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[nativecdficonvening.org](http://nativecdficonvening.org)

# 2018 Native CDFI Capital Access Convening

*Bringing Native CDFIs, Funders, and  
Investors Together to Bring Capital to  
Native Communities*





# Portfolio Management Mechanics that Build Financial Performance

Emily Trump, Oweesta

Leslie Hoffman, LEH Consulting Group



# Today's Journey



- Introductions and Overview
- Three Pillars of Portfolio Management
- Practice
- Q&A



# Your Tour Guides



## Emily Trump

- *Today:* Oweesta's Lending and Compliance Manager
- *First Industry Gig:* Loan officer on the Crow Creek Reservation

## Leslie Hoffman

- *Today:* Community development consultant and business owner
- *First Industry Gig:* communications mgr. for Accion (NM)



# Our Message



# What We Won't Cover





# Find a Partner



# Let's Get Started!



## Activity No. 1: What would you do?





# Managing Credit Risk



Systematic

Transparent

Accounts

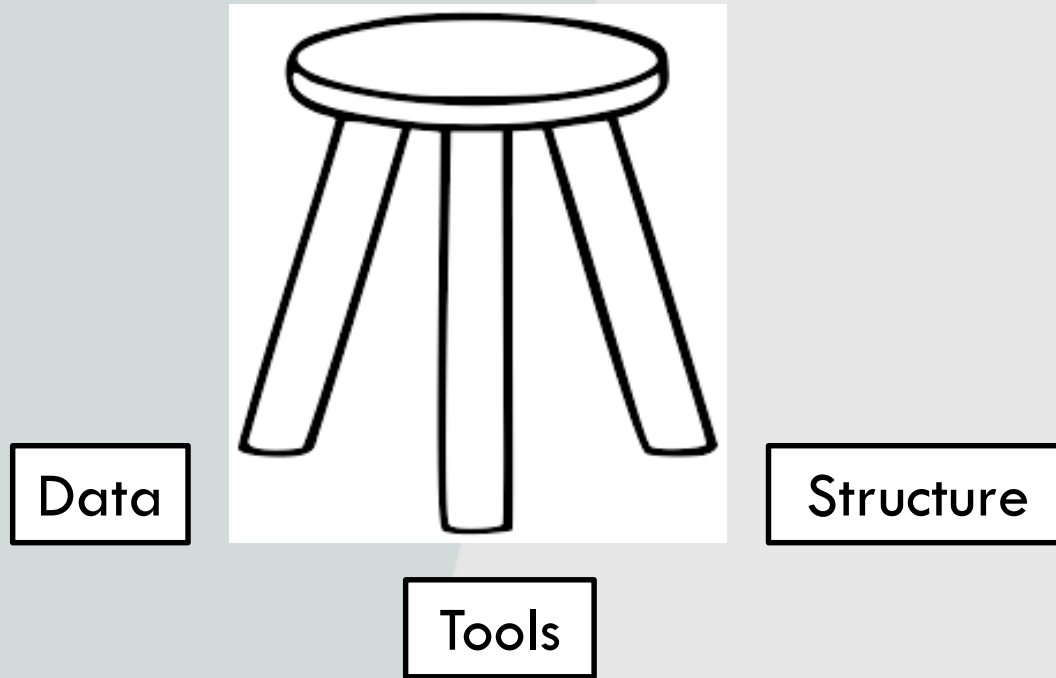
Portfolio

Monitored

Evidence-based



# Our Framework



# Pillar 1: Data



Delinquency

Default

Deployment



# Let's Practice



## Activity No. 2: What would you do?



# Pillar 2: Tools



Monitor Board-approved goals over time (actual versus goal)

Highlight current performance AND changes over time

Call attention to gaps



# Let's Practice



## Activity No. 3: What would you do?



# Pillar 3: Structure



## Finance/ Operations

- Accounting
- HR
- IT and Administration

## Development

- Marketing
- PR/Outreach
- Grant Compliance

## Lending

- Origination
- Portfolio Management
- Technical Assistance





# Lending Up Close



## Origination

- Business development
- Pre-loan lending TA
- Underwriting

## Portfolio Management

- Loan closing
- Loan servicing
- Portfolio monitoring
- Collections
- Lending compliance



# Portfolio Review Schedule



Weekly Team Review

Monthly Management Review

Quarterly Board Review



# Feedback Loops



Credit: **Barbara Eckblad,**  
*The Eckblad Group*



# Areas of Risk



## Credit Risk

Quality

Concentra-  
tions

## Market Risk

Market  
Conditions

Target  
Market

## Operational Risk

Systems

Staff

## Liquidity Risk

Sufficiency

Duration



# Let's Debrief





# Thank you!

[Emily@Oweesta.org](mailto:Emily@Oweesta.org)

[Leslie@LEHConsultingGroup.com](mailto:Leslie@LEHConsultingGroup.com)

