

2021

GEORGIA LENDERS QUALITY CIRCLE
PRESENTS

For the LOVE of SBA LENDING

SOUTHEASTERN SMALL BUSINESS
LENDERS CONFERENCE

FEBRUARY 15-17, 2021

What better way to celebrate Valentine's Day than with your *first love*.... SBA LENDING!

- Participate in *Intimate* small group training sessions led by SBA industry experts
- Get the Networking time you've *Yearned* for with all of your *Dearest* colleagues
- *Fall head over heels in Love* with 7(a) and 504 lending all over again
- All at one of the East Coast's most *Serene* beach locations



The Ritz-Carlton, Amelia Island
Amelia Island, Florida

www.GLQC.org

CONFERENCE INFORMATION PACKAGE

CONFERENCE

DETAILS

This year's conference moves to **Amelia Island**, where you'll find luxury at the **Ritz-Carlton beachfront hotel**. As one of the first SBA lending events in 2021, we will offer a hybrid format in that BOTH in-person AND virtual attendance will be available; however, in-person attendance will be LIMITED to the first 350 to register, with non-lender participation restricted to just 25%. Once sold out, all other registrations will be virtual-only. We expect a high demand, so register early to secure your seat!

We will provide some of the top training in the industry over a 3-day period with keynote speakers on SBA relevant topics, forecast of the economy, and breakout sessions with topics for all levels and roles in SBA lending. In addition, this year you will have the opportunity to participate in collaborative small-group discussions that include colleagues from broad SBA lending roles and tenures.

Past speakers have included representatives from the U.S. SBA's Office of Capital Access, Office of Credit Risk Management, Office of the Administrator, Export and International Trade, as well as representatives from NAGGL and NADCO, Economics professors and other engaging keynote speakers.

Reserve Your Room

Group Rate \$279

Reserve your room before the Cut-off Date of **January 22nd**. Conference guests receive a 10% discount off spa rates.

The resort fee has been discounted to \$10 per day which includes 24-hour access to the fitness facility, high speed internet, beach umbrella, range golf balls, and more. Valet parking has been reduced to \$18/day.

AGENDA

Saturday/Sunday, February 13-14th

Early Arrivals – celebrate Valentine's Day with us

Monday, February 15th

8:30 – 5:00 pm	NAGGL Pre-Conference Training*
9:00 am	"Fore the Love of Golf" Tournament*
1:30 – 5:00 pm	Leisure Time: Explore Amelia
2:00 – 5:00 pm	Exhibitor Check-In & Setup
4:00 – 7:00 pm	Attendee Check-In
5:00 – 7:00 pm	Welcome Reception
7:00 -	Dinner on Own

Tuesday, February 16th

7:30 – 8:45 am	Breakfast & Exhibits
8:45 – 9:45 am	Opening Session
10:00 – 10:45 am	Breakout Session #1
11:00 – 12:00 pm	Breakout Session #2
12:00 – 1:00 pm	Networking Lunch & Exhibits
1:00 – 2:00 pm	Breakout Session #3
2:15 – 3:00 pm	Breakout Session #4
3:15 – 4:15 pm	Keynote Speaker
4:15 – 5:15 pm	Happy Hour on Oceanfront Lawn
5:30 – 8:00 pm	Dinner on Own
8:00 – 10:00 pm	"How Sweet it Is" Dessert Extravaganza

Wednesday, February 17th

8:00 – 9:30 am	Breakfast & Exhibits
9:15 – 10:00 am	Breakout Session #5
10:15 – 11:45 am	SBA Headquarters Session
11:45 – 12:00 pm	Closing Remarks & Prizes
9:30 – 1:00 pm	Exhibitor Breakdown

*Optional Event for an additional fee – details forthcoming.

VENUE INFORMATION

This year's conference will be at [The Ritz-Carlton, Amelia Island](#). The beauty and bounty of the Florida coast is celebrated at The Ritz-Carlton, Amelia Island. Unfolding along 13 miles of pristine beachfront, this luxury resort infuses the story of the land into nearly every guest experience.

There is a full-service spa, 18-hole championship golf course, indoor and outdoor pools, direct beach access, and five dining establishments.

