



Position Description Chief Financial Officer

About M44

MoreFor4, Inc. is a national 501(c)(3) nonprofit organization that addresses unmet financial and other needs of persons living with Stage IV cancers. In addition to unique programming BY and FOR our diverse community, **M44** creates innovative, customized, rapid-response solutions for individuals who lack fiscal resources, family, and adequate support systems.

All **M44** decision-making, policy positions, planning, and programming fit within a sweeping national effort we call **The MoreFor4 #NoPainCampaign**. Our bold, long-term initiative centers on the simple premise that cancer-related pain is not limited to physical symptoms of the disease and the toxic side effects of treatment. Other devastating forms of PAIN include the profound consequence of myriad social determinants of health—such as poverty, systemic racism and other forms of discrimination, lack of support systems, isolation, and the erosion of a sense of true belonging. As no one should navigate the complex challenges of a Stage IV cancer diagnosis alone, our unique online community—**MoreCorps**—will offer a place of support and belonging. This part is relatively easy to do. Conversely, the utter lack of fiscal and other support systems in today's landscape DEMANDS *transformative* change. And so... where solutions already exist, we shall find them. Where *nothing* exists, **M44** will harness our relentless “can-do” spirit and programmatic expertise to rectify shortcomings to, at very least, reduce pain... how and where we can.

To begin, we have identified seven initial programs that will be introduced incrementally over coming years—starting in 2025: **CannaCares**, **Rapid Response**, **HomeMatters**, **JEDI Action**, **MoreCorps**, **IMAGINE – Stage4 JobCorps**, and the **M44 Legacy Store**. Programming is deeply interconnected, as someone coming to **M44** for help may benefit from each of these programs simultaneously.

Job applicants have absolutely no obligation to disclose their health status, legally or otherwise. However, **IMAGINE – Stage4 JobCorps** is our human resources department—with a twist. Many people with Stage IV cancer have difficulty securing and maintaining employment. With great intention, we will create employment opportunities for individuals who live with Stage IV cancer that are customized to their talents and interests while accommodating medical appointment schedules, side effect management, and expected days where staff does not feel well enough to work. This will certainly make **M44** staffing more complicated, but this approach aligns with our mission and the core tenets of the **#NoPainCampaign**.

If you are a cancer patient, we invite you to discuss your needs with us during the interview process. We may be able to split positions into two or more roles. Likewise, we will offer part-time options that allow folks to earn income (at permissible amounts) without jeopardizing SSDI benefits. In this, we aim to help people with Stage IV cancers achieve a better quality of life — by having more money in their pocket each month AND spending their precious time in ways that are truly meaningful to them. If you must have a job in order to get by — we want you to **LOVE** your work. **And that's what IMAGINE is all about.**

MoreFor4, Inc. is an equal opportunity employer. All qualified applicants shall receive consideration for employment without regard to gender, gender identity, race, color, religious creed, national origin, age, sexual orientation, physical or mental health disability, or protected veteran status. Most positions require lived experience (as a Stage IV cancer patient or care partner/caregiver) or a professional background that demonstrates an in-depth understanding of the Stage IV community and person-centered practices. In some other cases, an applicant's core competencies, commitment, hopeful nature, and willingness to learn may be sufficient.

Position Overview

MoreFor4, Inc. seeks a mission-aligned, highly skilled financial leader to serve as our first **Chief Financial Officer (CFO)**. This role serves three essential functions within the organization:

1. **Steward** – managing risk and preserving **M44's** financial assets
2. **Operator** – designing and maintaining efficient, accountable systems and internal controls
3. **Catalyst** – providing fiscal leadership that drives long-range strategy and resource alignment

The **CFO** is responsible for overseeing all financial operations across **M44**, including accounting, budgeting, compliance, audit readiness, and long-term fiscal planning. Working closely with the CEO, COO, CDO, Executive Director, and Program Directors, the **CFO** ensures **M44's** financial systems and strategy evolve in accordance with our mission, scale, and increasing complexity.

As **M44** expands its nonprofit funding streams and begins delivering direct support services for Stage IV cancer patients—including through programs like **CannaCares**, **Rapid Response**, **HomeMatters**, and the **M44 Legacy Store**—the **CFO** will **build and lead a full Finance Team** to manage increasingly complex systems for bookkeeping, disbursements, reporting, and compliance. Likewise, the **CFO** tracks corporate sponsorship investments (connected to a robust partnership system designed to support both events *and* programs), **MoreCorps** membership fees, online/in-person event ticket sales, and **M44 Shop** purchases. Visit **M44's Ways to Give** webpage to see what is already in place, and... where we are heading next.

