



## **Centre for Organizational Governance in Agriculture**

Sponsored in part by the  
**BC Council of Marketing Boards**  
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The Centre for Organizational Governance in Agriculture (“COGA”) is very pleased to provide professional development and educational programs for directors, officers, management, staff, producers, growers, and interested individuals of agricultural boards, commissions and associations of British Columbia.

### **Agriculture & Banking – What you need to know.**

**Thursday, October 27<sup>th</sup>, 2022**

**9:30 a.m. – 10:30 am PDT**

**Via Zoom**

**Presenter:  
Steve Saccomano,  
Manager Business Development –  
Agriculture and Agribusiness  
RBC - Royal Bank of Canada**

### **About the Workshop**

Topics discussed will include:

- A brief summary of economic environment
- Ag Debt and interest rate history
- Ratio analysis and what it tells us. Key ratios utilized for all sectors of agriculture
- Collateral Security discussion – How banks value and use collateral
- Reporting Requirements

## About our presenter

**Steve Saccomano** was born and raised in SW Ontario on a 300 acre Dairy Operation. He studied Farm Business Management and Animal Science at Fanshawe College. In 1989 Steve moved to Beautiful BC. He spent 15 years in the feed industry followed by 17 years in Agriculture Finance.

Steve has financed many farm businesses in the dairy, poultry, greenhouse, vegetable, as well as Hops, Diversified farming operations, and processing.

Steve is married, with four adult children

## Registration


There are two ways to register:

1. Complete the attached registration form and scan/email to [office@bccoga.ca](mailto:office@bccoga.ca)
2. On-line at [www.bccoga.ca](http://www.bccoga.ca) and click on the registration link.

The cost of this workshop will be \$21.00 (\$20.00 + \$1.00 GST).

*Registration closes at Noon, Tuesday, October 25<sup>th</sup>, 2022*

We look forward to seeing you there!



Della Oberhoffner, General Manager  
BC Council of Marketing Boards/COGA

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