



# Experienced Ag School Curriculum

## Credit Analysis: Troubleshooting from Cash to Accrual

Multiple case examples, ranging from annual renewal requests to multiple entities examples and problem loan servicing will be used to apply advanced techniques and financial metrics to evaluation of credit requests. Tools will include cash to accrual, earned net worth/earned equity and other approaches that can be used when you have imperfect information. Experienced lenders will add their insight to complex loan evaluation and servicing options.

## Kitchen Table Strategic Planning

What are your "off paper" challenges? In this session, instructors explain how you can help your customers be better managers with a simple SWOT analysis. Providing assistance to your customers beyond the numbers can reduce risk and enhance the longer-term viability of your customers while building loyalty and a stronger relationship.

## Futures and Options and Your Customer: Are You Ready?

Examine a short and practical pre-harvest marketing plan with key elements including target prices and decision dates. We will review pricing tools, including futures and options, and discuss the challenges of working with customers and a margin account. Experienced ag bankers will weigh in on their experiences and provide information on financing price risk management activities.

## Problem Loan Servicing

Problem loans are inevitable in the cyclical environment of Agriculture. This session gives you a case study example while reviewing key fundamentals to managing problem loan situations. Sharpen your skills with the hard and soft skills needed to work through rehabilitation or collection efforts required from non-performing loan situations.

## Ag Economy

This session will explore the evolving macroeconomic trends of today and how they impact agriculture and agricultural lending.

## Legal Aspects of Debt Collection

Are you a veteran of ag loan collection efforts? Do you understand what the following terms mean—mediation, foreclosure, replevin, bankruptcy (Chapter 7, 11, 12), subpoena, depositions, interrogatories, interpleader and receiver? Learn about these terms and more from two of South Dakota's leading attorneys in this area of law—one who focuses on creditor representation and the other whose focus is representing debtors. This is a must attend session in these challenging times in agriculture.

## Paradigms Shift, Principles Don't

Join a seasoned bank CEO as he shares his thoughts and insights on a long and successful career in the banking industry. better define the risk of lender liability and how to avoid them.

## Effective Advocacy in Ag Banking

In this session, discover how effective advocacy can shape policy, support agricultural communities, and strengthen the banking sector's role in rural economies. Learn practical strategies for engaging policymakers, building community support, and addressing the unique challenges facing ag banking today.

## Financing Multiple Entities

Evaluating today's borrower is increasingly more complex as customers create multiple entities for their farm and ranch operation. This session will provide you with skills and techniques to evaluate borrowers with multiple entities and will also discuss the loan servicing site of these more complex borrowers.

## Case Study

Instructors will take you through a full-risk management case study dealing with grain, livestock and value-added production. Credit analysis and troubleshooting from cash to accrual, lender liability issues, commodity grain marketing fundamentals and the regulator's role all become an integral part of the process. You will discuss credit analysis techniques and will be taken through a "live" case study that will provide maximum understanding.