The **CFO** will also support **M44's HomeMatters** subsidized housing program. While most donated real estate and vehicles will be handled by **CARS (Charitable Adult Rides & Services)** and assets like crypto and stock will be liquidated through **Pledge**, the **CFO** will provide oversight for any retained assets, such as real estate properties we opt to use for direct cancer patient/member housing. Also, once **M44** is ready to establish an endowment, the **CFO** will serve as the internal lead on investment planning. While an external investment firm will manage endowment funds, the **CFO** will help guide investment strategies and ensure that financial products align with our mission, values, and financial objectives. In fact, the **CFO** will identify, recommend, and help us select firms for this need, as well as 990 tax prep and independent fiscal audits.

The **CFO** will also lead financial systems for **M44's Rapid Response** program, which offers emergency cash support for low-income Stage IV patients, through direct disbursements or by paying vendors (e.g., landlords, utility providers, etc.) on the patient's behalf. Additionally, the **CFO** will oversee **M44's fiscal sponsorship program** for **Local M44 Chapters**, ensuring full compliance in fundraising and use of funds.

Finally, the **CFO** will provide financial oversight of the **M44 Legacy Store**; a program that will likely evolve into a nation-wide social enterprise. (This program will not start for several more years.) While the primary purpose of this program is to collect and distribute donated furniture and other household items to Stage IV cancer patients in need, surplus materials—such as construction salvage or donated inventory—will be sold to the public. This will keep inventory at manageable levels while generating revenues that support our programming. The **CFO** will offer expertise during the development phase, and assume financial oversight thereafter to include full compliance with IRS regulations and possible **unrelated business income (UBI)**.

REPORTS TO: Chief Executive Officer

DIRECT REPORTS:

While this position begins as a solo role, the **CFO** will need, build, and lead **a full Finance Team** to effectively accommodate our complex bookkeeping, approvals, and payment processes—particularly as **M44** expands direct patient support services and fully diversified funding streams.

Key Collaborations:

- **CEO:** You will partner with [M44's](#) Chief Executive Officer on all aspects of the organization's finances
- **COO:** Compliance, internal controls, filings, audit readiness
- **CDO:** Grant and sponsorship budgets, restricted funding strategies, diverse fund development efforts to include events, donation campaigns, Major Gifts, planned giving/bequests, and... [MORE](#)
- **Executive Director & Program Directors:** Budget planning, grant tracking, and program financials
- **Board Treasurer & Finance Committee:** Forecasting, audits, and strategic fiscal oversight
- **External Partners:** CPA firms, investment advisers, banks, payroll/benefits vendors (identified already but not formally selected until you come on board to tell us YOUR preferences!), Pledge, CARS, etc.

What You'll Do

1. Financial Strategy & Leadership

- Serve as [M44's](#) fiscal strategist, aligning financial planning with organizational growth, service delivery systems, and overall short-term and long-term sustainability
- Lead development of annual budgets, multi-year forecasts, and cash flow planning
- Prepare monthly and quarterly reports for the Board of Directors and Finance Committee
- Attend Board meetings and Finance Committee meetings as required or requested
- Translate organizational priorities into clear financial systems and adaptive models
- Support the financial infrastructure for [M44's](#) fiscal sponsorship program for [Local Chapters](#)
- Guide financial planning and compliance for the [M44 Legacy Store](#), including UBI implications related to resale and public-facing transactions
- Oversee fiscal considerations for real estate donation retention, acquisition, and development
- Collaborate with external investment firms to facilitate endowment development/investment strategy

2. Accounting Systems & Internal Controls

- Build and manage [M44's](#) accounting system and chart of accounts (QuickBooks Online)
- Develop reconciliation protocols, audit trails, and secure payment workflows
- Maintain accurate financial tracking for [Rapid Response](#) disbursements (direct and third-party)
- Implement internal controls that scale with funding diversity and complexity
- Contribute to development of and subsequent revisions to [M44's](#) Gift Policy

3. Audit, Tax & Compliance

- Partner with the [COO](#) to manage compliance filings, audits, and required reporting
- Partner with COO to ensure submission of required Annual Reports & charitable solicitation filings
- Prepare for and coordinate independent financial audit processes and IRS Form 990 filings
- Monitor/report any UBI from programs such as the [Legacy Store](#) in compliance with IRS regulations
- Ensure accurate grant, sponsorship, donation, and restricted fund tracking
- Oversee classification of asset liquidation proceeds from Pledge, CARS, or retained asset use
- Create systems for staff to provide receipts/other documentation for expenses/reimbursements

4. Payroll, Benefits & Vendor Transactions

- Coordinate payroll and benefits processing with external vendors
- Oversee disbursements, vendor payments, and fund transfers
- Maintain relationships with banks, insurers, and financial partners

