

# 2026 CBAI'S AG LENDERS SCHOOL



*One Mission. Community Banks.*

**JULY 7-9, 2026**

**Shazam Education Center:  
CBAI Headquarters  
Springfield, IL**

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

**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

# Agenda

## Tuesday, July 7, 2026

8 - 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 am	Cash Flow Statement for Simulation (Projected)
11 - Noon	Make Game Decision #1
Noon - 1 pm	Lunch
1 - 1:50 pm	Agricultural Financing Attorney with Brown, Hay + Stephens
2 - 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 pm	Break
3 - 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 pm	Return and Discuss Results for Decision #1
4 - 5 pm	Make Decision #2 & Prepare Projected Cash Flow Statement for Decision #2

## Wednesday, July 8, 2026

8 - 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 - 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 - 10:30 am	Breakeven - Introduction
10:30 - 10:50 am	Breakeven - Simulation
10:50 - 11 am	Break
11 - Noon	Return and Discuss Results for Decision #2, Prepare Breakeven for Quarter 2 & Make Decision #3
Noon - 1 pm	Lunch
1 - 1:50 pm	FSA's Programs and Perspectives Tim Reynolds, District 7 Director, Farm Service Agency/USDA

2 - 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 - 3:30 pm	Profitability Analysis System for Simulation
3:30 - 4 pm	Exercise 7 (Eli, Inc.)
4 - 5 pm	Return and Discuss Results for Decision #3 & Make Decision #4

## Thursday, July 9, 2026

8 - 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 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 - 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 - Noon	Return and Discuss Results for Decision #4, Profitability Analysis System for Quarter 4 & Make Decision #5
Noon - 1 pm	Lunch
1 - 1:50 pm	Preparation for Team Presentations
2 - 3 pm	Team Presentations
3 - 4 pm	Return Results for Decision #5 and Make Decision #6
4 - 4:30 pm	Answers to Exercise 1, Return & Discuss Decision #6, and Game Summary & Awards
4:30 - 5 pm	Certificates and School Picture

# Meet Your Instructor

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 where he currently lives. 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.



## Registration Fees & Information

### HOUSING

Rooms are available at the Northfield Center (3280 Northfield Dr, Springfield). To obtain accommodations, call 217-523-7900. Please indicate you are a CBAI member to obtain the special rate.

### 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 \$789 for CBAI members and \$1,389 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. \*Only financial institutions/firms eligible for CBAI membership. To demonstrate successful completion of CBAI's Agricultural Lenders School, each attendee receives a framed certificate for display.

### CANCELLATION POLICY

Registrants cancelling two days prior to each seminar receive a 100% refund; one day prior, 50%; the day of the seminar, no refund. *All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."* Fees include handout materials, breakfast, lunch and refreshment breaks. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

### TRAINING MATERIALS

Prior to the seminar, you will be emailed a link containing handout materials, seminar certificate, evaluation form and seminar attendee list. Please print and bring materials with you or download them on your own device to access during the program. CBAI will provide power cords in several designated locations to charge devices. *(NOTE: If you have NOT received the link one day prior to the seminar, please email Melinda McClelland at melindam@cbai.com or call 800.736.2224)*

### CONTINUING EDUCATION

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation. If you have earned an ICBA Certification, CPE credit earned through your state banking association may be submitted for CPE purposes. Please note, approval is subject to review and must satisfy the respective certification requirements.

# Registration Form

## 2026 CBAI Ag Lenders School

July 7 - 9, 2026 Shazam Education Center: CBAI Headquarters, Springfield, IL  
School Starts at 8 am & Runs Until 5 p.m. Each Day!

Bank Name \_\_\_\_\_ Telephone # \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

First Registrant Name \_\_\_\_\_

First Registrant E-Mail \_\_\_\_\_ Title \_\_\_\_\_

Additional Registrant Name \_\_\_\_\_

Additional Registrant E-Mail \_\_\_\_\_ Title \_\_\_\_\_

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 & Discover accepted.)*

Name as it Reads on Card \_\_\_\_\_

Billing Address of Card \_\_\_\_\_

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_ Security Code \_\_\_\_\_

## For More Information

DEPARTMENT OF EDUCATION & SPECIAL EVENTS

Tracy McQuinn, Senior Vice President

Melinda McClelland, Senior Vice President of Career Development & Training

Jennifer Nika, Vice President

Tina Wilder, Administrative Assistant



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