



2016 Bank Study Project Class of 2017

RURAL & SMALL BUSINESS LENDING Dave Kohl

NOTES:

1. Please use 8 1/2" x 11" paper (or paper folded to that size).
2. Please attach the **Junior Cover Sheet – Class of 2017** from <http://www.gsblsu.org/students-4/>.
3. Please staple your project or use a binder clip. **DO NOT** use paper clips or any kind of folder or binder.

Complete and mail by November 15, 2016

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Rural & Small Business Lending

This year's Interim project will consist of **two** options.

Option I

The Problem

The problem is designed to develop your ability to identify and analyze issues and opportunities within your bank or review an area of your bank, determine a proper course of action, and communicate your thoughts to others. These are essential skills for managers. In addition, your bank should benefit from having a thorough analysis of an issue or opportunity it faces.

Completing the problem/project requires that you select a subject of most interest to you and your bank related to agriculture, rural, or small business lending. You may want to select a topic after consulting with your supervisor. Your choice should allow you to comment on an issue or opportunity that is facing your bank, or review an area of your bank that requires analysis and a recommended course of action.

Requirements for Your Completed Project

The final report you produce in this option will have three (3) basic content sections: a **descriptive** section, an **analytical** section, and a **recommendations** section. In addition, you should include a bibliography and may want to include an executive summary.

The **descriptive section** should contain a complete review of the nature of the problem, and the bank you are analyzing. From it the reviewer should be able to determine the value of the analytical and recommendations sections.

The **analytical section** is designed to demonstrate your understanding of the causes of the problem – or the workings of some functional area within the bank. This section should include a review of any available literature on the topic and, wherever possible, should describe how other banks have approached the issue. You should identify and explain casual relationships that are relevant to your topic. You are encouraged to utilize as many analytical tools (such as financial analysis) as are relevant to your topic. This section must include a discussion of the methodology you used to analyze the topic. It should include your assessment of alternative solutions to the problem.

The **recommendations section** should spell out in detail what steps you believe are needed to resolve the issue, exploit the opportunity, or make the functional part of the bank more effective. This should include a detailed plan for implementing all of the recommendations that you make, as well as the specific efficiencies that you expect from the implementation of your recommendations.

Option II

The Problem

Rural, agricultural, and small business lending are faced with many issues that appear in the media, and these issues are the subject of many books as well. These challenges could have an influence on your customers or the lending institutions dealing with rural, agricultural and small business lending. This option will provide you with the flexibility to conduct an in-depth analysis of a current event issue or a book of interest.

You may choose any current event or book that interests you, but it must relate to the content of this class.

Here are some suggested books/articles:

- *Good to Great: Why Some Companies Make the Leap...and Others Don't* by Jim Collins
- *The Ultimate Gift: A Novel* by Jim Stovall
- *Create Distinction* by Scott McKain
- *How to Market to People Not Like You* by Kelly McDonald
- *Challenges and Opportunities in U.S. Agriculture*: Chapter 8 of the Annual Economic Report of the President 2013
http://www.whitehouse.gov/sites/default/files/docs/erp2013/ERP2013_Chapter_8.pdf?goback=%2Egde_1504227_member_230631717
- "Making safe, affordable, and abundant food a global reality," an article by Jeff Simmons, Elanco <https://www.enoughmovement.com/report/>
- *The End of Agriculture in the American Portfolio*, by Steven C. Blank
- *Smart Couples Finish Rich* by David Bach
- A personal finance-related book by Suze Orman, Dave Ramsey, Robert Kiyosaki, etc.
- *The Accidental Superpower: The Next Generation of American Preeminence and The Coming Global Disorder* by Peter Zeihan
- *Coach Wooden's Pyramid of Success Playbook* by John Wooden

Requirements for Your Completed Project

Your report should be five pages or less and addressed to your supervisor. It should include background analysis concerning the issue/book you select and its relevance and influence on the strategic direction of your customers, institution, or the industry of rural, agricultural, or small business lending.

You will be evaluated on:

- The professional organization and structure of the paper

- The depth of your analysis, preferences, interviews, and synthesis of the topic.
- The conclusions and implications drawn from your research or your book review.

Good luck and have fun, but make it useful in your professional development.