

DATES & RATES

Sessions held at PDPW: 820 N. Main St., Juneau, WI

LEVEL 1 4 days of training in 2 sessions

Begins Nov. 10-11, 2021
Concludes Dec. 8-9, 2021

LEVEL 2 6 days of training in 3 sessions

Begins Jan. 19-20, 2022
Reconvenes Feb. 9-10, 2022
Concludes Mar. 2-3, 2022

LEVEL 3 2 days of training in 1 session

Held Mar. 23-24, 2022

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 apt to succeed when they operate with a solid 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 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 9/15/21 these partners have confirmed "You can count on us!"

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
Rabo AgriFinance

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.

count on us



Professional Dairy Producers®

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

mail@pdpw.org www.pdpw.org
#mydpw



Your springboard for success

Sometimes you need to
JUMP IN
with both feet

FINANCIAL LITERACY FOR DAIRY



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



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 more effectively working alongside your lender.

SPECIFIC TOPICS

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

LEVEL TWO

Progressing to broader concepts, level two dives 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
- Cash flow budgeting 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 conducts seminars,

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

"Financial Literacy Level One will help take you from ground zero to where you have a better grasp on what a lender is looking for and **what you need to make smart business decisions.**"

*Jake Hoewisch,
Hoewisch Homestead,
Fremont, Wis.*

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Schneider & Halbach, S.C.
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Zoetis

EVENT SPONSORS



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



"Believe me when I say **this was the best financial course that I have attended, hands down.** Never before have I had such a list of items that I could take back and actually implement in the real world. Thank you."

*Geoff Gerrits, Chief Financial Officer,
Breeze Dairy Group, LLC, Appleton, Wis.*