



Chief Operating Officer

Full-time 40 hrs/week | Southern CA (San Diego preferably): Hybrid

www.accessity.org/accessity-careers

About Accessity:

Accessity's mission is to open doors of financial opportunity for entrepreneurs who have historically had less access to capital and business support, including entrepreneurs of color, women, immigrants, and low-to moderate-income business owners. Through access to capital, technical assistance, and long-term support, we help entrepreneurs build sustainable businesses that support their families and strengthen our communities through job creation and retention.

Headquartered in San Diego, Accessity, formerly Accion San Diego, is a certified Community Development Financial Institution (CDFI) serving Southern California, including San Diego, Los Angeles, Orange, San Bernardino, Riverside, Ventura, Santa Barbara and Imperial counties. We provide small business loans of up to \$250,000 and connect entrepreneurs to a strong ecosystem of support.

Learn more at www.accessity.org.

Job Overview:

Reporting directly to the CEO, the Chief Operating Officer (COO) will serve as a strategic partner and enterprise operator, responsible for driving execution, accountability, and performance across Accessity's core functions. The COO will lead day-to-day operational excellence across lending operations, client experience, servicing, finance partnership, compliance coordination, and systems—ensuring strong alignment, efficiency, and measurable results across the organization.

This leader will play a critical role in strengthening cross-functional execution, improving operational discipline, and building a high-performing, scalable organization that delivers on Accessity's mission while maintaining long-term sustainability and portfolio health.

We are seeking a dynamic, mission-aligned operator with a proven track record in leading teams and complex operations, and experience in lending, financial services, or similarly regulated environments. Familiarity with, or the ability to quickly build relationships within, the Southern California ecosystem is strongly preferred. Knowledge of credit and lending is also strongly preferred.

This role requires a leader who is:

- mission-driven and results-oriented
- highly accountable, with a strong bias toward execution and follow-through
- comfortable operating in a fast-paced, evolving environment
- skilled at building, developing, and holding high-performance teams accountable

Responsibilities:

- Serve as a strategic partner to the CEO, translating priorities into clear operating plans, execution, and results.

- Lead day-to-day operations across Accessity's core functions, including lending operations, servicing, client experience, finance coordination, and compliance alignment.
- Drive cross-functional execution, ensuring clear ownership, timelines, and accountability across teams.
- Establish and monitor key performance indicators (KPIs), leading regular performance reviews to ensure goals are met and issues are addressed quickly.
- Improve operational efficiency, processes, and systems to support scalable growth and a strong client experience.
- Partner with leadership to maintain strong portfolio performance, risk management, and operational discipline in a regulated lending environment.
- Lead, coach, and develop team leaders, building a high-performance culture grounded in accountability and collaboration.
- Represent Accessity externally as needed in support of strategic priorities and partnerships.

Qualifications:

- Bachelor's degree in Business, Finance, or a related field; advanced degree preferred
- 8+ years of progressive leadership experience in operations, financial services, lending, nonprofit, or similarly complex environments
- 5+ years of experience leading managers and cross-functional teams
- Demonstrated success driving operational performance, process improvement, and internal controls in a multi-department organization
- Experience working in regulated or risk-managed environments; lending or credit experience strongly preferred

The ideal candidate is a leader who:

- Has a proven track record of improving processes, strengthening operational discipline, and delivering results
- Builds and leads high-performing, mission-driven teams with clear accountability
- Is highly organized, proactive, and able to prioritize effectively in a fast-paced environment
- Brings a strong operational and strategic mindset, with the ability to adapt to changing economic conditions and organizational priorities
- Uses data and reporting to inform decisions and drive performance improvements
- Communicates effectively across internal teams and external stakeholders
- Has familiarity with lending platforms, CRM systems, or operational tools that support scale
- Demonstrates a strong entrepreneurial mindset and commitment to supporting small businesses

Preferred:

- Advanced degree in Business or related field
- Experience working within the Southern California market
- Bilingual fluency in English and Spanish
- Prior experience in a CDFI, nonprofit lender, bank, credit union, or similar institution
- Knowledge, Skills, and Abilities
- Strong understanding of operating in regulated and compliance-driven environments
- Ability to translate strategy into execution, including planning, resource allocation, and performance tracking

- Experience managing budgets and aligning resources across multiple priorities and funding sources
- Strong analytical and problem-solving skills, with the ability to interpret data and implement solutions
- Ability to build and maintain effective relationships across diverse teams and stakeholders
- Strong leadership, coaching, and team development capabilities
- Effective communication and presentation skills across a variety of audiences

Compensation & Benefits:

Salary Range: \$165,000 – \$175,000 annually. Compensation based on experience and qualifications. Discretionary annual lump-sum bonus -has been fully funded for the past 5 years.

Accessity offers a supportive and inclusive work environment with a competitive benefits package, including:

- Medical, Dental, Vision, Chiropractic, and Acupuncture coverage
- Employee Assistance Program (EAP) and support hotline
- Aflac supplemental insurance
- 403(b) retirement plan with employer match
- 12 paid holidays
- Paid Time Off (PTO) and sick leave
- One paid birthday and one paid volunteer day annually
- Term life and disability insurance
- Company-paid training and professional development
- Internet stipend

Work Environment:

This is a full-time position based in Accessity’s Southern California service area. Accessity operates in a **hybrid work environment**, combining in-office and remote work.

Physical Demands:

The physical demands described are representative of those required to successfully perform the essential functions of the role. Reasonable accommodations may be made for individuals with disabilities. This role requires the ability to sit, stand, walk, use hands and fingers for repetitive tasks, reach, communicate verbally, and occasionally lift to 25 pounds. Visual acuity for close and distance work is required.

Equal Opportunity Employer

Accessity is proud to be an Equal Opportunity Employer. We are committed to building a team that represents a variety of backgrounds, perspectives, and skills. Employment decisions are based on merit and business needs. We do not discriminate based on race, religion, color, national origin, gender, gender identity or expression, sexual orientation, age, marital status, veteran status, or disability status.

To Apply: Please email your cover letter and resume to hrrservices@accessity.org. Due to the high number of applicants for this position, we will only be able to contact those we would like to interview.