

# 2018 Agricultural Lending School

May 10-11, 2018 • Kennewick, WA



WASHINGTON  
BANKERS ASSOCIATION



The 2018 Agricultural Lending School is designed to help agricultural lending professionals, credit analysts, accountants, commercial loan officers and managers, loan review officers and branch managers develop specialized skills needed to effectively support the agriculture, commercial or business lending function in the bank.

**Thursday, May 10 • 8:30 a.m. to 5 p.m.**

**Friday, May 11 • 8 am to 3 p.m.**

## Sessions Include

### Avoid Deals Gone Bad: Understanding Cash Flow Analysis to Detect Early Warning Signs

Ag credit lenders to be able to detect early warning signs of distress in borrowers and alternative situational actions. The session will include a discussion of the role of cash flow and the ability to repay in the future. Then the instructor will move to tools/resources needed to make an assessment of that future from a cash flow perspective, then finish with a discussion of the financial analysis of cash flow. With the use of case studies and small group discussions participants will be able to put to immediate use procedures and concepts learned in class.

#### Part One: Understanding Cash Flow Analysis

Cash is the most important aspect of any business enterprise. It is what allows the bank to obtain the necessary inputs to create its products/services; it covers the cost of expenses while the product/service is being created/sold; and covers the cost of being in business while awaiting customer payment for the product/service. Credit is the financing of the borrower's cash shortfall related to these enterprise activities. It is the successful performance of these activities that will generate the cash for repayment of any credit extensions. An understanding of cash flow is essential in determining a borrower's ability to repay.

#### Part Two: What Happens When a Deal Goes Bad?

What happens when cash flow fails? Learn strategies and practical methodologies used by agricultural workout professionals and how to apply those strategies to customers who are beginning to experience financial stress but whose loans have not deteriorated enough to be assigned to special assets. The instructor incorporates tried and true skill-sets to identify, analyze, and work with customers for a better and quicker outcome. Case studies and group discussions will help illustrate and reinforce the effective tools and techniques discussed.

*The* program includes nationally-known and well-regarded speakers:

**Jeff Judy** is principal of Jeff Judy & Associates, which teaches financial institutions and businesses how to talk to each other. His training and consulting activities have taken him all across North America, as well as to Europe and Asia. He has educated thousands of financial services staff in financial and credit analysis, risk management, building relationships, working with regulations, and implementing effective processes. With management, Jeff consults on developing effective policy, portfolio management, and organization culture issues. Using that experience, Jeff also presents to business groups, giving them unique insights into how credit decisions are made.

**Joel Lorenzen** is a recently retired executive vice president and chief credit officer for the Farm Credit Association where he spent 17 years in that position. He has been involved with agriculture all his life. After earning a business finance degree from Oregon State University in 1975, he spent five years in the Pacific Northwest grain and farm supply business. Joel began working for the Farm Credit System in 1980 where he financed agricultural cooperatives and was progressively given increased responsibility and eventually appointed chief credit officer. He is a past scholarship recipient of the Washington Agriculture and Forestry Foundation Leadership Program and graduated with honors from the Pacific Coast Banking School in 1995. Joel served as a past director of the Arizona State Water and Agribusiness Council and was a frequent lecturer at Arizona State University Morrison School of Agribusiness. Upon retirement from Farm Credit, he formed Ag Credit Lessons to provide credit analysis training for loan officers. Joel and his wife currently reside in Spokane, Washington.

*Pricing*

IBA/OBA/UBA/WBA Members: \$695, \$775 after 4/11  
Non-Members: \$850, \$950 after 4/11

**Location:** Springhill Suites, 7048 W. Grandridge Blvd., Kennewick, WA, (509) 820-3026

**Register Online Today!** Register at [www.wabankers.com](http://www.wabankers.com).



# Registration Form

## Registration Main Contact

Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_ City/ST/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Registering self?  Yes  No

Email \_\_\_\_\_

## Program Information

Program Title \_\_\_\_\_

Date \_\_\_\_\_ Fee \_\_\_\_\_

## Registrant Information *(if different than main contact or if more than one registrant)*

Name \_\_\_\_\_ Title \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

Registration Total Cost \$ \_\_\_\_\_

## Payment Information

Please Invoice       Check is enclosed       Please charge my VISA/MC

Card Number \_\_\_\_\_ Exp Date \_\_\_\_\_

Name on Card \_\_\_\_\_ Card Zip Code \_\_\_\_\_

Billing Contact Email Address \_\_\_\_\_

Return completed form to:

**Email:** [registration@wabankers.com](mailto:registration@wabankers.com)

Mail: 1601 5th Avenue, Suite 2150, Seattle, WA 98101

Phone: (206) 447-1700. Fax: (206) 223-6453.

*\*Attendance at WBA programs is limited to employees, officers and directors of WBA members, non-members eligible for membership in the WBA and members of other state banking associations which grant reciprocal privileges to WBA members.*

**Cancellation Policy:** For all cancellations that occur up to seven days prior to the start date, a \$50 cancellation fee will be charged. For cancellations with less than seven days notice, there will be no refunds. A substitute can attend at no fee. For cancelled courses and/or seminars, full fees will be refunded.

**Cancellation Procedure:** Cancellations must be sent in writing to the WBA office via email, fax, or mail. No refunds will be granted until a written cancellation request is received by WBA.