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**Navigating Loan Portfolio
Performance in 2026:
*Strengthening Performance
Without Losing Sight of Your
Mission***

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Caleb Ostrander, CDFI Program Manager

- 8+ years in technical assistance (TA) for entrepreneurs
- Launched an entrepreneurial training program for women and youth in Muscat, Oman
- Focus on financial management and culturally informed education programs



Douglas Craven, Director, CDFI Programs

- 15+ years in the CDFI industry at the largest SBA Microloan Intermediary
- Focus on pre and post industry-specific TA services
- Experience cultivating new funding relationships through grant writing and strategic partnerships

Today's Learning Objectives

As a result of participating in the session, participants will:

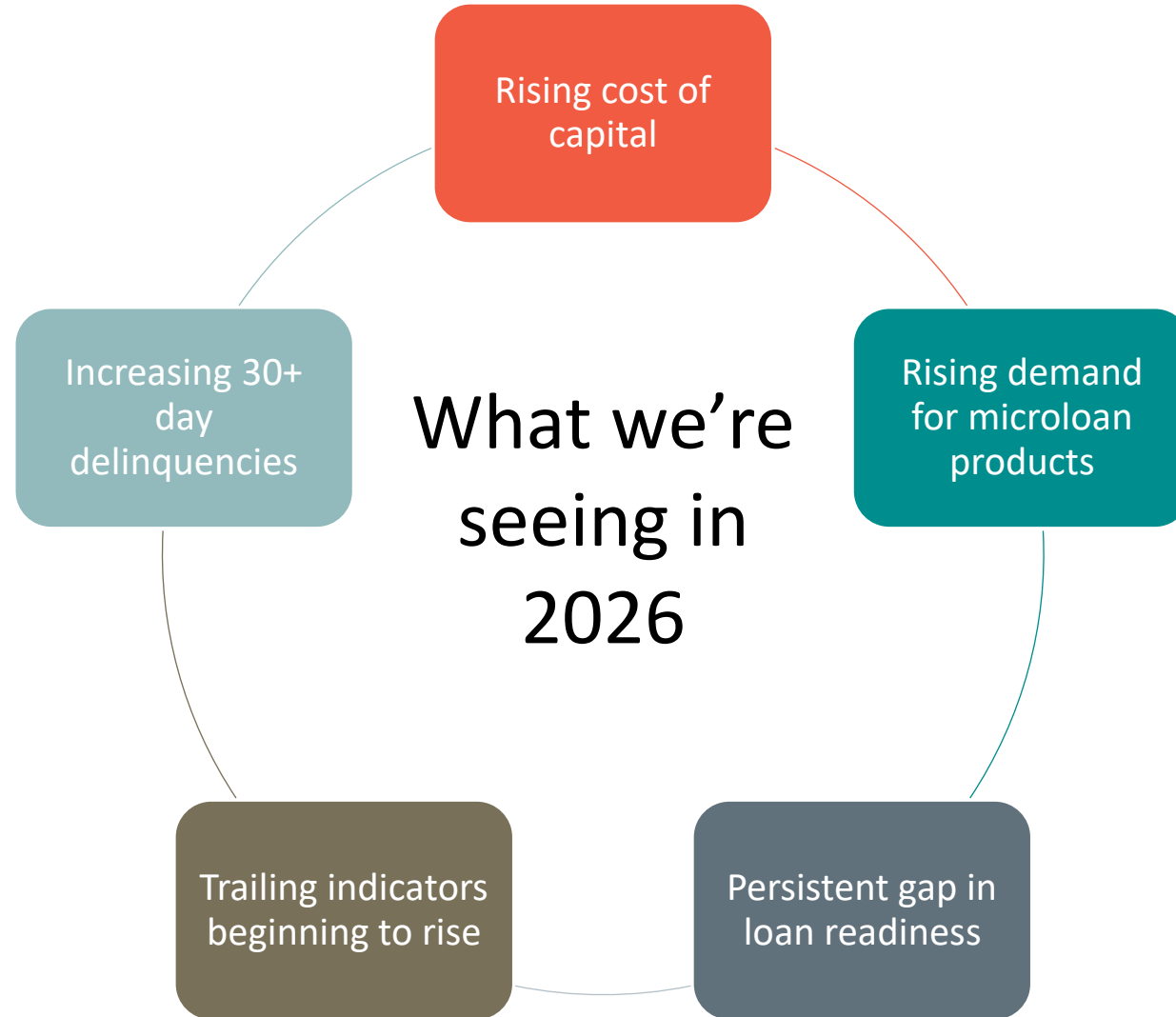
1. Apply early intervention strategies to reduce delinquencies and charge offs.
2. Utilize the full range of portfolio management tools.
3. Identify emerging risk patterns and adjust lending practices.
4. Understand how strong cross-functional teams mitigate portfolio risk.
5. Develop a pathway to repayment for borrowers.
6. Integrate post-loan TA into portfolio risk management



