

# WORKSHOPS

## SESSION ONE - 9:00 A.M. - 10:15 A.M.

### **7(a) Guaranty Purchase Process – How to Get Your Guaranty Honored**

(Elm Creek Amphitheatre)

Learn how to properly submit a guaranty purchase request to ensure that your guaranty is honored by SBA. How to avoid common pitfalls, and properly work with the National Guaranty Purchase Center. *Vanessa Piccioni, Director, SBA National Guaranty Purchase Center*

### **Updated SBA Franchise Rules**

(Hennepin Salon III)

The SBA's rules governing franchise lending have undergone numerous changes in recent years, most recently in SOP 50 10 5 (J). This session will provide guidance on compliance with the current rules, including discussion of the SBA Franchise Directory.

*Nick Jellum, President, Anastasi Jellum, P.A.*

### **SBA One Intro and Hot Topics**

(Arbor Lakes Room)

SBA One is SBA's rules based loan origination platform. SBA One can assist lenders with loan eligibility, document generation, forms management, electronic signature and access to their PARRIS Scorecard. Don't miss this opportunity to learn the basics of SBA One, while hearing about the latest hot topics and frequently asked questions.

*Christopher Anthony, Vice President, BNY Mellon – Colson Services Corp.*

### **SBA 504 Loan Program**

(Lake Huron Room)

The SBA 504 Loan Program offers fixed asset financing for new or expanding businesses with competitive long-term fixed rates. In this session you'll get an overview of the 504 loan program and loan structure examples. You'll see how the SBA 504 Loan Program can help with lending limit concerns, risk mitigation, portfolio growth, and competitiveness! *CDC Panel*

### **How to Increase Lender Fee Income & Reduce Risk in Financing Small Businesses**

(Lake Michigan Room)

Learn how to increase lender fees with SBA and EXIM Bank programs that are designed to specifically assist small companies (farms, manufactures, providers of services, etc.) that have or are planning to have cross-border sales. *Carlos Sosa, Regional Trade Finance Mgr., Office of Int'l Trade (OIT); Denis Griffin, Director, Export-Import Bank*

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## **SESSION TWO - 10:30 A.M. - 11:45 A.M.**

### **Understanding Credit Elsewhere**

(Elm Creek Amphitheatre)

The SBA 7(a) loan program is designed to provide financing options for applicants who otherwise would not be able to access credit needed for the start-up and/or expansion of their businesses. This session will provide an understanding of the “credit elsewhere” requirements, including the recent changes set forth in SOP 50 10 5 (J). *Nick Jellum, President, Anastasi Jellum, P.A.*

### **7(a) Liquidation and Charge Off – How to Ensure you are in Compliance with Program Requirements**

(Hennepin Salon III)

Learn about the various processes after guaranty purchase, to ensure that you are in compliance with SBA loan program requirements and your guaranty is protected. How to ensure your loan is charged off without any repairs or recovery from SBA.

*Vanessa Piccioni, Director, SBA National Guaranty Purchase Center*

### **SBA Form 1502 Reporting and Servicing Loans Sold**

(Arbor Lakes Room)

All lenders must report on their 7(a) loans on a monthly basis to the Fiscal Transfer Agent (FTA) using SBA Form 1502. Come hear directly from the FTA about mandatory reporting requirements, calculation of the SBA ongoing servicing fee and necessary electronic processing methods. You will also learn about additional servicing obligations for those loans sold by lenders into the SBA 7 (a) Secondary Market. *Christopher Anthony, Vice President, BNY Mellon – Colson Services Corp.*

### **Advanced Business Acquisitions and Valuations**

(Lake Michigan Room)

In this advanced business acquisition workshop, a seasoned appraiser explains the difference between change of ownership transactions structured as stock vs. asset sales and how the transaction type impacts business value. Learn about different standards of value used by borrowers vs. what the SBA expects to see. Using various real life case studies, walk through the full cash flow analysis to calculate an appraiser’s discretionary cash flow and understand how to pre-screen any business using rule of thumb analysis and valuation multiples.

