



**POSITION ANNOUNCEMENT: CHIEF PROGRAM OFFICER  
LOCATION: NEW YORK, NY**

**Organization Background**

Credit Where Credit Is Due (CWCID) provides an innovative package of financial services and supports so the working poor can apply their income to financial stability and long-term wealth creation. Our vision is that the financial services system is a benevolent tool to convert low wages into savings and poverty alleviation. We pursue this goal via a comprehensive financial services model: an intensive financial counseling and advisory service coupled with a signature gateway banking package of savings and credit products, and embedded within credit unions and partnering organizations most effective at reaching the underbanked, our target market.

We operate as two separate legal entities, Credit Where Credit Is Due and Neighborhood Trust Federal Credit Union, as a strategy for maximizing our impact because both organizations have unique assets but are not independently sustainable. Together we are able to capitalize on our complementary strengths, resulting in a sustainable mission-oriented financial institution and a comprehensive and action-oriented financial empowerment program.

In 2011 CWCID will scale its program model via the “Employer-based Financial Solution”, embedding our services within major employers with a large base of low-wage workers. This initiative today is well-underway, with the design of a pilot program with two major New York City employers, to launch in spring 2011.

**Position Overview**

Credit Where Credit is Due (CWCID) is currently seeking a dynamic, entrepreneurial leader to serve as the Chief Program Officer and to provide overall strategic and operational leadership to all of the organizations programs. This position will have responsibility for the launch and growth of the new “Employer-based Financial Solution” as well as the growth and effectiveness of the organization’s existing and future programs. The Chief Program Officer will report directly to the CEO and provide leadership and guidance to the program staff, contribute strategically to the growth trajectory of the organization and serve as an ambassador for the organization’s business growth externally. We are looking for a passionate and dedicated individual who is committed to and motivated by increasing the impact of the organization and thereby improving the financial lives of underbanked consumers across the country.

**Responsibilities**

- Develop and manage the strategic vision and overall implementation of CWCID’s programs, including the “Employer-based Financial Solution” effort currently under development
- Identify program opportunities, test the economic and operational feasibility of models, and create business plans to support initiatives with high potential for sustainability and social return.
- Serve as an external face of CWCID, developing programs and strategic partnerships with both for-profit, nonprofit and government entities with an interest in underbanked consumers.
- Build, sustain and provide overall leadership to a high performing program team
- Oversee program planning, implementation, expansion, evaluation and overall program quality
- Work to identify opportunities to improve the sustainability of CWCID programs and to scale its effective model.
- Lead ongoing “program improvement” process by identifying best practices that can inform long-term program planning and development and implementing specific innovations.

### Qualifications

- A strong belief in our organizational potential to fulfill our mission and in the potential for underbanked consumers to achieve ambitious financial dreams
- 10-plus years of leadership experience preferably in an entrepreneurial setting; experience in financial services a strong plus
- Proven visionary management and strategic planning capability and a proven track record building and managing operational systems for a dynamic, entrepreneurial, results-oriented organization
- Experience leading and inspiring a growing and highly effective team with a strong commitment to staff development and a successful track record of recruiting, retaining and leading a results-oriented and diverse team
- Creative thinking skills and a readiness to apply new and radical solutions to meet the organization's goals;
- Commitment to evaluation and assessment of programming and a comfort with using data to drive decision making
- Exceptional verbal and written communication skills and a customer- service orientation that leads to sustainable and mutually beneficial external partnerships
- Bachelor's degree or equivalent required; Master's degree preferred

**To Apply:** Please upload a resume and thoughtful cover letter, outlining how your skills and experience meet the qualifications of the position and stating how you heard about this opportunity, both in Word format, to Justine Zinkin at <http://jobs.cgcareers.org/application.aspx?id=1744> with subject line "Chief Program Officer." Applications will be reviewed on a rolling basis.

*Credit Where Credit Is Due is an Equal Opportunity Employer.*

**About Commongood Careers:** CWCID has partnered with Commongood Careers to conduct the search for a Chief Program Officer. Commongood Careers ([www.cgcareers.org/](http://www.cgcareers.org/)) is a nonprofit search service that connects talented individuals to organizations that are dedicated to creating positive social change. Founded and staffed by nonprofit professionals, Commongood Careers offers personalized, engaged services to jobseekers and organizations throughout the hiring process, as well as access to a wealth of knowledge about nonprofit careers.