

AGRIBUSINESS UPDATE

THOUGHT LEADERSHIP ADDRESSING AGRIBUSINESS CHALLENGES AND TRENDS

FALL/WINTER 2019

INNOVATION IN FOOD AND AGRICULTURE - 2019 UPDATE



Tom Bayer
CPA, CExP, CSPM

Earlier this year, Sikich partnered with Agrinovus as a sponsor for a pitch competition held in downtown Indianapolis. I was proud to see the entrepreneurial spirit alive in bright-eyed, innovative business owners who worked together to solve some of the world's biggest problems with their original ideas. It was truly inspiring.

More recently, we visited Beck's Hybrids, headquartered in Atlanta, Indiana and then subsequently attended the Forbes Ag Summit in downtown Indianapolis. These experiences gave us visibility into the future of the food and agriculture industry for our clients, including such megatrends that are driving innovative efforts in the following areas:

- Water shortages and how we need to become more efficient in our usage
- Reducing the carbon footprint
- Stewardship of our land and our environment
- Skilled and unskilled labor shortages
- Arable land shortages
- Food safety and traceability

Many of our clients, who are processors, in production agriculture, or agribusinesses serving the production farmer, may perceive these issues as futuristic or not directly relevant to their operation; yet we beg to differ. All of us serving this industry must invest in the future. Otherwise, there will be lost opportunities, if not lost market share. Here are a few takeaways for our clients to consider.



Rethink Recruiting for Agribusiness

We must think differently about where to recruit talent into food and agriculture.

Traditionally, many of us developed a passion for this industry as children, growing up or being around a family farming operation. However, the family farming operation is changing; consolidation is converting the family farm to a family investment for the next generation. Operations have been transferred to a larger corporate farming operation, which means there aren't as many children growing up in and around farming operations.

Thus, we need to introduce opportunities in food and agriculture to students in a different way. We need to go to urban areas and compete for future scientists, future mathematicians, and data analysts. This is a call to action for all food and agriculture trade groups to go into schools in densely populated areas and introduce these important industries to our future business leaders and scientists.

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WHAT'S THE OUTLOOK FOR 2020? JOIN US!

Join us at our upcoming Agribusiness Updates on December 3, 2019 in Decatur, IL and Springfield, IL. Connect with industry giants, thought leaders and your peers on the issues that affect you and your business. We'll discuss solutions your competitors have used to overcome common challenges and also look into what the agriculture and farming industry looks like in 2020. Register for the event at <https://www.sikich.com/insight/2019-sikich-agribusiness-update/>

Innovation in Food and Agriculture - 2019 Update continued...



Diversify Your Investment

Production farmers must explore diversification.

Concentration risk is a common business risk. I would suggest that farmers need to innovate and diversify into specialty crops. They may want to consider taking a plot to have more controlled growing, allowing for premium pricing on the products being grown due to these current realities in the market:

- Today, there is a surplus of grain and protein, driving market prices lower
- Global trade has been hindered by trade dispute, closing certain markets to our products
- Ethanol consumption of corn is flat if not declining
- Corn syrup is perceived as unhealthy, creating demand for alternative products
- Specialty, organic, and local are in great demand

To keep up with these changes, investing in new equipment that allows you to control more of the production variables such as plant temperature, nutrition, and water can improve yields and/or consistency of products. Also consider new specialty crops to help diversify away from a concentration risk that traditional row crops have created. It is time to research and invest.

A Tip About Service

Agribusinesses must focus on service.

Bigger farming operations are here. Large livestock/poultry operations and row crop farmers are the new production farmer, replacing smaller farm operations of the past. These larger operations require attention and service.

I met with the CEO of a large cooperative in Kansas recently who talked about the realities of these larger farming operations; they care about service.

Consolidation of agribusinesses such as service companies and equipment dealerships can have a negative impact on customer service. Farmers are reacting by finding alternative vendors. While there is efficiency gained in consolidation, it may lead to a decline in customer service.

Customer service can also be about innovating with your customers to improve their business. For our grain elevators and cooperatives, this may mean creative partnerships on grain storage locations. For our equipment dealerships, this may mean investing with their customers in technology that allows for predictive monitoring and servicing of critical equipment. For our food processors, this means investing in technology that improves data transparency around inventory levels and future demand, as well as food safety and traceability. For our agribusiness clients, there is value in maintaining and investing in ways to improve that customer experience.

