

## MISSION + MONEY MATTERS

Ginger McNally Community Investment Strategies

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### **EMPLOYMENT HISTORY**

#### **Special Projects Manager, *Self-Help Federal Credit Union* 2019-present**

- Develop strategic growth initiatives and partnerships for innovative national community development credit union with over \$1 billion in assets and more than 79,000 members.
- Deepen organization's impact through strengthening operations, expanding to new markets, and developing activities to drive the mission to create ownership and economic opportunity for low-income, low-wealth families and communities.

#### **Principal, *Mission + Money Matters Consulting* 2010-present**

- Founded consulting firm to support growth and innovation of community investment strategies domestically and internationally.
- Assist nonprofits, including financial institutions, to build capacity in strategic business and financial management, leadership development, and operational effectiveness.
- Led emerging market reviews for community development credit unions, including identification of strategic growth opportunities for \$1.2 billion credit union.
- Analyzed financial, governance, and strategic documents for international foundation, with recommendations for strengthened business model sustainability.
- Provided analytic support to investment advisory firm focused on managing impact investment portfolios and developing impact-driven funds for foundations, banks, and institutional investors for financial, social, and environmental return.

#### **Senior Vice President, Knowledge Sharing; Senior Vice President, Strategic Consulting, *Opportunity Finance Network* 2013-2018**

- Designed and implemented over \$3.5 million in national capacity building programs for community development financial institutions to improve their financial, operational, and management performance; strengthen board capacity; and deepen organizational impact.
- Designed and implemented national initiatives for U.S. Department of Treasury, banks, and foundations to improve effectiveness of the community-based financial sector, increase access to capital and development services for underserved communities, support job creation, and improve health outcomes. .

#### **Mission Investing Consultant, *The David and Lucile Packard Foundation* 2013-2016**

- Monitored international and domestic mission investing portfolio providing almost \$180 million in loans, equity investments, and loan guarantees for a family foundation with a \$6.7 billion investment portfolio.

#### **Chief Executive Officer, *Santa Cruz Community Credit Union* 2002-2010**

- Directed an innovative community development credit union; oversaw 66% growth in asset size (to \$86 million) and 68% growth in loan portfolio (to \$60 million) in 8 years as CEO.
- Led internal organizational culture change to include emphasis on performance-based metrics and accountability integrated with accomplishment of strategic goals.

- Managed credit union-affiliated nonprofit, expanded community programs including asset building matched savings, free tax assistance, technical assistance and advocacy for the child care sector, and financial education in Spanish and English.

**Executive Director, *El Pájaro Community Development Corporation* 1999-2002**

- Managed rural business incubator program in Watsonville, California with annual operating budget of \$450,000 serving low-income, Latino entrepreneurs.
- Led financial turnaround of nonprofit, moving from prior sustained losses to generation of net operating surplus of \$75,000 for two consecutive years.

**Program Manager, *California Coastal Rural Development Corporation* 1995-1999**

- Designed, obtained funding, and implemented innovative regional microloan program assisting new and expanding small businesses served by regional nonprofit financial development corporation in Central Coast of California.
- Obtained over \$700,000 in start-up funding from local jurisdictions and federal agency to finance microloan program.

**Program Manager, *Catholic Relief Services* 1992-1994**

- Designed and implemented national microenterprise program as a strategy to help institutionalize peace in the aftermath of a twelve-year civil war in El Salvador.
- Obtained over \$4 million in bilateral funding to establish a national infrastructure to create access to credit and technical assistance for 12 community-based organizations serving 4,000 entrepreneurs in El Salvador.
- Wrote three-year strategic plan for country program incorporating microenterprise development, agricultural technical assistance, and maternal-child health program areas.
- Evaluated multiple microenterprise proposals and projects with an aggregate value of over \$9 million throughout Latin America and Caribbean.

**SELECTED CAPACITY BUILDING TRAININGS, PRESENTATIONS, AND LECTURES**

**Capacity Building Trainings**

Developed training curriculum, delivered workshops and webinars regionally and nationally to strengthen business models, improve operations, and develop leadership by mission-driven financial institutions.

- **Building the Capacity of CDFIs in Georgia** 2017-2018  
Healthcare Georgia Foundation
- **Expanding CDFI Coverage in Underserved Areas** 2014-2016  
U.S. Department of Treasury CDFI Fund
- **Small Business Financing Initiative** 2014-2016  
Goldman Sachs 10KSB Initiative

**International, National, and State Presentations**

Presented to international, national, and state convenings on social and economic justice issues.

- **Reclaiming the Social Justice Mission for Credit Unions** 2010  
World Council of Credit Unions and Credit Union National Association

- **Linking Child Care and Economic Opportunity** 2008  
Aspen Institute
- **The Current State of Financial Literacy in California** 2007  
California Assembly Committee on Banking and Finance

#### **International Graduate School Lectures**

Taught microenterprise finance workshops at international graduate school.

- **Microenterprise Development Models and Sustainability** 2001, 2006, 2007  
Monterey Institute of International Studies, Lecturer

#### **SELECTED PUBLICATIONS AND REPORTS**

##### **Increasing the Volume of Small Business Lending**

*Philadelphia: Opportunity Finance Network, 2017*

For Goldman Sachs 10,000 Small Businesses Initiative

##### **Expanding Employer-Based Small Dollar Loan Programs and the CDFI Industry**

*Philadelphia: Opportunity Finance Network, 2016*

For The Prudential Foundation (Coauthor)

##### **Expanding CDFI Coverage in Underserved Communities**

*Philadelphia: Opportunity Finance Network, 2016*

For U.S. Department of Treasury (Coauthor)

##### **La Chanchita Technical Assistance: CRS/Peru Village Banking**

*Lima: Catholic Relief Services/Peru, 1995*

##### **Gubeish Agricultural Credit and Extension Project: Small Enterprise Activity**

##### **Development Technical Assistance**

*Khartoum: CARE/Sudan, 1995*

#### **EDUCATION**

##### **National Credit Union Foundation**

Credit Union Development Educator Certification 2008

##### **Credit Union Executives Society**

Darden School of Business: Leadership Development 2007

Cornell University: Organizational Effectiveness 2005

The Wharton School: Strategic Planning 2003

##### **Santa Cruz County Farm Bureau**

Focus Agriculture Certification 2005

##### **Monterey Institute of International Studies**

Master of International Public Administration 1992

Specialization: International Economic Development

Ginger McNally

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**University of California, Santa Cruz**

Bachelor of Arts: Law and Society

1978

**LANGUAGE**

English: Native speaker

Spanish: Intermediate

**VOLUNTEER HISTORY****Santa Cruz Rowing Club**

Board of Directors

2014-present

**Firelight Foundation**

Volunteer

2011-present

Audit Committee

**Freedom from Hunger**

Board of Trustees

2004-2016

Executive, Audit, and Program Strategy Committees

**National Federation of Community Development Credit Unions**

Board of Directors

2008-2010

Governmental Affairs and Finance Committees

**United Way of Santa Cruz County**

Board of Trustees

2003-2006

Program Allocation and Audit Committees

**Women's Educational Fund, Cabrillo Foundation**

Volunteer

2001-2004

Fund Development Committee

**California Association of Microenterprise Opportunity**

Board of Directors

2000-2005

Strategic Planning Committee

**OTHER INTERESTS**

Ocean rowing, river rafting, backpacking, small family farm (bees, chickens, olives).