

## **Program Descriptions by Dr. Dave Kohl**

### **Promos Geared Towards Producers and Agribusiness Owners:**

#### **Future-Proofing Your Business and Life for Success**

The quarter-century mark provides unique challenges but also opportunities for those businesses and individuals positioned to capitalize on them. Geopolitics, global economic status of the economy, consumer and society trends provide a venue for razor thin margins and extreme economic volatility.

Focusing on resiliency, nimbleness and agility will be key elements in future-proofing your business and life. Financial and business KPIs (key performance indicators) along with strategies in resource and risk management can place the odds in your favor for successful outcomes. Dr. Dave Kohl will bring a unique academic, industry engagement and business operations background to the future-proofing equation of business and life.

#### **Agricultural Update and the Road Ahead**

Dr. Dave provides key viewpoints from his travels on the road and throughout the U.S. and globally. He will share his knowledge of global economic trends and the state of the U.S. economy. This session is designed for groups and individuals to critically think about how events around the world and the U.S. are impacting their business' bottom lines and the future of the industry.

On the road ahead, the good doctor will draw upon his decades of experience as an educator and business person to present common financial and business practices that will proactively position your business or customer regardless of the economic cycle. This session is very versatile for a wide range of groups including lenders, producers, agribusiness owners and even students, with nuggets for each regardless of age, size of business, background or experience.

#### **Managing the Positives and Realities of Economic Trends**

The economic shockwaves are coming fast and furious, which feels like a decade of change in a few short weeks. Whether it is the weather, geopolitical events, military action, consumer trends, trade, or interest rates, one needs to think globally but also consider how these economic factors could impact your own business decision-making.

Join us for a journey through the latest trends and changes that will impact the odds of business success. Discussion will focus on the tools and principles of business and finance that stand the test of time. Dr. Kohl comes to the event with decades of

academic and business experience as well as insight from his interaction with thought leaders in the agricultural industry.

### **Economic Shockwaves: Challenges and Opportunities**

Economic shockwaves have become a fact of life in managing businesses and financials in the agricultural industry. Disruptors such as inflation of energy and other prices and increasing interest rates along with consumer and societal trends must be incorporated into the strategic game plan.

This program is designed to look into the future, challenge the status quo, and see how macroeconomic trends impact everyday decisions. The business and financial practices that will place the odds of success in your favor despite extremes in volatility will be a focus. Dr. Kohl's decades of experience with his work as an academic, speaker, writer, business owner, and coach will provide wisdom and perspectives in an economic environment where uncertainty and opportunity coexist in the decade of the 2020s.

### **Strategies & Actions to Put the Odds in Your Favor OR**

#### **Increasing Your Odds for Business Success**

Economic shockwaves have become a fact of life in agricultural business and financial management. Disruptors such as inflation of energy and other prices and increasing interest rates along with changing consumer and societal trends must be incorporated into strategic game plans. However, even with these challenges, opportunities exist for those who manage the business proactively despite all of the economic megatrend shifts.

How can you place the odds in your favor when managing your business and personal finances? What are the strategies and actions for success in a world where chaos is the new normal? Join Dr. David Kohl, Virginia Tech Academic Hall of Famer, as he presents his outlook along with actions that can improve your odds of success. His work as an academic, speaker, writer, business owner, and coach will provide wisdom and perspectives for these challenging but opportunistic times.

### **Business and Financial Tools for Turbulent Times**

Today's economic environment appears to have a surprise around every corner. Geopolitics, military action, pandemic, changes in consumer trends along with trade, and the status of the economy must be incorporated into business decision-making.

Join us to discuss some of the business and financial tools along with practical wisdom that can place the odds of business success in your favor. What are the best practices

that are time-tested regardless of the extremes in the cycle? This will be a high energy information-packed session that is designed to stimulate critical thinking in your business, family, and personal lives.

### **High Octane Business Strategies**

There will be a widening of the profit gap for agricultural producers in the 2020s. Dr. Kohl will present some time-tested fundamental business and financial principles for successful businesses regardless of size, enterprise, geographic location, or stage of the business. Find out the seven “P’s” of the high octane business strategies that could set up your business for success. What are fifteen business problems your business should exhibit? How do you stack up concerning business and financial IQ? What is some wisdom by the numbers in business and personal finance that can set you ahead for profit on your journey to a successful business? Don’t miss this informative session.

### **Agriculture Today: New Era of Prosperity or Temporary Opportunity?**

The decade of the 2020s will be one of economic and financial divide. Stimulus checks from the government along with rising commodity prices in some industries have presented profits not seen since the Great Commodity Super Cycle. Extreme volatility and uncertainty created by geopolitics present an economic roller coaster environment for most businesses. These factors coupled with inflating costs, a shift from fossil fuels to the green movement, consumer and technology trends, and supply chain bottlenecks are only some of the challenges. Visionary CEOs must strategically analyze the challenges and opportunities. They must conduct both an industry and business SWOT analysis to identify strengths, weaknesses, opportunities, and threats in their business plan, and a pathway to remaining on the positive side of the ledger. Don’t miss out on this engaging session that applies the big picture variables to your business, family, and personal life.