Automating Agribusiness – the Case for Technology

Technology and data will change the future of food and agriculture.

There will be a day when farmers and agribusinesses will need systems that can report key data points to their customer. Food, raw material traceability, efficiency, and productivity for your customer and biosecurity will all be drivers of this requirement. Yet, the question remains: When will this be a reality? The answer is that it is already happening. In talking to a Chief Technology Officer of a major national cooperative, the timing of blockchain impacting smaller agribusinesses and production farmers could very well be within the next two years.

Farmers that are unable to adopt blockchain because of their own technology limitations could lose access to key markets. Real time data about the operability of key equipment, the condition of growing crops, or the nutritional content of a specific crop is going to be necessary for producers to maintain access to all markets. **Investing in blockchain and technology may be required for many if not all agribusinesses in the food production chain.**

There are so many exciting innovations in the food and agriculture space. One example of an innovative solution to reduce piglet death is Swine Tech (www.swinetechnologies.com) based in Cedar Rapids, Iowa. This monitoring system decreases the loss of piglets due to the sow unknowingly crushing baby piglets early in the life cycle. We plan to bring some of these innovators to Springfield and Decatur, Illinois for our Agribusiness Update later this year.

We hope you can join us for our Agribusiness Update in the Springfield and Decatur offices on December 3rd, to hear from some of these innovators in the Food and Agriculture space. If you aren't already engaged in emerging, innovative solutions, the time is now. Get involved! 

About the Author

Thomas E. Bayer, CPA, CExP, is the partner-in-charge of the Indianapolis office. He has specialized expertise in the areas of business succession planning, tax planning and compliance, and business advisory. He puts his business succession planning abilities and knowledge to work firm-wide, serving clients in advisory services across the country. He is a Certified Public Accountant (CPA), a Certified Exit Planner (CExP), and is Certified in Strategic Performance Management (CSPM). **For questions about Business Succession Planning, contact Tom Bayer at tom.bayer@sikich.com.**

PLAYING THE FIELD: FIELD EXAMINATIONS & HOW THEY CAN BENEFIT YOUR AGRIBUSINESS



Craig Fiorito
CPA

Years of increased economic challenges are causing lenders to take a step back and review their agribusiness portfolios. Lenders are scrutinizing agribusiness's financial statements, tax returns, monthly borrowing base reports, and collateral with greater care and effort. In many cases, this takes the form of a field examination to obtain additional information.

What is a Field Examination?

Field exams are commonly utilized when you start a relationship with a new bank or during financial inspections. These exams focus on specific aspects of your business that a bank determines can impact their lending decisions; for example, the quality and condition of inventory, collectability of receivables, customer concentrations, and related party relationships. It is not an audit. The requested criteria for a field exam are determined by the bank; and they use these criteria to establish and maintain compliance with regulators and demonstrate to loan committees their commitment to making prudent investments.

Field examinations are often performed to gain all the necessary information the bank needs about you and your operations. It is also used to address profitability or liquidity concerns.

Typically, a field examination is conducted by in-house personnel from the bank or a third-party hired by the bank. The cost is often endured by the agribusiness. Here are a few tips to make sure the process goes as smoothly as possible:

- Make sure your records are completed, up-to-date, and well organized
- Communicate with your banker on the front-end to see if you can take any steps to limit the scope of the exam
- Provide requested information beforehand to prevent unnecessary procedures by the examiners

What to Do After a Field Exam

Once the exam is complete, be sure to request a copy of the results for your loan files with the bank. This document is as important as the financial statements or tax returns you submit. Read through the exam and verify that all information is correct and that you are in agreement with the results. In the event that you do find information that you do not agree with, be prepared to explain this to your banker by providing supporting documentation to back your position.

Next, you can discuss the results of your exam with your banker to determine whether any changes can be made to your operations to strengthen your position. For example, this could be an inventory backlog that you could improve to increase the rate on your borrowing base—or you could have unnecessary price exposure that makes you a risky borrower.

The Benefits of a Field Examination

While at first it may seem like a burden to have a field examination performed, there are ample benefits for you and your agriculture business. A field exam can potentially prevent your bank from requesting a higher, more expensive level of certification on your financial statements, such as an audit. The exam provides you an opportunity to re-inspect your operations and its efficiencies. It also strengthens your relationship with your bank. While it may seem like, at first, your bank is questioning the credibility of your business; oftentimes, the bank is simply looking for evidence to prove what they already know about you—in order to share that information on paper with lending committees and regulators.

