

MICHIGAN AGRICULTURAL LENDING SCHOOL

AUGUST 26-29
LANSING

DEVELOPED IN PARTNERSHIP WITH: **DIFS**
OFFICE OF BANKING

WHO SHOULD ATTEND?

Early career lenders or experienced lenders who are assuming new agricultural loan responsibilities are the intended audience for this school.



WHY ATTEND:

● In-Person Networking

Opportunities to connect face to face with ag bankers from across the state

● State and Midwest Perspective on Ag

Long-term projections for the broader rural economy

● Strategies for Growth

Practical knowledge to navigate current rates, highly competitive environment

AGENDA

MONDAY, AUGUST 26 - OPTIONAL HALF DAY NOON - 5:00 PM

- Emerging Issues in Agricultural Lending
- MDARD Update Michigan Ag Industry
- Cattle/Protein & Commodities Market
- Ag Lender Panel - Moderator, *Derek Rodriguez, Regional Supervisor, DIFS*
 - Panelists: *Brian Goward, Isabella Bank; Matt Ross, Thumb Bank & Trust; Doug Flessner, Union Bank.*

TUESDAY, AUGUST 27

8:00 AM - 5:00 PM

- Introduction and Financial Stages in a Farmer's Life: Effects on Credit Analysis
- Introduction to Agribusiness Management Simulation
- Cash Flow Statement for Simulation
- Balance Sheet – Introduction
- Deferred Taxes
- Encouraging Agricultural Lending in Farm Ownership and Operating Loans Backed by A Farm Service Agency Guarantee - *David P. Russ, Farm Loan Chief, USDA – Farm Service Agency*

WEDNESDAY, AUGUST 28 8:00 AM - 5:00 PM

- Income Statement – Introduction
- Income Statement for Frank and Frieda Farmer
- Statement of Owner Equity - Introduction
- Statement of Owner Equity for Frank and Frieda Farmer
- Cash Flow Statement - Introduction
- Cash Flow Statement for Frank and Frieda Farmer
- Profitability Analysis System for Simulation
- Washington Update - *Edwin Elfmann, Senior Vice President, Agriculture and Rural Banking Policy, American Bankers Association*

THURSDAY, AUGUST 29

8:00 AM - 5:00 PM

- Randy Blach, Cattlefax
- Collecting Data, Calculating Financial Ratios and Using Comparative Data
- Financial Ratios for Frank and Frieda Farmer
- Repayment Capacity - Introduction
- Repayment Capacity for Frank and Frieda Farmer
- Profitability Analysis System
- Profitability Analysis System for Frank and Frieda Farmer
- Return and Discuss Results for Simulation, Profitability Analysis System

ABOUT THE INSTRUCTOR

Dr. Freddie Barnard is a Professor Emeritus of Agricultural Economics with Purdue University and has a wealth of experience in agricultural lending. He was a pioneer in the development of the Farm Financial Standards and has taught extensively at various U.S. banking schools and meetings on agricultural finance and analysis. Other speakers include lending professionals, industry experts, and university faculty.



It's Easy to Register!

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ATTENDEE INFORMATION

NAME _____

NAME _____

TITLE _____

TITLE _____

BANK/FIRM _____

BANK/FIRM _____

EMAIL _____

EMAIL _____

PRICING

ANALYSIS & SIMULATION \$595

Tuesday-Thursday

EMERGING ISSUES \$100

Monday

All SESSIONS \$695

Registration includes all class materials, light breakfast and lunch daily.

TOTAL NUMBER ATTENDEES _____

TOTAL REGISTRATION FEE _____

ACCOMMODATIONS

Crowne Plaza West

925 S. Creys Road (located just off of 496)
Lansing MI 48917
(517) 323-7100

Courtyard by Marriott, Lansing

2710 Lake Lansing Road (located just off 127)
Lansing, MI 48912
(517) 482-0500

*Ask for the Michigan Bankers Association corporate rate
(direct link above)*

Courtyard Lansing Downtown

600 E Michigan Ave,
Lansing, MI 48912
(517) 367-6677

*Ask for the Michigan Bankers Association corporate rate
(direct link above)*

PAYMENT INFORMATION

Checks made payable to Michigan Bankers Association

ACH (contact us at mbaregistrations@michigan.bank)

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Cardholder Signature: _____

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