SPONSORSHIP LEVELS & BENEFITS



	Presenting \$7,500 <i>Limited to 1 sponsor</i>	Diamond \$5,000 <i>Limited to sponsors in non-competing categories</i>	Platinum \$3,000	Gold \$2,500	Silver \$1,500
Payment Plan (payment #1 must be received by 12/31/20 with payment in full by 1/15/21)	Payment #1: \$3500 Payment #2: \$4000	Payment #1: \$2500 Payment #2: \$2500	#1: \$1250 #2: \$1750	#1: \$750 #2: \$1750	#1: \$500 #2: \$1000
Exhibit Table	Oversized Space (10'x10')	Included	\$200 Additional	\$300 Additional	\$500 Additional
Exhibit Table Location	Center Floor, or First Choice	Choice	Choice	Assigned	Assigned
# Conference Tickets Included	5	4	3	2	1
# Golf Players Included	5	4	3	N/A	N/A
Discounted Attendees	Unlimited at \$399	2 additional at \$399	N/A	N/A	N/A
GLQC Membership	One year included	One year included	One year included	One year included	One year included
Digital Presence	Logo on GLQC Website Logo on Event Page	Logo on GLQC Website Logo on Event Page	Logo on Event Page	Logo on Event Page	Logo on Event Page
Featured Sponsor w/Signage and Recognition	Virtual/Mobile App Welcome Reception Welcome Session SBA Closing Session Dessert Extravaganza	Golf Tournament Keynote Session Networking Lunch	Happy Hour	Breaks	Breakfasts
Verbal Recognition	Opening & Closing Sessions	Opening & Closing Sessions	Opening & Closing Sessions	NO	NO
Digital Ads for Exhibit Hall & Virtual/Mobile App	YES	YES	YES	NO	NO
Marketing Emails	Featured Article & Logo on each email	Logo with URL link on each email	Logo with URL link on each email	Logo with URL link on each email	Logo with URL link on each email
Speaking Opportunity	YES – 5-Min. Welcome General Session	Opportunity to participate in a panel	N/A	N/A	N/A
Logo on Attendee Materials	Mini Agenda Mobile Flyer Virtual/Mobile App Award Plaques	Mini Agenda Virtual/Mobile App	Mini Agenda Virtual/Mobile App	Virtual/Mobile App	Virtual/Mobile App
Logo on Event Banners	YES	YES	YES	YES	N/A
Advance Copy of Attendee List	4 Weeks Prior 2 Weeks Prior 1 Weeks Prior	2 Weeks Prior 1 Week Prior	2 Weeks Prior 1 Week Prior	1 Week Prior	1 Week Prior

SPONSORSHIP FOR ALL-VIRTUAL

Should the conference move to an All-Virtual format, all registered sponsors will be transferred over to the virtual format with a reduction in fees, additional attendees included, and modified benefits as shown below. An applicable refund will be provided for the difference in cost to already registered/paid sponsors if payment #2 as referenced in the prior page has already been made.