In addition, Generally Accepted Accounting Principles (GAAP) accrual accounting has historically proven difficult for producers to convert to, as many agriculture producers use cash basis accounting for taxes. By submitting to a field exam, rather than needing to provide GAAP financials, you can save effort and expense.

Key Takeaways

This year's growing conditions bring an unprecedented level of uncertainty for producers in the Midwest, on top of several difficult economic years. Prices continue to fluctuate due to trade disputes—with, unfortunately, no foreseeable end in sight.

All of this creates risks for lenders. A field exam is a tool you can have banks use to evaluate your creditworthiness. Being prepared and communicating with your bank throughout this exam ensures you come out of the process with the banking relationship and financing you need.

For more information about field examinations or for a third-party evaluator during this process, please contact our agribusiness experts. 

About the Author

Craig Fiorito, CPA, is a senior manager in the firm's Springfield office. He has more than seven years of experience providing accounting, auditing, and tax services to commercial organizations and individuals with a primary focus on the Agriculture industry. **For questions about field examinations, contact Craig Fiorito at craig.fiorito@sikich.com.**



Q&A INTERVIEW WITH **BILL RYAN**, PRESIDENT/AGENT OF **STOUTENBOROUGH INSURANCE AGENCY**



Dave White
CPA

Dave White (DW): Thanks Bill for taking the time to talk with us a little bit about a timely and important topic: Crop Insurance! I think all of us can benefit from knowing more about the details and varieties of policies that help our farming families protect themselves. With that said, **tell us generally about crop insurance and the Federal program.**

Bill Ryan (BR): First, thank you to Sikich for giving me the opportunity to be included

in your newsletter. Generally, crop insurance, and particularly federal crop insurance, has become an important and necessary part of most farming operations. It has added a greater impact in stabilizing the market for financial institutions and those vendors serving the agriculture community as well.

DW: Is crop insurance like other forms of insurance?

BR: Crop insurance is fundamentally similar to other forms of insurance in that it is insurance and covers the basic perils covered in an insurance policy such as Fire, Wind and Vandalism to name just a few, but is much different in it guarantees yield levels and revenue that are tailored to each ag producer's specific farming operation.

DW: I have heard about the term Standard Reinsurance Agreement. What is this?

BR: The Standard Reinsurance Agreement (SRA) is the agreement between the Federal Crop Insurance Corporation and the Crop Insurance Companies. There are only 12 Crop Insurance Companies that have SRA and are allowed to offer the Risk Management Agencies (RMA) insurance products in the state of Illinois. 10 years ago, there were around 23 insurance companies underwriting crop insurance policies.

DW: Who shoulders the risk in crop insurance?

BR: The risk is shared by the Federal Crop Insurance Corporation as well as the Private Crop Insurance Companies. This would be one of the main reasons why the crop insurance program is so sustainable and successful. There is not one entity, public or private, that has to bear the losses during heavy loss years. The insurance companies also purchase re-insurance to cover themselves in disaster years.

DW: What are Administrative & Operating (A&O) payments?

BR: The A&O payments are payments made to crop insurance companies. These payments assist the insurance companies in delivering the crop insurance products to the market. Some examples of what A&O payments are used for would be: agent commissions, loss adjustment costs, company employee salaries, and costs associated with building technology platforms.

DW: We know there are a variety of policies that are offered to farmers. Please describe a few of those and why they are important.

BR: The policies available can be sorted into two groups: county policies and individual policies. County policies trigger losses based on expected county yield and harvest county yield as well as projected and harvest prices. Individual policies use the farmers actual yield history to pay losses as well as projected and harvest prices. There are several types of County and Yield policies available but most farmers in Illinois have traditionally chosen Revenue Protection (RP). RP uses the farmers actual yield history and the farmer gets the benefit of using the Spring Price and the Harvest Price.

DW: The wet and late planting season has been compared to the drought in 2012 in terms of loss. Can you tell us how crop insurance performed during the historic 2012 drought?

