

Agribusiness Lending Learning Solution provides the knowledge and skills to understand agricultural businesses and their borrowing needs. This 10-12 hour eLearning course helps lenders identify unique, sector-specific risk factors, assess and mitigate risks that affect borrower creditworthiness, and make good credit decisions.

You learn how to:

- » Assess the fundamental factors associated with lending to agricultural businesses, to equip you with a framework for making sound lending decisions.
- » Understand agribusiness accounting, cash budgeting and sensitivity analysis techniques.
- » Inspect and appraise assets to support ongoing operations and for security purposes.
- » Qualitative measures for market and risk management assessment.

- » Utilize techniques for mitigating credit risks that affect overall borrower creditworthiness.

The screenshot shows a web interface for 'Moody's Analytics | Inspections and Appraisals'. The main heading is 'Equipment Machinery Appraisals'. On the left, there is a vertical navigation menu with buttons for 'Introduction', 'What You Need to Know', 'What You Need to Do', 'How This is Useful', 'Questions You Should Ask', and 'Knowledge Check'. The 'What You Need to Do' button is highlighted. The main content area contains a paragraph: 'It is important to be familiar with the current condition of an agribusiness's machinery and equipment, both for purposes of valuation – especially for instances where the equipment serves as collateral for a loan – and to apprise yourself of its working condition and contribution to the operation. To ensure that such appraisals are effectively done, you should:' followed by a bulleted list of three points: 1. Determine the desired scope of the equipment appraisal. 2. If the equipment is specialized it may require an independent expert to perform the appraisal. 3. Frame the depth of the appraisal process in light of its purpose. In other words, if it is not your intent to take the equipment as collateral or your security reliance on the equipment value is negligible, then the scope of the inspection may be limited to determining its condition only. Alternatively, if there is an expected reliance on the equipment as primary collateral then an in depth appraisal to determine the market value in use and the orderly liquidation value may be necessary. 4. Ensure that you have appropriate expertise in place to conduct the appraisal.

Agribusiness Lending helps you understand your clients' needs and adapt to a rapidly changing marketplace.

With Moody's Analytics eLearning:

- » You gain in-depth understanding of credit theory and sector-specific factors from our relevant and current content.
- » You concentrate your studies on the areas where you have knowledge gaps, through our pre-course diagnostics.
- » You build your confidence by practicing complex concepts, applying new credit skills and demonstrating mastery with our robust simulation, based on a real lending scenario.
- » Program sponsors can monitor participation, assess performance, and access critical detail to support mentoring, additional training, and ROI.

Who is taking this course?

- » Agribusiness lenders and relationship managers
- » Agribusiness loan analysts and underwriters
- » Client-facing staff that work with farm-related clients

Today's agribusiness lenders must be equipped to understand their clients' needs, adapt to a rapidly changing marketplace, maintain a keen sense of the competitive environment, and

make good credit and business decisions that improve the bottom line. Moody's Analytics Agribusiness Lending eLearning course is designed with the agribusiness lender in mind. Upon completion of this program, participants will be able to effectively assess the factors associated with lending to agricultural businesses in order to make sound lending decisions and utilize techniques for mitigating risks that affect overall borrower creditworthiness.

Agribusiness Lending

Fundamentals

Agribusiness Entities

Borrowing Needs

The Credit Decision Process

Agribusiness Accounting

Agribusiness Accounting

Financial Risk Assessment

Cash Budgeting and Expansion Planning

Sensitivity Analysis

Inspections and Appraisals

Field Inspection

Equipment/Machinery Appraisals

Agribusiness Real Estate Appraisals

Qualitative Risk Assessment

Market Risk Assessment and the Competitive Marketplace

Economic, Environmental and Business Cyclicity Management Risk Assessment

Credit Risk Mitigation

Repayment Sources

Credit Enhancements and Risk Mitigation

This course can be completed in 10 to 12 hours.



LEARN MORE

Learn more about Moody's Analytics industry-leading learning solutions. Contact us at elearning@moodys.com or visit us at www.moodysanalytics.com/learning.

www.moodysanalytics.com/learning

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