

Vincent Quan

Agricultural Finance Specialist

Career Description

An Agricultural Finance Specialist builds and maintains customer relationships, provides financial advice and markets financial products to a portfolio of farm clients.

Profile

Vincent Quan figures a career in agricultural finance is right on the money.

He started as a summer student for a major financial institution while he was completing his degree in agricultural economics. By the time he graduated, the company had offered him a full-time job as an account manager specializing in agriculture.

“Ultimately, I’m in the business of providing financial advice and solutions to farmers,” states Vincent, noting he had virtually no farm experience when he started. “My role is to manage a portfolio of clients so they can successfully operate and grow their businesses. I also actively seek new clients.”

Not one to be cooped up in an office all day, he spends at least two days per week visiting his clients. “Things may look one way on paper and completely different at the site,” he notes. “I like to see the farm and learn about their goals and how they run their operations.”

With that background, Vincent heads back to his Surrey office to conduct a thorough financial analysis of the operation and determine what level of financing he can provide. The process takes anywhere from hours to weeks depending on the size of the loan.

“Every deal is a little bit different,” Vincent explains. “The last loan I did was in excess of \$10 million and took about nine weeks to put together.”

Vincent especially enjoys the independence of his job. As long as he keeps pace with his lending target for the year, he chooses how to best spend his time in order to get the job done.

“There’s nothing better than watching a client start from scratch and continue to grow their farm each year,” he adds. “It’s very satisfying to know that the financial service I provide is helping them to achieve their goals.”

Key Quote

“Agricultural finance is sales-oriented so you’ve got to stay ahead of your competition by offering creative financing solutions and an excellent customer experience.”

Ask Vincent: What can I do to help get my first big job?

“I’d highly recommend getting involved in a summer student program. Not only will that give you some valuable experience, but you can also ask your employer to provide a referral letter for you. That will go a long way from the point of view of other potential employers.”



Primary Location

- All regions

Interests/Skills

- Customer Relationships
- Financial Analysis
- Organization
- Sales Process
- Self-motivation

Suggested Qualifications

- Degree in Agriculture or Business

Related Careers

- Agricultural Economist
- Farm Business Consultant
- Agricultural Appraiser

Did you know?

- The average farm in British Columbia is worth over \$775,000 including land, equipment and livestock. (Source: Statistics Canada, 2001)