

DATES AND RATES

LEVEL 1 4 days of training in 2 sessions

Begins Nov. 11-12, 2020
Concludes Dec. 9-10, 2020

LEVEL 2 6 days of training in 3 sessions

Begins Jan. 13-14, 2021
Reconvenes Feb. 10-11, 2021
Concludes Mar. 3-4, 2021

LEVEL 3 2 days of training in 1 session

Held Mar. 24-25, 2021

Level 1: \$650/PDPW Member \$775/Non Member
Level 2: \$850/PDPW Member* \$975/Non Member*
Level 3: \$700/PDPW Member* \$825/Non Member*

*An online placement test will determine which level participants place into. Those placed into Level 2 will owe an additional \$200 upon finalizing registration; an additional \$50 will be owed for those placing into Level 3.

Count on us for shared success

Agricultural lenders and financial institutions know their dairy producer clients are more likely to succeed when they operate with a firm comprehension of financial concepts.

Many of these lending partners will provide partial or full scholarships to producers participating in the PDPW Financial Literacy for Dairy program. The "Count on Us" campaign gives lenders an opportunity to support producers who are eager to successfully develop their businesses for today and for generations to come.

HERE'S HOW IT WORKS: Attendees will pay the program costs to PDPW upon registration and then present their payment confirmation to a "Count on Us" lender. Scholarship amounts and criteria will be determined between attendees and their lenders.

As of 12/17/20 these partners have confirmed "You can count on us!"

Ag Consulting Team
Bank of Brodhead
BMO Harris Bank
Bremer Bank
Citizens State Bank of Loyal
Compeer Financial

Dairy Business Consulting, Inc.
DMB Community Bank
Farmers & Merchants Union Bank
GreenStone Farm Credit Services
Investors Community Bank
Rabo AgriFinance

count
on us

To learn how your lending institution can partner with PDPW's "Count on Us" program, email us at mail@pdpw.org or call 800-947-7379.

For the most current partner list, visit www.pdpw.org.



Professional Dairy Producers®

820 N. Main St., Suite D
Juneau, WI 53039
800-947-7379

mail@pdpw.org www.pdpw.org
#PDPWFinancialLiteracy #mypdpw



FINANCIAL LITERACY
for dairy®

"Financial Literacy for Dairy offers invaluable content for your business and you personally. Where are you? Where do you want to go?"

Knowing your numbers will help you get there.

Rick Schultz, Herd Manager, Tag-Lane Dairy, Palmyra, WI



FINANCIAL LITERACY FOR DAIRY

when determination isn't enough

All participants will complete an online placement test prior to attending to determine which level best suits their degree of financial comprehension. Register online at www.pdpw.org or by calling 800.947.7379.

All sessions will be held at PDPW headquarters: 820 N. Main St., Juneau, WI 53039

LEVEL ONE

This level expands on core financial concepts and sets the stage for practical application, improved business management and working alongside your lender.

SPECIFIC TOPICS

- Goal setting
- Balance sheet principles
 - Annually preparing for all entities and personal
 - Reflecting cost basis and fair-market value
- Cash income statement to measure profitability
- Cash flow planning

LEVEL TWO

Progressing to broader concepts, level two digs in for a deeper look at more comprehensive financial tools and reporting methods.

SPECIFIC TOPICS

- Profitability and cost-center tracking
- Separating out and measuring profitability of specific entities
- Enterprise budgets
- Accrual adjustments
- Projected cash flow and business analysis
- Balance sheet ratios and financial analysis
- Financial ratios and analysis
- Establishing key performance measures and ratios
- Business planning

LEVEL THREE

This session covers advanced concepts regarding several core areas of financial management.

SPECIFIC TOPICS

- Using budgeting tools for planning and performance monitoring
- Trend analysis, key metrics and benchmarking
- Using cost production and managerial accounting to stimulate strategic shifts
- Strategies for optimizing capital purchases
- Managing family business investment capital; protocols for monitoring and compliance
- Best practices for optimizing family business governance

FINANCIAL LITERACY SESSION PRESENTERS



Dr. Kevin Bernhardt is Professor of Agribusiness at UW-Platteville School of Agriculture and Farm Management Specialist with the UW-Extension and

Center for Dairy Profitability. He's also served at the USDA-Foreign Agriculture Service and as a lender for Hills Bank and Trust Company in Iowa City.



Gary Sipiorski is a business and financial consultant in the agriculture industry. He served for 29 years in the capacities of loan officer, President/CEO and is presently Bank

Director for the Citizens State Bank of Loyal. He's also been an advisory council member for the Federal Reserve Bank of Chicago, chairperson on the national agricultural committee and with the Independent Community Bankers of America.



Dick Wittman is board chair, transition coach and former manager of a 20,000-acre crop, cattle and timber operation in northern Idaho. He provides seminars, work-

shops and private consulting services to farmers and agribusinesses. His specialties include financial and family business management, transition planning, consultant training and conflict management.

"The Financial Literacy Class has helped me understand what I need to look for in our business statements to help **set, meet and track our goals** and to know what to look for to be more profitable and efficient."

Clint Hodorff, Second-Look Holsteins, Eden, WI

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Dairy Farmers of Wisconsin
Land O'Lakes
MorganMyers
Professional Dairy Producers Foundation

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FarmFirst Dairy Cooperative
Focus on Energy
GEA
GreenStone Farm Credit Services
Investors Community Bank
Landmark Services Cooperative
Mycogen Seeds
ProAGtive Technologies
Progressive Dairy
Roto-Mix
Twohig Rietbrock Schneider & Halbach, S.C.
USAgNet LLC
Wisconsin Cheese Makers Association
Zoetis

"As we all do, I have so many irons in the fire I almost didn't attend Financial Literacy for Dairy. What a mistake that would have been! I'll always be glad I made the effort to participate.

PDPW has set the financial education bar very high.

Andrew Nitz, Busy Bee Acres LLC, Markesan, WI

CEUs AVAILABLE

Level 1: up to 32 DACE credits
Level 2: up to 48 DACE credits
Level 3: up to 16 DACE credits

Dairy Advance
CONTINUING EDUCATION

