

Credit Analyst Position Announcement

Status:	Full Time, Exempt
Reports To:	Director of Lending
Supervisory Role:	Not Applicable
Primary Office:	Aptos
Salary:	\$45-60K 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 Credit Analyst is responsible for performing complete credit analysis to assist lenders in credit decision process. A key success factor in this position will be the effective assessment of business health, and the applicant's willingness and ability to repay the loan.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Perform complete credit analysis on loans under consideration and loans being restructured, through the following duties and responsibilities:

- Obtain all available and necessary financial data from client
- Spread and analyze financial statements supplied by prospective and current clients
 - Sources include: accountant prepared financials, corporate and personal income tax returns, company prepared financials and personal financial statements
- Conduct compliance reviews based on FarmLink lending policies, previously approved terms, conditions and documentation standards, and loan covenants
- Assess prospective borrower's willingness and ability to repay
- Perform specialized reviews of collateral and liens
- Research economic trends, industry analysis, and regulatory requirements which could impact credit risk and/or the probable success of current and prospective borrowers
- Track the loan application process and maintain organized files of information received from potential borrowers
- Input and manage data in loan and client databases: DownHome Loan Manager, Outcome Tracker and Salesforce
- Prepare narrative portion of credit analysis, gathering information from documents and information provided by the applicant, third parties, and research conducted by the credit analyst
- Prepare credit memoranda and supporting materials for Loan Committee
- Provide staff support to the Loan Committee:
 - Participate in loan committee meetings by:
 - Answering questions regarding the analysis of individual requests
 - Modifying credit requests to represent the terms approved by the Loan Committee/Director of Lending
 - Communicating management comments and requests to staff and clients as requested
- Work with Loan Operations staff to review loan documentation for accuracy and completeness, while working with production staff to secure all necessary and required documents

In addition to the above core responsibilities, carry out the following duties as time allows and as directed by the Director of Lending:

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

Capacity Building/Other

- 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
- Identify trends and developments in the market and partner with internal and external stakeholders to utilize information to meet lending and impact goals
- 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

POSITION REQUIREMENTS

- A minimum of three 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
- Working knowledge or ability to swiftly gain knowledge of government guarantee programs such as Farm Service Agency, Small Business Administration and others
- Exceptional organizational skills and attention to detail, well-disciplined, able to manage multiple and competing deadlines
- Demonstrated self-starter that can work independently, take initiative, and prioritize time wisely
- Highly effective communicator and adept at building relationships
- Fluency with Microsoft Office, Google Productivity Suite, CRM and loan management systems
- Ability to provide excellent customer service to both clients and FarmLink team members - in person, on the phone and via email
- Ability to handle multiple tasks and frequent interruptions
- Ability to handle stressful situations with calmness and courtesy, while meeting deadlines
- 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:
 - Bilingual, with the ability to communicate the written and spoken word in **both English and Spanish**
 - 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 March 2019; 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