Chief Executive Officer – JOB AD

San Diego, California | Full-time exempt | Hybrid with meaningful in person presence

Base salary	$185,000 to $215,000, depending on qualifications and experience
Incentive opportunity	Discretionary annual incentive of up to 15 percent of base salary

The Opportunity

Accessity is seeking a skilled, grounded and mission-driven Chief Executive Officer to lead an organization that pairs financial discipline with a deeply human purpose: opening doors of opportunity for entrepreneurs who have historically had less access to responsible capital and business support.

Accessity is a nonprofit, certified Community Development Financial Institution (CDFI) headquartered in San Diego serving eight Southern California counties. We provide small business loans of up to $250,000 and connect entrepreneurs with technical assistance, education and trusted support. Our work helps business owners build sustainable companies, support their families, create jobs and strengthen their communities.

The CEO is accountable for Accessity's strategy, financial sustainability and revenue growth; lending and portfolio performance; culture and leadership team; and external credibility. The CEO leads an approximately 30-person organization and oversees a $25 million loan portfolio, an approximately $6 million expense budget, diversified revenue and loan capital, and significant regulatory and grant obligations. This role requires both the technical depth to lead a regulated lender and a service orientation centered on borrowers and communities.

The CEO will work closely with an active, financially sophisticated Board and a highly engaged Board President. The successful candidate will welcome thoughtful questions, rigorous oversight, transparent discussion and close partnership.

What You Will Lead

- Partner with the Board to set strategy and translate Accessity's mission into measurable goals. Within six months, present an assessment of organizational strengths, risks and opportunities and a prioritized roadmap for revenue, sustainability, portfolio performance, leadership capacity and disciplined growth.
- Maintain a strong working command of the balance sheet, liquidity, capitalization, operating results, revenue mix, financial forecasts and long-term sustainability.
- Oversee loan production, underwriting, servicing, collections, portfolio quality, loan-loss reserves and credit-risk monitoring.
- Balance loan deployment and community impact with prudent credit standards, capital requirements and responsible lending practices.
- Own and execute a diversified revenue and capitalization strategy that strengthens self-sufficiency through earned lending revenue, loan capital, philanthropy, corporate and foundation support, public-sector funding and mission-aligned investment.
- Ensure effective systems, controls, compliance, audit readiness, cybersecurity, enterprise-risk management and decision-useful reporting.
- Develop a capable leadership team and strengthen a culture of accountability, open communication, positive intent and cross-functional teamwork.
- Represent Accessity with borrowers, funders, banks, regulators, policymakers, investors and community partners throughout Southern California and within the broader CDFI sector.

What You Bring

- A bachelor's degree in finance, business, public administration or a related field, or an equivalent combination of education and executive experience.

- At least 10 years of progressively responsible senior or executive leadership in banking, lending, community-development finance, a CDFI or a closely related financial-services environment.
- Demonstrated executive-level responsibility for lending or portfolio performance and complex financial matters including balance-sheet stewardship, liquidity, capitalization, budgeting, forecasting, credit quality and risk.
- Experience leading a comparably complex organization or business unit and developing leaders across multiple functions.
- Success securing or managing institutional capital, grants, government funding, bank relationships or other diversified revenue sources.
- Experience partnering with a governing Board and communicating complex financial and strategic information with clarity and credibility.
- Strong executive judgment, cultural responsiveness and a genuine commitment to expanding opportunity for entrepreneurs and communities.

Especially Valuable Experience

Especially valuable experience includes work in a certified microlending CDFI or mission-driven small-business lender; knowledge of Southern California's banking and community-development environment; bilingual English and Spanish skills; an advanced degree; or leadership through growth, transition or strategic change.

How You Lead

You are financially disciplined and analytically rigorous, but you never lose sight of the people behind the numbers. You listen before acting, communicate directly, make difficult decisions when needed and hold yourself and others accountable. You are confident in your expertise, open to challenge and able to build trust with employees, the Board, borrowers, funders and community partners.

Work Environment and Benefits

This San Diego-based hybrid role requires a meaningful in-person presence, regional travel throughout Southern California, occasional national travel, and some evening and weekend commitments. Accessity has no dedicated executive assistant; leadership and management team members support specific projects, coordination and organizational priorities. The CEO must operate hands-on while delegating effectively and using team capacity strategically.

Benefits currently include medical, dental, vision, chiropractic and acupuncture coverage; employee assistance and supplemental insurance options; a 403(b) plan with employer match; paid holidays and leave; employer-paid life and disability insurance; professional development support; and a cell phone and internet stipend.

Equal Employment Opportunity: Accessity is an equal opportunity employer. Employment decisions are based on qualifications and organizational needs without regard to any status protected by law. We welcome qualified candidates with diverse backgrounds and experiences.