

APRIL 18-19 AND 25-26, 2023

AG LENDING 201- VIRTUAL PROGRAM



Independent Banks of South Carolina



BARRET
SCHOOL OF BANKING

LEARNING OBJECTIVES

- **Take basic ag ratios to the next level.** Explore working capital ratio and operating expense ratio. Understand the importance of the ag underwriting process.
- **Determining** the repayment ability of the farm by using various ratios including the Term Debt Lease Coverage Ratio. Learning to understand passive/non-passive income, cooperative distributions, and other non-farm items and their role in determining capacity.
- **Learn to tell the story effectively.** Loan presentations are a key part of the loan process. Hone your writing skills and understand the critical components of an ag loan presentation.
- **Cash Flow Projections** are the heart and soul of underwriting an ag loan. Learn how to properly work with projections, calculate projections, handle situations where cash flow is not sufficient, and how to use cash flow as a way to enhance your ag relationships.

Cost: \$450



Tim Ohlde has 36 years of experience in community banking, including extensive agriculture lending and as a rural bank president. He has served on the ABA Ag Committee, The Board of Bankers Bank of Kansas and on the Kansas Banker's Association Ag Committee.

SCHEDULE:

9:00AM-12:00PM CST

Day 1:

Orientation, Ag 101 Review, Working Capital and Operating Expense Ratios

Day 2: Repayment Analysis

Day 3: Loan Presentations--Tell the Story Effectively

Day 4: Cash Flow Projections

Register:

<https://barretbanking.org/landings/ag-lending-201/>