SECTION 01

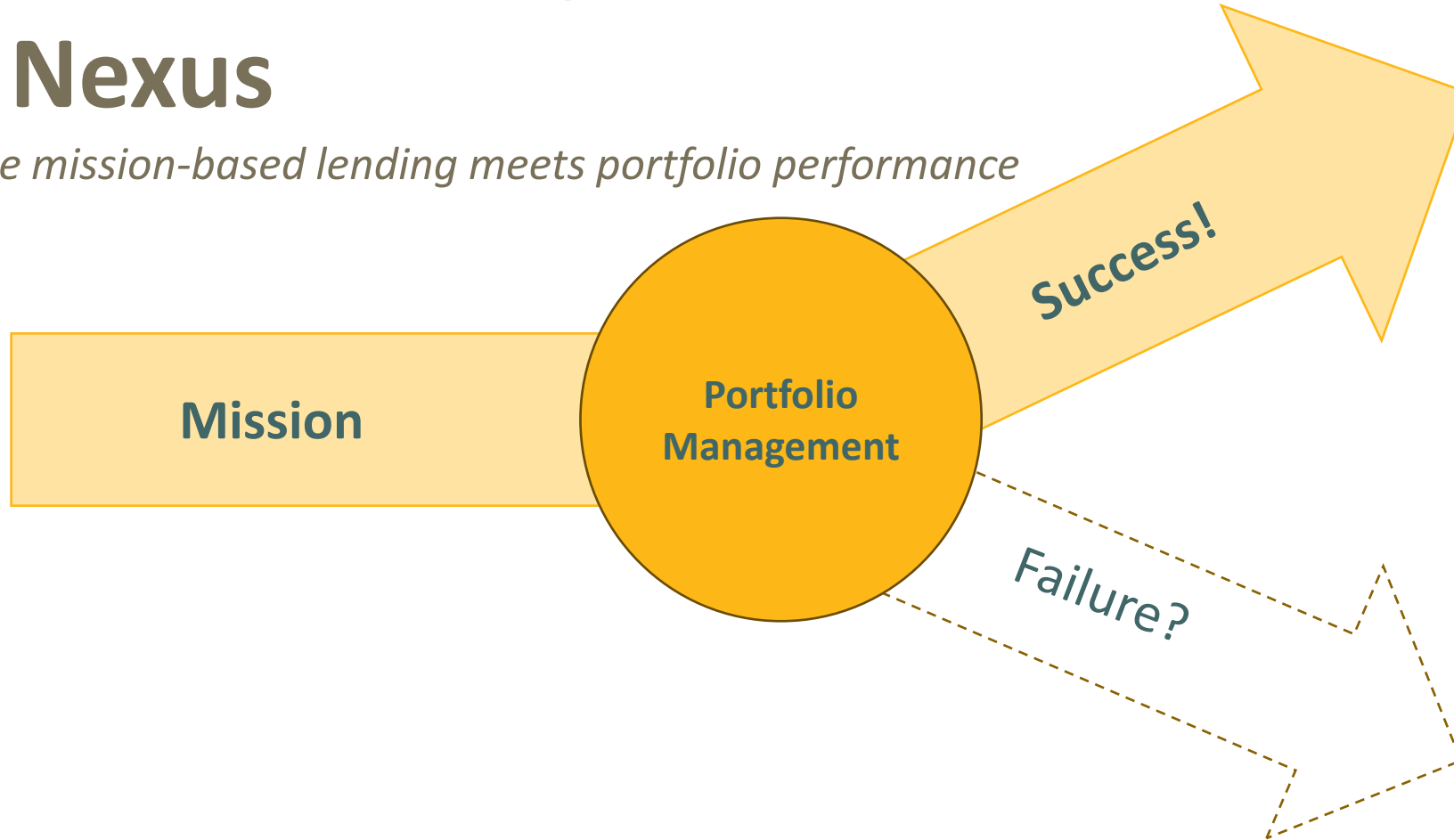
The Portfolio Reality in 2026

2026 Lending Snapshot



Portfolio Management as Nexus

Where mission-based lending meets portfolio performance





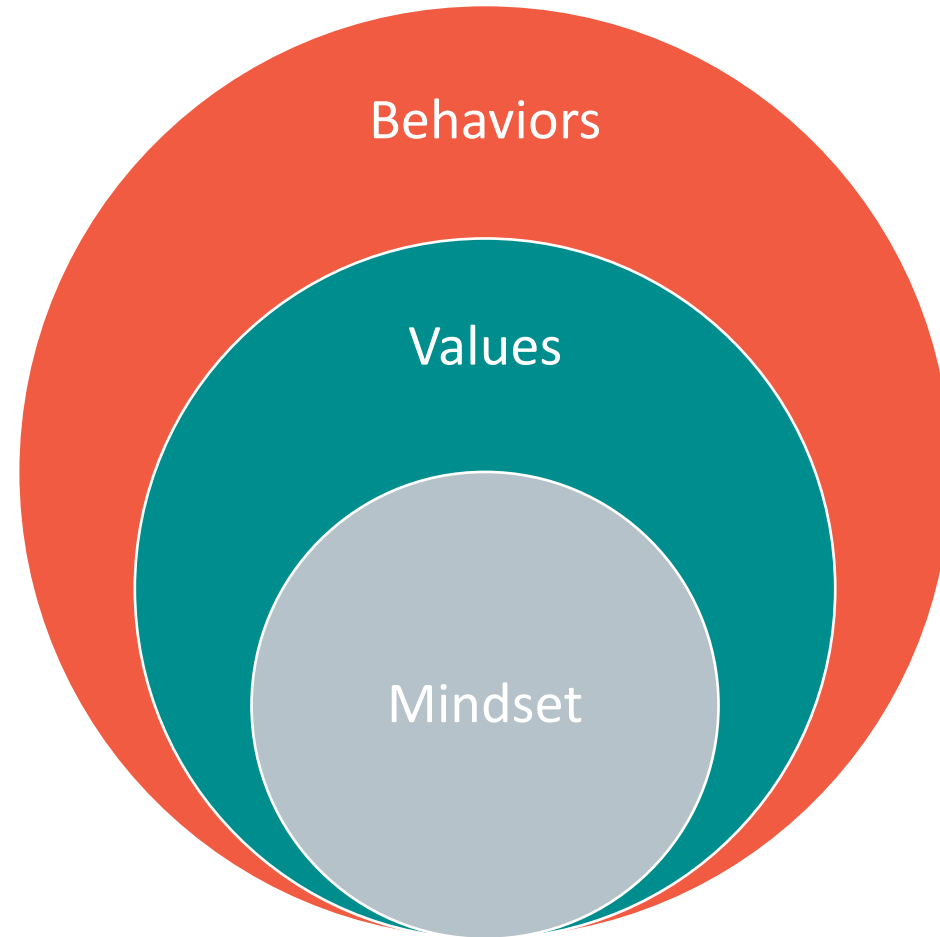
SECTION 03

Culture of Repayment

