



## *Senior Manager: Non-Profit Lending & Asset Management*

**NALCAB -National Association for Latino Community Asset Builders** strengthens the economy by advancing economic mobility for Latino communities. NALCAB is the hub of a national network of more than 160 mission-driven organizations that are anchor institutions in geographically and ethnically diverse Latino communities in 40 states, Washington DC and Puerto Rico. Members of the NALCAB Network invest in their communities by building affordable housing, addressing gentrification, supporting small business growth, and providing financial counseling on issues such as credit building and homeownership. As a grant maker and US Treasury certified CDFI lender, NALCAB supports the work of its member network with capacity building resources, capital and policy advocacy, and access to funding and technical assistance.

### **Summary**

Under general direction from the Chief Lending and Asset Management Officer, this position will support the management of NALCAB's lending and asset management activities. The Manager of Lending & Asset Management will work closely with the Chief Lending and Asset Management Officer, the Senior Lending Manager, and program staff supporting various activities in lending and asset management. This management position has direct supervision of the Assistant for Lending and Asset Management.

### **Key Responsibilities/Duties:**

- Track and manage loan requests and applications to determine fit with NALCAB's lending programs.
- Understand and assist with utilizing underwriting guidelines and financial software to evaluate loan applications.
- Utilize underwriting guidelines and financial software to assist to evaluate loan applications and create credit memos.
- May present loans to loan committee for approval if loan requests fit within NALCAB's established policies and limits.
- Assist with compliance reporting with all regulatory agencies and funders, including tracking reporting due dates, working with other departments to compile compliance reports, and timely submitting the reports.
- Monitor trend analysis on portfolio performance.
- Actively support with the development and management prospective of loan opportunities from multiple sources including managing a Pipeline report.
- Assist NALCAB's Chief Lending and Asset Management Officer in improving NALCAB's underwriting and loan/investment policies and practices; operating practices; and marketing and outreach practices and materials.
- Responsible for supporting asset management activities, property management activities (internal and third-party).
- Coordinate and schedule virtual meetings using various video conferencing platforms (Zoom, WebEx, and Go to Meeting)
- Approximately 25% travel.
- Other duties as assigned.



## **Experience**

- Experience and success in working with low-to-moderate income, minority, and immigrant communities.
- Experience using loan servicing software-SUCH AS DownHome Solutions or similar.
- A minimum of three years' experience in small business and real estate lending, servicing, or providing technical assistance.
- A financial background with a strong understanding of non-profit founded balance sheet, income statement and cash flow analysis.
- Ability to write well, communicate verbally in a succinct and persuasive manner, and interact effectively with a wide range of individuals, e.g., colleagues, lenders, funders, low-wealth and minority borrowers, and technical assistance providers.
- Strong analytical and critical thinking, time management and organizational skills, including a high level of attention to detail and ability to work independently.
- Strong skills in demographic research and data and analysis.
- Non-profit sector experience.
- Bilingual (English/Spanish)- required.
- Ability to work collaboratively.

## **Preferred Experience**

- Experience with alternative lending and credit enhancement programs, Cooperative regulated financial institution lending, SBA, NSP, USDA, CDFI, New Markets Tax Credits and other federal related lending programs.
- Experience with Social Impact Investing.
- Experience with debt and equity financing.

## **Knowledge, Skills, and Abilities**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.

- Experienced in community economic development and asset building.
- Ability to work in culturally and ethnically diverse environments.
- Outstanding written, verbal, and interpersonal communication skills.
- Skill in utilizing a personal computer and associated software programs, including MS Outlook, PowerPoint, Word, and Excel.
- Experience in video conferencing platforms such as WebEx, Goto Meeting, and Zoom.
- Multi-task and meet deadlines.
- Ability to maintain confidentiality of information.
- Ability to work independently within a fast-paced environment.
- Perform all the intellectual and analytical requirements of the position.



### **Work Environment**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

This position requires some travel.

### **Education**

Bachelor's degree from an accredited four-year college or university in Finance, Accounting or Business Administration; Five (5) or more years' related experience.

### **Position Type**

Full –Time position

### **Compensation**

**\$56,700- \$69,300** commensurate on education and qualifications

### **Location of Employment**

San Antonio, Texas

### **To Apply**

To respond to this opportunity, please email resume to: [jobs@nalcab.org](mailto:jobs@nalcab.org)

Please add *Senior Manager, Lending & Asset Management* in the subject line.

### **EEO Statement**

NALCAB is committed to providing an environment of mutual respect where equal employment opportunities are available to all applicants and staff without regard to race, color, religion, sex, pregnancy, national origin, age, physical and mental disability, marital status, sexual orientation, gender identity, gender expression, military and veteran status, and any other characteristic protected by applicable law.