

**AgTools™ Academy
for the Tree Fruit Industry
Wednesday, February 29, 2012
1:00-4:00 PM**

AGENDA

1:00 Welcome – *Clark Seavert & Karina Gallardo*

1:15 What is AgTools™, AgProfit™, AgLease™, & AgFinance™ – *Tyler West, Student, OSU*

1:45 What are the Characteristics that make Borrowers Successful in Managing their Finances -
Lenders

2:15 Reviewing the Smith Apple Farms case study – *Karina Gallardo*

2:15 AgFinance™ Results for Round 1 – *Clark Seavert*

2:45 Benchmarks on Production Costs and Returns – *Karina Gallardo*

3:15 AgFinance™ Results for Round 2– *Clark Seavert*

3:30 Lender's Panel: What is Needed to Obtain a Loan and What are my Options?

3:45 Review Main Points of the Day, and Wrap Up - *Clark Seavert & Karina Gallardo*

4:00 Adjourn