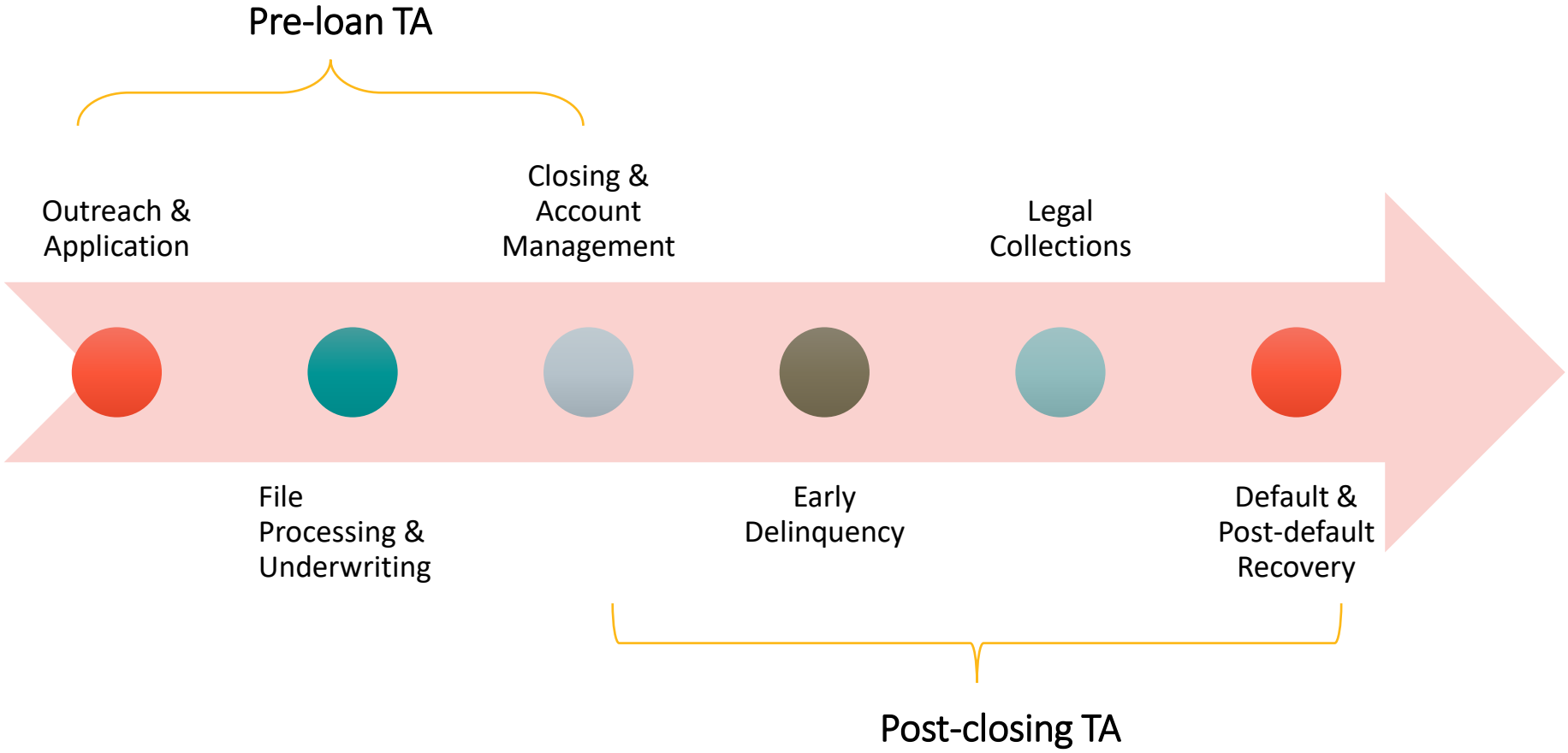
A Working Definition

A culture of repayment is a healthy financial environment supported by a set of transparent values, goals, practices, and norms that ensure repayment through shared commitment and authentic relationship.

