



# Schools of Banking

## AGRICULTURAL LENDING SCHOOL

July 21-25, 2008 • Kearney, Nebraska

### BENEFITS

The *Agricultural Lending School* is an intensive experience designed for junior- to mid-level managers and lenders. The curriculum includes in-depth, hands-on training in all facets of agricultural lending with emphasis on financial analysis, credit scoring, problem loans, marketing and loan structuring. Students receive personalized instruction and peer interaction. Specific benefits include:

- Overview issues impacting agriculture from a local, national and international perspective
- Achieve an understanding of farm financial statement construction and interrelationships
- Gain hands-on experience with the ratios recommended by the Farm Financial Standards Council
- Experiment with software designed for the testing of "what if" scenarios regarding a loan request
- Learn how to effectively analyze agricultural consumer loan requests for producers of all sizes
- Explore issues related to expansion, loan structuring and problem loans
- Gain new perspectives and knowledge from peers and nationally-respected faculty
- Admission to a future **Advanced Agricultural Lending School** open only to graduates

### ATTENDEE PROFILE

The *Agricultural Lending School* offers an intense curriculum designed for individuals who have knowledge of agricultural financing as well as knowledge of ratios, cash flows and balance sheet structure. Case studies, homework, testing and completion of a written loan analysis summary are all elements of the School.

In addition to the above, it is strongly recommended that applicants also meet the following education and experience prerequisites:

- A minimum of one year experience as an agricultural lender or credit analyst
- Completion of a college degree or completion of high school with substantial banking experience
- Successful completion of the following AIB courses: Accounting, Analyzing Financial Statements and Money & Banking; or equivalent course work; or demonstrated knowledge

Applicants not meeting the prerequisites must submit a letter of recommendation from their nominating officer with their applications for admission detailing the work and educational experience suggested as substitutes for the prerequisites. Students will be contacted if there are specific questions about the application. **Questions may be addressed to the Schools of Banking at (402) 474-1555 or schools@nebankers.org.**

AGRICULTURAL LENDING SCHOOL



### WHY SCHOOLS OF BANKING?

"The *Agricultural Lending School* was an outstanding experience. The week was very challenging, educational, and most of all, enjoyable. The instructors for this class are highly skilled and I would recommend them to anyone interested in learning more about Ag Lending. "

- Chad Gilbert, AVP, First National Bank



Sponsored by the Kansas and Nebraska Bankers Associations.  
In partnership with the Colorado, Kentucky, Louisiana, Minnesota, Oklahoma,  
Texas, West Virginia and Wyoming Bankers Associations.



[www.schoolsofbanking.com](http://www.schoolsofbanking.com)

## CURRICULUM

The School curriculum is designed to provide attendees with a comprehensive overview of the entire agricultural lending function. The specific sessions include:

**Mega Trends in Agriculture** - Gain exposure to agricultural lending trends and agriculture's strategic position. Learn the service needs of various farm structures. Discuss trends in credit card debt, government payments, environmental trends, marketing and consumer trends.

**Agricultural Financial Statements** - Benefit from the instructor's firsthand knowledge of the Farm Financial Standards Council recommendations regarding standardized statement formats. Learn the interrelationships between the balance sheet, income statement and statement of cash flow. Recognize the difference between cash and accrual income statements and understand the procedure for developing cash flow statements and calculating deferred taxes.

**Credit Analysis** - Learn a quick credit analysis system to apply to the agricultural consumer loan that is ideal for your smaller producers. Thoroughly understand the five financial criteria for commercial agricultural analysis: repayment capacity, liquidity, solvency and collateral, profitability, and financial efficiency. Gain hands-on experience in calculating and interpreting the "sweet sixteen" ratios and non-ratio indicators used in analyzing a credit.

**Loan Structuring** - Understand the importance of matching loan structure with purpose. Learn innovative ways to structure loans and gain tips on underwriting criteria. Apply knowledge gained to cases.

**Credit Scoring and Risk Rating Systems** - Gain exposure to the variables being used to measure credit quality as a means to assess potential risks and profits. Understand how a system is developed, weighted and validated. Take away a sample scoring system and tips for implementing a system in your financial institution.

**Problem Loans** - Gain insight into the causes of problem loans and awareness of early warning signs. Understand liquidation alternatives and pros and cons of debt restructuring. Work through checklists designed to guide you through a problem loan workout.

**Marketing** - Explore the basics of agricultural marketing to include a discussion of basic principles and practices as well as terminology.

