



HOURLONG LIVE WEBINAR

THE STATE OF AGRICULTURE AND AG LENDING

Monday • November 6, 2017

10⁰⁰ to 11⁰⁰ am MST

11⁰⁰ am to noon CST

Overview

Varying degrees of financial stress are emerging in many agricultural sectors as we enter the fourth year of the agricultural reset. Lenders, loan review committees and board members are starting to think about which customers to refinance or restructure, and consider how to help those customers that need to grow and capitalize on the economic environment.

This session will look at the state of agriculture and emerging trends that will impact both your customers' balance sheets and income statements and the overall portfolio.

Dr. Kohl will highlight some offensive and defensive strategies for working capital burn rates and core equity burn rates, which can influence the agility of the customer. He'll discuss the one-page customer-driven recovery plan along with key financial and non-financial metrics of customer quadrants. Finally, if time permits, he'll address questions and mention some developments on the agribusiness radar screen.

Led by **DR. DAVID KOHL**
Professor Emeritus, Virginia Tech
Dept. of Agriculture and Applied Economics
Blacksburg, Virginia

Participants will:

- ✓ Get a review of global and domestic emerging trends.
- ✓ Examine financial and management characteristics of the top 40% and the bottom 30% of producers.
- ✓ Receive offensive and defensive strategies for working capital burn rates and core equity burn rates.
- ✓ Understand what should be included on a one-page recovery plan.
- ✓ Look at the key financial and non-financial metrics of customer quadrants.
- ✓ Be invited to submit up to two questions on ag issues for Dr. Kohl to address during the webinar.

Who should attend:

Ag lenders at any level of experience; credit analysts; ag producers; and community bank board members.



About the presenter

Dr. David Kohl has traveled some 9 million miles and conducted over 6,000 workshops and seminars for a variety of agricultural audiences during his professional career. He is currently president of AgriVisions LLC, a knowledge-based business providing cutting-edge programs to leading agricultural organizations worldwide. In addition, he is a business coach and part owner of Homestead Creamery, a value-added dairy business in the Blue Ridge Mountains. Dr. Kohl has published four books and more than 1,500 articles on financial and business-related topics; his columns appear on several ag-focused websites.

ENROLLMENT

THE STATE OF AGRICULTURE AND AG LENDING

Presented by Bankers' Bank of the West

\$210 for the live webinar session on November 6, 2017, beginning 10^{am} MST (11^{am} CST).

Fee includes:

- One internet connection from a single computer terminal.
- Electronic version of the presentation files.
- Access to the audiovisual recording of the live session for 30 days after the live event.
- Ability to submit two questions for the presenter prior to the webinar.

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