	Presenting \$3,500 <i>Limited to 1 sponsor</i>	Diamond \$2,000 <i>Limited to sponsors in non-competing categories</i>	Platinum \$1,250	Gold \$750	Silver \$500
Exhibit Booth (virtual) – includes LIVE zoom room to visit with attendees	Included	Included	\$50 Additional	\$50 Additional	\$50 Additional
# Conference Tickets Included	10	8	6	4	2
Discounted Attendees	Unlimited at \$399	2 additional at \$399	N/A	N/A	N/A
GLQC Membership	One year included	One year included	One year included	One year included	One year included
Digital Presence	Logo on GLQC Website Logo on Event Page	Logo on GLQC Website Logo on Event Page	Logo on Event Page	Logo on Event Page	Logo on Event Page
Logo on Virtual Speaker Background	YES	YES	YES	NO	NO
Provide sponsored promo item for Virtual Care Package	YES	YES	YES	NO	NO
Event Sponsor*	Virtual/Mobile App Welcome Session SBA Closing Session	Keynote Session Networking Lunch	Happy Hour	N/A	N/A
Verbal Recognition	Opening & Closing Sessions	Opening & Closing Sessions	Opening & Closing Sessions	NO	NO
Digital Presence	Video Commercial** Static rotating slide Banner ad Enhanced Sponsor Profile	Video Commercial** Static rotating slide Banner ad Enhanced Sponsor Profile	Static rotating slide Banner ad Basic Sponsor Profile	Basic Sponsor Profile	Limited Sponsor Profile
Marketing Emails	Featured Article & Logo on each email	Logo with URL link on each email	Logo with URL link on each email	Logo with URL link on each email	Logo w/ link on each email
Speaking Opportunity	YES – 5-Min. Welcome General Session	Opportunity to participate in a panel	N/A	N/A	N/A
Logo on Attendee Materials	All printed materials in Virtual Care Package Award Plaques	NO	NO	NO	NO
Advance Copy of Attendee List	4 Weeks Prior 2 Weeks Prior 1 Weeks Prior	2 Weeks Prior 1 Week Prior	2 Weeks Prior 1 Week Prior	1 Week Prior	1 Week Prior

*The All-virtual format would move to a 1.5 day format starting on Tuesday morning and concluding on Wednesday at noon. The Welcome Reception and Dessert Extravaganza events would not be included, but we would host a networking lunch and happy hour for live/virtual networking opportunities.

**15-30 second video commercials can be supplied in movie file formats (details to be provided within sponsor information package) and will be shown before and after sessions.

PRESENTING SPONSOR OPPORTUNITIES

Our Presenting Sponsor enjoys unique opportunities, including:

Speaking Opportunity

Welcome our attendees to the conference during our Tuesday morning session with a 5-minute speaking opportunity during our general session.

Event Sponsorships

The Presenting sponsor is the sole sponsor of our Welcome Session, Welcome Reception, SBA Closing Session and the “How Sweet it Is” Dessert Extravaganza.

Marketing

Prior to the conference, your logo will be included on all of our email marketing (distributed to almost 5,000 contacts), and you will have an opportunity to include a featured article, advertisement, welcome video, etc. about your company in one of our 20+ emails that go out to potential attendees.

Exhibit Hall Presence

Your exhibit hall booth will be the largest and most central/prominent location of all the booths, with a 10'x10' space.

Attendee Lists

An advance/preliminary copy of the attendee list will be provided to you 4 weeks prior to the conference before any other sponsors receive the list. You will also receive an updated copy 2 weeks prior and 1 week prior.



HOW TO SPONSOR

Registration opens on our website at www.GLQC.org on October 15th. To take advantage of any of the enclosed sponsorship opportunities, visit the GLQC website to register before the deadline on DECEMBER 31st. **Registering early will provide you the best selection of sponsor choices and exhibitor booth locations.**

Register today and choose “Pay by Check” to pay later. *Sponsor payments can be divided into two with the first payment being received by 12/31/20 and the balance by 1/15/21.*

For assistance or more information, please contact one of our Sponsorship Committee Members:

Alyson Markovich	Morris, Manning & Martin LLP	amarkovich@mmmlaw.com
Thomas Rockwood	Atlantic Capital Bank	Thomas.rockwood@atlcapbank.com
Amy Baker	Stites & Harbison, PLLC	abaker@stites.com
Sheryl Montgomery	Ameris Bank	Sheryl.Montgomery@amerisbank.com
Ricky Moore	Forrestall CPAs	rmoore@forrestallcpas.com
Sheryl Kinard	Georgia Primary Bank	skinard@gaprimary.com

Registering by December 31st guarantees you will receive full benefits as outlined; sponsorships are accepted after that date based on availability, but risk some benefits may be unavailable (i.e., missed print deadlines for materials).

It is understood when registering that the cancellation and refund policy at the end of this document dictates the issuance of any refunds or credits as a result of cancellation requests. Please review the stated policy for reference before registering.

NETWORKING EVENTS

More conference details at:

www.GLOC.org

The SESBLC offers a number of opportunities to network with colleagues before and during the conference. Check out the events below and be sure to put them on your calendar! Events listed below are included ONLY for In-Person attendees.



