

## **JOB DESCRIPTION: Credit Analyst**

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**Classification:** Independent Contractor

**Reports to:** Credit Manager / MD, Farmland Investments

**Date Created:** September 5, 2023

**Part-time or Full-time:** Temporary Part-Time: 20-30 hours per week. Potential to transition into an employee role after 6 months

**Pay:** \$25-35 per hour

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### **Summary/Objective**

The Credit Analyst works within the Credit Department to support lending and servicing of Iroquois Valley's portfolio.

They help underwrite and close loans and leases, working closely with team members to ensure that Iroquois Valley is deploying capital that aligns with its mission. They provide critical support to the Credit Manager and Relationship Managers with ongoing risk management, portfolio analysis and property management related activities. In certain situations, the Credit Analyst will assist the Credit Manager and MD, Farmland Investments in working through troubled situations to identify positive outcomes for the farmer and Iroquois Valley. This role aids in getting transactions from the early-stage conversations through to the closing process.

### **Essential Functions**

- Assist Credit Manager in helping new and existing farmers through the lending process
- Conduct financial due diligence and present recommendations to the Credit Manager
- Spread financial statements and three-year plans in partnership with the farmer
- Assist in the administrative aspects of the closing processes
- Review loan documents and ensure they are accurately represented
- Assist in maintaining systems and databases (Abrigo, Margill, CamoAg etc.) for administration, reporting and servicing of lending transactions. This includes loan/lease onboarding, pipeline, renewals, milestone notifications, lease renewals, rent payments and delinquency/workout situations
- Contact farmers directly to obtain answers and clarification on financial information
- Conduct portfolio analysis on loan, lease and portfolio files with information on collateral, financial documents, risk assessments and covenant tracking
- Partner with colleagues to assist in implementing new process and procedures for the lending team

**Required Skills**

- Minimum of 5 years of agricultural accounting and financial knowledge and experience
- Minimum of 5 years Financial Underwriting knowledge/experience
- Workout/Troubled Lending experience
- Knowledge/experience with Google Suite, Excel
- Knowledge/experience of drafting financial documents; including leases, term sheets and commitment letters
- People/communication skills
- Portfolio analytics/process audit experience
- Real Estate and/or Appraisal experience is a plus

**Education and Experience**

- Bachelor's degree preferred.

**Physical Demands**

Prolonged periods of sitting at a desk and working on a computer. However, some standing and lifting is required. Periodic farm visits may be requested.

**Travel**

This position may include approximately 5% travel. Travel may be outside the local area and overnight.

**Other Duties**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

*Iroquois Valley provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, religion, creed, sex, sexual orientation, gender identity, national origin, age, disability, veteran, marital, or domestic partner status.*