



## **AgriStrategies LLC**

Senses. Strengths. Success.  
Assisting Agriculture's Vision

### **Steve Kluemper**

822 Northgate Drive, East Lansing, MI 48823

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517-580-9070

www.AgriStrategiesLLC.com

## **Introduction to AgriStrategies LLC**

**Where Will The Money Come From...**

**AgriStrategies LLC 25 Questions for Your Business**

**How Can AgriStrategies LLC Help Your Business Assess What Happened In 2021  
And Plan For 2022 And Beyond?**

**What Typical Steps Are Involved In Working With AgriStrategies LLC?**

**Why Do Your Lenders Want You To Work With AgriStrategies LLC?**

**What Questions Can AgriStrategies LLC Help Answer For Your Business?**

**How Can AgriStrategies LLC Help Agricultural Suppliers Grow Their Business?**

**How Can AgriStrategies LLC Help Agricultural Suppliers Manage Their Credit Risk?**

**How Can AgriStrategies LLC Help Agricultural Processors And Marketers Build A  
Stronger Supply Chain?**

**AgriStrategies LLC Steve Kluemper Bio**

**How Can AgriStrategies LLC  
Help?**

Helping  
Agricultural Producers, Processors and Suppliers

with  
Improving their Cash Flow and Profitability  
Managing their Business and Finances  
Facilitating Stakeholder Discussions  
Gaining Independent Perspectives  
Analyzing Important Decisions  
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## Where Will The Money Come From...

### Contact QR Code



(Zoom In  
if Needed)

...to get your business started?

...to make your business better?

...to grow your business bigger?

...to retire from your business?

...to meet the goals for your business?

...to bring the next generation into your business?

...to pay the bills and the lender for your business?

...to find the right lender and capital for your business?

...to help your business support the Michigan FFA Foundation?

### Website QR Code



**AgriStrategies LLC can help you answer these questions and more.**

Learn how by scheduling a consultation with Steve Kluemper. **It's free with this coupon!** Steve grew up in agriculture and has a 30-year career working with farms, agribusinesses and agricultural lenders. He's an independent consultant ready to help you with your financial management needs. Every free consultation scheduled will result in a **donation** being made by AgriStrategies LLC **to the Michigan FFA Foundation.**

In fact, just **texting or emailing** your **contact information to Steve** will result in AgriStrategies LLC donating \$1.00 to the Michigan FFA Foundation for every verified contact.

**To learn more, go to <https://AgriStrategiesLLC.com/news-and-insights/>**

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## **25 Questions for Your Business**

- 1. What Are Your Goals?**
2. Why are you in business?
3. Who are the key stakeholders for your business?
4. How do you communicate with key stakeholders?
5. What are your business' competitive strengths?
6. What does success look like for your business?
7. How will you achieve success?
8. What does your business plan look like?
- 9. What Financing Do You Need?**
10. What does your business do?
11. Where is your business going?
12. How does your business succeed?
13. Does your business have the cash to succeed?
14. What commitments are you making to help your business succeed?
15. How are you planning to make sure all the commitments you make can be met?
16. What does your annual budget look like?
- 17. What Information Do You Need To Get Financing?**
18. Are you profitable?
19. Are you efficiently using your assets?
20. How can you improve your return on assets?
21. How much debt do you have relative to your income?
22. What debt structures do you have relative to your assets?
23. What mitigating factors do you have to offset less desirable metrics?
24. What do your financial metrics look like?
- 25. How Do You Finance Your Business To Achieve Your Goals?**

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## **How Can AgriStrategies LLC Help Your Business Assess What Happened In 2021 & Plan For 2022 & Beyond?**

- Update 2021 balance sheet, income and expenses.
- Prepare scenarios for 2021 and 2022 income and expenses.
  - Production levels and prices, income improvement opportunities, government support, other income
  - Input levels and prices, cost reduction opportunities, unanticipated costs, other fixed costs
- Calculate monthly cash flows and funding needs.
  - Receivables, inventory, investments, capital spending
  - Payables, debt payments, owner withdrawals
- Identify funding sources.
  - Sales of unprofitable assets, SBA, USDA, Lenders, Vendors, Investors
- Project balance sheet results for various scenarios.
  - Working capital, assets, debt, equity
- Prepare updated business plan to obtain stakeholder feedback and approvals.
  - Owners, investors, managers, coaches, employees, lenders, regulators, customers, suppliers, and community members

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## **What Typical Steps Are Involved In Working With AgriStrategies LLC?**

### **Step 1 – Initial Consultation**

- Can be over-the-phone or in-person when possible at no charge.
- Goal for AgriStrategies is to learn about your business.
  - Current situation, goals and needs.
  - Can include a financial assessment.
- Goal for you is to learn about AgriStrategies.
  - How can AgriStrategies help my business?

