

UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

Notice FC-147

For: State and County Offices

Farm Loan Programs (FLP's) Orientation and Credit and Financial Analysis Training

Approved by: Acting Administrator



1 Overview

A

Background

New Agricultural Credit Officer (ACO) positions have been established and are in the process of being filled. These employees will be trained through the new Farm Loan Training Program, Agricultural Credit Officer Training (ACOT) that was announced in Notice FC-131. This is an individually-paced training program conducted onsite by an Agricultural Credit Manager (ACM). The training program:

- is comprised of:
 - 34 topic areas
 - credit and financial analysis training
 - actual demonstration of skills acquired
 - testing
- shall be completed in 1 year.

The first module of the program for existing and newly hired ACO's and all credit and financial analysis sessions will be taught as nationwide group-paced sessions in a centralized location at different times.

This is a new training program, therefore, it is necessary to train ACM's who will become the trainers for new ACO's. ACM's will be trained through Train-the-Trainer sessions beginning with the National training of Ag Credit Directors (ACD's) and State ACO Training Coordinators (STC's) for each State who will train ACM's in their States.

Continued on the next page

Disposal Date

September 1, 1998

Distribution

State Offices; State Offices relay to County Offices

1 Overview (Continued)

B

Purpose

This notice:

- provides training information for:
 - existing ACO's
 - DD's who received loan approval authority after October 1, 1995
 - to-be-hired or newly hired ACO's
- announces the training sessions associated with new ACO's referred to in Notice FC-131.

The first session will be Train-the-Trainer for ACD's and STC's. This session will be followed by ACO Orientation, Credit and Financial Analysis Sessions for ACO's, and Credit and Financial Analysis Training (CFAT) for other employees making and servicing FLP's who have acquired loan approval authority after October 1, 1995.

Credit and financial analysis sessions for employees not covered by this notice will be addressed in a future notice.

2 Train-the-Trainer Session

A

Objective

The objective of this training is to:

- ensure that ACD's and STC's clearly understand:
 - how the training program works
 - their roles and responsibilities delivering, monitoring, and reporting each trainee's progress to the National Office
 - provide tools and material necessary to explain the:
 - program to ACM's who have been selected as trainers
 - ACM role in the program
 - provide the necessary information for ACD and STC to train ACM to be an effective trainer.
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Continued on the next page

Notice FC-147

2 Train-the-Trainer Session (Continued)

B

Participants

ACD and STC shall participate in this training as described in Notice FC-131. ACD and STC must work closely in establishing, coordinating, and monitoring the training program.

C

National Office Observers

A limited number of slots are available for observers because of the number of hotel rooms and the size of the meeting room. Anyone planning to attend from either WDC or KCMO must contact the National Technical Program Coordinator.

Additional participants can only be approved based on space availability.

D

Date and Location

The Train-the-Trainer session will be held at the Kansas City Airport Hilton, 8801 NW. 112th Street, Kansas City, Missouri, 64153 on October 7 through 9, 1997.

The session will begin at 1 p.m. on Tuesday, October 7 and will adjourn at 2 p.m. on Thursday, October 9. The training will not adjourn before 2 p.m.

The motel provides free 24-hour shuttle transportation to and from the airport. After arriving at the airport, proceed to the baggage claim area to locate a hotel listing with a direct telephone and request the hotel shuttle.

E

Accommodations

Hotel accommodations are at the Kansas City Airport Hilton at the rate of \$69.50 plus tax for a single, \$79.50 plus tax for a double. A block of rooms has been reserved for the designated participants by name. Reservation guarantees for late arrival or special needs must be confirmed after Monday September 29, 1997, by calling the hotel at 816-891-8900.

Maximum per diem rate for the Kansas City area is \$120, \$78 lodging and \$42 M&IE.

3 ACO Orientation

A Objective

The objective of this training is to provide the participant with:

- an overview and history of FLP's
 - the types of loans available
 - terms and acronyms commonly used
 - the role of COC
 - employee responsibilities
 - communication skills
 - the organization of credit delivery.
-

B Participants

Participation in the formal ACOT will initially be limited to 400 employees. The majority of these employees will be ACO's hired according to Notice PM-1967, but approximately 100 employees were placed in ACO positions over the past 2 years. These existing ACO's will attend 1 of the first 2 training sessions being offered in October. If there are questions about who is eligible or required to attend, contact the National ACO Training Coordinator.

C National Office Observers

A limited amount of space is available for observers at each session. There are 8 sessions over the next few months; therefore, most requests can be accommodated in 1 of the sessions. Anyone planning to attend as an observer must also complete the registration form (Exhibit 1).

D Schedule and Accommodations

Eight orientation sessions are being offered. See Exhibit 2 for exact dates. All sessions will be conducted from 1 p.m. Monday through 12 p.m. Friday and will be held in the Kansas City area. Acceptance of each registration will be returned to STC and will include hotel information.

Maximum per diem rate for the Kansas City area is \$120, \$78 lodging and \$42 M&IE.

Continued on the next page

Notice FC-147

3 ACO Orientation (Continued)

E **Registration**

Participants must register, using the registration form in Exhibit 1, for an orientation session to cover Module 1 of the training program as soon as possible. The first 2 sessions are limited to ACO's that have been hired after October 1, 1995, and before the directive for hiring ACO's according to Notice PM-1967. The next 6 sessions are offered for ACO's hired according to Notice PM-1967.

Each session will be filled to accommodate all new hires, so participants should request to attend the first session available after they are hired.