**Borrower's Perspective** - During this discussion forum, gain insight into what borrowers expect from lenders. With borrowers from varying farm sizes and business life cycles, students will be able to apply knowledge gained to many of their customer relationships.

**Group Case Study** - Gain immediate, hands-on application of concepts discussed in the classroom. Use computer applications to test "what if" scenarios within the financial criteria identified in the credit analysis module. Students will have the opportunity to experiment with software that contains worksheets, guidelines and credit information.

## FACULTY IN THE SPOTLIGHT

**Dr. David Kohl, Professor Emeritus**  
Virginia Tech University  
Blacksburg, Virginia

Dr. Kohl has conducted more than 3,500 educational sessions for agricultural groups. He has published numerous books and over 400 articles on financial and business-related topics. In addition, Dr. Kohl has received numerous teaching, extension, and public service awards, including the prestigious American Agricultural Economics Association's Outstanding Teaching Award and the Governor's award for his distinguished service to Virginia agriculture. He is also the recipient of the American Bankers Association award for outstanding leadership in education, research, and service to North American ag lenders.

**Tim Ohlde, President**  
Elk State Bank  
Clyde, Kansas

Tim Ohlde has been an instructor for the Schools of Banking since 2004 and recently instructed his 13th Schools of Banking program in March, 2008. Tim has been in the industry for over 24 years holding positions of Farm Management Specialist, Assistant Vice President and Vice President. He was the 2005-2006 Chairman of the American Bankers Association Agricultural and Rural Bankers Committee and is a past member of the Kansas Bankers Association Ag and Rural Development Committee. Tim is also a member and Past Chairman of the Schools of Banking Lending Advisory Committee for Kansas and Nebraska.

# REGISTRATION FORM

## AGRICULTURAL LENDING SCHOOL July 21-25, 2008 Holiday Inn - Kearney, Nebraska

For Office Use Only - WB

Date Ack'd \_\_\_\_\_

PDF Acknow

**IMPORTANT:** Please make a copy of this application for your files. Please print or type the following information:

Name (as you wish it to appear on diploma)	Nickname (for badge)	Last 4-digits of Social Security No.
Your Title	E-mail address (all confirmations will be made via e-mail)	
Business Telephone and Fax Number	Main Bank Name (if different)	
Bank	Main Bank Address (if different)	
Bank P.O. Box and Street Address	Roommate Request, If Applicable (Name & Bank)	
City	In case of emergency, contact (Name)	(Telephone)

### BACKGROUND INFORMATION FOR HOUSING:

Date of Birth \_\_\_\_\_  Male  Female  
 Smoking  Non-Smoking  No Preference

### ENROLLMENT FEE:

\$1,450 Single Housing  \$1,350 Double Housing  \$1,250 No Housing  
*Nonmembers of their State Banking Association pay an additional fee of \$625.00*

### RETURN THIS REGISTRATION FORM AND FEE BY JUNE 20 TO:

Schools of Banking, P.O. Box 80008, Lincoln, NE 68501-0008

Phone: (402) 474-1555 ■ Fax: (402) 474-2148 ■ E-Mail: schools@nebankers.org ■ Web: schoolsofbanking.com

This institution does not discriminate with regard to race, creed, color, sex, age, religion, or national origin.

## GENERAL INFORMATION

To apply, submit the enclosed registration form. A full application form will be sent upon receipt of your registration form. All applications for admission must be received by June 20. Final approval of applications will be determined by the Admissions Committee. Enrollment fees are as follows:



**\$1,450 - Single Housing**  
**\$1,350 - Double Housing**  
**\$1,250 - No Housing**

Fees include registration, instruction, curriculum, four nights lodging (if applicable), breakfasts, lunches, break service and one pizza dinner. All functions and accommodations are in Kearney, Nebraska at the Holiday Inn. **Nonmembers of their State Banking Association pay an additional administrative fee of \$625 and are not guaranteed admission.**

If a disability or medical condition might affect your participation in this event, please attach a brief letter to Schools of Banking regarding any special needs. In addition, please advise us if you have any special dietary needs.

Individuals registering after the enrollment deadline of June 20 may be subject to a \$50 late fee. Any registrant withdrawing in writing by June 20 will receive a refund minus a \$50 processing fee. Registrants withdrawing June 21 through June 30 will receive a refund minus a cancellation fee of \$313. Registrants withdrawing after June 30 forfeit the entire enrollment fee.

Est. 1965



# Schools of Banking

Your Foundation for Success

P.O. Box 80008 ■ Lincoln, NE 68501-0008  
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E-Mail: [schools@nebankers.org](mailto:schools@nebankers.org)  
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