

## **Farm Credit University**

### *Launch Pad Orientation Curriculum*

#### Online Modules:

1. Mega Trends of Agriculture & Ag Lending
2. The Farm Credit System & Cooperatives
3. The Landscape of Ag Finance: A Competitive Assessment
4. Customer Segmentation and Service
5. Farm Credit Communications Advocacy Program

*Each Module includes Flash content, text content, objective test, application question, and module rating.*

#### **Objectives of Each Launch Pad Module**

##### Module 1: Mega Trends of Ag & Ag Lending

This module will introduce you to some of the major influences and trends that will drive and shape agriculture, agrilending, and rural America. The objectives of this module are to:

- Assist you in comprehending the multitude of factors influencing your agricultural customer, the rural community, and agrilending.
- Develop and enhance your ability to discuss and understand the issues facing your customers, fellow employees, and stakeholders.
- Comprehend structural changes in agriculture and rural communities and have a stronger understanding of agriculture's strategic position.
- Provide you with the latest information and trends from leading experts in the field of agriculture and agrilending.

##### Module 2: The Farm Credit System & Cooperatives

Now, let's modify our flight plan with the objective of discovering more about the Farm Credit System, its purpose, operations, history, legacy and vision for the future. By the time we complete this stopover in our journey, you will:

- Have an understanding of the Farm Credit System's formation, history, purpose and future.
- Be competent in how Farm Credit banks and associations are organized, governed and managed.
- Have an awareness of how Farm Credit operates as a cooperative, the benefits of being a cooperative, and differences between cooperatives and other business models such as corporations.
- Have insight into the System's philosophy, values and the impact it has had on agriculture and rural America.

##### Module 3: The Landscape of Ag Finance: A Competitive Assessment

From the flight deck, let's change course and set the learning instrument panel to credit and financial services available to the vast landscape of American agricultural producers and rural America. In our transcontinental flyover we will have several stopovers to fulfill our objectives and our mission for the module.

- We will examine trends of agricultural debt financing and drill down to discover which organizations provide credit and financial services to the dynamic industry of agriculture and rural communities.
- Next, we will conduct a competitive assessment of the major players in the agricultural lending industry, their strategic strengths, weaknesses, and positioning strategies.
- Finally, a brief stopover concerning eligibility and scope of financing for the Farm Credit System will be an objective as we conclude the trip.

#### Module 4: Customer Segmentation and Service

Let's take an extended stopover to explore another aspect of the agricultural lending field. This time we are going to beam into the competitive playing fields of ag finance and find out what financial products and services are available by customer segment. Then we will see how industry leaders deliver superior customer service in an ethical manner. Finally, the stopover will go to the front lines of the work environment to explore how the Farm Credit System can be a challenging and fulfilling choice in one's career. More specifically:

- First in our field survey we will focus on the Farm Credit System and an overview of the various products, services and options available by customer segment.
- Next a quick pit stop for the all-important topic of customer service viewed from inside and outside the organization.
- Of course, ethics, trust, and integrity will be important central themes in all we discuss.
- Followed by why Farm Credit is an "employer of choice" in a fast-paced, challenging, global work environment.

#### Module 5: The Farm Credit Communications Advocacy Program

In this segment of the training, you will be exposed to methods, techniques and examples of telling the agricultural, rural and Farm Credit story to a wide variety of audiences outside the organization. You, as the next generation of employees, must carry the torch on as the Farm Credit System evolves in the future. The objectives of this module are:

- To understand Farm Credit's mission and purpose, and how to communicate it effectively.
- To provide guidance concerning questions and answers about Farm Credit, its role, its position in the marketplace and changes and dynamics that are occurring inside and outside the organization.
- To discuss principles, techniques and tactics that can be utilized in telling the agricultural, rural and Farm Credit story to government agencies and the public through various forms of media.
- To provide specific examples of how to apply concepts and principles that have been formulated in the module.

#### **Outline of Each Launch Pad Module**

##### Module 1: Mega Trends of Ag & Ag Lending

Objectives

Introduction

Consumer Trends

Demographic and Economic Forces

*Information and biotechnology*

*Natural resource and environmental management*

*A publicity and public relations plan*

*Threats*

Global Bloc Economies

The U.S. Economy

*Indicator importance*

*Business cycles*

The Transformation of Rural America

*Paradigm Shift: Affluent Zones*

*Paradigm Shift: On the other side of the fence*

Transformation of Agricultural Structure

*Super Commodity/Agribusiness*

*Traditional Family Farm*

*Vertically Integrated Operation*  
*Contract Agriculture*  
*Lifestyle Segment*  
*Value Added Agriculture*  
*Agri-Entertainer*  
The Future of Ag Lending  
*Farm Credit's Future*

## Module 2: Farm Credit System & Cooperatives

### Objectives

#### The Farm Credit System

Farm Credit's Five-star Philosophy

*Customer-owned*

*Reliable*

*Competitive*

*Knowledgeable*

*Passionate*

The Farm Credit System's Structure

*System Banks*

*Other System Entities*

#### The History of Farm Credit

1900-1920: The Turn of the Century

*Origins of the Farm Credit System*

1920-1945: The Great Depression & War Years

*The Early Years*

1945-1970: The Post-War Years

*Post World War II Prosperity*

1970-1990: The Era of Growth and Financial Trauma

*Financial Stress in the 1980's*

1990-2006: Pre- and Post-Millennium

*Recent Years*

2007 and Beyond: The Future

*New Horizons for Farm Credit*

#### Cooperatives

Basic types of Business Ownership

What is a Cooperative?

Why Form a Cooperative?

Patronage Distribution

### Module 3: The Landscape of Ag Finance: A Competitive Assessment

Objectives

Introduction

The Agricultural Finance Landscape

Macro View of Debt

Who's Who in Financing Agriculture?

*Commercial Banks*

*Agribusinesses & Individuals*

*Individuals*

*Insurance Companies*

*Farm Service Agency*

*Farmer Mac*

*The Farm Credit System*

Eligibility and Scope of Financing

Eligibility of Legal Entities

Scope of Financing Guidelines

Farm Related Service Businesses

Home Loans to Rural Residents

Further Resources

Conclusion

### Module 4: Customer Segmentation and Service

Objectives

Introduction

The Lifestyle Segment

*Country Homes*

*Rural Property*

*Farmettes*

*Farmland Investment*

*Young, Beginning and Small Farmers*

Customer Solutions

The Commercial Loan Segment

*Real Estate Loan Products*

*Commercial Loan Products*

Related Financial Services

*Insurance Products*

*Credit Leasing*

*Financial Management Services*

*Strategic Alliances*

Agribusiness and Larger Markets

*Participation/Syndication Loans*

*Rural America Bond Program*

Customer Service 101

*Intergenerational Differences*

Ethical Practices

*Why Ethical Practices Lapse*

*Competitive Pressures*

The Work Environment of Choice

Module 5: The Farm Credit Communications Advocacy Program

Objectives

Introduction

The Farm Credit CAP Program

The Farm Credit System: Rural America's Customer-owned Partner

Questions and Answers about Farm Credit

Telling the Agricultural and Rural Story: Five Perspectives

Telling the Farm Credit Story: Principles and Techniques

Announce Good Deeds!

Keep an Eye on Local Media