“Fore the LOVE of Golf” Tournament

Monday, February 15th 9:00 AM

Optional Activity for \$165

Our shotgun scramble tees off at 9:00 AM at the Ritz-Carlton Golf Club. The Golf Club of Amelia Island features an 18-hole championship course designed by PGA Tour veteran Mark McCumber and golf legend Gene Littler. Lush and meticulously manicured, the course offers challenging yet fun play with strategically placed bunkers and shifting ocean breezes. Greens fees, cart rental, practice range time, prizes, lunch and drink tickets are included for a per person fee of \$165*.

Visit the golf club's information page [HERE](#).

**Play is rain, snow or shine, unless the course closes (prepare for all weather). In the case that the course is closed for play, lunch will be provided to all registered players, and a partial refund of \$80 will be provided to paying golfers (non-sponsor ticketed attendees) within 30 days following the conference. Sorry but refunds to sponsored players or alternative activity substitutions due to golf cancellation will NOT be possible.*

WELCOME RECEPTION

Monday, February 15th 5:00-7:00 PM

Included with Conference & Guest Ticket

Our Welcome Reception is held inside the exhibitor hall, where attendees have an opportunity to visit with each of the exhibitors while enjoying drinks and hors d'oeuvres. Reception is included for all attendees, speakers, and paid guests for no additional fee.



HAPPY HOUR

Tuesday, February 16th 4:15-5:15 PM

Included with Conference Ticket

Following a full day of sessions, join us for a fun Happy Hour on the expansive Oceanfront Lawn, directly outside the meeting space and just steps from the sand and sea. Kick back and enjoy some beverages and snacks before venturing out for dinner.

How Sweet it Is

Dessert Extravaganza

Tuesday, February 16th

8:00 – 10:00 PM

Included with Conference & Guest Ticket

Cap off your evening with a creative Chef-inspired collection of dessert wines and aperitifs paired with delectable one-of-a-kind desserts while listening to the smooth sounds of our acoustic musician.

Location is weather permitting.



Onsite networking events will not be available for virtual viewing; however, virtual attendees may participate by networking with other attendees via the Live Networking feature within the mobile/virtual platform app during these times.

EDUCATIONAL CONTENT

Our conference offers a robust itinerary with quality educational and networking opportunities, along with numerous sponsorship opportunities. Look for updates to this year's general session and breakout session topics to be announced via email blasts and on our website as the agenda evolves.



KEYNOTE SPEAKER: **Dennis P. Kimbro, Ph.D.**

Few individuals impact the day-to-day management of organizations and institutions as Dennis Kimbro. A tireless educator, author, and Business school professor, Dr. Kimbro is universally characterized as one of the most insightful and scholarly writers in the field today. As a lecturer and researcher in the field of management, entrepreneurship and human potential, he encourages his readers to look within to extract the keys that underlie all accomplishment. He received his B.A. and M.A. degrees from the University of Oklahoma, and a doctorate from Northwestern University where he studied wealth and poverty among underdeveloped countries. Visit www.DennisKimbro.com to learn more.



Breakout Session Topics

Below is a list of topics that may be included in the conference. Sessions are typically finalized within 1-2 months of the conference and subject to change, so be sure to check our website for the most current listing of sessions.

- Coping with PPP PTSD
- Underwriting & Servicing SBA Loans in the COVID Era
- Secondary Market
- International Trade Program
- Portfolio Management
- Environmental Due Diligence
- Liquidation & Litigation Responsibilities
- Express Loans
- Loan Closings – 504 & 7(a) Regulations/Updates
- PARRIS Review & Audits
- Intro to 7(a) Program/Application Process for PLP
- Loan Underwriting and Credit Quality
- SOP Updates
- Real Estate Appraisals
- Marketing your SBA Program
- Closing Attorney Panel
- Mitigating Construction Risks
- Equity Injection & Disbursements
- Affiliation & Franchise Lending
- USDA Program Overview & Updates
- Loan Servicing Best Practices & 1502 Reporting
- Business Valuations/Acquisitions/Change of Ownership

REGISTRATION DETAILS



Attendee and sponsorship registration available online via our website at:

www.GLQC.org

Early Bird	\$399 (Member) \$499 (Non-Member) Through November 15 th
Regular Rate	\$499 (Member) \$599 (Non-Member) Through January 15 th
Late Rate	\$549 (Member) \$649 (Non-Member) Through February 8 th

REGISTRATION CLOSES FEBRUARY 8

Registration is offered at the same price for either In-Person or Virtual with selection made at time of initial registration. Selection may be changed up until 30 days before the event, based on availability.

