

# THE AGRICULTURAL LENDING INSTITUTE

## FIRST YEAR PROGRAM

## SCHEDULE AT A GLANCE

### Monday, June 10

**7:30 AM - 8:00 AM** Registration  
**8:00 AM - 9:00 AM** General Session  
US Agricultural Outlook 2024  
**9:00 AM - 9:15 AM** Break  
**9:15 AM - 12:00 PM**  
Integrated Approach to Financial Statement Analysis  
**12:00 PM - 1:00 PM** Lunch  
**1:00 PM - 3:00 PM**  
Integrated Approach to Financial Statement Analysis  
**3:00 PM - 3:15 PM** Break  
**3:15 PM - 5:00 PM**  
Integrated Approach to Financial Statement Analysis  
**5:00 PM - 7:00 PM** Welcome Reception

### Tuesday, June 11

**8:00 AM - 10:00 AM**  
Integrated Approach to Financial Statement Analysis  
Part IV- Useful Analytical Tools for the Ag Banker  
**10:00 AM - 10:15 AM** Break  
**10:15 AM - 12:00 PM**  
Short Course #1: Asset Based Lending.....What is it, How  
Does it Work and When to Use it in Ag Lending

**12:00 PM - 1:00 PM** Lunch  
**1:00 PM - 3:00 PM**  
Short Course #1: Asset Based Lending.....What is it, How  
Does it Work and When to Use it in Ag Lending  
**3:00 PM - 3:15 PM** Break  
**3:15 PM - 5:00 PM**  
Market Intelligence Making Good Use of Borrower  
Interviews

### Wednesday, June 12

**8:00 AM - 12:00 PM**  
In the Field: Best Practices for Crop and Farm Equipment  
Inspection Techniques  
**12:00 PM - 1:00 PM** Lunch  
**1:00 PM - 3:00 PM**  
Short Course #2: Crop Financing....  
Budgeting Tools and Techniques  
**3:00 PM - 3:15 PM** Break  
**3:15 PM - 5:00 PM**  
Having the Difficult but Constructive Conversation with  
Your Borrower

### Thursday, June 13

**8:00 AM - 10:00 AM**  
Foundations of Credit Risk Management: Rules of the Road  
**10:00 AM - 10:15 AM** Break  
**10:15 AM - 12:00 PM**  
Foundations of Credit Risk Management: Credit Risk  
Management Framework and Process  
**12:00 PM - 1:00 PM** Lunch  
**1:00 PM - 3:00 PM**  
Foundations of Credit Risk Management:  
Credit Risk Workbook.  
**3:00 PM - 3:15 PM** Break  
**3:15 PM - 5:00 PM**  
Credit Memorandums:  
A Thoughtful Approach or a Data Dump?

### Friday, June 14

**8:00 AM - 8:15 AM** General Session  
Closing Comments  
**8:15 AM - 10:15 AM**  
Capstone  
**10:15 AM - 10:30 AM** Break  
**10:30 AM - 12:00 PM**  
Capstone

## SECOND YEAR PROGRAM

## SCHEDULE AT A GLANCE

### Monday, June 10

**7:30 AM - 8:00 AM** Registration  
**8:00 AM - 9:00 AM** General Session  
US Agricultural Outlook 2024  
**9:00 AM - 9:15 AM** Break  
**9:15 AM - 12:00 PM**  
Red Sky in the Morning, Banker Take Warning.  
Case Studies in the World of Loan Workout  
**12:00 PM - 1:00 PM** Lunch  
**1:00 PM - 3:00 PM**  
Red Sky in the Morning, Banker Take Warning.  
Case Studies in the World of Loan Workout  
**3:00 PM - 3:15 PM** Break  
**3:15 PM - 5:00 PM**  
Red Sky in the Morning, Banker Take Warning.  
Case Studies in the World of Loan Workout  
**5:00 PM - 7:00 PM** Welcome Reception

### Tuesday, June 11

**8:00 AM - 12:00 PM**  
In the Field: Best Practices for Crop and Dairy Equipment  
Inspection Techniques  
**12:00 PM - 1:00 PM** Lunch  
**1:00 PM - 3:00 PM**  
Dairy Budgeting Tools and Techniques

**3:00 PM - 3:15 PM** Break  
**3:15 PM - 5:00 PM**  
Short Course #1: Dynamics of the Dairy Industry and  
Outlook for 2024-2025

### Wednesday, June 12

**8:00 AM - 9:00 AM**  
The Foundations of a Well Managed Business Part I - The  
Business of Developing the Next Generation of Leaders.  
**9:00 AM - 10:00 AM**  
The Foundations of a Well Managed Business Part II -  
Aligning Strategy with Execution.  
**10:00 AM - 10:15 AM** Break  
**10:15 AM - 12:00 PM**  
The Foundations of a Well Managed Business Part III -  
The Business of Cost Management  
**12:00 PM - 1:00 PM** Lunch  
**1:00 PM - 3:00 PM**  
Building Income Projections and Pro-Forma Balance  
Sheet the Right Way! [ In Class Exercises]  
**3:00 PM - 3:15 PM** Break  
**3:15 PM - 5:00 PM**  
Building Income Projections and Pro-Forma Balance  
Sheet the Right Way! [ In Class Exercises]

### Thursday, June 13

**8:00 AM - 10:00 AM**  
Advanced Credit Risk Management: The Case of a Good  
Deal Gone Bad  
**10:00 AM - 10:15 AM** Break  
**10:15 AM - 11:00 AM**  
Case Study in Bankruptcy: What Every Banker Should Know.  
**11:00 AM - 12:00 PM**  
Western Water World: Sustainable Ground Water Legislation  
and Management Update  
**12:00 PM - 1:00 PM** Lunch  
**1:00 PM - 3:00 PM**  
Advance Discussion: Three Methods of Measuring Cash Flow.  
**3:00 PM - 3:15 PM** Break  
**3:15 PM - 5:00 PM**  
Advance Discussion: Business Operating Cycle and its  
Impact on Working Capital

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**8:00 AM - 8:15 AM** General Session  
Closing Comments  
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Capstone  
**10:15 AM - 10:30 AM** Break  
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Capstone