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Resources

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New from the ABA, this handy guidebook will educate farmers and ranchers on how to be well prepared when applying for a loan. It provides a tangible way to logically and clearly explain why financial statements are important, how to measure success, and how to prepare for the loan borrowing process. Plus, it gives ag producers a better understanding of the farm business from a financial viewpoint by including:

- Sample financial statement forms and explanations as to how to complete them
- Summaries of financial performance ratios
- A checklist of the 12 questions every borrower must answer before they approach

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- Calculate the break-even
- Create a marketing plan
- Execute the marketing plan.

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- Why American producers still struggle with farm marketing
- The risks in farming and their impact on markets
- The elements that do not work in farm marketing
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It's a must for the entire agricultural lending industry ... and that's no exaggeration! Now, everyone from lending officers to ag educators will know how to implement these recommendations for information collection, reporting and analysis ... *just by reading this easy-to-use text.*

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