

Senior Loan Officer Position Announcement

Status:	Full Time, Exempt
Reports To:	Director of Lending
Supervisory:	2-3 lending staff
Primary Office:	Aptos
Salary:	\$60-75K commensurate with experience

JOB SUMMARY:

Join California FarmLink's lending team to support California farmers and vibrant local food systems. The individual in this position will play a key role in the expansion of FarmLink's agricultural lending as a Community Development Financial Institution (CDFI), nationally unique in its focus on supporting the land and capital needs of next generation farmers. The Senior Loan Officer is responsible for supervising the work of two lending staff, as well as originating, qualifying, underwriting, structuring, closing, monitoring and servicing their own portfolio of loans for farmers in California. A key success factor in this position will be providing effective support to FarmLink borrowers, and the delivery of technical assistance and business coaching, as well as referrals to professionals and service providers that can support client business success and FarmLink lending goals.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Business Development and Origination

- Manage loan pipeline and support lenders to achieve FarmLink lending goals
- Build on your existing network to expand FarmLink's reach into diverse agricultural communities across the state to identify farmers that face barriers to accessing capital
- Cultivate relationships that are synergistic with FarmLink's mission, and provide an efficient pipeline of high quality deal referrals that fit our target market
- Generate repeat business and receive borrower referrals
- Screen potential loan applicants for eligibility
- Conduct high-level financial analysis of applicant businesses to determine likelihood of approval, and appropriate loan structure
- Provide loan readiness and credit management technical assistance to prospective borrowers, and refer to internal/external service providers as needed

Lending

- Contribute to FarmLink loan production goals, primarily through small business and real estate lending, with loans typically in the range of \$100,000 – \$1.4 Million
- Manage lending relationship with borrowers
 - Collect loan application and supporting documentation from applicants
 - Help borrowers be successful by providing business coaching and making referrals to internal/external service providers as needed
 - Monitor your portfolio for quality and performance, which will include support to manage delinquencies and collections, compliance with loan covenants, adjusting risk ratings quarterly, and restructures
- Underwrite and make loan recommendations on commercial agricultural loans
 - Analyze financial information to assess business viability, repayment capacity, credit quality and document risk factors and mitigations
 - Conduct research to obtain information necessary to complete underwriting
 - Prepare written analyses
 - Present loan requests to FarmLink Loan Committee
- Work with Loan Operations staff to prepare closing documents, schedule and conduct closings
- Understand market needs and partner with internal and external stakeholders to develop new loan products as necessary to meet lending and impact goals

Risk Management and Policy

- Partner with and support Loan Operations staff to achieve program goals around loan performance and risk management
- Develop deep knowledge of FarmLink's lending policies

- Identify and implement lending and servicing policy improvements

Supervisory/Capacity Building/Other

- Provide direct supervision and support to two lending staff, who together with incumbent, have primary responsibility for originating and underwriting FarmLink loans
- Support Director of Lending in achieving all program goals, which may include projects in evaluation, investor relations and reporting, fundraising, communications, loan operations, or other areas
- Support FarmLink group education curriculum development and delivery as time allows
- Train new staff
- Participate in professional development opportunities to grow knowledge and skills to carry out position responsibilities and support FarmLink's mission

<h3>POSITION REQUIREMENTS</h3>

- 3-5 years relevant lending experience at a CDFI, ag lender such as FSA or Farm Credit, community bank or other financial institution
- Strong financial analysis skills, experience exercising judgment, and the willingness to make hard decisions
- Bilingual, with the ability to communicate the written and spoken word in **both English and Spanish**
- Working knowledge of government guarantee programs such as Farm Service Agency, Small Business Administration and others
- Fluency with Microsoft Office, Google Productivity Suite, CRM and loan management systems
- Exceptional organizational skills and attention to detail, well-disciplined, able to manage multiple and competing deadlines with calmness and courtesy
- Demonstrated self-starter that can work independently, take initiative, and prioritize time wisely
- Highly effective communicator and adept at building relationships
- Ability to provide excellent customer service to both clients and FarmLink team members - in person, on the phone and via email
- Possess flexibility, creativity, patience, and a desire to have a positive impact in the world through your work
- An undergraduate degree in business administration, finance, community development or other relevant field is required. For this position, FarmLink may also consider the equivalent combination of education and work experience.
- Highly desirable:
 - Native Spanish speaker
 - Experience in and knowledge of sustainable agriculture, with a deep understanding of the opportunities and challenges farmers and ranchers face

California FarmLink offers a generous benefits plan, including health insurance after 60 days, employer contribution to 403b retirement plan, paid vacation, and a family-friendly and flexible work environment. California FarmLink maintains a drug-free workplace and is an equal opportunity employer. We seek candidates that represent the diversity of the communities we serve, and strongly encourage you to apply.

How To Apply

Please email a thoughtful cover letter explaining your interest in the position and organization with resume to: info@cafarmlink.org. No phone calls please. Posted November 2018; applications accepted on a rolling basis; open until filled.

Who We Are

The mission of California FarmLink is to link independent farmers and ranchers with the land and financing they need for a sustainable future. FarmLink helps farmers to build strong business skills, access fair financing, and establish secure land tenure. For more info: www.cafarmlink.org