



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

The Top 12 Credit Risks in Agricultural Lending

Thursday, April 26, 2018

2 - 3:30 p.m.

Managing agricultural lending risk and opportunities require practices that have stood the test of time, regardless of the economic cycle. The agricultural industry is now in the fifth year of an economic reset. What are the domestic and global macro-economic factors that will impact the individual credit and overall loan portfolio? International trade, interest rates, and mega trends, such as consumer trends and technology, are variables that can influence the direction of agriculture and ag lending. What are the latest agricultural lending practices in determining sound credits and those that offer opportunity for growth, versus those that are incurring portfolio risk? What are the top credit risks in agricultural lending?

SPECIAL NOTICE TO REGISTRANTS:

To customize this webinar, registrants may submit up to two questions each concerning agricultural issues. Questions will be addressed during the webinar in the order received, so submit your questions early! Email your questions to Dr. Kohl at sullylab@vt.edu by Monday, April 23rd with “Webinar Questions for 04/26/18” as the subject line.

HIGHLIGHTS

- Status of the economic drivers of change in the current cycle, domestically and globally
- Wisdom of lending practices, regardless of the economic cycle
- Dashboard of economic and financial ratios for managing credit risk
- Agricultural lending practices that represent opportunities for growth versus those that incur portfolio risks
- A blended approach to agricultural credit analysis
- Answers to the most common questions Dr. Kohl receives

TAKE-AWAY TOOLKIT

- Macro-economic dashboard for determining the status and direction of the economy (domestically and globally)
- Business and financial characteristics of various degrees of credit risk
- Seven major questions to ask when conducting accrual analysis
- Refining request filter guide
- Case examples to illustrate concepts such as working capital, core equity, burn rate, and balanced approach to agricultural credit analysis
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative webcast is a prime learning environment for new and experienced ag lenders, board members, management, and your customers (the growers and producers).

ABOUT THE PRESENTER

Dr. Kohl, Ph.D., is professor emeritus of Agricultural Finance and Small Business Management and Entrepreneurship at Virginia Tech, Blacksburg, VA. He taught in the Agricultural and Applied Economics Department for 25 years. Dr. Kohl currently energizes agricultural lenders, producers, and business people with his keen insight into the agricultural industry gained through extensive travel, research, and exposure during his career. He has traveled over 9 million miles in his career; conducted more than 6,000 workshops and seminars for agricultural audiences; published more than 2,100 articles; writes for leading publications; and has been inducted into the Virginia Tech College of Agriculture and Life Sciences Hall of Fame. Dr. Kohl's personal involvement with agriculture and interaction with key industry players provide a unique perspective into future trends of the agricultural industry and economy.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The live webinar option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Includes options 1 and 2 above.

NEW! Listen to the on-demand web link on your iPad, iPhone, or Android. Instructions are emailed to you with the on-demand link.

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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

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