

Ag Financial Statement Analysis – Level 1 (Virtual)

The registration fee is \$1,100. Course material will be distributed electronically.

Location and Date:

April 17th – 20th, 2023
8:30 am – 4:00 pm (all 4 days)

We will be using Microsoft TEAMS for this training session

Who Should Attend:

Early career lenders (zero to 5 years' experience) or experienced lenders who are assuming new agricultural loan responsibilities. As well as credit analysts, audit staff and risk managers.

Course Description:

Case and simulation-based course designed to provide novice lenders with the tools needed to perform credit analysis and make sound lending decisions. Specific topics include market-value balance sheets, cash basis income statements, and annual cash flow statements. Differences in calculating using cash basis net worth and accrual balance sheet.

Financial analysis and decision-making skills are sharpened using a moderate sized farm operation.

This session is designed to aid agricultural lenders and staff in overcoming the challenges of understanding agricultural financial statements, performing loan analysis and ratio calculations. The course is based on sole proprietorship financial statements.

During this course, the following topics will be covered:

- Farm Business Cycle
- Detailed current and historical analysis of net worth statements and cash-based farm income
- Ratio Analysis & Interpretation
- Farm production and Financial Benchmarks

Facilitator:

Brad Magnusson: This course has been developed and will be facilitated by Brad Magnusson. Brad is a founding partner of the Winnipeg based firm, Magnusson Consulting Group. Brad works with many Saskatchewan and Manitoba credit unions to improve lending procedures and efficiencies. His firm provides global agricultural analysis and market intelligence to a variety of clients.
