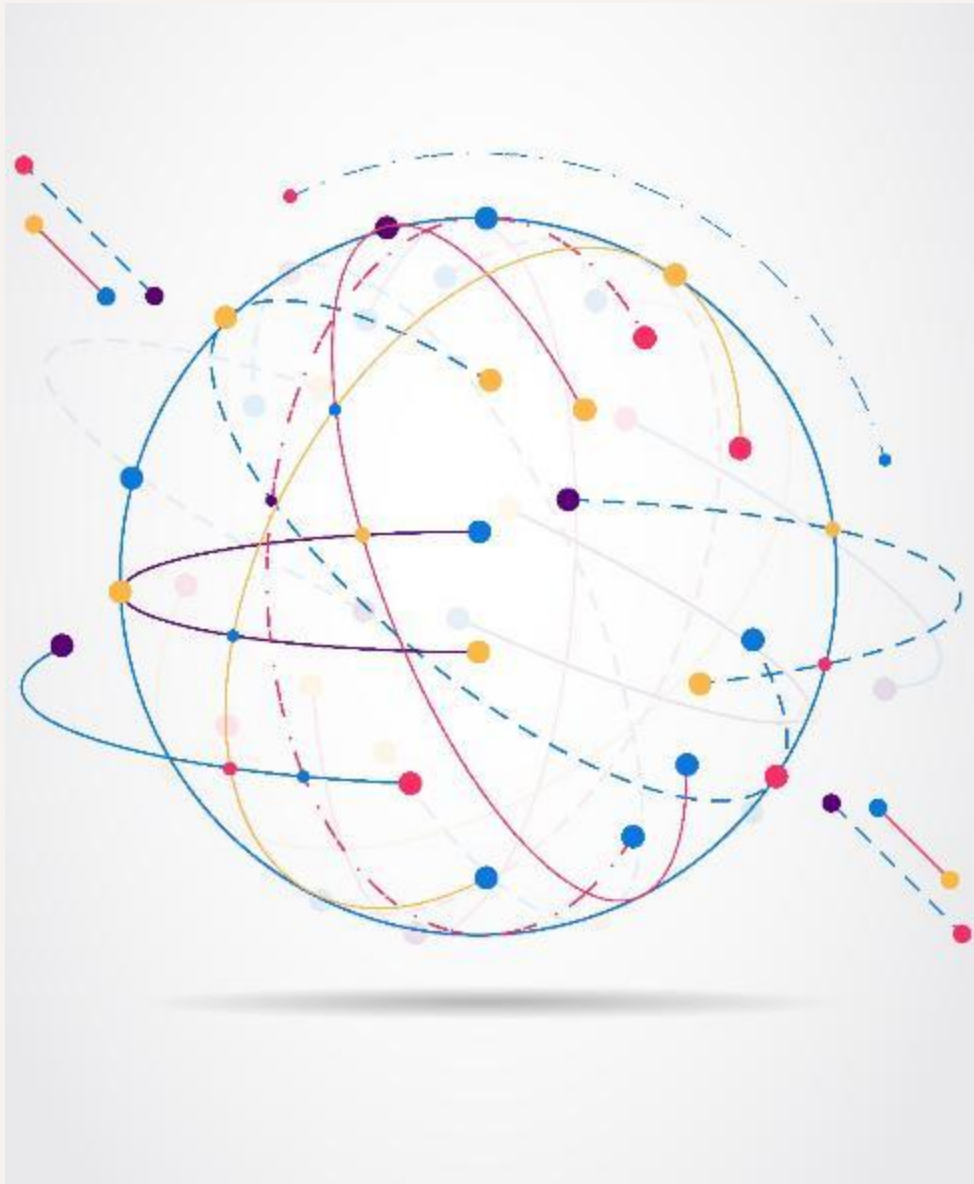
Conversations

Sharing stories, context, and "why we do it this way" in everyday moments.

Observation

Learning by watching how experienced leaders navigate relationships and decisions.





Activity: Share One Thing

Complete this sentence:

"One piece of knowledge we could start sharing tomorrow is _____, and the simplest way to do that would be _____."

Examples:

Shadowing during a key meeting

Creating a shared checklist

Recording a walkthrough or narrative



Activity: Mentorship Pairs

Identify:

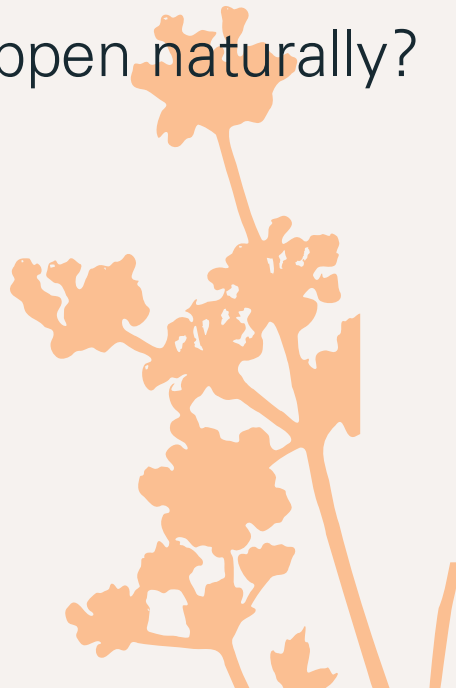
One potential mentor (by role, not name)

One emerging leader who could benefit

Discuss:

What could mentorship look like without adding meetings?

Where does learning already happen naturally?



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From Insight to Action

What You Can Do Immediately

Identify One Deeply Valued Role

Who holds critical knowledge or relationships in your organization?

Share One Piece of Knowledge

Start a checklist, shadowing session, or recorded walkthrough this week.

Offer One Growth Opportunity

Expand a role, invite someone to a meeting, or delegate a meaningful task.

Create One Mentorship Moment

An intentional conversation, a shared problem, or walking through a decision together.





Reflection

What will you do in the next 60 days?

What would make your organization stronger if someone moved on?



Closing

Continuity is not about replacing people. It's about:

Honoring Contributions

Sharing Knowledge

Growing Leaders

Sustaining Mission

THANK YOU!

- Thank you for your investment in your organizations, for your time exploring their futures, and for the growth that succession planning can perpetuate for our industry.
- Please reach out if you think I can be of any assistance:

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