Riding the Wave: Maintaining Portfolio Quality in a Crowded Marketplace

Wednesday, November 11

Agenda

- Our Pillars of Portfolio Management
- Meet Your Facilitators
- Rules of the “Speed Dating” Road
- “Speed Dating” in Small Groups

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Our Pillars

- Responsiveness
- Transparency
- Rigor
Dawn Johnson

- **Job**: Vice President and Chief Portfolio Officer, Community Reinvestment Fund, Inc.
- **Focus**: Managing diverse loan portfolios
- **Passion**: “Work worth doing” - Sandra Day O’Connor
- **First Industry Gig**: Operations Analyst for a “creative” lender
- **Fun Fact**: I knit in public!

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**Dawn**

Top Five Tips in Small Business Portfolio Management

- *How do your portfolio management processes improve risk management?*
Joan Berkowitz

- **Job:** Senior Vice President for Asset Management, CDT
- **Focus:** Affordable housing equity and debt portfolio management
- **Passion:** Quality work, sharing information with others, being proactive
- **First Gig:** Public accountant for Deloitte
- **Fun Fact:** I love to row (crew).

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**Joan**

Monitoring Portfolio Complexity in the Housing Sector

- Are your portfolio management practices responsive to changes within the portfolio?
Lakota Mowrer

- **Job:** Executive Director, Four Bands Community Fund
- **Focus:** Micro and consumer lending, financial literacy.
- **Passion:** Closing the Wealth Gap.
- **First Industry Gig:** Intern for a reverse mortgage counselor.
- **Fun Fact:** I’m obsessed with the TV series *Buffy the Vampire Slayer*.

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Lakota

Managing Risk and Maintaining Quality for Small, Emerging and Native CDFIs

- **How do your portfolio management processes improve risk management?**
Michelle Volpe

- **Job:** President, Boston Community Loan Fund
- **Focus:** Financing for affordable housing; community facilities and mixed-use projects.
- **Passion:** Harnessing the flexibility of CDFI’s to create healthier communities.
- **First Industry Gig:** Intern for Self-Help Credit Union.
- **Fun Fact:** I have visited all seven continents!

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Michelle

Patient, Flexible Capital in the CDFI Sector (Housing, Community Facilities)

- **How do you balance risk and mission with rigorous portfolio management?**
Nelly Rojas-Moreno

- **Job**: Chief Credit Officer, LiftFund
- **Focus**: Micro and small business lending and support
- **Passion**: Innovative risk assessment models
- **First Industry Gig**: Funds Disbursement for “Mujeres in Solidaridad” SEDESOL(SLP,MX)
- **Fun Fact**: I’m the biggest Spurs Fan. Go Spurs!

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Nelly

Using Technology to Manage Risk in Micro and Small Business Portfolio Management

- **How does your organization use technology right now to manage risk?**

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Leslie Hoffman

- **Job**: Principal, LEH Consulting Group
- **Focus**: Micro and small business lending
- **Passion**: Mission-centered collections
- **First Industry Gig**: Communications manager for Accion in Albuquerque
- **Fun Fact**: I love trampoline gyms (thanks to little jumpers in my life).

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Leslie

Tips on Designing Culturally Relevant Account Management Practices

- *How can clients’ cultural background support repayment?*

*Do not try this at home!*

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**Rules of the Speed-Dating Road**

- Pick three speed-dating groups.
- Each group gets 20 minutes.
- The group leader will facilitate a discussion around the guiding question.
- Work together to create space for dialogue.
- Have fun!

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- **Small Business**: Dawn, Nelly, Lakota
- **Microenterprise**: Nelly, Lakota
- **Housing**: Joan, Michelle
- **Consumer**: Lakota
- **Community Facilities**: Michelle
- **All**: Leslie

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What did you hear?

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work hard.

have fun.

make a difference.

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