

Course Description Form

1. Course name	
Agriculture credit	
2. Course code	
AGCR387	
3. Year/Chapter	
2025-2024 / semester	
4. Date this description was prepared	
2024/9/1	
5. Available attendance forms	
online + person	
6. Number of units / (total)hours Number of study	
units 3.5 /hours 75	
7. Course Supervisor Name (if more than one name is mentioned)	
Email: <u>amina80@uomosul.edu.iq</u>	Amina Abdul A -h Hamdoun Al M.M. Osama Laith Muhammad
8. Course objectives	
:practical	:theoretical
<p>Enabling the student to understand and - comprehend the concepts related to agricultural lending and borrowing ,financing</p> <p>Enabling the student to know the sources of - .funding</p> <p>Enabling the student to know the difference - between agricultural financing and lending</p> <p>Enabling the student to know the factors that - led to the expansion of agricultural lending and the principles that must be taken into account in .lending</p> <p>Enabling the student to know the types of - .advances in detail</p> <p>Enabling the student to know the divisions of - .capital</p> <p>Enabling the student to know the optimal use of - . capital</p> <p>The student can learn the basic rules for - .granting loans</p> <p>The student's awareness of the knowledge - explanation of borrowing and the risk ratio in</p>	<p>Enabling the student to understand and - comprehend what is related to agricultural .finance</p> <p>Enabling the student to understand the nature - .and importance of agricultural finance</p> <p>Enabling the student to know research - .agricultural finance methods in</p> <p>Enabling the student to know the importance - the elements of ,of agricultural lending and the characteristics of ,agricultural lending .agricultural lending</p> <p>Enabling the student to know the - .classification of agricultural loans</p> <p>Enabling the student to understand the - .concept of human capital</p> <p>Enabling the student to know - the marginal .efficiency of capital</p> <p>The student can learn about the supply and demand for agricultural loans and the factors affecting them</p> <p>The student can learn the principles that must - be taken into account when repaying</p>

<p>granting loans.</p> <ul style="list-style-type: none"> - The student's awareness of the knowledge and explanation of borrowing and the risk ratio in agricultural projects. <p>The student can learn how to pay the advance, partial, full, variable, and optional payments.</p> <p>The student can learn how to determine the interest rate according to the classical and Keynesian theories..</p> <p>The student can identify the problems and advantages of agricultural lending and explain the rules of directed agricultural lending.</p> <ul style="list-style-type: none"> - The student can learn the basic principles of agricultural insurance.. 	<p>affecting them.</p> <ul style="list-style-type: none"> - The student can learn the principles that must be taken into account when repaying agricultural loans and the time preference of money. - The student can learn about the methods of repaying agricultural loans and explain them in detail, such as the method of extinguishing the loan. <p>The student can identify and explain the types of interest on capital.</p> <p>The student can learn about the nature and importance of cooperative agricultural lending and directed agricultural lending. And compare them</p> <ul style="list-style-type: none"> - The student can learn about agricultural credit and agricultural insurance.
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Teaching and learning strategies .9

<p>Interactive lecture: brainstorming, dialogue and discussion explaining the concept and importance of agricultural finance</p> <p>Interactive lecture: brainstorming, dialogue and discussion on sources and methods of agricultural financing</p> <p>Interactive lecture, brainstorming, explaining the functions, tools and elements of agricultural lending.</p> <p>Interactive lecture, brainstorming and comparison between agricultural financing and agricultural lending.</p> <p>Interactive lecture, brainstorming, dialogue and discussion on the difference between demand and supply for agricultural loans.</p> <p>Interactive lecture, brainstorming, dialogue and participation in clarifying the divisions of capital, the optimal use of capital, the marginal efficiency of capital and the time preference of money.</p> <p>Interactive lecture, brainstorming, dialogue and discussion, assignment and report</p> <p>Interactive lecture, brainstorming, dialogue and discussion, assignment and report</p> <p>Interactive lecture, brainstorming, dialogue and discussion, assignment and report</p> <p>Interactive lecture, brainstorming and comparison between wave and in-kind agricultural loans</p> <p>Interactive lecture, brainstorming, dialogue and discussion on loan repayment methods and basic rules for granting agricultural loans.</p> <p>Interactive lecture, brainstorming, dialogue and discussion, comparison between the concepts of insurance and agricultural credit</p> <p>Interactive lecture, brainstorming, dialogue and discussion on the concept of agricultural lending, its problems and agricultural insurance</p> <p>He is responsible for the basic rules of insurance and developing a short-term (one-year) borrowing and repayment plan.</p>	<p>Strategy</p>
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He is assigned the task of solving an exercise and graphs of the marginal efficiency of capital

