



LEVERAGING CAPITAL FOR CHANGE™

Job Title: Vice President of Lending and NMTC
Reports to: President and CEO

Company Overview

National Community Investment Fund (“NCIF” www.ncif.org) is a national nonprofit Community Development Financial Institution (CDFI) and impact investor with a mission to increase access to responsible financial products and services in underserved communities. Since its founding in 1996, NCIF has invested/lent over \$450 million, invested in 40+ CDFI and MDI banks and credit unions and created impact around its four key themes – economic opportunity, racial equity, environmental sustainability and strengthening of mission oriented financial institutions. Total AUM as of date are \$248 million including \$168 million off-balance sheet assets (e.g., New Markets Tax Credits (NMTC) deployments). Impact measurement has been foundational to NCIF investing/lending activities with the development of BankImpact.org and the AI-driven data analytics platform.

Job Summary

NCIF is entering its next phase and planning for accelerated growth over the next 5 years. To support this, NCIF is seeking a Vice President of Lending and NMTC as part of its growing fund management team to deploy loans and NMTC nationally. Expected loans include leveraged lending to support NMTC, LIHTC and housing and other CRE projects. Impact assets will be in the form of leveraged loans which NCIF will syndicate to its network of CDFI and MDI banks (more generally, mission oriented financial institutions).

The person is a member of the senior management team with strategic and transactional responsibilities.

Key Responsibilities

Relationship Management

- Relationship manager for a book of business to originate, underwrite, asset manage through successful exits. Such loans may utilize NMTC, LIHTC or other government programs in participation with NMTC CDEs, housing lenders and NCIF network partners.
- Deploy NCIF NMTC allocations in real estate and business operating loans.
- Underwrite and prepare credit memoranda, close and asset-manage from inception to exit.

Strategic Product Development

- Contribute to the development of NCIF Business strategy focused on growth and impact measurement.
- Help develop strategies for new lending products – housing, government guaranteed loans, greenhouse gas reduction loans.

Capital Raising

- Along with executive members of the NCIF team, help raise capital from private and public sector sources (CDFI Fund programs like NMTC and Financial Assistance). This requires strategic input, data compilation and writing applications in response to RFPs.

External Representation

- Represent NCIF externally with potential and existing partners, as appropriate.
- Coach, mentor, and lead a team of analysts and help them develop both technical credit skills and intangible partnership skills.
- Contribute to NCIF's continued efforts to improve systems and processes, credit standards, and impact measurement and engage in real efforts to make a positive difference in low-income communities.

Skills and Qualifications

- Technical Expertise
 - 10+ years of experience in lending, credit risk management and/or capital markets (public finance, debt capital markets, real estate finance); experience working in a bank or a nonbank CDFI will be a strong positive;
 - Knowledge/experience with New Markets Tax Credits (NMTC), Low Income Housing Tax Credits (LIHTC), affordable housing, government programs like CDFI Fund programs (FA, Bond Guarantee, Capital Magnet Funds, etc.);
 - Excellent credit background with a proven ability to assess and mitigate risks;
 - Experience with syndications and loan participations will be a plus;
 - Ability to communicate effectively with different stakeholders with various technical backgrounds;
 - Desire to create measurable impact from capital deployment.
- Sales and Marketing
 - Business development and relationship management with a desire to build a book of business in underserved communities;
 - Proven experience to manage relationships from loan origination, structuring, asset management and successful exits
- Focus on Economic Development, Leadership and Communication
 - Passion for creating positive social, economic, and environment changes through high-impact lending and motivation to make a difference in low-income communities;
 - Self-starter with the ability to form strong working relationships both internally and externally by demonstrating transparency and honesty to build relationships and collaborate with NCIF Network partners;
 - A growth mindset, an excitement about building the business and an entrepreneurial approach to the ways in which that growth might occur; and,
 - Ability to represent NCIF externally as a relationship manager and on conference panels.

Application Process

To apply, please send your resume, cover letter, and portfolio of relevant work to administration@ncif.org. Applications without a cover letter and portfolio will not be considered. We look forward to hearing from you.

Equal Opportunity Employer

NCIF is committed to providing equal employment opportunities to all employees and applicants, regardless of race, color, religion, gender, sexual orientation, national origin, age, disability, or veteran status. We encourage applications from all qualified individuals.

NCIF has a hybrid schedule with part remote/in-office work schedules. Preference will be given to candidates who are residents of Chicago or are willing to relocate.