

# Strengthening Small & Emerging CDFIs

## Lending Life Cycle Part II: Loan Servicing and Troubled Loan Management *April 24, 2014*

### Presenter Bios

**Ginger McNally** is Senior Vice President of the Strategic Consulting team at Opportunity Finance Network. With the Strategic Consulting team, Ginger provides consulting services to community development financial institutions and their partners, including foundations and banks, to help them improve their financial, operational, and management performance. Ginger founded Mission + Money Matters, a consulting firm that supports the growth and innovation of community investment strategies domestically and internationally. She has extensive experience in community development work having served as Chief Executive Officer of the Santa Cruz Community Credit Union, an innovative \$86 million community development credit union, and its affiliated nonprofit, Santa Cruz Community Ventures. She also designed and implemented a national infrastructure for Catholic Relief Services in El Salvador in order to create access to credit and technical assistance for over 4,000 entrepreneurs.

Ginger has a Master of International Public Administration with a specialization in International Economic Development from Monterey Institute of International Studies. She pursues her commitment to global equity and ending poverty by serving on the Board of Trustees of Freedom from Hunger and as Chair of the Audit Committee of the Firelight Foundation.

**Tabitha Atkins** joined OFN in May 2012 to assist with OFN's strategic consulting practice, which provides capacity building expertise to CDFIs, community development organizations, lenders, and investors in order to improve access to affordable capital to low-income persons and communities throughout the country. Prior to joining OFN, Tabitha spent the last 10 years working in the community development finance field in various capacities. She was the New Markets Program Manager for the National Trust Community Investment Corporation's \$343 million portfolio of 48 NMTC real estate investments, whereby she provided underwriting, asset management, and NMTC compliance functions to ensure the portfolio met the IRS regulatory and CDFI Fund programmatic requirements for the Rounds 1 and 4-7 Allocation Agreements, and that investor recapture risk was properly mitigated. One NTCIC project was to finance a twinned NMTC/HTC project that was for a local community college with a nursing and dental school, serving primarily low-income patients. As the Assistant Director, Structured Finance at The Bernstein Companies, she provided consulting services to assist CDEs with implementing compliance systems for their respective NMTC allocations and applying for NMTCs. Tabitha was also a Financial Analyst at the CDFI Fund, whereby she reviewed and made funding recommendations for applications submitted for the Financial and Technical Assistance, BEA, and NMTC Programs; certified entities as CDFIs and CDEs; and participated in outreach initiatives. She has a MBA from Johns Hopkins University and a Master's of Public Policy and Administration from Jackson State University.

