



## **Advanced Ag Financial Statement Analysis – Level 2**

The registration fee is \$1,100 (3 days). Includes: course material, lunch, morning muffins and coffee break refreshments.

### **Location and Date:**

Regina – SaskCentral – 2055 Albert Street

June 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup>, 2020

Session begins at 8:30 a.m. and runs until 4:30 p.m. daily

### **Who Should Attend:**

This course was designed to challenge participants with 5 or more years of agricultural lending experience, or for participants that have completed the Level 1 Agricultural Financial Statement Analysis course. In addition, this course will appeal to senior agricultural lenders who wish to update their skills along with credit analysts, risk managers and audit staff.

### **Course Description:**

The Advanced Agricultural Financial Statement Analysis Course was created to provide participants with the skills necessary to analyze detailed commercially prepared – book valued based financial statements providing for enhanced credit decisions.

The course includes; strategic planning regarding economic and financial feasibility of farm businesses; emphasis on processes for developing a comprehensive enterprise analysis, including management components; production, marketing, and financing plans; enterprise budget(s); and evaluation of risk management alternatives.

“Real life” case studies using farm financial analysis software output, together with historical financial information, is the information that will be used to provide production and financial benchmarks.

Each case will provide an in-depth perspective on the future of agriculture, advanced financial statement analysis, ratio analysis, risk rating, monitoring of complex credits, evaluation of business expansion, and risk assessment.

### **During this 3-day course, the following topics will be covered:**

- Insight into the latest global and domestic economic trends as well as emerging industry trends that will influence your member’s financial success and the agricultural portfolio.
- Receive the latest set of financial and non-financial indicators/benchmarks and guidelines used in pricing credits, establishing covenants and monitoring borrowers’ performance.
- A special focus on case study application on a larger growing agricultural operation
- Monitoring of complex credits
- Evaluation of business expansion
- Problem loan identification and workout and risk assessment



## **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.