

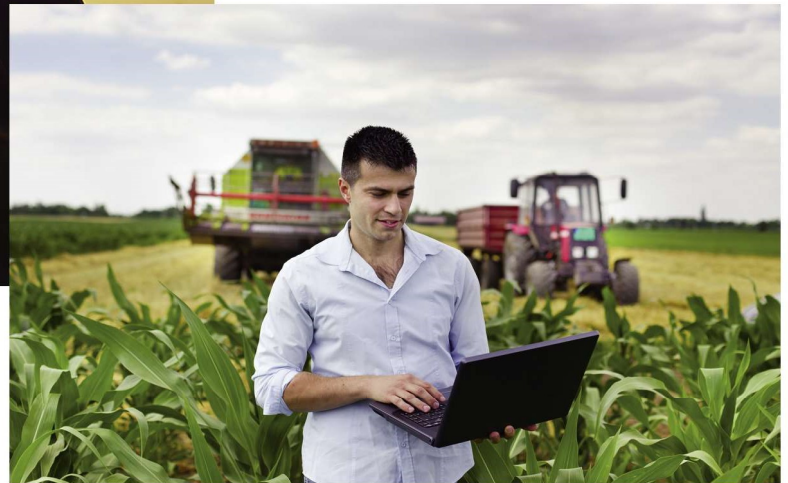
Agricultural Lenders School

July 27 - 29, 2021

SHAZAM Education Center

CBAI Headquarters

Springfield



- Introduction to Agricultural Financial Statements
- Keys to Agricultural Credit Analysis
- Financial Benchmarks and Comparative Data
- Practical Servicing Issues Specific to Agriculture
- Legal Review and Lien Documentation
- Managing Agricultural Risks
- Completing the Agricultural Loan
- Farm Service Agency Programs and Perspectives
- Agribusiness Management Simulation to Illustrate Management Principles



One Mission. Community Banks.

Introduction

The Agricultural Lenders School was designed to train early to mid-career lenders specializing in financial agriculture. The school's three-day curriculum was developed to meet the training needs of agricultural lending institutions. Sessions use practical examples to demonstrate concepts focused on issues critical to successful agricultural lending. Speakers use a balance of presentations, exercises, case studies and a simulation to provide a quality learning experience.

Topics include:

- Introduction to Agricultural Financial Statements
- Keys to Agricultural Credit Analysis
- Financial Benchmarks and Comparative Data
- Practical Servicing Issues Specific to Agriculture
- Legal Review and Lien Documentation
- Managing Agricultural Risks
- Completing the Agricultural Loan
- Farm Service Agency Programs and Perspectives
- Agribusiness Management Simulation to Illustrate Management Principles

Who Should Attend?

Ag lenders, chief lending officers and credit analysts would all benefit from attending this seminar.

Agenda

Tuesday, July 27, 2021

8:00 - 8:20 am	Orientation & Introductions
8:20 - 9:20 am	Introduction & Financial Stages in a Farmer's Life: Effects on Credit Analysis & Exercise 1
9:30 - 10:30 am	Introduction to Agribusiness Management Simulation
10:30 - 11:00 am	Cash Flow Statement for Simulation (Projected)
11:00 - Noon	Make Game Decision #1
Noon - 1:00 pm	Lunch
1:00 - 1:50 pm	Agricultural Financing Emmet A. Fairfield, Partner, Brown, Hay + Stephens
2:00 - 2:20 pm	Balance Sheet - Introduction
2:20 - 2:40 pm	Exercise 2 (Balance Sheet for Frank and Frieda Farmer)
2:40 - 2:50 pm	Answers to Exercise 2
2:50 - 3:00 pm	Break
3:00 - 3:10 pm	Deferred Taxes
3:10 - 3:20 pm	Exercise 3 (Deferred Taxes for Frank and Frieda Farmer)
3:20 - 3:30 pm	Answers to Exercise 3
3:30 - 3:50 pm	Cash Flow Statement for Simulation (Actual)
3:50 - 4:00 pm	Return and Discuss Results for Decision #1
4:00 - 5:00 pm	Make Decision #2 & Prepare Projected Cash Flow Statement for Decision #2

Wednesday, July 28, 2021

8:00 - 8:20 am	Income Statement - Introduction
8:20 - 8:40 am	Exercise 4 (Income Statement for Frank and Frieda Farmer)
8:40 - 8:50 am	Answers to Exercise 4
9:00 - 9:15 am	Statement of Owner Equity - Introduction
9:15 - 9:40 am	Exercise 5 (Statement of Owner Equity for Frank and Frieda Farmer)
9:40 - 9:50 am	Answers to Exercise 5
10:00 - 10:30 am	Breakeven - Introduction
10:30 - 10:50 am	Breakeven - Simulation
10:50 - 11:00 am	Break
11:00 - Noon	Return and Discuss Results for Decision #2, Prepare Breakeven for Quarter 2 & Make Decision #3
Noon - 1:00 pm	Lunch
1:00 - 1:50 pm	FSA's Programs and Perspectives John Gehrke, Farm Loan Chief, Farm Service Agency/USDA

Agenda (cont'd)