Virtual attendance includes a combination of livestreaming and post-recorded sessions and does not include the networking events. There will be opportunities for live virtual networking during these times.

Walkup registration will NOT be available. Substitutions always accepted. See full refund/ cancellation policy at the end of this document.

In-person attendance is limited to the FIRST 350 to register, with a maximum of 25% non-lender/non-government attendees. Lender attendees include 7(a) and 504 bank and non-bank lenders, CDCs, and Credit Unions.

OTHER CONFERENCE TICKET OPTIONS

- **Government Employee:** U.S. SBA and SBDC non-speaking attendees can purchase a government rate ticket for \$349 at any time up until close of registration.
- **Guest Pass:** This ticket includes the Welcome Reception on Monday evening as well as the Tuesday evening *How Sweet it Is Dessert Extravaganza* event for \$150.

Add-On Activity Tickets for Conference Attendees and Guests

- **Golf Tournament:** See details on page 6. Cost is \$165 and includes tournament, lunch, drink tickets and contest prizes. Monday, February 15th 9:00 am shotgun start.

ALL-VIRTUAL CONTINGENCY

Should the conference move to an All-Virtual format due to circumstances outside of our control, all registered attendees will be transferred over to the virtual format automatically at a reduced rate (\$199 for members, \$299 for non-members, \$79 for government), receiving a refund for any amounts previously paid in excess of that. All guest and golf tickets will receive 100% refunds.

CANCELLATION POLICY

Our cancellation and refund policy has been updated and detailed at the end of this document. Please review carefully before registering.