BR: The 2012 Midwestern Drought presented a very serious situation for our farmers. The lack of rainfall that we saw between April and August put a lot of stress on our farmer's crops. We saw significant yield losses that year and because of the shortage of production, the Fall Harvest Prices were much higher than the Spring Projected Price. Most farmers that bought Revenue Protection with a higher coverage level triggered claim payments that year. 1.3 million more acres were signed up for Crop Insurance coverage in Illinois for the 2013 Crop Year after the historic 2012 Drought.

DW: What is Revenue Protection and why is it an important policy to offer farmers?

BR: Revenue Protection is the most popular policy. It covers the insured if they have a yield loss, revenue loss, or any combination of those. It's the policy that allows the farmer to establish their guarantee based on the higher of the Spring Price or the Harvest Price. It also includes Replant Coverage and Prevented Planting Coverage. Farmers can buy up to an 85% coverage level and several endorsements are available to increase coverage as well.

DW: What can trigger a loss in a revenue protection policy? Can you discuss with us an example when the policy kicks in and when an indemnity would occur?

BR: A revenue protection loss can be triggered by a yield loss, a revenue loss, or a combination of the two based on the parameters as mentioned in the previous question. As an example, the farmer's historical average corn yield is 230 bushels per acre, the established insurance Spring Price is \$4.00 [the February average of the Chicago Board of Trade (CBT) December futures price], and the policy level guarantee is 85%; $230 \times 4.00 \times .85 =$ a revenue guarantee per care of \$782. In the Fall, their actual harvested yield is 200 BPA and the established Harvest Price is \$3.30 (the October average of CBT's December's futures price) – $200 \times 3.30 =$ a revenue of \$660 per acre. In this example, the farmer has a revenue loss of \$122 per acre (the spring \$782 minus the actual Harvest of \$660). A common question we receive

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Q&A interview with Bill Ryan, President/Agent of Stoutenborough Insurance Agency continued...



as it relates to this; "Does it matter what price I actually receive for my grain in the market place?" The answer is NO, it is not relevant in determining the insurance loss.

DW: Suppose the farmer wasn't sure they would have a revenue claim and didn't notify the agent before harvest. Are they eligible? Deadlines?

BR: A claim must be submitted by the earliest of: 1) For a Yield Loss, within 3 days of harvest of the unit and no longer than 15 days after harvest, 2) The End of the Insurance Period (December 10th), 3) Prior to chopping or destruction of the crop, 4) the abandonment or adjustment of the crop, 5) A Revenue Loss within 45 days of the final Fall Harvest Price Announcement. The Harvest Price is typically announced on Nov. 1 because it's the month of October's average prices. In order to stay within these rules, we strongly recommend the farmer report their bushel production to their agent immediately following harvest – in addition, their agent can help calculate any potential revenue loss.

DW: How did the 2018 Farm Bill affect crop insurance?

BR: One of the main things that the 2018 Farm Bill did was allow Multi County Enterprise Units. This endorsement potentially allows a farmer that has ground in a 2nd county that doesn't qualify for Enterprise Units to qualify if it's an adjoining county to their primary county. The Farm Bill also has put an emphasis on Specialty Crops and their insurability with crop insurance.

DW: Did you see a big increase in claims for prevented planting this year? Describe for us how those policies work and the claim process.

BR: Yes, Illinois definitely dealt with later than usual planting as well as more Prevented Planting than we typically see. The extremely rainy spring we had definitely presented our farmers with challenging planting season. Planting usually takes place in April and May but this year most of our crops were planted during the first part of June. Farmers with an individual policy that couldn't plant by the Final Plant Date and chose not to could have claimed Prevent Plant. The first thing with Prevent Plant is determining eligible acres. Then on the eligible acre for Prevent Plant you can trigger 55% of your guarantee on Corn and 60% of our guarantee on Soybeans. Ex. On corn; 175 bushel APH x \$4.00

Projected Price x 85% (if the insured elected that coverage level) x 55% = \$327 an acre payment x eligible acres. Soybeans uses the same calculation, but their PP percentage is 60% of the guarantee and their Projected Price was \$9.54. Buy up of 5% on Prevented Planting is available on Corn and Soybeans.

DW: Who will appraise the crops and assess the loss after a claim?

BR: The insurance company adjuster will work and access the loss. Some required supporting documents may include delivery sheets to commercial storage, scale receipts, or accurate combine monitoring records. On farm storage will be measured by the adjuster to determine yield production (as a reminder, bins must be marked prior to grain from previous years or grain from separate counties). The Federal Insurance Crop program prohibits the insurance agent in directly participating in the claims process.

