

Senior Associate: Investor Relations Position Announcement

Status:	Full Time, Exempt
Reports To:	Director of Lending
Supervisory:	No direct reports
Primary Office:	Aptos or Remote
Salary:	\$60,000 - \$75,000, commensurate with experience

JOB SUMMARY:

Join California FarmLink's lending team to support the prosperity of California farmers and ranchers, ensure equitable access to economic opportunity, and support environmental stewardship and vibrant local food systems. This position plays a key role in supporting FarmLink's agricultural lending and development services as a Community Development Financial Institution (CDFI), providing underserved farmers and ranchers with access to capital and technical assistance. The Senior Associate position is housed in lending, but will require extensive cross-department collaboration to be successful in these key areas: develop new loan products, conduct research and analysis in areas of potential growth, lead special projects, conduct loan underwriting, review loan files for compliance with covenants and ensure collateral perfection, develop and manage investor relationships, assess impact of programs and products, and prepare portfolio and program reports for diverse stakeholders.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Investor Relations

- Manage and track investment covenants
- Write proposals, reports and correspondence required to effectively manage investor relationships and comply with agreements and covenants
- Collaborate with ED and CFO to appropriately structure investments
- Conduct investor prospecting and cultivate relationships with prospective investors - as needed

Impact Assessment and Reporting

- Support Director of Loan Operations and Director of Lending with portfolio reporting
- Utilize program and portfolio data to analyze impact, identify opportunities for improvement and growth
- Prepare presentations, reports and other documents and media which convey the impact of FarmLink's lending and program work, including the use of data visualization and multimedia tools

Underwriting

- Conduct high-level financial analysis of applicant businesses to determine likelihood of approval, and appropriate loan structure; prepare borrower term sheets
- 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
- Screen potential loan applicants for eligibility - as needed

Loan Servicing

- Conduct loan file reviews to ensure collateral perfection, insurance coverage and other covenants are fulfilled
- Support collection and liquidation efforts - as needed

New Product Development

- Understand market needs, partner with internal and external stakeholders, conduct financial and impact modeling to develop new loan products as necessary to meet lending and impact goals.
- Support the launch of new products:
 - 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
 - Collaborate with lending staff to develop loan terms and underwriting guidelines
- New products currently being assessed, which the Senior Associate will support, include:
 - Farmworker housing
 - Equity on Conservation and Working Lands
 - Fisheries
- Cultivate relationships that are synergistic with FarmLink's mission

Special Projects

- Support Director of Lending in achieving program goals, which may include fundraising, communications, loan operations, or other areas - as time allows
- Participate in professional development opportunities to grow knowledge and skills to carry out position responsibilities and support FarmLink's mission

POSITION REQUIREMENTS

- 3-5 years relevant lending/investment 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
- 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, data visualization tools, 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.
- A demonstrated personal commitment to diversity, equity and inclusion, and cultural competencies to work with diverse communities to support their goals of self-determination.
- Highly desirable: Experience in and knowledge of sustainable agriculture, fisheries, and/or land conservation, 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 2021; applications accepted on a rolling basis; open until filled.

Who We Are

The mission of California FarmLink is to invest in the prosperity of farmers and ranchers through lending, education, and access to land. We value equitable access to opportunity, resilient working landscapes, fairness and accountability, and learning from diverse farmers and ranchers. For more info, and to learn about FarmLink's commitment to Diversity, Equity and Inclusion: <https://www.californiafarmlink.org/dei-principles/>