Culture Starts with Mindset



The Path to Repayment



Signposts of Culture

What you
talk about

What you
celebrate

Behaviors

What you
measure

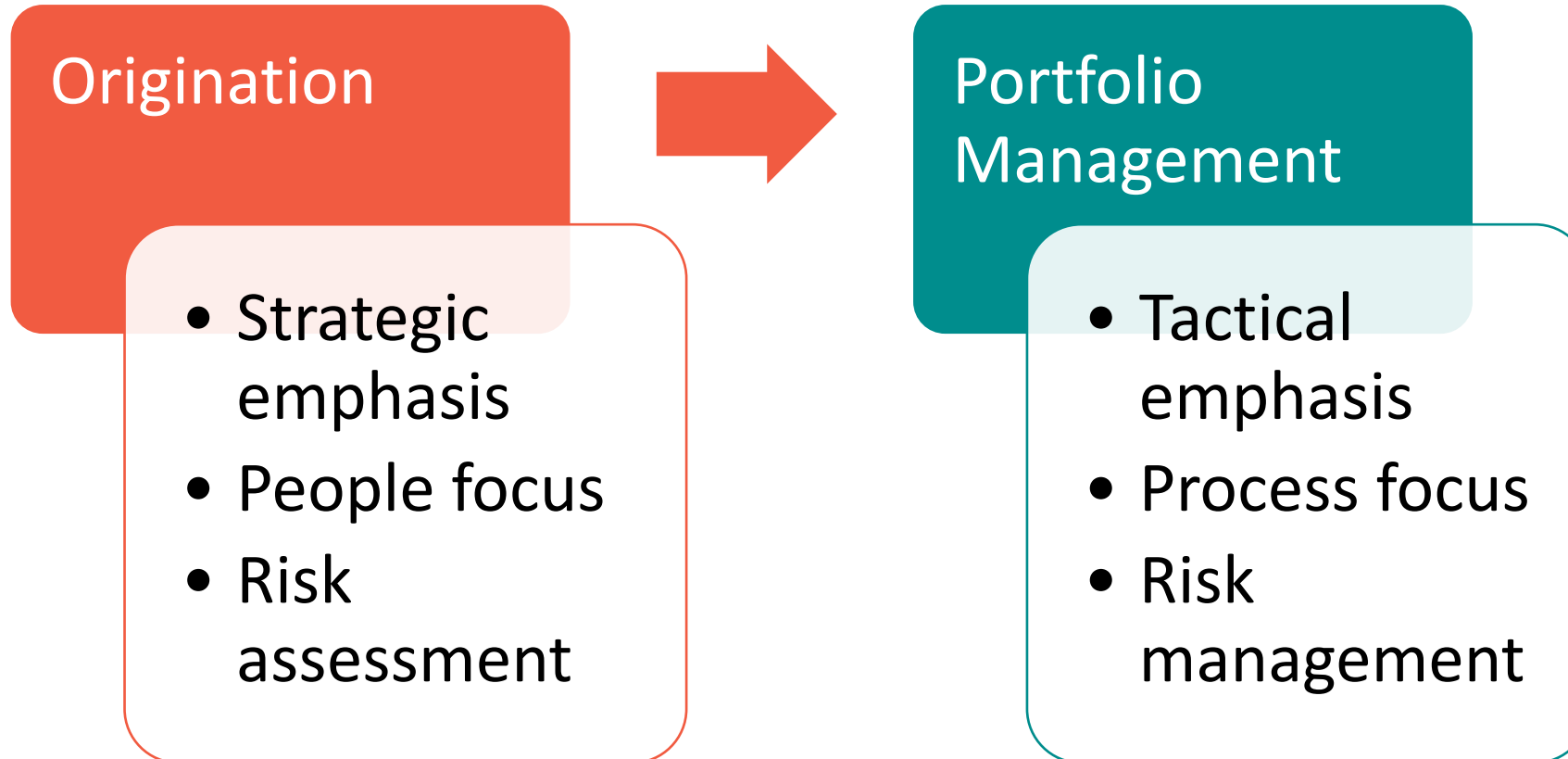
What you
avoid



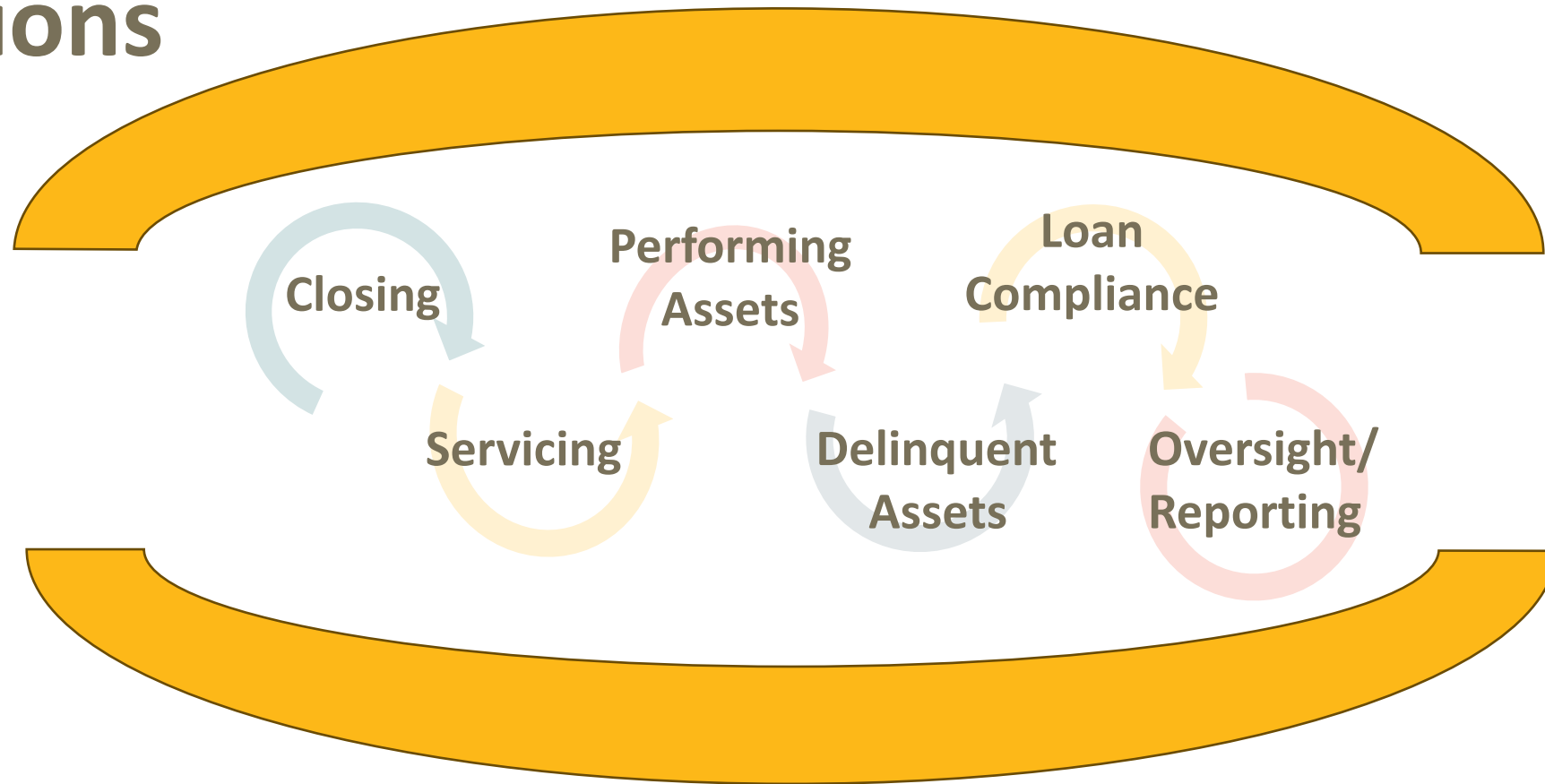
SECTION 04

Structure: Portfolio Management Functions

A Critical Shift



