

# Constance Henderson

## Bank of America, Portfolio Management Officer II – Community Development Banking

**AGE:** 29

### **WHERE WERE YOU BORN?**

I was born in Fairfax, VA, but immediately moved to Columbia, SC where I grew up.

### **HOW LONG HAVE YOU LIVED IN CHARLOTTE AREA?**

Seven years (plus one summer internship)

### **TELL US A LITTLE BIT MORE ABOUT YOU?**

I have had the pleasure of living in Charlotte for the seven years following my graduation from Clemson University in 2014. I was fortunate enough to intern at Bank of America between my junior and senior years of college and fell madly in love with the city and was delighted to accept a full-time offer to return to Charlotte the following summer. I began my career at Bank of America through a competitive Finance Development rotational program in which I had the opportunity to work within various segments of the Chief Financial Officer group. After completing the program, I was selected as the financial partner of the Bank of America's Community Development Bank (CDB), which is a subset of Commercial Real Estate Banking. The CDB team works to create sustainable communities nationwide through the development of Affordable Housing, Charter Schools, and other Tax Credit Equity projects. After almost three years of learning how the Community Development Bank operates, I was able to leverage the rapport I had developed with business leaders into a client-facing Portfolio Management Officer role in the CDB business. In my current position I actively manage the ongoing performance of roughly \$400 million dollars of Commercial Real Estate in the form of Affordable Housing. I facilitate the funding of construction loans and actively work to mitigate risks facing the portfolio. Before the COVID-19 pandemic, I was able to attend Charlotte area ribbon cuttings and experience firsthand how many lives are benefited by the work we are doing. I feel incredibly fortunate and humbled to have found a career that utilizes my education and talents in a manner that fulfills my true passion – serving the community. I am currently earning a Master of Science in Real Estate degree from the University of North Carolina at Charlotte so that I am better equipped help create safe and affordable housing opportunities for vulnerable communities.

### **DURING YOUR TIME VOLUNTEERING FOR A COMMUNITY ACTIVITY OR PROJECT, WHAT IS YOUR MOST MEMORABLE MOMENT?**

Several years ago, I was volunteering as a Refugee Mentor through the Catholic Charities Diocese of Charlotte and was matched with two young women who had moved to the area from a refugee camp in Nairobi, Kenya (but were born in Somalia). Over the course of the next year, I got to know my new friends very well. I watched how hard they were both working to learn English and assimilate to life in the United States with their family of 11. During my time as their mentor, I helped the girls apply for jobs, learn to drive, and even attended parent/teacher conferences on their behalf. My proudest and most memorable moment was getting to watch the elder of the two sisters walk across the stage at her high school graduation. I am thrilled to update that both sisters are currently in college, with one working as a Licensed Practical Nurse for the Mayo Clinic and the other taking classes to become a Dental Hygienist. It has been so inspiring to watch this family achieve the American Dream and rewarding to have played a very small part in that.

### **IN YOUR OPINION, HOW DO YOU CONTRIBUTE TO THE COMMUNITY? PLEASE BE AS DETAILED AS YOU CAN.**

Servant leadership has been instilled in me from a young age. I began coaching Special Olympics at age 12, recruiting my peers and ultimately growing the team's volunteer base by over 40 participants. Today I am the Head Coach of the Mecklenburg Marlins Swim Team. I coordinate practices and swim meet entries for the Huntersville campus of the Mecklenburg Marlins, and in doing so am investing in and empowering a group of 20 fantastic athletes. During my tenure as the Head Coach, I have worked to staff my team with experienced assistant coaches. I recognize how crucial it is to the team's long-term success to develop the young leaders in Charlotte who share my love for the Special Needs community.

During my undergraduate career, I was fortunate enough to study abroad in Spain, a country where I did not initially speak the language. I am now deeply empathetic to the immigrant experience and have spent the last 6 years engaging with the international community in Charlotte. I have served as a refugee mentor to two high school aged refugees who (along with their family) resettled in Charlotte after 18 years in a Kenyan refugee camp. I attended parent teacher conferences for these young ladies, worked to help the eldest gain her driver's license, apply to colleges and jobs, and ultimately celebrate her high school graduation. Through weekly meetings, I helped these incredible young women assimilate to life in America and developed incredibly strong and enduring friendships.

