



Job Announcement - California FarmLink Loan Officer (Microlending)

Opportunity

California FarmLink is seeking a motivated Loan Officer to help take our fledgling farm microloan program through its next phase of growth and development. 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 – developing new products and increasing the portfolio.

This is an existing position that reports to the Director of Lending, and works closely with 3 Regional Coordinators on business development and a Loan Operations Manager on portfolio management. This position takes the lead on achieving lending and impact goals while supporting program goals around risk management and capacity building. No previous ag lending required (FarmLink can train on farm/ag related knowledge), but previous experience in microlending / small business lending OR sustainable agriculture required.

What You Will Do

- **Lending & Impact:** Take primary responsibility for achieving annual loan production and impact goals (2014 goals = 40 loans and \$1.2mm). Process, underwrite and make loan recommendations on loans as small as \$1,000 and as large as \$100,000. Understand market needs and partner with Director of Lending and Loan Committee to develop new loan products as necessary to meet lending and impact goals.
- **Business Development:** Take primary responsibility for developing a small number of high impact relationships that provide an efficient pipeline of high quality deals that fit our target market. Generate repeat business, get borrower referrals, cultivate relationships with 3-5 targeted distributor/aggregator or financial institution partners, and be selective and efficient with limited resources.
- **Risk Management:** Partner with and support Loan Operations Manager 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 achieving all program goals, which may include projects in evaluation, investor relations, fundraising, communications, loan operations, or other areas.

Qualifications & Profile

The ideal candidate will have the following qualifications and background:

- Relevant lending and/or sustainable ag experience:
 - 3+ years experience lending to and/or underwriting small business or microloans at a CDFI, ag lender such as FSA or Farm Credit, community bank or other financial institution, and/or
 - 5+ years experience in sustainable agriculture with deep understanding of marketing opportunities and challenges, farm business financials, and/or farm and food business chain landscape
- Strong analytical skills and judgment, with willingness to make hard decisions
- Demonstrated self-starter that can work independently, take initiative, and prioritize time wisely
- Great communicator and adept at building relationships
- 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: \$50,000-\$65,000 DOE. 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