



Job Announcement - California FarmLink Commercial Ag Loan Officer

Opportunity

California FarmLink is seeking an experienced Commercial Ag Loan Officer to broaden our impact, move our part of our lending into larger loans, and increase our portfolio and earned income. Founded in 1999, California FarmLink is at an exciting inflection point. FarmLink was started as a technical assistance provider helping farmers better access land; and in the last 3 years, we launched a direct farm microloan program, became a CDFI (community development financial institution), and with a small team of 2.5 FTEs, hit a run rate of 40-45 loans totaling \$1mm+ per year in lending. This position has the opportunity to shape the next phase of growth for this exciting program – moving beyond microloans while increasing the portfolio and financial self-sufficiency.

This is a new position that reports to the Director of Lending and works closely with a Loan Operations Manager on portfolio management. This position opens a new line of business in larger commercial ag loans (\$100,000 and above) to help FarmLink achieve lending, impact and financial self-sufficiency goals while supporting program goals around risk management and capacity building. Extensive commercial ag lending experience and existing network in farming/agriculture communities required. This job will be open until filled, subject to finding a candidate with the appropriate experience and fit for the position.

What You Will Do

- **Lending, Impact & Earned Income:** Achieve lending & impact goals while generating interest and fee income to cover direct lending costs. Process and underwrite commercial loans. Understand market needs and develop loan products as necessary to meet lending and impact goals.
- **Business Development:** Generate own portfolio through existing contacts and networks in agricultural community. If appropriate, seek out new partnership or business development opportunities.
- **Risk Management:** Partner with Director of Lending and loan team to help achieve program goals around loan performance and risk management. In addition to sound underwriting, this includes participating in delinquency & collections, loan monitoring, and risk rating.
- **Capacity Building:** Support Director of Lending in building a sustainable loan portfolio, including new products such as land financing for underserved farmers.

Qualifications & Profile

The ideal candidate will have the following qualifications and background:

- 10+ years experience in business development AND underwriting commercial loans to farms/agriculture business at an, ag lender such as FSA or Farm Credit, community bank or other financial institution. CDFI experience very helpful.
- Demonstrated track record of meeting or exceeding loan production goals
- Demonstrated ability to generate sufficient loan volume in FarmLink target markets to achieve income goals
- Strong analytical skills and judgment, with demonstrated ability to make decisions
- Demonstrated self-starter that can work independently, take initiative, and prioritize time wisely
- Fluency with Microsoft Office, Google Docs, databases (such as salesforce) and loan management software
- Fluency in Spanish highly preferred

Location, Travel, Compensation & Terms

Full-time position based out of FarmLink's headquarters in Santa Cruz, CA with regular local travel within California. Salary range depending on experience and demonstrated ability to generate sufficient income to cover most or all direct costs. Benefits include health insurance after 60 days, retirement, and vacation. California FarmLink maintains a drug-free workplace and is an equal opportunity employer.

How To Apply

Please email a thoughtful cover letter explaining your interest in the position and organization, resume, and three references to Anthony "at" cafarmlink.org. No phone calls please.

Who We Are

Based in Santa Cruz, California FarmLink is a non-profit that links independent farmers and ranchers with the land and financing they need for a sustainable future. For more info: www.cafarmlink.org