

# DATES AND RATES

## LEVEL 1 4 days of training in 2 sessions

Begins Nov. 8-9, 2023  
Concludes Dec. 6-7, 2023

## LEVEL 2 6 days of training in 3 sessions

Begins Jan. 17-18, 2024  
Reconvenes Feb. 7-8, 2024  
Concludes Feb. 28-29, 2024

## LEVEL 3 2 days of training in 1 session

Held Mar. 20-21, 2024

Level 1: \$675/PDPW Member    \$850/Non Member  
Level 2: \$875/PDPW Member\*    \$1,050/Non Member\*  
Level 3: \$825/PDPW Member\*    \$1,000/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 \$150 will be owed for those placing into Level 3.

## Count on us for shared success

Agricultural lenders recognize their dairy producer clients are in a better position to succeed when they manage their dairies with a firm comprehension of financial concepts.

Many of these partners will provide partial or full scholarships to producers participating in the PDPW Financial Literacy for Dairy program. The "Count on Us" campaign gives suppliers and 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" partner. Scholarship amounts and criteria will be determined between attendees and their partners.

### As of 8/3/23 these partners have confirmed "You can count on us!"

Bank of Brodhead	Dairy Business Consulting, Inc.
BMO Harris Bank	Farmers & Merchants Union Bank
BouMatic	GreenStone Farm Credit Services
Bremer Bank	Lake Ridge Bank
Citizens State Bank of Loyal	Nicolet Bank
Compeer Financial	Rabo AgriFinance

# count on us

To learn how your lending institution can be a part of the "Count on Us" program, call 800-947-7379.

For the most current partner list, visit [www.pdpw.org](http://www.pdpw.org).



### Professional Dairy Producers®

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

[www.pdpw.org](http://www.pdpw.org)  
#mypdpw

Dairying can feel like walking a  
**TIGHTROPE**

Financial Literacy for Dairy® is your answer



KNOW YOUR NUMBERS  
*there's no margin for error*

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



# LEVEL 1

Expand on core financial concepts and prepare for practical application.

## TOPICS COVERED

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

# LEVEL 2

Take a deeper look at more comprehensive financial tools and reporting methods.

## TOPICS COVERED

- 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 3

Explore advanced concepts regarding several critical financial-management areas.

## TOPICS COVERED

- Using budgeting tools for planning and performance monitoring
- Trend analysis, key metrics and benchmarking
- Using cost production and managerial accounting to simulate strategic shifts
- Strategies for optimizing capital purchases
- Managing family business investment capital; protocols for monitoring and compliance
- Best practices for optimizing family business governance

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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](http://www.pdpw.org), call 800.947.7379 or scan the QR code.



## financial literacy for dairy session presenters



Dr. Kevin Bernhardt is an agribusiness professor at UW-Platteville School of Agriculture and Farm Management Specialist with the

UW-Extension and Center for Dairy Profitability. He has also served at the USDA-Foreign Agriculture Service and as a lender for Hills Bank and Trust Company in Iowa City, Iowa.



Gary Sipiorski is a business and financial consultant in the agriculture industry. He served for 30 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.

“I have taken a lot of courses in my life and this is one of the most impactful courses I’ve ever taken. We absorb a lot of information in this environment — it’s intensive and it’s definitely worth it. The experience, knowledge and confidence I gained through this course is invaluable.”

*Crystal Prom,  
Dairy Nutrition Consultant  
with Cargill*

“Financial Literacy for Dairy helped me see our farm as a business so I can do my part to make it run like one.”

*Ryan White,  
Kinnamon Ridge Dairy,  
Reedsburg, Wis.*

### VISION SPONSOR

Compeer Financial

### MISSION SPONSORS

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Progressive Dairy  
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Brevant Seeds  
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Dairy Management Inc.  
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FarmFirst Dairy Cooperative  
Focus on Energy  
GEA  
GreenStone Farm Credit Services  
Nicolet National Bank  
Prairie Estates Genetics  
Twohig Rietbrock Schneider & Halbach S.C.  
USAgNet LLC  
Zoetis

### EVENT SPONSOR



### CEUs AVAILABLE

Level 1: up to 32 DACE credits  
Level 2: up to 48 DACE credits  
Level 3: up to 16 DACE credits

