



Farmers 'N Bankers Program

An Educational Opportunity from The First National Bank in Sioux Falls

As part of this program, participants will have the unique opportunity to work and learn side-by-side with The First National Bank in Sioux Falls' Ag Lending Team and Executive Team, including the Chief Credit Officer and the President. The main goal of this program is to provide farmers and ranchers the education and leadership experience that it takes to succeed in the current agricultural environment.

Participants will learn valuable takeaways in the following sessions:

- The Good, Bad, and Ugly of Farm Financials
 - April 3, 2019, from 11 a.m. to 6 p.m.
 - How to improve your numbers
 - What is important to your banker
- Establishing a Solid Marketing Plan
 - June 26, 2019, from 12 to 6 p.m.
 - Importance of Cash Flow
 - Developing a break-even and utilizing all marketing tools
- Agribusiness Bus Tour
 - August 15-16, 2019
 - Obtain a better understanding of the end users and suppliers of your operation
 - Network with industry members and other farmers
- The Importance of Succession Planning
 - December 11, 2019, from 12 to 6 p.m.
 - Understand the various legal structures available to farmers
 - Real-life examples of successful and unsuccessful estate planning
- Cultivate Your Future
 - TBD February 2020 from 11 a.m. to 3 p.m.
 - Understand how the global economy impacts your bottom line
 - Learn what key measures and ratios to pay attention to

*Dates are subject to change

Eligibility Requirements

- Must be a farmer, rancher, or allied industry professional interested in increasing their farm financial knowledge.
- Must have a willingness to actively participate in the 5 sessions outlined above.

Details

- Cost: \$500 up-front fee
 - Covers all 5 sessions including meals, hotel, and bus tour for participants and spouses.
 - Participants will receive a \$100 gift card for each session attended.
- Dress Code
 - Business Casual: collared shirts and nice pants. No t-shirts, shorts, or jeans with holes.
- All events will take place in Sioux Falls (with the exception of the bus tour).
- Agribusiness bus tour locations will be decided by our applicants.
- Spouses are strongly encouraged to join us at any and all events.
- **Application Deadline: March 1, 2019**

