



Senior Manager of Portfolio Management

The **National Association for Latino Community Asset Builders (NALCAB)** is a national membership organization representing 200+ nonprofits that serve diverse Latino communities in 46 states, Washington, DC and Puerto Rico. With offices in San Antonio, TX and DC, we are a grant maker and US Treasury-certified Community Development Financial Institution (CDFI). We support our members through training, funding, policy advocacy and resources to amplify the impact of their programs and services. Working together, the NALCAB network is able to affect real change.

NALCAB Network members invest in their communities by building affordable housing, addressing gentrification, supporting small business growth and providing financial counseling on issues including credit building and homeownership.

Our mission: NALCAB strengthens the economy by advancing economic mobility in Latino communities.

Summary:

Under the direct supervision of Sr. Director of Lending and Asset Management, the Sr. Manger of Portfolio Management will assist managing NALCAB's investments in member small business lenders and non-profit developers of affordable housing and community facilities, as well as other NALCAB financial services programs and initiatives.

Essential Duties and Responsibilities:

- Lead managing NALCAB's portfolio of investments. Identify potential risks within the portfolio and implement strategies to mitigate those risks. Work closely with underwriting teams to ensure that loan structures align with portfolio performance goals.
- Ensure borrowers maintain compliance with required covenants and strengthen borrower relationships. Conduct regular portfolio reviews to assess the financial health of borrowers.
- Coordinate with team members, prospective borrowers, and other external parties to complete loan closings, documentation, and fund disbursements.
- Assist in applying for and negotiating grant and debt funding from public and private investors. Manage compliance reporting with all regulatory agencies and funders, including tracking reporting due dates, working with other departments to compile compliance reports, and timely submitting reports.



- Manage tracking and forecasting revenue and expenses for NALCAB's Lending and Asset Management team.
- Prepare and present impact, credit, and financial risk analyses memorandums to NALCAB senior leadership and respective investment committees with some guidance.
- Analyze members' financial statements, loan portfolios, lending policies and procedures, management teams, and strategies to determine credit and market risk.
- Generate loan and investment opportunities by developing relationships with NALCAB's members.
- Work across NALCAB's teams to support NALCAB's mission.
- Some travel required (approximately 15% of the time).
- Other duties as assigned.

Qualifications:

- A financial background with a strong understanding of financial statement analysis. Prior portfolio management experience is desired. Experience in intermediary, small business, and/or real estate lending, servicing, or providing technical assistance is a plus. Experience with alternative lending and credit enhancement programs, SBA, NSP, USDA, CDFI, Low-income Housing Tax Credit (LIHTC), and/or New Markets Tax Credit programs, is desirable. Experience working with low-to-moderate income, minority, and immigrant communities is also a plus.
- Minimum of three years' direct lending experience.
- Solid understanding of accounting principles with ability to apply knowledge to assessing risk and performing financial underwriting.
- Advanced knowledge of MS Excel and strong financial modeling skills. Fluency in Microsoft Power BI and/or other data visualization software products is a plus.
- Experience using loan servicing software.
- Strong analytical and critical thinking, time management and organizational skills, including a high level of attention to detail and ability to work independently.
- Ability to write and communicate verbally in a succinct and persuasive manner and interact effectively with a wide range of individuals.
- Must possess a strong passion for, understanding of, and commitment to NALCAB's mission, vision, and values.
- Interpersonal skills to work across all levels of the organization, humility, and a willingness to learn in all areas of our work.



- Bilingual (English/Spanish) is strongly preferred.

Position Type:

Full-Time Position

Compensation:

\$60,000 - \$76,000 Commensurate with experience.

*Washington DC, salary has a 26% pay differential.

Full - Time Benefits:

We value our employees' time and efforts. Our commitment to your success is enhanced by our competitive compensation and extensive benefits package including paid time off, medical, dental, vision, 401k with company match, paid volunteer time, and many other benefits as well as future growth opportunities within the organization. Plus, we work to maintain the best possible environment for our employees where people can learn and grow with the organization. We strive to provide a collaborative, creative environment where each person feels encouraged to contribute to our processes, decisions, planning and culture.

Location of Employment:

NALCAB has instituted a flexible hybrid schedule that allows for a remote work schedule along with required days at the office. NALCAB's main office is located at 5404 Wurzbach Rd. San Antonio, TX 78238. Additionally, NALCAB's satellite office in Washington, DC is located at 910 17th NW St. Suite 820 Washington DC, 20006

Work Environment:

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

To Apply:

Please submit resume, letter of interest and work samples to: jobs@nalcab.org

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.