



Agraria Center for Regenerative Practice

December 3, 2024

Job Title:

Microloans Manager

Reports to:

Project Director, BIPOC Food and Farming
Equity and Land Access Program

BACKGROUND:

The Agraria Center for Regenerative Practice has been awarded a U.S.D.A. Market and Land Access five-year grant totaling \$2.3M for a multi-faceted project that includes education, cooperative business development, and programs supporting land acquisition. The grant has provided an opportunity to hire a Microloans Manager to assist with the project. The position will remain open until filled. Submit resume/vitae, cover letter, and 3 professional references via email to:

Agraria Center for Regenerative Practice
P.O. Box 243 Yellow Springs, Ohio 45387
Email: landaccess@agrariacenter.org

EOE

Application Deadline: December 27, 2024 11:59 p.m.

We anticipate interviews to take place between January 6-15, 2025 with a start date as soon as a qualified candidate is selected.

JOB SUMMARY AND PURPOSE:

The Microloans Manager will assist in establishing and executing loan policies and standard operating procedures, such as application processes and full-cycle loan management. The Microloans Manager will be an integral part of a transdisciplinary team working on a United States Department of Agriculture-Farm Service Agency (USDA) grant-funded project for increasing land access, market access, and capital access for Black, Indigenous and farmers of color in the southwest Ohio region. The position will work with a loan advisory committee to develop criteria, review loan applications and advise on loan awards.

While the program headquarters is in Yellow Springs, the Wells Foundation is in Columbus, Ohio. The position can be remote with occasional in-person project team meetings in the SW Ohio region. This is a part-time contracted 1099 position at \$40.00 per hour with an estimated 35 hours per week. Demands of the position may require more or less hours as needed. Benefits are not included. The start date is targeted to begin in January, 2025 and scheduled to end June 30, 2029.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Establish a sound microloans structure for the BIPOC Food and Farming Equity and Land Access program, supporting a culture of customer orientation and long-term value creation for the community.
- Embrace the vision and mission of the project by creating clear communications articulating the unique benefits the microloans fund provides to the community.
- Support marketing and communications work to create public awareness of the microloans program to diverse stakeholders including the nonprofit community, funders, government agencies, businesses, and the general public.
- Support program activities to seek out qualified and eligible potential borrowers for the loan program.
- Provide on-going support and oversight of loans through each stage including loan application, processing, underwriting, presentation to the Loan Review Committee for decision-making, attend closing including filing of all required loan documents, and manage any non-compliance loan.
- Collaborate with the project director of the BIPOC Food and Farming Equity and Land Access program and The Wells Foundation, the project fiscal administrator for the loan fund, to develop standardized applications, loan agreements, and monitoring tools.
- Embrace best practices to ensure the project directors are fully informed on the conditions and operations of the microloans program; provide complete transparency on all current business activities, and provide timely reporting on compliance matters.
- Employ a full range of qualitative and quantitative methods to evaluate the effectiveness of loan offerings and financial performance.
- Comply with all reporting requirements of the United States Department of Agriculture-Farm Service Agency (USDA).
- Encourage continuous improvement in process by supporting best practices and setting goals for customer satisfaction and quality of work product.
- Support a loan advisory committee to develop criteria, review loan applications and advise on loan awards.

REQUIRED KNOWLEDGE, EDUCATION, SKILLS, AND EXPERIENCE:

- Bachelor's degree in business (finance or accounting) or an equivalent combination of education, credit, and lending experience for finance, mortgage, or banking organizations.
- Outstanding detail-oriented organizational skills and well-developed analytical and problem-solving skills.
- A management and operating style suited to working remotely or a small office setting, with limited support staff, where teamwork is highly valued.
- Professional and interpersonal skills necessary to work effectively with diverse individuals and groups.
- Demonstrated commitment to civic activities, social and racial justice work, and community service.
- Strong writing, speaking, presentation, and facilitation skills.
- Excellent computer skills including QuickBooks, Zoom, spreadsheet development, email, word processing, and presentation software.