

APRIL 7-10, 2025

AG LENDING 201- VIRTUAL/LIVE VIA ZOOM



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

William Ohlde

COO of Country Banker Systems

Will has been with Country Banker since 2017. He has a background as a credit analyst in addition to working with Country Banker, this provides a unique perspective to see both sides of the coin; Building lending software as well as using it.

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/>