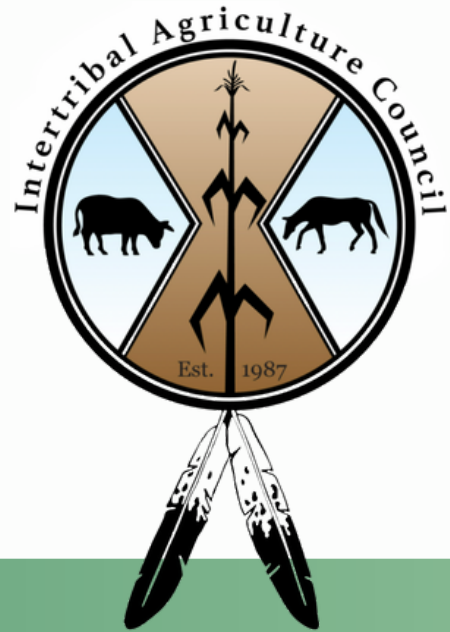


NATIVE AG UNDERWRITING SCHOOL AGENDA

May 17-19, 2022



Location: Inter Continental Hotel
11 E Kellogg Blvd
St. Paul, MN 55101



AGENDA

TUESDAY - MAY 17, 2022

NATIVE AG UNDERWRITING SCHOOL

Location: Inter Continental Hotel

11 E Kellogg Blvd

St. Paul, MN 55101



7:30 -

Registration & Breakfast

8:30 AM

Jumpstart your day with an informal networking breakfast and the opportunity to register for the convening and meet other early birds.

8:30 -

Welcome & Introductions

9:00 AM

We will kick off the convening with a traditional Native blessing, an official welcome from Toni Stanger-McLaughlin, CEO, Native American Agriculture Fund; Pete Upton, Interim Executive Director, Native CDFI Network and Executive Director, Native 360 Loan Fund; Tomie Peterson, Regenerative Economies Specialist; and Kevin Klair, Director, Center for Farm Financial Management, U of MN.

9:00 -

Concerns About Being An Ag Lender

10:00 AM

An interactive session where we will discuss what concerns the Native CDFI industry has in moving into the Ag lending space. What are the biggest concerns? Have others overcome these hurdles? What do we really need to dig into during the school?

10:00 AM

Refreshment Break

10:15 -

View of the Native Ag Economy from 30,000 FT

11:00 AM

Agriculture is the economic backbone for many Native Tribes across the country. In the 2007 Census of Agriculture, Native ag production eclipsed \$1.4 billion in raw agriculture products. This has grown to \$3.5 billion in the 2017 Census of Agriculture. What does the Native Ag economy look like today? [NAAF's Reimagining Native Food Economies: A vision for native food and agriculture infrastructure rebuilding and recovery](#) document will be used in the discussion.

11:00 -

Why is Ag Lending Different?

11:45 AM

Join us to learn why ag credit analysis is different than consumer or small business credit analysis. Agriculture has its own inherent risks and unique characteristics. As a result, agricultural credit is different than other types of credit underwriting.

AGENDA

TUESDAY - MAY 17, 2022

NATIVE AG UNDERWRITING SCHOOL

Location: Inter Continental Hotel

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12:45 -
2:15 PM

Balance Sheet & Working Capital Analysis

A deep discussion of the nuts and bolts of balance sheets and its components including liquidity and solvency measures. Through an interactive farm case-study we will learn how to calculate working capital and current ratio on a balance sheet. You will hear perspectives on the importance of balance sheet and how it is utilized in ag lending.

2:15 PM

Refreshment Break

2:30 -
3:15 PM

Understanding the Schedule F Tax Form

If you work with ranchers, farmers, fishers, harvesters and any other Ag business that is set-up as a sole proprietorship, this webinar is for you. Join us in learning how to analyze the Schedule F – aka the Profit or Loss from Farming tax form to determine credit worthiness and make informed loan decisions. This is a required form used to report agricultural business's net profit or loss to the IRS for the tax year. Whether the agribusiness involves livestock, dairy, poultry, fish, fruit farms, ranches, ranges, nurseries or orchards, the agribusiness financial statements tell lenders where the agribusiness owners have been, where they are now, and offer a glimpse of trends along the way.

3:15 PM

Refreshment Break

3:30 -
4:30 PM

Earnings Analysis

Taking our last session one step further, we will use the balance sheets to analyze how the business is performing. An interactive farm case-study will be used throughout our time to drive home concepts. This session focuses on how the farm is contributing to the overall financial picture of the borrower by analyzing earned net worth.