### **Step 2 – Project Consultation**

- AgriStrategies will deliver a defined service in a one-day to three-month timeframe.
- Project definition, scope, deliverables, costs, etc. are agreed upon ahead of time.
- Meetings and discussions will occur as needed.

### **Step 3 – Periodic Consultation**

- Contract CFO role where AgriStrategies has a monthly/quarterly ongoing responsibility.
- Plan/actual variance and updates with continual management and improvement objectives.
- Advisory perspectives, stakeholder communications and ongoing analysis.
- Project definition, scope, deliverables, costs, etc. are agreed upon ahead of time.
- Meetings and discussions will occur as needed.

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## **Why Do Your Lenders Want You To Work With AgriStrategies LLC?**

AgriStrategies knows what lenders want and helps you position your business to attract capital in a timely and cost-effective manner.

AgriStrategies assists your business in communicating with your lenders in a way that reduces the questions they have, the time it takes them to answer your requests and the costs involved in working with your business which improves your profitability and your lenders' profitability.

AgriStrategies improves the quality of the financial management of your business so that your profits improve, your compliance with your lenders' requirements are met and your lenders' risks, interest rates and fees are reduced.

AgriStrategies projects future cash flows under various scenarios and builds a plan that addresses the funding needs for each of those scenarios which minimizes uncomfortable surprises for you and your lenders.

AgriStrategies analyzes your business decisions and communicates the rationale for those decisions to, and incorporates feedback from, all stakeholders including the owners, investors, managers, coaches, employees, lenders, regulators, customers, suppliers, and community members to improve the probability of success and acceptance of the decisions.

AgriStrategies is a third-party, independent, advisor that will bring great perspectives and assistance to your management team on an ongoing basis and help your lenders better understand your business and your industry.

AgriStrategies focuses on defining success, assessing strengths, and then leveraging those strengths to achieve success with a plan that shows lenders the potential of your business.

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## **What Questions Can AgriStrategies LLC Help Answer For Your Business?**

How can we improve the cash flow, profitability and financial and risk management of our business and justify the reinvestment that is needed for our business?

How should we communicate our vision for the future, manage the business and especially the finances, facilitate discussions with lenders, vendors and investors, analyze decisions that need to be made, and use independent perspectives to run our business?

How will we find the time and expertise to answer these questions, keep projects and ongoing operations on track and periodically review actual results and upcoming plans?

How are our business model, strategic partners, management philosophies, risk appetite, perspectives and decision making going to change to adapt to the future of our business?

How do we make sure that we communicate with all existing and potential stakeholders such as the owners, investors, managers, coaches, employees, lenders, regulators, customers, suppliers, and community members that have a say in the decisions that need to be made for our business?

How should we assess and leverage our strengths and the internal and external environments to be sure we have the right perspectives, plans and goals for our business?

How can we define success for our business and create a plan to achieve it?

How will we identify, approve and work with internal and external stakeholders to meet their needs and obtain the funding and approvals for our business?

How are we going to make sure we have the time and resources for developing knowledge, skills, abilities, and procedures to achieve success for our business?

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## How Can AgriStrategies LLC Help Agricultural Suppliers Grow Their Business?

Whether agricultural suppliers sell genetics, feed, chemicals, supplies, equipment or services to the crop or livestock industries, they need to grow with financially viable farmers that are growing.

**AgriStrategies LLC can work with agricultural suppliers to help farmer customers improve their financial management, vision and on-going growth and viability.**

Farmers don't always have the time, experiences, skills, tools, visions, contacts, knowledge, passions, perspectives, aptitudes, or priorities to accomplish all of the crucial tasks on their farms.

**AgriStrategies LLC can work with agricultural suppliers to increase sales by helping farmers improve their funding, cash flow, profitability and financial management.**

Agricultural suppliers provide services to help farmers complete crucial operational, technical, planning, analysis, management and decision-making tasks.

**AgriStrategies LLC can work with agricultural suppliers to help farmers better communicate their needs and honor their commitments to their suppliers.**

Farmers often outsource legal, tax, accounting, regulatory, environmental, risk management, marketing, technology and financial tasks to experts that help them complete these crucial tasks.

**AgriStrategies LLC can work with agricultural suppliers to support and secure funding for farmers to finance purchases from agricultural suppliers.**

Agricultural suppliers can build loyalty, trust and their own business by investing in their farmer customers and providing services that help farmers manage their business.

