



## **Ag Financial Statement Analysis – Level 1**

The registration fee is \$1,100.00 (3 days). Includes: course material, lunch, morning muffins and coffee break refreshments.

### **Location and Date:**

Regina – SaskCentral – 2055 Albert Street

March 3, 4 and 5, 2020

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

### **Who Should Attend:**

Early career lenders (zero to 10 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 through the use of a moderate size farm operation.

This 3-day 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 3 day 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.