# Moody's ANALYTICS

# Agricultural Lending

## HARVEST YOUR LENDING POTENTIAL

**DURATION**

## 18 hours

**DELIVERY CHANNEL**

## eLearning

**Modules:**

1  Ag Lending and Decision Framework

2  Overview of Agriculture

3  Ag Lending Opportunity Assessment

4  Economic and Industry Risk Assessment

5  Competition, Ag Business Risks, and Strategies

6  Management Risk Assessment

7  Financial Statements – Profit and Loss Assessment

8  Financial Statements – Balance Sheet Assessment

9  Ag Producer Cash Flow and Budget Assessment

10  Ag Risk Management

11  Ag Loan Structure and Monitoring

12  Making the Ag Lending Decision

## COURSE OVERVIEW & BENEFITS

Whether you are looking to establish your career or expand your ag lending expertise, Moody's Analytics' Agricultural Lending course will equip you with the skills and knowledge you need to thrive.

As it delves into key areas of industry, business, management, and financial risk identification and analysis, this comprehensive course introduces a systematic process for prioritizing and then sensitizing the quantitative and qualitative factors that drive an ag borrower's creditworthiness.

Underpinning the entire course is a practical loan scenario that grows in complexity as participants progress, enabling them to apply their knowledge and link concepts together.

The course also includes a range of activities, videos, and job aids designed to create an engaging and enjoyable learning experience that prepares ag lending professionals to enhance the financial institution's ag lending capabilities, improve its risk management, and increase profitability.

## LEARNING OBJECTIVE

Develop the skills, knowledge, and confidence to evaluate ag lending opportunities, make sound lending decisions, and build effective loan structures that minimize your organization's exposure to ag credit risk.

## COMPETENCIES GAINED

**Participants will be able to:**

- Assess agricultural lending opportunities.

- Perform qualitative and quantitative risk analyses that reflect the current economic, industry, environmental, and market conditions impacting the ag sector, and assess the management impact on business.

- Recognize how the accounting practices and financial statements of ag businesses differ from those of other commercial enterprises.

- Understand the components of and evaluate a cash flow statement and cash flow budget.

- Perform sensitivity analyses to determine how deviations from projected performance might impact credit risk.

- Explain the role of field inspections and property appraisals in evaluating an ag business's operations and identifying security.

- Use loan covenants and other credit enhancements to mitigate structural risk.

## TARGET AUDIENCE

Agricultural Lending is suitable for anyone involved in the ag lending process, including ag relationship managers, loan officers, credit analysts, underwriters, and other client-facing staff that market to and work with ag producers and businesses.

**Contact us for more information at: elearning@moodys.com**