TRAVEL INFORMATION

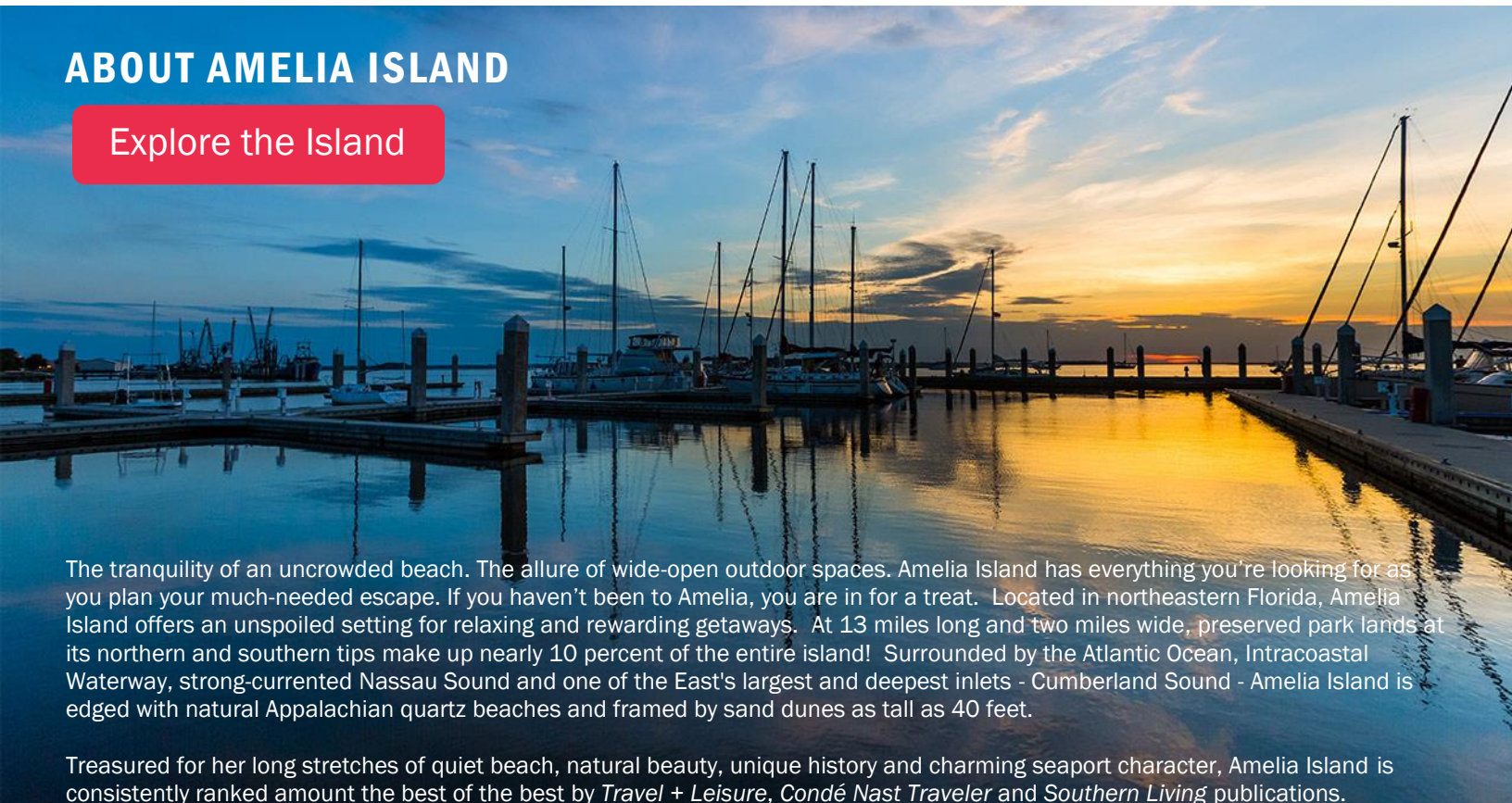
The closest airport is JACKSONVILLE INTERNATIONAL AIRPORT (JAX) which is approximately 27.0 miles/40 minutes from the resort. Approximate taxi/Uber fee is \$74-81. Valet parking is available for a discounted rate of \$18/day; self-parking is not available.

Visit the hotel website for driving directions:

<https://www.ritzcarlton.com/en/hotels/florida/amelia-island/hotel-overview/directions>

ABOUT AMELIA ISLAND

Explore the Island



The tranquility of an uncrowded beach. The allure of wide-open outdoor spaces. Amelia Island has everything you're looking for as you plan your much-needed escape. If you haven't been to Amelia, you are in for a treat. Located in northeastern Florida, Amelia Island offers an unspoiled setting for relaxing and rewarding getaways. At 13 miles long and two miles wide, preserved park lands at its northern and southern tips make up nearly 10 percent of the entire island! Surrounded by the Atlantic Ocean, Intracoastal Waterway, strong-currented Nassau Sound and one of the East's largest and deepest inlets - Cumberland Sound - Amelia Island is edged with natural Appalachian quartz beaches and framed by sand dunes as tall as 40 feet.

Treasured for her long stretches of quiet beach, natural beauty, unique history and charming seaport character, Amelia Island is consistently ranked among the best of the best by *Travel + Leisure*, *Condé Nast Traveler* and *Southern Living* publications.

ABOUT GEORGIA LENDERS QUALITY CIRCLE

GLQC is a non-profit association for banks, non-bank lenders, certified development companies, small business development centers, micro-lenders, and other associations, professionals, and service providers that are active in the origination, support, management, and liquidation of government guaranteed small business loans. The association seeks to provide a forum for its members to exchange ideas, information, and insight, and information with the greater community of small businesses, SBA officials, and the other parties involved with this market. We invite you to get involved in this association – become a member today to support our programs, seminars, and networking events. In addition to the Lenders Conference, we participate in events during Small Business Week in the spring. Your membership will help your business and industry.