DW: Can farmers harvest the corn as silage or feed after the loss?

BR: Yes, you can harvest corn as silage or feed it. However, the farmer will need to make sure that a claim is reported to the insurance company, and an inspection or claim adjustment has taken place before doing either of these.

DW: Thanks so much for taking time to talk with us about this important topic! Any words of advice for our readers from your experience?

BR: If you are not currently buying crop insurance, I highly encourage you to contact your insurance agent to discuss what options are available to you. If you are currently buying crop insurance, please keep good records of your production this fall and call your agent as soon as you think that you may have a yield or revenue loss. Have a safe and happy 2019 harvest! 

About the Author

David White, CPA, is a partner-in-charge and head of the firm's agriculture vertical with over 28 years of experience. He has a specialized focus in serving businesses in the agriculture industry and provides income tax consulting and planning for farmers. For questions about financial planning, contact Dave White at dave.white@sikich.com.

CHARITABLE GIVING STRATEGIES UNDER THE TCJA



Dave White
CPA

As we near the end of the 2019 calendar year, thoughts of year-end tax and financial planning may be on your mind. Charitable giving and tax strategies have changed for the simple reason that some taxpayers may no longer itemize their deductions due to the larger standard deduction (\$12,200 for single taxpayers and \$24,400 for married couples). What then, are some strategies that taxpayers might consider?

Gifting Grain

Gifting grain may be a great way to make a charitable gift vs. a cash donation. Giving a cash donation may not provide you with a tax deduction if your total itemized deductions don't exceed the standard deduction.

By giving grain to your church or favorite charity, the cash basis farmer will exclude that gifted grain as taxable income saving not only Federal and State income tax, but self-employment taxes as well! By doing this you exclude income and take the standard deduction. This can help the charity while helping you save taxes as well. Here are some things you need to know about gifting grain to charities:

1. Contact your local grain elevator or cooperative and transfer bushels of grain from your name to the name of the charity.
2. Ask the elevator or cooperative to prove a warehouse receipt to the charity (or some form of support).
3. Inform the charity that you have made this gift and provide them a contact at the elevator or cooperative so they can call and sell the grain. This is important. The charity must have 100% risk of owning the grain including storage and price fluctuation.

This is a great strategy for farmers that give every year but may not have enough to itemize.

Giving Away Your IRA Required Minimum Distribution

This strategy is another way to get a tax benefit of making a donation even though your total itemized deductions are not higher than the standard deduction. The tax law requires that in the year you turn age 70½ that you take a minimum distribution from your IRA. This is calculated based on an IRS life expectancy table and determined at the end of the calendar year. These distributions are taxable in the year you receive them.

However, the tax law also allows these taxpayers to make a direct contribution of this required amount to charity. These Qualified Charitable Distributions (QCDs), must be made directly from the custodian of the IRA to the charity. Taxpayers are also limited to \$100,000 per taxable year for the amount of QCD that may be excluded from gross income. This strategy allows for a tax benefit

when the taxpayer doesn't itemize, plus it reduces their Adjusted Gross Income (AGI). The lower AGI resulting from this strategy may lessen the effect of phaseouts and limitations on tax and other benefits, including lowering the taxable amount of Social Security benefits. However, you cannot designate a donor advised fund as the charity.

Contributing to a Donor-advised Fund

The concept of a donor-advised fund has been around for a long time. However, they didn't get a lot of attention until the recent change in the tax law. Today, donations to these funds account for over 4% of all charitable giving here in the United States. These funds are a giving vehicle established at a public charity that allows donors to make a contribution, receive an immediate tax deduction and then recommend grants from the fund over time. This allows the donor to contribute to the fund to "bunch" the deduction so they can itemize their deductions, and then the funds can be distributed to the suggested charities over multiple years. There are several benefits and some drawbacks for this strategy. Benefits include making a larger contribution in one year to benefit the charities over several years while the earnings are tax free. For taxpayers that are retiring or have a high-income year, this can be a great strategy.



Another benefit is these funds can receive highly appreciated securities easily which eliminates the capital gain for the taxpayer and creates a larger deduction for the charity. Sometimes charities have a difficult time accepting securities as a gift and these funds can help with sale and transfer in a cost-effective manner. Donor advised funds are not free from costs. Most charge an administrative fee around 1% per year

on the asset base. This is in addition to any mutual fund fees that might apply. In addition, the donor can only recommend the charities to receive the gifts from the fund and cannot control the assets of the fund.

