MOODY'S ANALYTICS

Agribusiness Lending

CREDIT RISK ASSESSMENT AND DECISIONING SKILLS FOR THE AGRIBUSINESS LENDER

DURATION

10 - 12 hours

DELIVERY CHANNEL

eLearning

Credit Coach Available

Course Modules:

1 Agribusiness Fundamentals

2 Agribusiness Accounting

3 Inspections and Appraisals

4 Qualitative Risk Assessment

5 Credit Risk Mitigation

COURSE OVERVIEW & BENEFITS

Today's agribusiness lenders must be equipped to understand client needs, maintain a keen sense of the rapidly changing competitive landscape and make sound credit and business decisions.

Agribusiness Lending (AgriL) examines the unique factors associated with lending to farms and farm-related businesses and teaches participants how agribusiness financial statements are constructed.

It also discusses the importance of evaluating management's effectiveness and integrity, and assesses the economic, environmental and market conditions that influence an agribusiness. Finally, it provides the framework for assessing a borrower's loan repayment sources and identifies credit structuring techniques aimed at mitigating the risks identified during the risk assessment process.

This course leverages Moody's Analytics expertise as a global leader in the credit training industry and features engaging lessons, real-word examples and application exercises, as well as pre-course testing to optimize the learning experience.

LEARNING OBJECTIVE

Develop the skills and knowledge to assess agribusiness lending opportunities, make sound lending decisions and build effective loan structures that mitigate the risks agribusinesses often present.

COMPETENCIES GAINED

Participants will be able to:

- Assess agribusiness lending opportunities

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

- Understand the components of and evaluate a cash 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 agribusiness's operations and identifying security

- Perform qualitative risk analyses that reflect the current economic, environmental, and market conditions impacting the agricultural sector

- Use loan covenants and other credit enhancements to mitigate risk

TARGET AUDIENCE

AgriL is suitable for anyone involved in the agribusiness lending process, including relationship managers, lenders, analysts, underwriters and certain client-facing staff that market to and otherwise work with farm-related businesses.

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