Complete the orientation section of the registration form (Exhibit 1) citing first, second, and third choices for sessions. Acceptance of each registration will be returned to STC with hotel information.

4 CFAT

A **Objective**

The objective of this training is to better acquaint employees with what constitutes adequate financial data on which to base a direct or guaranteed loan decision.

B **Participants**

CFAT will be offered as basic and advanced sessions and is required to obtain loan approval authority. Space is limited to 25 employees per session.

This training will initially be available to employees with credit decision responsibilities who were not previously trained; primarily DD's and ACO's. If an ACM, State specialist, or other employee has loan making and servicing responsibilities, but has not been formally trained in credit and financial analysis, submit a registration form (Exhibit 1) with a clear explanation of the employee's responsibilities and previous training in this area.

Existing ACO's and DD's will attend the advanced class. ACO's hired according to Notice PM-1967 will attend the basic class. These individuals will complete a pretest, so training attendees can be grouped according to their level of existing credit expertise to ensure that the pace of the training correlates to the trainee's knowledge. This will be contract training; therefore, limited space may be available for observers. Requests from WDC, KCMO, or other individuals wanting to attend, other than those identified, must be made by submitting a registration form (Exhibit 1).

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4 CFAT (Continued)

**C
Schedule and
Accommodations**

Seven advanced and 12 basic sessions are currently scheduled. See Exhibit 2 for the specific dates. All sessions will be conducted from 1 p.m. Monday through 12 p.m. Friday and will be held in the Kansas City area. Evening work may be required.

Maximum per diem rate for the Kansas City area is \$120, \$78 lodging and \$42 M&IE.

**D
Registration**

Participants must register, using the registration form in Exhibit 1, for a credit and financial analysis course as soon as possible. The advanced sessions are for:

- DD's who obtained loan approval authority between October 1, 1995, and the date of this notice
- ACO's that have:
 - been hired since October 1, 1995, not including those hired according to Notice PM-1967
 - loan approval authority.

The basic sessions are offered for new ACO selectees.

Participants should request to attend the first session available to them. It will be necessary to complete the credit and financial analysis portion of the registration form (Exhibit 1) and request first, second, and third choice. Acceptance of the registration will be returned to STC with hotel information.

**E
Completion**

Participants will be required to complete a post-test and obtain an acceptable score to determine proficiency. If an acceptable score is not achieved, they must seek further training opportunities in this area before completing their ACOT program or obtaining loan approval authority. Any deficiencies will be discussed with Chris Greenwalt, National ACO Training Coordinator, and appropriate training plan developed.

5 Additional Information

A

**Completing
SF-182**

Complete SF-182, according to 6-PM, for each participant to document each training session.

B

**Disability
Accommodations**

Persons with disabilities who require accommodations to attend or participate in this training should notify the following of special needs when registering for the training:

- airline and hotel of the required accommodations that are needed
 - Area Office with the required accommodations, such as sign language interpreter, and dates they are needed.
-

C

**Travel
Authorization**

Travel for identified State participants shall be charged to Washington-controlled State travel. State participants will use the special project DA code when using the Washington-controlled State travel code.

D

Contact

All registrations shall be submitted by FAX by STC to Julia Jackson, Training Development Branch, at 202-418-9131. Questions on the program shall be directed to Chris Greenwalt, National Technical Program Coordinator, at 202-690-0431.

ACOT Registration Form

To be submitted by the State ACO Training Coordinator for each participant in ACO Orientation or Credit and Financial Analysis Training. This will serve as the official enrollment form for each participant in the ACOT program. Anyone not attending ACO Orientation will not be registered in the ACOT program.

Submit one completed form for each individual to:

Julia Jackson
Training Development Branch
FAX 202-418-9131.

State: _____

Participant's Name: _____

Work Phone: _____

Job Title: _____

Date Started in Current Job: _____

Submitted by: _____

(State ACO Training Coordinator)

Orientation:

Check one: Experienced in Credit Decisions New-Hire

Enter dates in order of preference:

1. _____ 2. _____ 3. _____

Credit and Financial Analysis:

Check one: Experienced in Credit Decisions New-Hire

Enter dates in order of preference:

1. _____ 2. _____ 3. _____

Special request or comments:

ACO Training Schedule

	Orientation : Trained ACO's	Orientation : First Set New Hires	Orientation: Second Set New Hires	Advanced Financial Analysis	Beginning Financial Analysis
Oct. 6 - 10					
Oct. 20 - 24	50			25	
Oct. 27 - 31	50			25	
Nov. 3 - 7		50		25	
Nov. 17 - 21		50		25	
Dec. 1 - 5		50		25	
Dec. 8 - 12				25	
Jan. 5 - 9			50	25	25
Jan. 12 - 16			50		25
Jan. 26 - 30			50		25
Feb. 2 - 6					25
Feb. 9 - 13					25
Feb. 23 - 27					25
Mar. 2 - 6					25
Mar. 9 - 13					25
Mar. 16 - 20					25
Mar. 23 - 27					25
Mar. 30 - Apr. 3					25
Apr. 6 - 10					25

Orientation: Trained ACO's - ACO's hired since reorganization and counted as part of 150.

Orientation: First Set New Hires - Balance of first 150 FTE's; new hires from that group.

Orientation: Second Set New Hires - Second 150 new hires.

Advanced Financial Analysis - Trained ACO's and DD's with approval authority but not previously trained.

Beginning Financial Analysis - Newly hired ACO's and DD's without loan approval authority.