Essential Functions



Loan Policy Defines



Performing Loan Management

Policy

- Responsibility
- Approval authority
- Timing

Procedures

- Loan covenant compliance
- Annual credit review
- Annual site visit

Delinquency Management



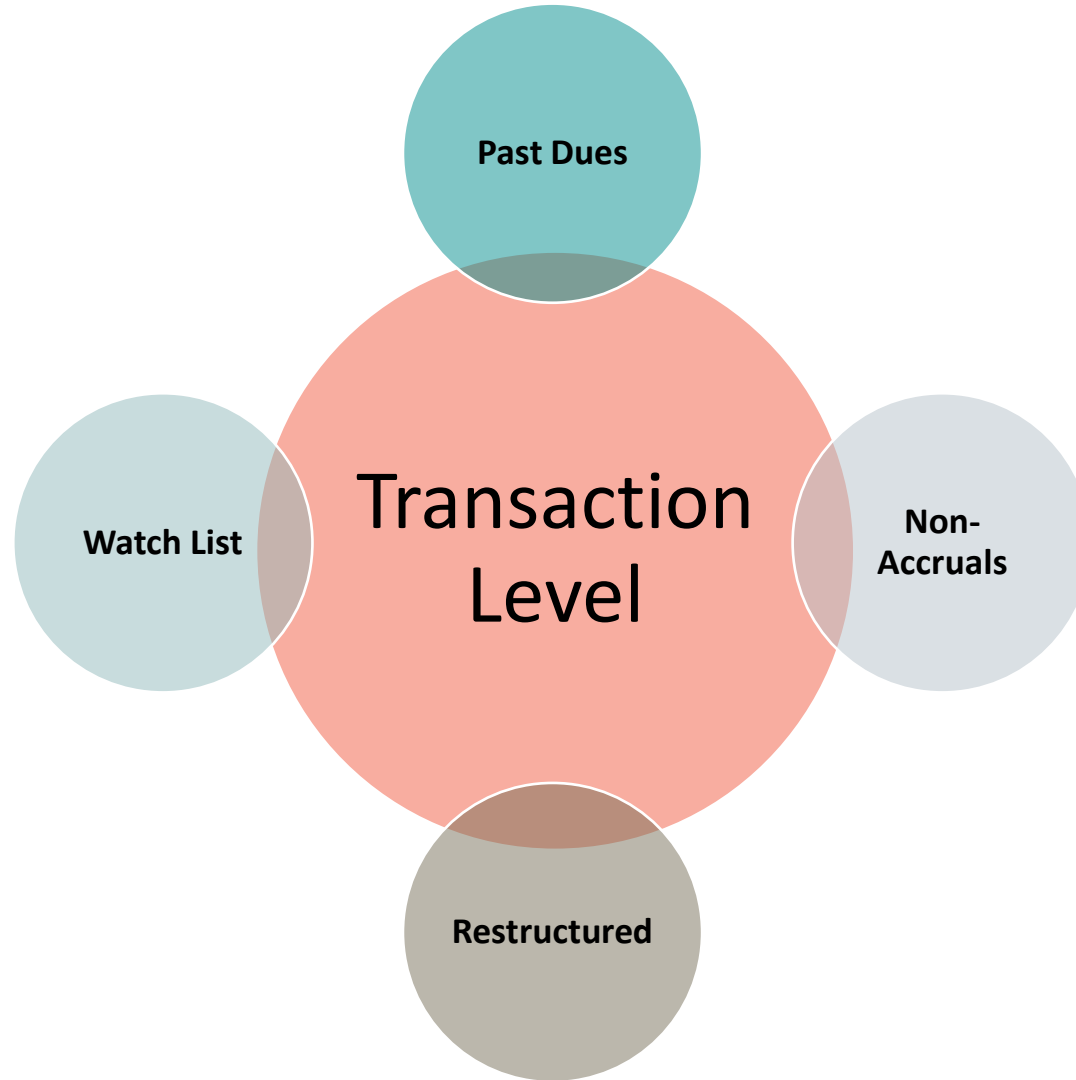
Loan Fund Compliance



