



Junior Analyst

Conterra Ag Capital, a growing agricultural lending and asset management company located in West Des Moines and serving agricultural producers nationwide, is seeking a Junior Analyst to join its Underwriting Department. Ideal candidates will possess a basic understanding of financial accounting, financial analysis, and agricultural production.

Essential Duties and Responsibilities:

The Junior Analyst position provides analysis, review and general credit functions, and generally is assigned the following duties and responsibilities:

- Conduct and/or assist in analysis of loan applicants and associated financial position to determine creditworthiness, including reconciliation of financial statements and analysis of income, cash flow, and repayment ability.
- Compare liquidity, profitability, and credit histories of loan applicants and/or existing borrowers against company credit standards to determine risk.
- Communicate and collaborate with other company personnel, as well as with contacts outside the company with limited supervision.
- Complete credit packages and present applications for credit approval.
- Assist in periodic reviews of borrower performance, prepare written summaries, and update risk ratings.
- Provide analysis on various types of agricultural credits, including agricultural production, services provided to the agricultural industry, and/or agricultural processing operations.

Experience/Qualifications:

The following experience is representative of the knowledge, skill, and ability desired for the position:

- Bachelor's degree in business, finance, economics, or an agricultural-related field from an accredited college or university.
- 1-3 years of credit experience in a commercial and/or ag lending industry.
- Knowledge of crop and livestock industries and ag production practices.
- Basic understanding of financial analysis, including the interrelationship of balance sheet, income statement, and statement of cash flow.
- Demonstrated knowledge and proficiency of standard computer programs, including Microsoft Word and Excel.
- Demonstrated problem solving and analytical skills, with ability to prioritize work, be detail oriented, and manage deadlines.
- Knowledge of web-based programs, software and database applications and technologies.

Apply:

To apply for this position, please send a cover letter, resume and salary expectations to human.resources@ConterraAg.com and include in the subject: **Junior Analyst**. All applicants must be able to work in West Des Moines, Iowa. Some travel may be required for this position.