For the last 6 years I have been actively involved with the International House of Charlotte, volunteering weekly in the Citizenship Preparation Program. I have tutored over 15 foreign born adults who were sitting for their U.S. Naturalization Exam. As a volunteer tutor, I work with one student for a 10-week session to develop their English proficiency, knowledge of United States history, familiarity with civics, and overall confidence. Through this program I have grown tremendously as a person, and I have relished the opportunity to meet so many incredible Charlotteans. I most recently worked with an 82-year-old Algerian woman (who spoke very little English) daily for over a month and am overjoyed to report that she is now a United States citizen.

Through Bank of America, I was connected to HEART Math Tutoring – which pairs working professionals with elementary school children in Title I schools in Mecklenburg County. I have come to appreciate how crucial safe, affordable housing is for each of these communities. During the 2019-2020 school year, I volunteered at Renaissance West STEAM academy tutoring two young ladies and working to develop self-confidence. The Renaissance West community (where the school resides) was developed by Bank of America's Community Development Bank, and I found it tremendously rewarding to engage with the young children who live and learn there.

At the onset of the COVID pandemic, I leveraged my hobby of running to complete the COVID-19 miler. I pledged to run 19 miles in one weekend, and in doing so fundraised over \$1,600 for PPE to be donated to local health care providers. I solicited donations by asking friends to choose one song to be added to my playlist for the run, and in doing so was able to spend the long miles thinking about the people in my life who supported my endeavors and the work I was doing for COVID relief. I was ultimately the top fundraiser who completed the challenge (though certainly not the fastest).

#### **WHAT ARE YOUR HOBBIES OR INTEREST?**

I love traveling, playing trivia, attending concerts, and cooking. Last year I completed the 10-week Charlotte Cooks Culinary Bootcamp through Central Piedmont Community College and cannot recommend the program enough for anyone who is interested in improving their cooking skills. I am also a huge movie buff, typically watching each Best Picture nominee before the Oscars airs in February.

#### **WHAT IS YOUR FAVORITE QUOTE THAT YOU STAND BY?**

"If you leave it till the last minute, it'll only take a minute."

#### **WHERE DO YOU SEE YOURSELF IN 5 YEARS? 10 YEARS?**

I see myself growing into a leadership role in Affordable Housing development. In the short-to-medium term I envision myself moving from my current role into the Relationship Management side of the business. I love working with people and solving problems, and I think it would be exciting to work with clients to find new business opportunities!

#### **CAN YOU SHARE ONE THING THAT IS ON YOUR BUCKET LIST?**

I didn't think that this was even a possibility until recently, but if I got to see ABBA perform together live, I would die a happy woman.

#### **WHEN WAS THE LAST TIME YOU USED YOUR PASSPORT?**

I found an incredible all-inclusive and flight package to Puerto Vallarta, Mexico in October 2020. I am hopeful that the next time I use it will be to go visit my newborn niece in Perth, Western Australia!

**WHAT IS A FUN FACT ABOUT YOURSELF THAT NO ONE KNOWS?**

I used to race Soap Box Derby cars as a kid (think Disney Channel Original Movie 'Miracle in Lane 2'). My dad would not let me race each summer until I had completely disassembled and reassembled my own car – to this day I am unphased by even the most formidable IKEA assembly.

**WHO IS YOUR HERO?**

Comedy duo Tina Fey and Amy Poehler. I grew up watching them on SNL's Weekend Update (as well as the various shows that they wrote and starred in) where they showed me that it was okay embrace being smart, funny, and (let's face it) a bit of try-hard. In short, they gave me permission to be myself. They are also pioneers in a historically male-dominated industry who got ahead by working hard and empowering those around them, which is something I've tried to emulate in my own career.

**WHAT WAS THE LAST BOOK YOU READ?**

"Becoming" by Michelle Obama

**WHAT WAS THE LAST MOVIE YOU SAW?**

What We Do in the Shadows

**WHAT WAS THE LAST CONCERT YOU SAW?**

The Kings of Leon