### **Agricultural Economics and Business Trends for the 2020s**

The pandemic has been a disruptor and an accelerated game-changer for businesses, consumers, and societies worldwide. What is in store for the remainder of the decade of the 2020s? What are the global and domestic economic trends and trade implications for agriculture? How will consumer trends and changes in global economic power shifts influence the fortunes of agricultural producers? What will be the shifts in management mindsets to meet and capitalize on these forces? This session will be led by Dr. Dave Kohl, Virginia Tech Academic Hall of Famer, who has spent decades in education roles working with young farmers and ranchers across the globe. He will integrate his experiences and wisdom as an educator and business owner to bring it down to strategic and tactical applications to your business and personal life.

## **Mega Trends 2024 and Beyond**

Dr. Kohl's extensive travel and work experiences with a wide range of groups including ag producers, agribusinesses, lenders and corporate board members give him a unique pulse on trends that will impact the landscape of agriculture. This session is designed to link global perspectives down to the business level, and will cover changing consumer trends, dietary trends, technology and productivity, global issues, international trade, the transition from baby boomers to millennials and generation Z, and the urbanization of global populations. The saying, "think globally, but act locally" is critical for the proactive business person attempting to gain a strategic advantage.

## **What's Your Business & Financial IQ?**

This session is designed to assess your business and financial IQ which will be critical to placing the odds of success in your favor. The discussion will focus on the key elements of success regardless of the business and economic cycle.

Lessons learned from five decades of being in business as well as research and interaction with leading business people and thought leaders will be incorporated into the discussion. If you are looking for a session that will be informative, with action steps and wisdom that will influence your business, family, and personal lives, this is the session for you!

## **Promos Geared Towards Ag Bankers and Ag Lenders:**

### **Future-Proof Your Agricultural Banking Business –**

Take a look across the changing agricultural banking landscape. There are opportunities a plenty, but also challenges around every corner. Dr. Kohl separates the wheat from the chaff, addressing the global economic outlook and critical issues you need to know about to make the right decisions for your customers and organization.

### **What Got Us Here & What Will Get Us There**

The ever-present conflict in Europe and changes in geopolitical leadership and priorities often result in economics in extremes. We must also consider global weather patterns, uncertainty in trade and export markets as they create economic and financial ripples that will be observed throughout the decade. On the flipside, global trade, consumer behaviors, supply and marketing chains, and other disruptors are also presenting opportunities in the agricultural lending marketplace.

This program will discuss the aforementioned global and domestic factors' impact on the agriculture industry and ag lending or what got us here. Dr. Kohl's work as an academic, speaker, writer, business owner, and coach will provide wisdom and perspectives in an economic environment where uncertainty and opportunity coexist in the decade of the 2020s. Get ready for an action-packed session that will provide some answers to what will get us there in the agricultural lending marketplace.

### **Agriculture and Ag Lending Outlook**

The ever-present conflict in Europe and changes in geopolitical leadership and priorities often result in economics in extremes. We must also consider global weather patterns, uncertainty in trade and export markets as they create economic and financial ripples that will be observed throughout the decade. On the flipside, global trade, consumer behaviors, supply and marketing chains, and other disruptors are also presenting opportunities in the agricultural lending marketplace.

This program will discuss the aforementioned global and domestic factors' impact on the agriculture industry and ag lending. Dr. Kohl's work as an academic, speaker, writer, business owner, and coach will provide wisdom and perspectives in an economic environment where uncertainty and opportunity coexist in the decade of the 2020s. Get ready for an action-packed session that provides answers to some of the most commonly asked questions in the agricultural lending marketplace.

### **Lending in the Agricultural Marketplace – 2024 and Beyond**

Global trade, consumer behaviors, supply, and marketing chains, and other disruptors are creating challenges, while simultaneously presenting opportunities in the agricultural lending marketplace.

Dr. Kohl will draw upon his decades of engagement and interaction with the agricultural industry to provide wisdom and actionable items that can be used with your agricultural customers. Topics include the high tech, high touch approach to building relationships, aligning with producer mindsets, assessing business IQ as it relates to financials and bottom-line economics, and the growth of ag businesses of the future. Get ready for an action-packed session that provides answers to some of the most commonly asked questions in the agricultural lending marketplace.

### **Credit Decisions in Uncomfortable Economic Times**

High inflation, increasing interest rates and uncertain commodity prices are becoming a fact of life in the mid-2020s. The ever-present conflict in Europe and changes in

geopolitical leadership and priorities often result in economics in extremes. We must also consider global weather patterns, uncertainty in trade and export markets as other factors that can quickly change a portfolio or individual customer's situation.

This session will discuss the aforementioned factors and their impact on domestic and global economics. Time tested perspectives, tools and techniques will be interwoven that can proactively assist in your credit decision making process. This high energy webinar will provide answers to commonly asked questions about credit and financial decisions in the current environment.

### **Getting Comfortable with the Uncomfortable**

Today's economic environment with inflation, increased interest rates and input costs along with uncertainty in trade and geopolitics can be financially and mentally taxing. In this session for lenders, let's take a look into the future of uncertainty from the challenges to the opportunities.