*Neal Patel, CVA, CBA, Principal, Reliant Business Valuation*

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## **SESSION THREE - 1:45 P.M. - 3:00 P.M.**

### **7(a) Loan Servicing**

(Elm Creek Amphitheatre)

Workshop for Servicing Actions for both the beginner and the consummate professional to help protect your guaranty... Q. What do the Doobie Brothers, Scooby Do and Cheech and Chong have to do with the SBA? Come and find out! *John Gossett, Supervisory Loan Specialist, SBA Fresno Commercial Loan Servicing Center*

### **Working Capital Capline Program**

(Hennepin Salon III)

If your clients need short term working capital, this workshop may provide the answers you are looking for. Topics to be covered include how to determine loan amount, collateral requirements, and required funds control. *Bill Reed, Senior Loan Specialist, SBA Loan Guaranty Processing Center*

### **Best Practices for Documenting Equity Injection**

(Arbor Lakes Room)

Failure to obtain, and adequately document, required equity injection is one of the most common deficiencies leading to SBA's denial or repair of its guaranty on 7(a) loans. In this session, we will discuss tips and best practices to meet the SBA's requirements.

*Nick Jellum, President, Anastasi Jellum, P.A.*

### **SBA 504 Debt Refinance Program**

(Lake Huron Room)

This workshop will cover how the SBA 504 Refinance Program can help refinance qualified existing debt and offer cash out options with competitive long-term fixed rates. This is an opportunity for participants to learn about the policies and guidelines of the 504 Debt Refinance Program including project structure examples. *CDC Panel*

### **Leveraging USDA Rural Development Business & Industry Loan Guarantee Program**

(Lake Michigan Room)

Capital investments are crucial for small business start-ups and continued expansion. In this course, learn how USDA Rural Development Guaranteed Loan Programs can be leveraged with other capital to ensure the sustainability of small businesses across Minnesota. You will get an overview of the Business & Industry and Rural Energy for America Guarantee Loan Programs and see how utilizing these programs can expand your opportunities for access to capital.

*Cheryl Seanoa, Business and Cooperative Programs Director, Rural Development USDA*

*Naomi Lenz, State Office Specialist, Rural Development USDA*

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## SESSION FOUR - 3:15 P.M. - 4:30 P.M.

### Common Reasons for Screen-outs at the LGPC

(Elm Creek Amphitheatre)

Find out why your submissions are being return to you and what you can do to minimize this. A review of the five most common screen-out categories and things you should do to ensure this doesn't happen to you. *Bill Reed, Senior Loan Specialist, SBA Loan Guaranty Processing Center*

### The SBA Credit Memorandum

(Hennepin Salon III)

Learn the ins and outs of a comprehensive SBA Credit Memorandum. We will discuss how to prepare a memo that addresses what the SBA wants and needs to make an eligibility and credit decision on your specific request. All aspects from management ability through debt service analysis will be addressed. A better presentation can lead to faster decisions.

*Ray Chiamulera, President, Radar Lender Service*

### SBA Express Purchase

(Arbor Lakes Room)

Learn how to complete an Express Purchase Demand Kit as well as common reasons for denial and repair. Learn how to avoid the question, "When do we get our money," and how to become the hero of your SBA department!

*John Gossett, Supervisory Loan Specialist, SBA Fresno Commercial Loan Servicing Center*

### Franchising: Lending to Emerging Brands, and Growing Your Portfolio

(Lake Huron Room)

Do you have mixed feelings about franchise lending? Are your BDOs bringing franchisees to you from newer and smaller brands for financing? The rules are "easier," but underwriting and processing these deals is harder because of the size of the brand. FRANdata will present a study of over 1,700 emerging brands so you can avoid losses in your portfolio.

*Paul Santomauro, Lender Support Specialist, FRANdata*

### Winning the Best SBA Loans in Your Market

(Lake Michigan Room)

Participants will be given an overview of the SBA 7(a) markets on both a national and local level. The session will highlight practical application of strategy and process, with a focus on:

- The key components to identifying geographies and industries to ensure lender success in the 7(a) market.
- The five-step process for 7(a) loan eligibility to ensure timely credit decisions efficiently.
- The most effective ways to communicate the benefits of 7(a) loans to borrowers and referral sources in your network.
- The concept of participating in the 7(a) secondary market to increase liquidity and lend to more borrowers.

This is a workshop for financial institutions with a desire to increase volume and enhance financing opportunities to credit worthy small-businesses within their community.

*Will McClain, Managing Director of Chicago, Windsor Advantage, LLC;*

*Andrew Sheaffer, Vice President of Business Development, Windsor Advantage, LLC*