

Program:

November 18-19, 2014

Location:

Northern Quest Resort
100 N Hayford Rd
Airway Heights, WA 99001

Reservations:

(509) 242-7000

FEES:

Register By 11/4 After 11/4

WBA/OBA Member: \$625 \$675

Non-Members: \$1,250 \$1,350

Register early and save!

Cancellation Policy: Registrations may be cancelled up to seven days prior to the conference. All cancellations have a \$50 charge. No cancellation within the seven day period; however, a substitute may attend.

Registration Form

Please complete the following information:

Name _____

Bank/Company _____

Work Address _____

City/State/Zip _____

Phone _____

Title _____

Email _____

Amount to Charge \$ _____

VISA Mastercard Expiration Date _____

Credit Card # _____

Name on Card _____

Signature _____

Send registration and check payable to Washington Bankers Association, 1601 Fifth Avenue, Suite 1120, Seattle WA 98101. Call us at (206) 447-1700. Fax your registration to (206) 223-6453.



WASHINGTON BANKERS ASSOCIATION

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Ag Lending in Today's Environment

Ag Lending in Today's Environment

November 18-19, 2014
Spokane, WA



WASHINGTON BANKERS ASSOCIATION

Who Should Attend?

Designed for life-long learners in the agribusiness field regardless of experience.

Importance of the Seminar

This two-day seminar is a once in a lifetime event developed by one of the leading experts in the area of agricultural credit. It is specifically designed for current times and the challenges facing agriculture and agrilending. Dr. Dave Kohl, Professor Emeritus at Virginia Tech, has been conducting training for over 30 years in the area of agricultural finance. As a facilitator of the United States Farm Financial Standards Task-force, he was instrumental in the development of key financial standards and methods in analyzing agricultural financial statements.

This high energy program will start at the 50,000-foot level examining the domestic and global economy impacts on agricultural portfolios and individual credit and underwriting standards. He will teach by presenting case studies by which he will examine key ratios and financial benchmarks that are utilized in the agricultural lending field. The latest developments in financial and credit analysis and interpretations as they apply to farm and ranch and agribusiness loans will also be presented.

Dr. Kohl will discuss growth and expansion traps as well as problem loan indicators and workout strategies that continually present challenges to agrilenders.

What You Will Gain

- Exposure to the latest global and domestic economic trends that will influence your customer's financial position and agricultural portfolio, including land values, interest rates, inflation, etc.
- Latest developments in financial and credit analysis and interpretation as they apply to both small and large farm, ranch, and agribusiness loans.
- Utilization of actual case studies to enhance credit skills and deepening customer relationships.
- Focus on identifying and managing problem loans with a system of problems, symptoms, causes, and solution/treatments.

Agenda

General Introduction

- Group mixer
- Challenges
- Opportunities
- Key Ideas

Big Picture – Global and General Ag Economy

- Game changers in economics applied to agriculture
- Global strategic assessment
- Land values
- Energy, oil, and water
- Credit bubble or asset bubble?
- Lead and lag indicators of interpreting economic trends
- Policy and regulation
- Risk in agrilending
- State of state lending
- Case study interpreting economic change to proactively use in customer portfolio relationships

Small Farm and Ranch Case Study

- Financial metrics used for smaller ag loan
- Family living costs
- Ten factors critical in small ag loans
- Credit risk profile – smaller loans

Larger Commercial Agricultural Loans – Case Studies

- Key financial ratios in agrilending
- Benchmarks and underwriting – top of the cycle and normal
- Commercial lending risk rating system
- Deadly sins of finance and management
- How farms and ranches stack up
- Best management practices going from good to great
- Evaluating the sixth “C”
- Growth and expansion traps
- Strategic analysis scorecard assessment

- Financial profits diagnosis worksheet
- Management diagnosis worksheet
- Signs of a business headed south

Conclusions:

- Ten perspectives to take home
- Five actions to take home

About Dr. Kohl

David Kohl received his M.S. and Ph.D. degrees in Agricultural Economics from Cornell University. For 25 years, Kohl was Professor of Agricultural Finance and Small Business Management and Entrepreneurship in the Department of Agricultural and Applied Economics at Virginia Tech.

Kohl has traveled over eight million miles throughout his professional career. He has conducted more than 6,000 workshops and seminars for agricultural groups such as bankers, Farm Credit, FSA, and regulators, as well as producers and agribusiness groups.

Kohl has addressed the American Bankers Agricultural Conference for over 30 consecutive years, and has appeared before numerous state bankers' schools and conferences throughout the U.S., Canada, Mexico, and the world.

He has also been one of the top rated instructors at the LSU and Colorado Graduate Schools of Banking, and is Chancellor of Farm Credit University. Kohl is currently President of AgriVisions, LLC, a knowledge-based consulting business providing cutting-edge programs to leading agricultural organizations worldwide. He is also a business coach and part owner of Homestead Creamery, a value-added dairy business in the Blue Ridge Mountains.