Evening

Welcome Dinner/Reception

AGENDA | WEDNESDAY - MAY 18, 2022

NATIVE AG UNDERWRITING SCHOOL

Location: Inter Continental Hotel

11 E Kellogg Blvd

St. Paul, MN 55101



7:30 -
8:00 AM

Breakfast & Networking

Jumpstart your day with an informal networking breakfast.

8:00 -
8:15 AM

Rapid Fire

Review of the previous day – What did you learn or have as a key take-away? What questions do you still have? What do you hope to learn more about?

8:15 -
8:45 AM

Earnings Analysis (cont).

Small group discussion time to review the case study and a wrap up discussion.

8:45 -
9:30 AM

Stop Light Analysis

A deeper dive into the discussion of ratios that are commonly used in Agricultural credit analysis. What are the key ratios? How can you use these key ratios to benchmark your customers? We will utilize the interactive farm case-study to apply these concepts and consider the worthiness of a credit request.

9:30 AM

Refreshment Break

9:45-
11:15 AM

Cash Flow Projections

Learn the process of developing cash flow projections for your borrowers. We will discuss how to prepare an agricultural cash flow projection and how to analyze the results. This is the last component of our farm case-study. Ultimately, you will be utilizing this information to determine if our case farm will get their loan request. Discussion will also include restructuring considerations.

AGENDA

WEDNESDAY - MAY 18, 2022

NATIVE AG UNDERWRITING SCHOOL

Location: Inter Continental Hotel

11 E Kellogg Blvd

St. Paul, MN 55101



11:15 - 1:45
PM

Perspectives From Traditional Ag Lenders - Includes Networking Lunch

An opportunity to participate in an in-depth discussion regarding how can CDFI's accommodate agricultural lending requests beyond their scope, lending limit, and risk tolerance. Presentations provided by potential partnering credit providers – for loan guarantees and participations. Discuss becoming a guaranteed lender. The session will begin with presentations from the invited presenters. Lunch will be included during this session, offering a time to network with presenters and participate with panelists in a Q & A session. **INCLUDES NETWORKING LUNCH.**

1:45 -
2:45 PM

CDFI's & Collaborative Opportunities

An introduction to loan participations with outside lending institutions for larger and more complex agricultural credit situations you may encounter in your CDFI. How can you accommodate larger loans that benefit your borrower? This session will also provide an overview of CRA (Community Reinvestment Act) and how this can benefit loan requests.

2:45 PM

Refreshment Break

3:00 -
5:00 PM

Loan Servicing & Risk Management

Ag lending has unique qualities, mainly the financing of perishable products. How can you be prepared to service ag loans and manage the risks associated with them? Also, financing agricultural loans for Native Americans provides its own unique challenges. How can you be best prepared to meet these challenges?

Evening

Dinner On Your Own

AGENDA

THURSDAY - MAY 19, 2022

NATIVE AG UNDERWRITING SCHOOL

7:30 - 8:00 AM
Breakfast & Networking
Jumpstart your day with an informal networking breakfast, and meet other early birds.

8:00 - 8:15 AM
Rapid Fire
Review of the previous day – What did you learn or have as a key take-away? What questions do you still have? What do you hope to learn more about?

8:15 - 10:45 AM
Management Assessment of the Customer
We will focus on the 5 C's of credit and the implications these have on your agricultural loan decision. As you consider loan requests from customers, how do you gain an understanding of how the operation functions? How do you assess the management abilities of the customer? Ag lending is more of an art than a science, how do you use your knowledge of the customer to make credit decisions and ultimately affectively communicate with the producer? To wrap-up our interactive case-study our small group teams will use what they've learned throughout the school to determine if our loan request is approved or if another course of action is better.

10:45 AM
Refreshment Break

11:00 - 12:00 PM
Take Away's For New Ag Lenders
During this session we will review the questions posed on Day 1 and whether or not all questions were answered. A wrap-up session to answer your final questions and help ensure you are prepared to make the agricultural credit decisions hitting your desk. This will include a closing discussion from our school time together.

12:00 PM
Boxed Lunch To-Go

Afternoon
FINPACK Overview (Optional)
Learn more about [FINPACK+](#) and how our complete credit management solution can be a valuable tool for your lending team's agricultural and commercial credit underwriting tasks.