

Farm Credit Mid-America  
Presents

# MASTERING YOUR CAPITAL WORKSHOP

Friday, February 16

9:00 AM - 3:30 PM

Kentucky State University Research  
and Demonstration Farm



# WORKSHOP AGENDA

**8:00 - 8:50 AM**

Registration & Breakfast

**8:50 AM**

Welcome *Farm Credit Mid-America*

**9:00 AM**

Preparing Financial Statements and Cashflow Projects

Marcus Tyler Jr., *Farm Credit Mid-America*

**10:00 AM**

Taxes & Legal Entities

Gary Book & Ethan McNeely, *Farm Credit Mid-America*



**Gary Book**, *Director of Retail Credit Underwriting*

Gary has been with Farm Credit Mid-America since 2011. He leads a team of 13 Credit Officers that underwrite loans across Arkansas, Indiana, Kentucky, Missouri, Ohio and Tennessee. Gary has been a part of the Growing Forward® program since its inception in 2014, first as a Credit Analyst and later as its Credit Lead. Gary is also involved in leading and implementing various strategic initiatives for Farm Credit Mid-America.



**Ethan McNeely**, *Credit Officer*

Ethan has worked for Farm Credit Mid-America since 2018 in the Retail Credit Underwriting group, serving customers across the six-state territory by analyzing financials and decisioning loan requests. Ethan specializes in underwriting loans for cattle operations, niche markets and the Growing Forward® program. Ethan is a fourth generation farmer who farms alongside his father on a 1,400-acre row crop operation with a small herd of cattle. He serves as the Scott County, IN President for Farm Bureau, Inc. and is a member of the Indiana Farm Bureau Tax Taskforce.

**11:00 AM**

Preparing Your Farm Future

Daniel Brindle, *CEPA®*, *LUTC*, *Financial Strategies Group, LLC*



**Daniel Brindle**

Daniel has over 25 years' experience in the Financial Services Industry with a proven background in management and agent development. Dan has enjoyed extensive experience working with farmers and helping with their unique financial planning needs, including estate equalization, fixed asset protection, farm transfer and tax-advantaged wealth planning for both their personal and farm needs. Dan holds his FINRA Series 6, SIE and 63 licenses, and also holds life, health and property licenses.

**12:15 PM**

Lunch Panel - Experience is the Best Teacher

Ashley Smith, *CEO and Co-founder, Black Soil KY*

Travis Cleaver, *CEO, Cleavs Family Market*

Michael Zachary, *Outreach Coordinator, USDA-NRCS*

Jules Smith, *Nashville Division Grocery, Natural Foods and Adult Beverage Merchandiser, The Kroger Co.*

*Panelist bios can be found on the next page.*

## Lunch Panelists



### Ashley Smith

Smith has brought forth barrier-breaking inclusivity to Kentucky agriculture and its local food system by centering black farmers, elevating their visibility and perpetuating black farming and land ownership. Black Soil KY has invested over \$1 million into Kentucky's black farming sector since 2017 through strategic partnerships, product placement and cooperative economics.



### Travis Cleaver

Travis Cleaver farms in Hart and Larue Counties with his family. Through their direct-to-consumer farming operation, they work to meet the needs of their customers by providing a variety of quality vegetables and meats. He was recently named 2021 Small Farmer of the Year by Kentucky State University.



### Michael Zachary

Michael is a retired US Army First Sergeant with over 20 years of service in defense of our nation and currently serves as the State Outreach Coordinator for NRCS Kentucky. Micheal has a love for community and partners with community leaders to promote peace and safety in our cities.



### Jules Smith

Jules is an award-winning Grocery, Natural Foods and Adult Beverage Merchandiser. He is the CEO of Abundant Life Christian Fellowship, serves on the Tennessee Grocers and Convenience Store Board of Directors, is an active member of The Kroger Co. Associate Resource Group Enterprise Steering Committee and a member of the TSU Department of Agriculture Advisory board.

**1:30 PM**

## The Value of Record Management

Dr. Steve Isaacs, *University of Kentucky Extension*



Steve Isaacs has worked at the University of Kentucky for 23 years as an Extension Farm Management Specialist focusing on programs in farm financial management, human resource management and the economics of injury prevention. He serves as co-director of the Kentucky Agricultural Leadership Program and director of the UK Income Tax Seminars. Steve currently teaches Ag Management Principles and Human Resource Management at UK and has been active in undergraduate curriculum development and student advising.

**2:30 PM**

## Building Your Infrastructure Panel Discussion



### Dr. Jeff Young

*Director, University of Kentucky Urban Extension*  
Dr. Young brings over 30 years of experience with Kentucky Cooperative Extension encompassing a variety of roles. In his current role, Jeff supports county and state Extension faculty and staff working to address the challenges facing our urban communities and Extension disaster response.



### Mark Barker

*Senior Vice President, Farm Credit Mid-America*  
Mark began his career with Farm Credit Mid-America in 2001 and has served in a variety of roles. Currently he serves as the Senior Vice President of Agricultural Lending in Kentucky. He is also the current Chair of the Kentucky Ag Council and a board member of the Kentucky Ag Development Fund.



### Tera Roberts

*Loan Programs Manager, Kentucky Ag Finance Corp.*  
Tera is a graduate of the University of Kentucky with a degree in agricultural economics. Coming from Franklin County, KY, Tera began his career in 2022 with NRCS and in March of 2023 started with the office of Agricultural Policy, where he currently serves as a Loans Program Manager.



### Dr. Marcus Bernard

*Associate Professor, Kentucky State Univ.*  
Throughout his career, Dr. Bernard has integrated working for and researching rural-based organizations and communities. Academically, he has built on relationships with community organizations, small businesses and farm families to research economic development, public health concerns and opportunities for youth in agricultural throughout the Black Belt Region.

**3:30 PM**

## Closing Remarks