**AgriStrategies LLC can work with agricultural suppliers to build customer value by delivering financial management expertise to beginning and experienced farmers.**

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## How Can AgriStrategies LLC Help Agricultural Suppliers Manage Their Credit Risk?

As the size, complexity and credit risk of farms increase, agricultural suppliers need to require better information from farmers to plan for and manage increasing credit exposure.

**AgriStrategies LLC can work with agricultural suppliers to help farmers better communicate their needs and how they will meet all of their obligations.**

When farmers request high levels of credit or extended terms, they should be expected to present a cash flow plan that shows how and when they will repay their debts within the requested terms.

**AgriStrategies LLC can work with agricultural suppliers to help farmer customers improve and support their financial management, vision and credit worthiness.**

Agricultural suppliers need to have a written credit policy approved by the board, management, sales and credit and insist that farmers obtain their credit elsewhere if they don't meet the policy.

**AgriStrategies LLC can work with agricultural suppliers to establish credit policies and support and secure funding for farmers to finance necessary purchases.**

Farmers don't always have the time, experiences, skills, tools, visions, contacts, knowledge, passions, perspectives, aptitudes, or priorities to accomplish all of the crucial tasks on their farms.

**AgriStrategies LLC can work with agricultural suppliers to build customer value by delivering financial management expertise to beginning and experienced farmers.**

Agricultural suppliers need to increase sales without increasing credit risk as much so that they actually collect and profit from the increased sales.

**AgriStrategies LLC can work with agricultural suppliers to increase sales by helping farmers improve their funding, cash flow, profitability and financial management.**

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## How Can AgriStrategies LLC Help Agricultural Processors And Marketers Build A Stronger Supply Chain?

Agricultural processors and marketers need to grow with a supply chain of financially viable farmers that focus on their strengths and grow with the supply chain.

**AgriStrategies LLC can work with agricultural processors and marketers to help farmer suppliers improve their financial management, vision, growth and viability.**

Farmers don't always have the time, experiences, skills, tools, visions, contacts, knowledge, passions, perspectives, aptitudes, or priorities to accomplish all of the crucial tasks on their farms.

**AgriStrategies LLC can work with agricultural processors and marketers to help farmers improve their funding, cash flow, profitability and financial management.**

Agricultural processors and marketers provide services to help farmers complete crucial operational, technical, planning, analysis, management and decision-making tasks.

**AgriStrategies LLC can work with agricultural processors and marketers to help farmers communicate their needs and honor their supply chain commitments.**

Farmers often outsource legal, tax, accounting, regulatory, environmental, risk management, marketing, technology and financial tasks to experts that help them complete these crucial tasks.

**AgriStrategies LLC can work with agricultural processors and marketers to secure funding for farmers to finance supply chain requirements and improvements.**

Agricultural processors and marketers can build loyalty, trust and their own business by investing in their farmer supply chain and providing services that help farmers manage their business.

**AgriStrategies LLC can work with agricultural processors and marketers to build supply chain value by delivering financial skills to new and experienced farmers.**

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### Bio

**BACKGROUND AND EDUCATION:** Steve grew up on a livestock farm in Indiana, earned a bachelor's degree from Purdue University in Agricultural Economics and ten years later earned a Food and Agribusiness Masters in Business Administration degree from Purdue. Steve has a passion for bringing his agricultural background and education to others involved with the future of agriculture as a way to pay it forward for everything agriculture has given him and his family.

**CAREER:** Prior to founding AgriStrategies LLC in 2019, Steve lived in Indiana, Colorado, Missouri, Georgia, Kentucky, Wisconsin and Michigan during his 30 year professional career as an agribusiness banker with business development, portfolio management, underwriting, credit approval, policy/procedure administration and personnel management responsibilities.

He has coached agribusiness management teams including producers, processors and suppliers from startups to large corporations across the U.S. He focuses on improving the health of the business, not just fixing the symptoms. He's worked in various agricultural industries understanding the ins and outs of all aspects of the supply chain.

He has arranged funding for agribusinesses from capital providers in the form of unsecured cash flow lending, receivable and inventory financing, equipment and facility leasing and loans, real estate lending, and second lien financing as a single lender and as part of multi-bank syndications.

**KNOWLEDGE AND EXPERIENCE:** Steve is experienced in and has a passion for coaching and assisting his agribusiness management teams regarding what he and they can do to maximize the value of their business. This is done after assessing the businesses' situation and setting realistic goals. He has worked with dairy, poultry, swine, cattle, row crops, vegetable, fruits, greenhouse, grain, feed, farm supply, processing and other businesses of all sizes. He is also experienced in and passionate about finding capital partners that have the risk appetite to achieve management's goals and objectives by utilizing his vast network of industry professionals.

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