



The National Association for Latino Community Asset Builders (NALCAB) is a one-of-a-kind national intermediary with a network of 200+ member CDFIs and nonprofit organizations that serve Latino communities across the US, DC, and Puerto Rico. As a grant maker and US Treasury-certified CDFI lender, NALCAB supports its members through funding, training, policy advocacy, and resources that amplify their impact.

Our mission: Build transformational wealth in Latino communities to create a more prosperous future for the entire nation.

Sr. Investment Analyst

Summary:

The Sr. Investment Analyst (IA) will evaluate, underwrite, and assist in managing NALCAB's investments, focusing on Lending capital for small business lenders, project-based investments in affordable housing and community facilities.

Why this role matters

You'll help move mission capital, underwriting loans to CDFIs and community lenders and evaluating project investments in affordable housing and community facilities, so capital gets where it does the most good.

Essential Duties and Responsibilities:

- Collect and organize financial statements, portfolio reports, project details, and other organizational information.
- Analyze member applicants' financial statements, loan portfolio performance, lending policies and procedures, organizational management, and strategies to apply NALCAB's credit policy, ratios, and internal models.
- Draft clear, decision-ready credit memos for senior leadership and loan committees.
- Actively participate in the portfolio management of NALCAB's investments. Ensure borrowers maintain compliance with required covenants and strengthen borrower relationships.
- 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 reports.
- Coordinate with team members to complete loan closings, documentation, and fund disbursements.
- Generate loan and investment opportunities by developing relationships with NALCAB's members.
- Other duties as assigned.

Qualifications:

- Bachelor's degree in finance, economics, or related field. Masters preferred.
- Minimum 5 years of applicable professional experience in underwriting and credit enhancement programs (e.g. SBA, NSP, USDA, CDFI, Low-income Housing Tax Credit (LIHTC), and/or NMTC)
- 5 years of experience applying accounting principles, assessing risk, and performing financial analysis.
- 3 years of experience in intermediary, small business, and/or real estate portfolio servicing
- Advanced Excel and strong financial-statement analysis; comfort with ratio analysis and cash-flow modeling.
- Proficiency with modern productivity and data tools (e.g. R, SQL, google sheets, NetSuite, Tableau, Microsoft Power BI)
- Experience using loan servicing software, Downhome Solutions preferred.

- Proven ability to write succinct, persuasive credit memos and present complex analyses to financial and non-financial audiences.
- Effective analytical and critical thinking, time management, and organizational skills, including a high level of attention to detail and ability to work independently.
- A collaborative team player who possesses interpersonal skills to work across all levels of the organization, humility, and a willingness to learn in all areas of our work.
- Ability to Travel as needed (approx. 15-25%)
- Bilingual (English/Spanish), a plus.

Work Environment:

The work environment is representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions. Core business hours are 8:30AM to 5:00PM CT whether working remotely or in the office.

Position Type:

Full-Time Position.

Compensation:

\$90,000 - \$115,000. Commensurate with experience.

*NALCAB pays a 26% salary differential for DC based staff.

Location of Employment:

- San Antonio, Texas
- Hybrid schedule: 3 days per week in the office, with an established schedule.

EEO Category

Professional.

Exempt Status

Exempt.

Benefits

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, and future growth opportunities within the organization. We work to maintain the best possible environment for our employees where people can learn and grow with the organization.

To Apply:

Please submit your [resume](#) to jobs@nalcab.org and add **Sr. Investment Analyst** to the subject line.

NALCAB is an equal opportunity employer.