Conclusion

The Tax Cuts and Jobs Act changes to the standard deduction has changed how taxpayers benefit from charitable giving. Planning and reviewing these strategies in detail can help taxpayers get the maximum tax benefit while many other taxpayers may need to consider other options.

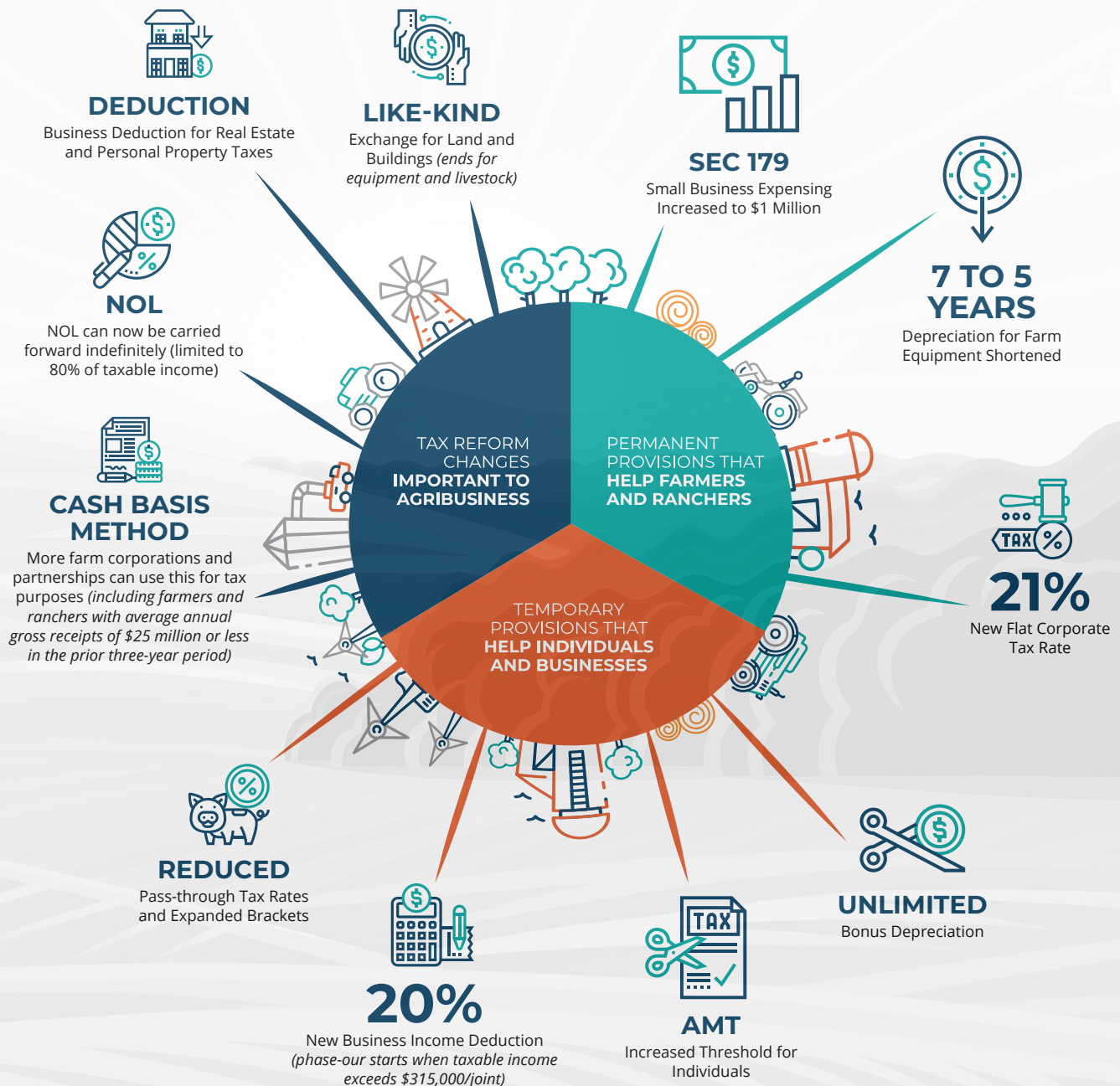
These strategies can be complex and income tax planning is a comprehensive process. Therefore, it is essential to work with an advisor than can help guide the process and understand your own unique situation. If you are contemplating a charitable giving strategy or need help with year-end tax planning, Sikich tax professionals are available to work with you. 