2:00 - 2:15 pm	Cash Flow Statement - Introduction
2:15 - 2:40 pm	Exercise 6 (Cash Flow Statement for Frank and Frieda Farmer)
2:40 - 2:50 pm	Answers to Exercise 6
3:00 - 3:30 pm	Profitability Analysis System for Simulation
3:30 - 4:00 pm	Exercise 7 (Eli, Inc.)
4:00 - 5:00 pm	Return and Discuss Results for Decision #3 & Make Decision #4

Thursday, 29, 2021

8:00 - 8:20 am	Collecting Data, Calculating Financial Ratios and Using Comparative Data, Worksheets #1 & #2
8:20 - 8:30 am	Exercise 8 (Financial Ratios for Frank and Frieda Farmer, Collecting Data, Worksheet #1)
8:30 - 8:35 am	Answers to Worksheet #1
8:35 - 8:55 am	Exercise 8 (Financial Ratios for Frank and Frieda Farmer, Worksheet #2)
8:55 - 9:00 am	Answers to Worksheet #2
9:10 - 9:30 am	Repayment Capacity
9:30 - 9:40 am	Exercise 9 (Repayment Capacity for Frank and Frieda Farmer, Worksheet #3)
9:40 - 9:50 am	Answers to Worksheet #3
10:00 - 10:15 am	Profitability Analysis System - Introduction and Worksheet #4
10:15 - 10:40 am	Exercise 10 (Profitability Analysis System for Frank and Frieda Farmer, Worksheet #4)
10:40 - 10:50 am	Answers to Exercise 10, Worksheet #4
11:00 - Noon	Return and Discuss Results for Decision #4, Profitability Analysis System for Quarter 4 & Make Decision #5
Noon - 1:00 pm	Lunch
1:00 - 1:50 pm	Preparation for Team Presentations
2:00 - 3:00 pm	Team Presentations
3:00 - 4:00 pm	Return Results for Decision #5 and Make Decision #6
4:00 - 4:30 pm	Answers to Exercise 1, Return & Discuss Decision #6, and Game Summary & Awards
4:30 - 5:00 pm	Certificates and School Picture

About the Presenter

Leading this school is Freddie L. Barnard, professor emeritus of Agricultural Economics at Purdue University, West Lafayette, IN, and he is a native of Kentucky. He received both a B.S. and M.S. in agricultural economics from the University of Kentucky, Lexington, and received a Ph.D. in agricultural economics from the University of Illinois, Champaign-Urbana. He retired June 30, 2017, after serving on the faculty at Purdue University for more than 35 years, where he had extension and undergraduate teaching responsibilities in agricultural finance and agribusiness management. He also served as director of the Midwest Agricultural Banking School, which is held each year at Purdue University, a position he held for 36 years. Finally, he has served on the Technical Committee of the Farm Financial Standards Council and secretary/treasurer of the Indiana Chapter of the American Society of Farm Managers and Rural Appraisers.

School Info & Fees

Housing — Rooms are available at the La Quinta Inn & Suites. To obtain accommodations, call 217-697-5686. Please indicate you are a CBAI member to obtain the special rate of \$70 plus tax.

Institute Facilities & Tuition — Classes are conducted in the SHAZAM Education Center at the CBAI Headquarters, 901 Community Drive, Springfield, IL; 800/736-2224. A light breakfast and lunch are provided each day. Tuition is \$715 for CBAI members and \$1,315 for non-members. Please provide payment with the completed registration form. Cancellations must be made 2 business days prior to the event start date to receive a 100% refund.

Certificate of Completion — To demonstrate successful completion of CBAI's Agricultural Lenders School, each attendee receives a framed certificate for display.

"CBAI is monitoring the COVID-19 situation and will make any changes to in-person sessions as necessary to comply with state and federal mandates and orders."

Registration Form

AGRICULTURAL LENDERS SCHOOL

JULY 27 — 29, 2021

SHAZAM Education Center: CBAI Headquarters, Springfield

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

E-Mail _____

Name/Title _____

E-Mail _____

I have special needs, please contact me before the seminar.

Please select your payment method.

Check Enclosed

Check in Mail

Pay at Door

Credit Card*

**If you are paying by credit card, please fill out the following information.
(Visa & MasterCard accepted).*

Name as It Reads on Card _____

Company Name on Card _____

Billing Address of Card _____

Card Number _____ Exp. Date _____

Security Code _____



Mail it in:
CBAI Education Department
901 Community Drive
Springfield, IL 62703-5184



Fax it in:
(217) 585-8738



Call it in:
(800) 736-2224 (Illinois only)



Click it in:
www.cbai.com

Dates and Location

July 27 - 29, 2021

SHAZAM Education Center

CBAI Headquarters

901 Community Drive

Springfield, IL 62703

800/736-2224

Agenda

Registration begins at 7:30 a.m. The seminar runs from 8 a.m. to approximately 5 p.m. each day. Continental breakfast and lunch provided.

Continuing Education

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation.

For More Information

Tracy McQuinn, Senior Vice President

Melinda McClelland, Vice President

Jennifer Nika, Vice President

Kim Cordier & Tina Wilder,

Administrative Assistants

Department of Education

& Special Events

800/736-2224 217/529-2265

Fax: 217/585-8738

Terry Griffin,

Vice President Chicago Area

773/209-2260

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