

Loan Officer

Status:	Full Time, Exempt
Reports to:	Senior Loan Officer
Supervisory:	No direct reports
Primary office:	Aptos, CA
Salary:	\$65,000 - \$90,000, commensurate with experience

Job Summary

Join California FarmLink's lending team to support the prosperity of California farmers, ranchers, and fishers, ensure equitable access to economic opportunity, and support environmental stewardship and vibrant local food systems. This position plays a key role in FarmLink's lending as a Community Development Financial Institution (CDFI), providing underserved farmers, ranchers, and fishers with access to capital and technical assistance. The Loan Officer will drive growth in FarmLink's lending through strong relationships with borrowers, clients, referral partners and key supply chain actors, among other stakeholders.

Essential Duties & Responsibilities

Business Development and Origination

- Build on 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
- Support Senior Loan Officer and Director of Lending in managing loan pipeline to ensure timely response to prospective borrowers, and appropriate pipeline composition

Lending

- Contribute to FarmLink loan production goals, primarily through micro and small business lending, and collaborative lending arrangements with partners; loans typically range from \$10,000 – \$100,000
- Manage lending relationship with borrowers
 - Support borrower success by providing business coaching and making referrals to internal/external service providers as needed
 - Monitor portfolio for quality and performance, including support to manage delinquencies and collections, compliance with loan covenants, adjusting risk ratings quarterly, and restructures
- Underwrite and make loan recommendations on micro and small business agricultural loans
 - Analyze financial information to assess business viability, repayment capacity, credit quality and document risk factors and mitigations
 - Conduct research/due diligence to obtain information necessary to complete underwriting
 - Prepare written analyses
 - Present loan requests to FarmLink Loan Committee and Loan Guarantors
- Work with Loan Administration staff to prepare closing documents, schedule and conduct closings

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 achievement of program goals as time allows, including projects in evaluation, investor relations and reporting, fundraising, communications, loan operations, or other areas

- Participate in professional development opportunities to grow knowledge and skills to carry out position responsibilities and support FarmLink's mission

Required Qualifications

- A minimum of two 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, willingness to make hard decisions
- Bilingual, with the ability to communicate the written and spoken word in ***both English and Spanish***
- Working knowledge (or ability to obtain 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
- 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.

Desired Qualifications

- Native Spanish speaker
- Experience in and knowledge of sustainable agriculture and/or fisheries, with a deep understanding of the opportunities and challenges farmers, ranchers & fishers face

California FarmLink offers a generous benefits plan, including health insurance within 30 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 a resume to: humanresources@cafarmlink.org. No phone calls please.

Posted January 2024; applications accepted on a rolling basis; open until filled.

Who We Are

California FarmLink invests in the prosperity and well-being of farmers, ranchers, and fishers who have limited access to financial resources. FarmLink envisions a healthy food system where farmers and ranchers have opportunities to build wealth and conserve natural resources. We strive for equitable access to opportunity, resilient working landscapes, fairness and accountability, and learning from small farmers and ranchers from all walks of life. As a 501(c)(3) non-profit Community Development Financial Institution (CDFI), FarmLink has established one of the nation's most robust economic engines to support farmers of color and invest in the success of small farms, ranches, and fishing businesses in California.

FarmLink is a growing, fast-paced organization made up of energetic professionals dedicated to making change in their communities. We strive to foster a collaborative, team-oriented workplace that supports innovative and entrepreneurial approaches to small business development. FarmLink seeks people inspired by a passion for issues of sustainability, regenerative agriculture, and social equity in California agriculture.

We believe that in order to advance a vision for a more inclusive, equitable food and farming system, we must likewise strive for a diverse, equitable and inclusive work environment that is supportive, transparent, and positive. We value curiosity, open communication, collaboration, and continuous learning from each other and the clients we serve. Each new addition to our team is a valued opportunity to bring new perspectives and approaches to meeting our mission, and we intentionally seek professionals with diverse

life experiences that bring new points of view to help improve our services to the community. All Board and staff members abide by and practice our [Values and DEI Principles](#) in their daily work.