

Job Details

Job Title	Agricultural Specialist: Banking & Monitoring Support (Bloemfontein)
Division	Agricultural Economics and Advisory
Unit	Agricultural Economics
Remuneration	800 522,00
Job Type Classification	Permanent
Location - Country	South Africa
Location - Province	Free State
Location - Town / City	Bloemfontein
Email CV to	recruitment@tianaconsulting.co.za
Closing date	12 March 2025

MAIN PURPOSE OF THE JOB

To provide a professional agriculture, economics and technical specialist service to support the province in effectively evaluating the business case viability of financing customers, including conducting on-site visits to familiarize the Bank with the business operations in which the Bank will be investing its funds, with the additional objective of minimizing potential risks and financial losses.

To conduct on-farm agronomical and financial assessments for high-risk and delinquent clients and make recommendations to remediate as well as rate the farm/business according to the approved bank's risk rating models, schedule inspections of the bank security and re-valuations, effectively manage the collateral in terms of the loan agreement and Collateral Management System (CMS) policy thereby identifying collateral shortfalls to minimise risk and prevent financial losses, refer farmers to service providers for technical support and make recommendations to improve the overall Farm status and mitigate potential risks

To provide ongoing technical advice to the provincial team to ensure the submission of high-quality applications for both new and distressed loans.

Key Performance Areas

1. Specialist Inputs into Business Case Viability

- Provide specialist support to Bankers to enable the structuring of appropriate financial solutions and feasible transactions.
- Determine the development phase of the farming venture and conditions of the infrastructure, management skills, topography, accessibility, development potential of the farm, grazing component and carrying capacity and any other relevant general conditions.

- Responsible for conducting the required valuation of the entity's assets through an on-site visit to the business property to evaluate the viability of financing customers, based on the strength of their assets.
- Inspect crops on the land and calculate the net realisation and impact on financial position.
- Determine the realisable value of movable assets and identify and locate the security offered.

2. Provincial Agricultural Knowledge Database and Knowledge Sharing

- Keep the database up to date as appropriate and share at a divisional level
- Contribute information to the national agricultural specialists' database
- Ensure availability and access to identified users.
- Transfer knowledge to the team to empower them in understanding the technical context.

3. Customer and Stakeholder Relationship Management

- Build, foster and maintain consistent, effective and strong relationships with key role players and strengthen relationships with the potential to secure new business opportunities for the bank.
- Participate in agriculture events in the province and contribute to research and insights as a subject matter specialist respected by peers in the industry.
- Represent Land Bank in appropriate forums and events as appropriate.
- Ensure that all stakeholders remain aware of the value of the Land Bank's products, processes and principles related to agricultural financing within the Land Bank environment.

4. Monitoring, Advisory and Support

- Implement Effective Collateral Management by conducting inspections following the relevant Land Bank policy and procedures and ensure that the bank's collateral has the most up-to-date collateral valuations as per the banks' requirements per asset class.
- Engage external stakeholders including cooperatives, commodity associations, provincial government departments and farmer's associations as required in respect of distressed accounts.
- Compile the farm inspection report and ensure all identified and potential risks are clearly articulated and list remedial actions to mitigate them.
- Provide management with monthly consolidated collateral management status reports on the allocated portfolio.

5. Conduct Agronomical and Financial Assessments

- Perform farm visits to ascertain whether the farm funding was utilised as intended:
- Ensure that the funds have been used for their stated purpose
- Monitor and evaluate the progress and financial position of the client for any early warning signs of distress
- Advise with subject matter experts and link clients with relevant stakeholders to provide technical advice to clients where necessary.
- Conduct in-depth farm Agronomical Assessment specifically for High Risk, Delinquent and Non-Performing Accounts
- Determine factors for delinquency or default.
- In the event of an identified default or arrears client account make proposals for rectifying the problem
- List possible interventions for rehabilitation or referral to Legal.
- Provide possible solutions and recommendations with motivation.

Preferred Minimum Education and Experience

- A relevant 3-year qualification in Agriculture or an equivalent
- Experience in Agricultural Extension Services - 5 years or
- Experience in Agricultural businesses, a Co-op, or similar organisations - 5 years

Critical Competencies

- Microsoft Office
- Knowledge / Experience of financial and business analytical principles, tools and systems
- Property Valuation Principles
- Agricultural Economics
- Risk Management Principles
- Lending / Credit Assessment Principles
- Financial and Business Acumen

Additional Requirements

- Extended hours as and when required
- Travel as and when required
- Needs to keep abreast with agricultural economic trends