Strategies and actions will be presented that will position the agricultural business to take advantage of opportunities and negate adversity. Along the way, Dr. Dave will provide answers to some of the commonly asked questions received on the road. Get ready for this event that will provide information, practical tips, networking and engagement.

### **Post - Pandemic Economics and Agricultural Lending in 2024**

The sudden impact and lasting effects of the COVID-19 pandemic have created accelerated changes. Economic and financial ripples will be felt for years in many agriculture businesses. The 2020s will be a decade of the economic divide that will test the art and science of agricultural lending.

Dr. Kohl will draw upon his decades of engagement and interaction as an educator. He will provide his big picture wisdom and actionable items that can be used with your agricultural customers in 2024 and beyond. As usual, he will provide answers to some of the most commonly asked questions that he has received from participants of his more than 250 virtual speaking engagements in the U.S. and globally since the pandemic limited his travels. You won't want to miss this opportunity to continue your lifelong learning journey with this informative session.

### **Credit Decisions in Uncomfortable Economic Times**

High inflation, increasing interest rates and uncertain commodity prices are becoming a fact of life in the mid-2020s and these factors can quickly change a portfolio or individual customer's situation. Dr. Kohl will draw upon his decades of engagement and interaction with the agricultural industry to provide wisdom and actionable items that can be used with your agricultural customers. He will present time tested perspectives, tools and techniques that can proactively assist in your credit decision making process.

Topics will touch on the high tech, high touch approach to building relationships, aligning with producer mindsets, assessing business IQ as it relates to financials and bottom-line economics, and the growth of ag businesses of the future.

### **The Management Mindset for the 2020s**

The decade of the 2020s will be one for widening the economic and financial divide. Come join us to discuss the four pillars of success for converting economic uncertainty and disruptions into business opportunities. A high business IQ will be one of the common denominators of success. What are the components of a high business and financial IQ that provide resiliency and agility to navigate accelerated change that has been created by the pandemic? Don't miss this informative session with Dr. Kohl to learn some action items that will position your business and management team to navigate the economic white waters of the decade of the 2020s.

### **Ag Credit Analysis & Communications**

Agricultural credit analysis will go to new levels in 2024. Disruptors such as possible changes in government payments, global trade, and of course the weather will create economic volatility. Credit analysis tools to enhance communications not only with the customer but internally and with regulators will be a priority. This session will focus on these credit tools of the times and how they can be used to jump-start your assessment of credit risk as well as business development opportunities.

### **General Banking Promos:**

### **Business & Economic Outlook**

The COVID-19 black swan landed like no other bird creating economic, financial, social, and emotional anxiety in its wake. This major disruptor created challenges for some but opportunities for others. What will be the future of global and domestic economics, trade, land values, customer behaviors, and everything in between? Come join us to

discuss the four pillars of success for converting economic uncertainty and disruptions into business opportunities.

A high business IQ will be one of the common denominators of success. What are the components of a high business and financial IQ that provide resiliency and agility to navigate accelerated change that has been created by the pandemic? Tune in to this informative session with Dr. Kohl to learn some action items that will position your business and management team to navigate the economic white waters of the decade of the 2020s. Join Dr. David Kohl, Virginia Tech Academic Hall of Famer, for his views and perspectives that will impact producers, ag lenders, and agribusinesses.

### **Domestic & Global Economic Mega Trends**

Risk and opportunities in the agricultural industry are often aligned with economic and business trends in the U.S. and abroad related to geopolitics, military actions, export market volatility, and consumer and societal issues. Some trends are short term while others are disruptors that impact the industry for a longer duration. Central banks' actions will impact profitability and the balance sheet as interest rates remain volatile. Dr. Kohl has decades of experience in navigating these trends as an educator and agricultural business owner.

### **Business & Economic Mega Trends OR Stepping Up Your Business Financial Game Plan**

The decade of the 2020s has had many challenges and accelerated changes already. The pandemic, inflation, supply chain issues, and the pressure of labor shortages are just a few of these challenges. Consequently, navigating the business white waters requires more thought and intensity than ever before. Dr. Dave Kohl will provide his insight on the future trends and economic factors impacting your business, family, and personal lives. Whether you are in your teens or approaching the century mark, this session will provide strategies, actions, and wisdom that will be enlightening to everyone, along with great fellowship. Come join us!

### **Specialized Topics:**

#### **Nuts and Bolts of Business Transition**

Before one ponders about estate planning, asset transfer, or business entity structure, the marathon or journey of planning for transition of business management must be established. With over \$35 trillion dollars of assets ready to be passed to the next generation by businesses and households by the year 2035, both estate and



management transition planning must be high priorities. Transition planning is one of the top three issues facing agricultural businesses and it is often the Achilles' Heel of successful businesses. In this program, Dr. Kohl will discuss the process of transition planning including:

- The “starting five” questions to jumpstart transition planning.
- Pitfalls and issues to manage around.
- The financial liquidity crisis which leads to impromptu transition planning.
- Sweet sixteen strategies, actions, and tactics that are critical for success.
- Selecting a transition planning team.
- A scorecard to follow in the transition planning journey.