About the Author

David White, CPA, is a partner-in-charge and head of the firm's agriculture vertical with over 28 years of experience. He has a specialized focus in serving businesses in the agriculture industry and provides income tax consulting and planning for farmers. For questions about charitable giving, contact Dave White at dave.white@sikich.com.

HOW THE TAX CUTS AND JOBS ACT AFFECTS YOUR AGRIBUSINESS

The Tax Cuts and Jobs Act contains many tax provisions important to farmers, ranchers and agribusinesses.



SOURCES:

<https://www.fb.org/issues/tax-reform/agriculture-and-tax-reform/>

<https://www.irs.gov/newsroom/heres-how-tax-reform-affects-farmers-and-ranchers>

WHY DO I NEED A VALUATION OF MY FARM BUSINESS?



Lori Massutti
CPA, CVA

Whether or not you need a valuation of your farm business depends on what you want to accomplish. For example, if you are thinking of selling your business, advisors may rely on a limited amount of information and prepare a calculation of value as a summary report. Or if you are gifting a large amount of ownership interests or one of the owners passes away, you will need to file a "Conclusion of Value" with the Internal Revenue Service. This Conclusion of Value is provided on a full valuation report which determines the fair market value of the business.

Fair Market Value

So what is considered a fair market value? A fair market value is generally defined by Revenue Ruling 59-60 as, "...the price at which the property would change hands between a willing buyer and a willing seller when the former is not under any compulsion to buy and the latter is not under any compulsion to sell, both parties having reasonable knowledge of relevant facts."

Your valuation then is more than just the value of your farmland and equipment, especially if it is in an entity such as a partnership, LLC or corporation. There can be premiums for being the 100% owner or discounts for smaller or minority ownership percentages. There can also be a discount for the inability to quickly convert your investment in the farm to cash which is referred to as a lack of marketability discount.

The Valuation Process

Step 1: The valuation would start with obtaining an appraisal of the farmland and equipment. Your advisor would then need to look at the last five years of financial records and organization history and also consult with management. It is important to keep accurate and up-to-date records of the income and expenses as well as the inventory and equipment in the business.

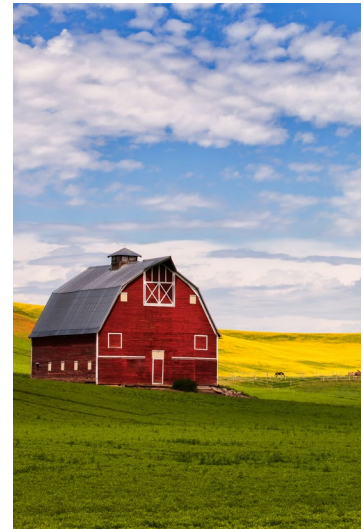
Step 2: From this information, your advisor would search for trends and any unusual items, then make normalizing adjustments as necessary to the balance sheet and income statement to remove these unusual items. An analysis of these trends are then used to attempt to project what will occur in the future. Your advisor will also examine the dividend paying history and/or the cash flow available after paying the expenses each year. All this information is then compared to what the industry standards are based on either the gross receipts or the gross assets of the business.

Step 3: All of this information is then aggregated to arrive at a total value of the business. Discounts and/or premiums based on the above referenced information and any comparable sales available are then added to this value.

The above is just a glimpse at what is fully involved in a valuation. Please contact us if you would like to discuss your situation or if you have any questions. 

About the Author

Lori A. Massutti CPA, CVA, is a Sikich partner and has more than two decades of experience providing income and estate tax consulting and business valuation services for individuals and closely held businesses. For questions about Estate Tax and Business Evaluation Services, contact Lori Massutti at lori.massutti@sikich.com.



ABOUT SIKICH

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Our dedicated professionals, located in the heartland of agriculture production, have first-hand experience on how agribusiness works. Whether you are looking for tax and succession planning, assistance with adopting accounting and reporting standards or audit services, Sikich's agriculture-focused team can help strategize your business's future. Sikich's team of professionals is available for field exam services and quality of earnings studies for agriculture businesses.

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