Portfolio Oversight

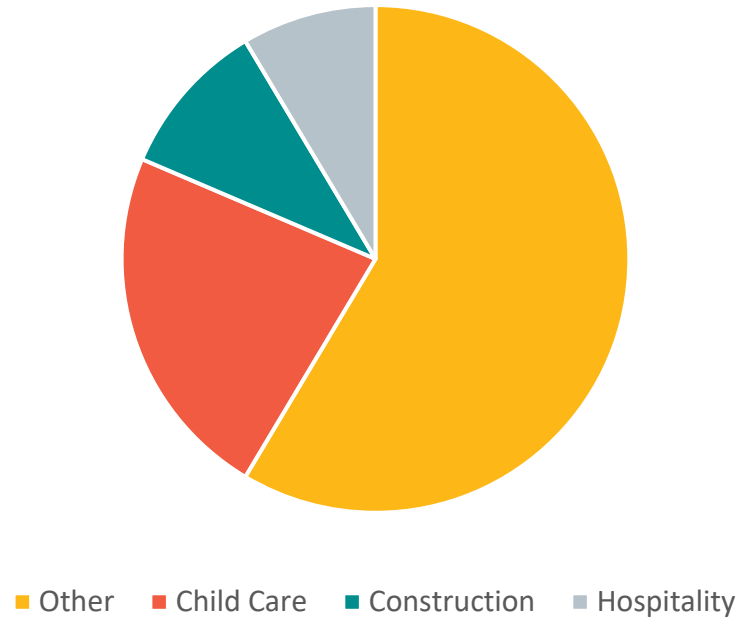
“The discipline of reviewing and reporting the performance of the portfolio at both the transaction and aggregate level to detect negative trends and analyze performance data to adjust underwriting guidelines and the provision of post-closing technical assistance.”