GEORGIA LENDERS QUALITY CIRCLE - BOARD OF DIRECTORS

Thomas Rockwood, *Atlantic Capital Bank*
Kerri Morrin, *Paragon Bank*
Amy Baker, *Stites & Harbinson PLLC*
Steve Filmer, *Oconee State Bank*
Alyson Markovich, *Morris, Manning & Martin LLP*

Tye Massey, *TD Bank*
Emily Patch, *Acclivity Financial*
Frayne Bentley, *United Community Bank*
Sherry Kinard, *Georgia Primary Bank*

Shawnte Johnson, *Capital Partners CDC*
Kim Eells, *Georgia Primary Bank*
Sheryl Montgomery, *Ameris Bank*
Ricky Moore, *Forrestall CPAs*

CONFERENCE QUESTIONS

For questions related to sponsorship or the conference in general, please contact us by email at GLQC@eventfullyyourz.com or by phone at **844.887.6477** and our event team will be happy to help. Information regarding cancellations and refunds is included on the following pages.

CANCELLATION & REFUND POLICY

We understand we are currently living in somewhat uncertain times and want to ensure our cancellation and refund policies are fair to attendees and sponsors. Please review the policies below prior to registering.

SPONSORS may request to cancel their in-person participation in writing at any time by emailing GLQC@eventfullyyourz.com and will have the following options:

- A. Substitute attendees for any of your included sponsor attendees up until the date of the event
- B. Attend the conference virtually
- C. Cancel entirely without virtual access, which will cease any and all promotion –
 - A. If cancelled by November 30th, 2020, a full credit* is issued
 - B. If cancelled between December 1st, 2020 and January 1st 2021, a 50% credit** is issued
 - C. If cancelled on or after January 1st, 2021 a refund or credit cannot be provided, and full payment is due**

***Sponsor payment is not required upon registering; however, a deposit of the amount listed as "Payment #1" on page 3 is due by January 31st with remainder due by March 15th to avoid loss of benefits. If required payments have not been made before a cancellation is requested, payment will remain due based on date cancelled, amount already paid, and credit applied. Credits are non-transferrable and may be used toward cost for attendee or sponsorship registrations for same sponsoring company within any future EventfullyYourz-managed conference (includes but may not be limited to SESBLC, America East, America West, Music City, Kentucky, FLAGGL or MALC).*

INDIVIDUALLY PAID ATTENDEES (not included with sponsorships) may choose to cancel in writing at any time by emailing KYLendersConference@eventfullyyourz.com, and will have the following options:

1. Substitute an attendee at any time up until the date of the event
2. Attend the conference virtually
3. Cancel entirely without virtual access –
 - a. If cancelled by November 30th, 2020, a full refund is issued
 - b. If cancelled between December 1st, 2020 and January 1st, 2021 a full credit* is issued
 - c. If cancelled before January 30th, 2021, a 50% credit* is issued
 - d. If cancelled on or after February 1st, 2021, a refund or credit cannot be provided and full payment is due if not already received

**Credits are non-transferrable and may be used toward cost for same attendee for registrations within any EventfullyYourz-managed conference in 2020 or 2021 (includes but may not be limited to SESBLC, America East, America West, Music City, Kentucky, FLAGGL or MALC).*

If the in-person conference is cancelled by the organizers for any reason including but not limited to COVID-19 restrictions, and a virtual option is not provided, attendees and sponsors will receive a FULL credit to use toward a future EventfullyYourz-managed conference. This includes both virtual and in-person training or conference events (includes but may not be limited to SESBLC, America East, America West, Music City, Kentucky, FLAGGL or MALC).

If a virtual-only option IS provided, all sponsors and attendees will be transferred to the virtual format at a reduced rate as shown below, with the difference in amount paid provided as a monetary refund. All sponsors will receive double the original number of attendees.

	Adjusted All-Virtual Cost	Virtual Attendees Included
Member Attendee	\$199	1
Non-Member Attendee	\$299	1
Government Attendee	\$79	1
Presenting Sponsor	\$3500	10
Diamond Sponsor	\$2000	8
Platinum Sponsor	\$1250 (+\$50 virtual booth)	6
Gold Sponsor	\$850 (+ \$50 virtual booth)	4
Silver Sponsor	\$500 (+\$50 virtual booth)	2