10 Course structure

Evaluation method	Learning method	Name of unit or topic	Required learning outcomes	watch es	week
short exams Duty discussions	theoretical Auditory methods Blackboard writing style Direct dialogue style		A1 The student learns about the nature and concept of agricultural finance.	2 theore tical	First week
short exams Duty discussions	practical Assignment of tasks And report	Concepts related to the nature and methods of agricultural financing	B11 shows Research methods in the study of agricultural finance	3 practic al	1
short exams Duty discussions	theoretical Auditory methods Blackboard writing style Direct dialogue style		B1 Explains to the student the difference between sources of agricultural financing and lending.	2 theore tical	Second week
short exams Duty discussions	practical Assignment of tasks And report	Methods for measuring sources of agricultural financing and lending	B12 Solves methods for measuring funding sources Agricultural lending	3 practic al	2
short exams Duty discussions	theoretical Auditory methods Blackboard writing style Direct dialogue style practical Assignment of tasks And report		A2 The student explains the basic principles that must be taken into account in agricultural lending.	2 theore tical	The third week
short exams Duty discussions	practical Assignment of tasks and Reports	Elements, functions and tools of agricultural lending	B13 shows the elements of agricultural lending and the functions of agricultural lending.	3 practic al	3



The concept of capital
Types of capital

Discussions	theoretical Auditory methods Blackboard writing style Direct dialogue style		B2 The student is given the divisions of capital and the comparison between them.	2 theoretical	Week 4
short exams Duty discussions	practical Assignment of tasksAnd report	Optimal use of capital, time preference for money, marginal efficiency of capital Factors affecting the marginal efficiency of capital	B14 Mathematical applications on how to calculate the marginal efficiency of capital	3 practical	4
short exams Duty discussions	theoretical Auditory methods Blackboard writing style Direct dialogue style		B3 shows the classification of agricultural commodities and types of agricultural loans.	2 theoretical	Week 5
short exams Duty discussions	practical Assignment of tasksAnd report	Multiplier and accelerator	B15 Shows the effect of the multiplier idea and the principle of acceleration.	3 practical	5
short exams Duty discussions	theoretical Auditory methods Blackboard writing style Direct dialogue style	Interest rate and factors affecting it	B4 Explain the concept of interest rate, factors affecting the interest rate of capital and the optimal use of capital.	2 theoretical	Week 6
short exams Duty discussions	practical Assignment of tasksAnd report	Factors affecting the multiplier and accelerator	B16 Recognizes the overlap and interchangeability between the multiplier and the accelerator in agricultural investments.	3 practical	6
agricultural Loans	theoretical		B5 explains the	2	Week 7



e supply of agricultural loans	Duty discussions	Auditory methods Blackboard writing style Direct dialogue style		presentation on agricultural loans, the most important factors affecting them.	theoretical	
short exams	Duty discussions	practical Assignment of tasks And report	Income, marginal propensity to consume, and marginal propensity to save in hypothetical examples	C4 governs the shape of the relationship between income, marginal propensity to consume, and marginal propensity to save in hypothetical examples.	3 practical	7
short exams	Duty discussions	theoretical Auditory methods Blackboard writing style Direct dialogue style	Agricultural Loan Application Factors affecting the demand for agricultural loans	B6 State the demand for agricultural loans and the supply of agricultural loans.	2 theoretical	Week 8
short exams	Duty discussions	practical Assignment of tasks And report	Borrowing and risk ratio in agricultural projects	B17 shows hypothetical examples of marginal analysis in arriving at the optimal loan size when directed towards the chosen purpose.	3 practical	8
short exams	Duty discussions	writing on the board Direct dialogue style	Features and characteristics of agriculture and its relationship to agricultural lending	A3 Explain the characteristics of agriculture and its relationship to agricultural lending.	2 Theoretical	Week 9
short exams	Duty discussions	practical Assignment of tasks And report	Some global and local experiences of selected countries In determining the interest rate	B18 shows how the interest rate is determined according to classical and Keynesian theory.	3 practical	9
short exams	Duty	theoretical Auditory	The principle of multiplier and	C1 Compare the multiplier and accelerator in how	2 theoretical	Week 10