Transaction-level Oversight

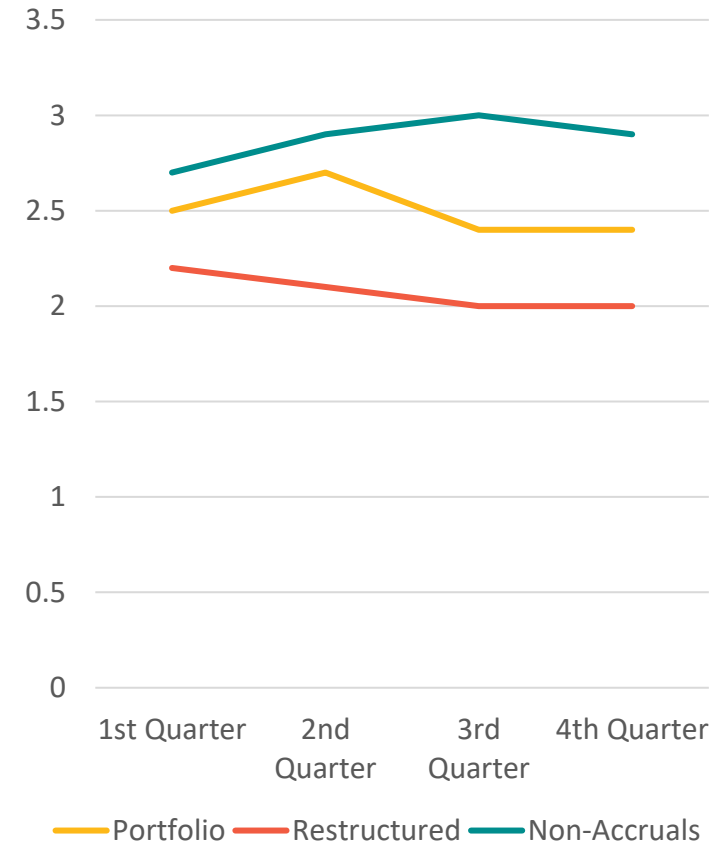


Aggregate-level Oversight

Portfolio Balance



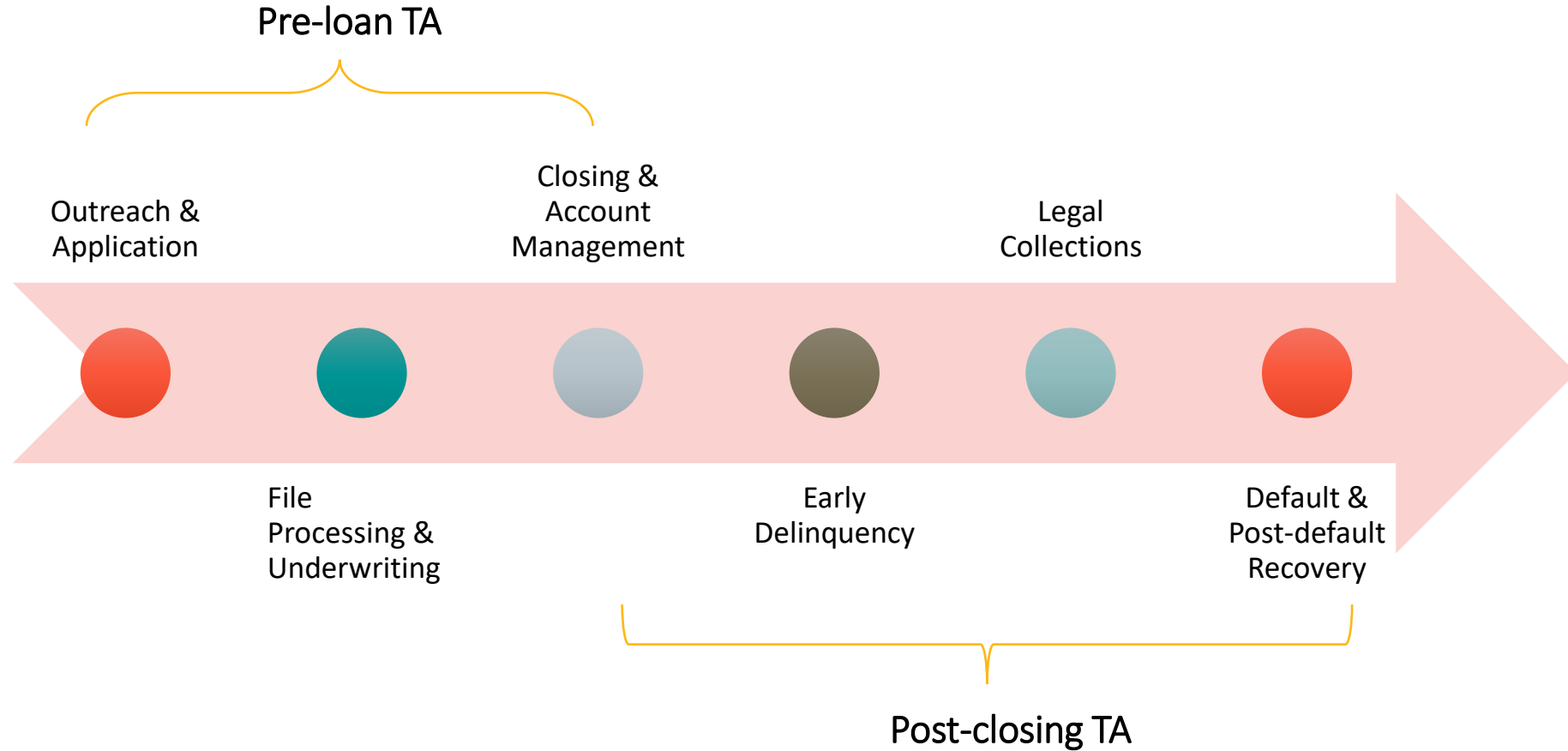
Portfolio Performance



What patterns are you seeing in your loan portfolio right now?



Understand the Chronology



Building a Feedback Loop