5. Contracts, Grants & Asset Oversight

- Review fiscal terms of all contracts, leases, and gift agreements
- Guide proper reporting of proceeds from liquidated or retained assets
- Collaborate with program teams on financial operations, capital decisions, and cost-tracking
- Lead financial reporting and budgeting processes for all funding streams
- Signs legal contracts that require a financial officer but do not require this be the Board Treasurer

6. Advocacy & Awareness

- Advocate for the needs of individuals living with Stage IV cancers. **Everyone at M44 is an Ambassador, WayMaker, and message Amplifier.**

QUALIFICATIONS:

Required

- CPA
- Bachelor's degree in Accounting, Finance, or related field (Master's/MBA preferred)
- 10+ years of nonprofit financial leadership and understanding of highly-diverse funding streams
- Strong QuickBooks Online proficiency and GAAP nonprofit accounting experience
- Proven ability to build and modify financial systems for a quickly scaling national organization
- Clear communicator with experience presenting to Boards, funders, and community stakeholders

Preferred

- Experience with any of the following: patient assistance and residential programs with wraparound services, social enterprises, corporate sponsorships, membership programs, and endowments
- Experience supporting fiscally sponsored programs and affiliated chapter structures
- Knowledge of UBI reporting and management in public-facing nonprofit ventures
- Lived experience as a Stage IV cancer patient or care partner/caregiver is highly valued

LIVED EXPERIENCE REQUIRED: **NO.** However, the **CFO** must demonstrate a meaningful understanding of the Stage IV cancer experience, and show great sensitivity to those living with advanced stage disease, and ensure that **M44's** financial practices support utmost dignity, transparency, and organizational integrity.

LOCATION: Must reside in the **Baltimore–Washington, DC region**. While primarily **remote**, occasional in-person activity may be required for contract execution, vendor coordination, and occasional meetings with the **CEO**. Modest travel may be required from time to time, but is not central to **CFO** duties.

Employee must have reliable internet and cell phone service (there will be a system for transferring calls to your cell), desktop or laptop with audio/video capabilities, and general home office equipment needed to fulfill job responsibilities. The **CFO** will receive a modest home office stipend in the future.

FTE: 15–20 hours per month to start, which may be increased or decreased based on **M44** needs. This is an **employee position**, not a 1099 role. You will be a member of **M44's** Executive Leadership Team.

STARTING SALARY: \$90 per hour, with limited benefits. Salary and benefits will increase in alignment with **M44** growth and expanded responsibilities of the person in this **CFO** position, as well as expected, added complexities of fiscal management systems over time.

M44 EMPLOYEE BENEFITS:

All early positions at [M44](#) are starting at part-time, with limited benefits. Going forward, some employee benefits will begin at 20 hours per week while others will only be available to full-time staff (30 hours a week). In general, the benefits package for **executive-level staff** will immediately or eventually include:

- Full-time, typical 40-hour a week salary at [M44's](#) intentional, full-time **30-hour a week model**
- Flexible work schedules (But, rather than job sharing, the [CFO](#) role likely needs to be one person.)
- Most positions can be structured to be supportive of cancer treatment schedules and side effects
- 12 paid holidays, based on U.S. federal schedule – *Plus*, YOUR BIRTHDAY or other day of choice!
- 4 weeks of paid vacation with also a full week of PTO when [M44](#) closes for winter holiday break (“Weeks” are determined based on established hourly designation, i.e., 15 hour a week jobs vs 30)
- Generous paid sick leave: up to 60 hours per year for full-time (30-hour a week) employees
- Retirement plans are available to all staff (with [M44](#) salary percentage match up to set caps)
- ICHRA Health Insurance ([M44 individual-only](#) contribution amount is set and increases by age)
- Annual Wellness Stipend
- Home Office Stipend (available to only staff positions that require additional office capabilities)
- Professional Development Stipend for conference attendance, CECs, or tuition assistance

HOW TO APPLY:

Please email your resume and a letter of interest in a single PDF file to: IMAGINE@MoreFor4.org. Place the job title and your name in the email subject line, i.e., **Chief Financial Officer, FIRST & LAST NAME**, and name your PDF file the same way. You may address your letter to [M44's](#) CEO, Mary E. Costello.

In your letter, please give us an idea of what makes you tick, and why you might like to join the [M44](#) team! We certainly want to know about your background and skills, but [organizational culture](#) is really important to us. Tell us what you want us to know about you that we won't see on your resume!

By the way, we are rule breakers – opposed to conformity and status quo. We do NOT use AI or other digital systems to evaluate resumes, nor do we believe in supposed 1 or 2-page rules for cover letters. We don't want generic. We want to see YOU. So, take the time and space you need. We WILL read what you have to say and be especially appreciative of truly thoughtful submissions that make candidates stand out.

You can learn more about us by visiting www.MoreFor4.org and watching [M44's latest video](#).