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discussions	methods Blackboard writing style Direct dialogue style	accelerator Interest rate concept Factors affecting the interest rate of agricultural loans	agricultural loans affect the volume of agricultural production and economic activity. Compares interest rate types Apply examples of interest rate types and forms	tical	
short exams Duty discussions	practical Assignment of tasksAnd report	Factors affecting the interest rate of agricultural loans	B19 Apply examples of interest rate types and forms	3 practic al	10
short exams Duty discussions	theoretical Auditory methods Blackboard writing style Direct dialogue style	Principles to be taken into account when repaying agricultural loans	C2 determines the principles to be taken into account in repaying agricultural loans.	2 theore tical	Week 11
short exams Duty discussions	practical Assignment of tasksAnd report	Risk and borrowing in agricultural projects	B20 Application of borrowing and risk ratio in agricultural projects	3 practic al	11
short exams Duty discussions	theoretical Auditory methods Blackboard writing style Direct dialogue style	The multiplier and accelerator principle (marginal propensity to save and marginal propensity to consume)	B7 Explains to the student the nature of the mutual interaction between the multiplier and the accelerator when investing.	2 theore tical	Twelft h week
short exams Duty discussions	practical Assignment of tasksAnd report	Calculating the acceleration or increase rate	B21 Apply the variance of cash flow probabilities for two different projects	3 practic al	12
	theoretical Auditory methods Blackboard writing style Direct dialogue style	General concepts of agricultural lending	B8 Explains directed and in-kind agricultural lending and the problems of agricultural lending in Iraq	2 Theor etical	thirteen th week
short exams Duty	practical Assignment of	Types of agricultural lending	C5 Exercises and examples on types	3 practic	13

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discussions	tasksAnd report		of agricultural loans	al	
		The concept of risk, uncertainty, and risks of agricultural finance and credit.	B9 mentions the risks, uncertainties and risks of agricultural financing and credit.	2 theoretical	Fourteenth week
short exams Duty discussions	practical Assignment of tasksAnd report	Loan granting and repayment costs	C6 Exercises on Loan Costs and Applications	3 practical	14
short exams Duty discussions	theoretical Auditory methods Blackboard writing style Direct dialogue style	Borrowing plans Loan repayment methods	B10 Applying a short-term borrowing and repayment plan (one year).	2 theoretical	Week 15
short exams Duty discussions	practical Assignment of tasksAnd report	Writing a report on the scientific visit Examples and exercises using hypothetical tables for loan amortization methods	Scientific visit C7 Partial Payment Method and Loan Amortization Method (Loan Amortization) Exercises, road Payment in equal installments, payment in decreasing or decreasing installments, and finally payment in ascending installments.	3 practical	15

11- Course Evaluation

Relative weight %	degree	Calendar appointment - week	Evaluation methods	T
5	5	My theory of the week1-15	Final theoretical report	1
10	5 5	week 3	Short test I Quiz	2



Course Evaluation -11				
Relative weight %	degree	Calendar week -appointment	Evaluation methods	T
5	5	15-1 My theory week	Final theoretical report +	1
10	5 5	Week 3	Quiz 1 Short Test	2
15	10 5	Week 9	Midterm theoretical and practical exam	3
10	5 5	Week 12	Short 2 Test Quiz	4
20	20	Practical exam week	Final practical exam	5
40	40	Theoretical exam week	Final theoretical exam	6
100	100		the total	
Learning and teaching resources -12				
Mashhadani-Abdullah Mohammed Al .Dr :Agricultural Financing and Lending Internet sources				

Ilah Hamdoun-Amina Abdel .Ms .Asst :Theoretical subject teacher

Osama Laith Muhammad .M.M :Practical subject teacher

.Dr .Prof alaa mohamad abdula :Head of the Scientific Committee

Head of the Department of Agricultural Economics

Dr .Prof alaa mohammad abdula