- Challenges
- Skills gaps
- Trends

Technical Assistance

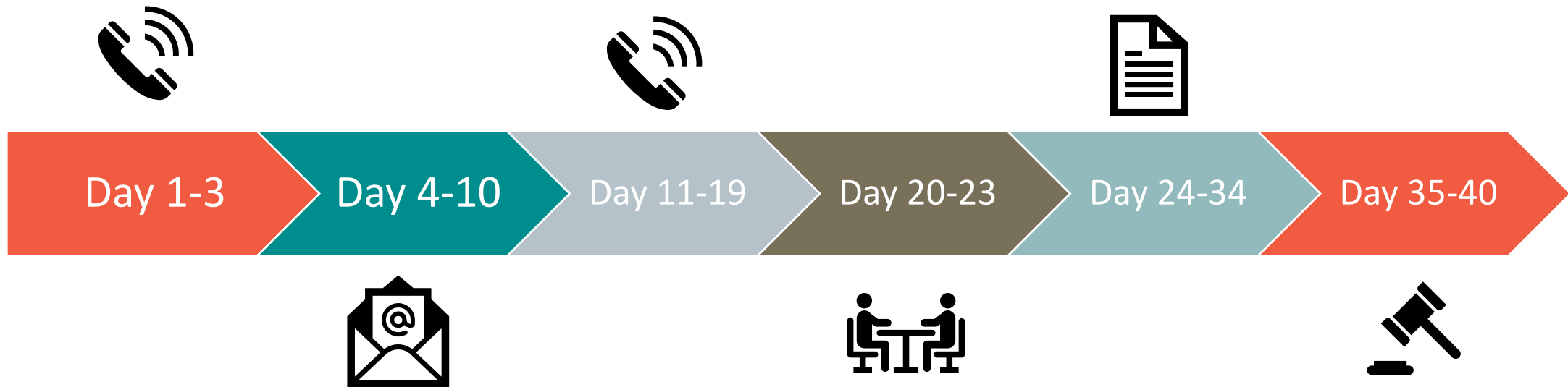
- Products
- Risk rating
- Covenants

Underwriting

Portfolio Management

- Early warning indicators
- Engagement

Develop a Collections Schedule



Final Thoughts



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