

AGENDA

Monday, December 1

9:30 – 11:30 a.m., 12:30 – 6:00 p.m.

Registration

10 a.m. – 12:00 p.m.

Ask the Expert

Long-time EDFS trainer, Vin DiCara of DiCara Training and Consulting, will be on hand to meet with attendees who are struggling with specific problems regarding their loan fund operations and management, a borrower, or other situation. The informal setting will allow attendees to stop by at any time during the session to pose a question or to just learn from the situations presented by their peers.

12:00 – 1:00 p.m.

Lunch on Your Own

1:00 – 1:30 p.m.

Welcome, Self-Introductions, and Conference Overview

Facilitator: *Laurie Thompson, Deputy Executive Director
NADO and NADO Research Foundation (DC)*

1:30 – 3:00 p.m.

The Process of Making Good Loans

Learn how to make good loans from a leading expert in the small business finance industry. The session will cover the roles of staff and the loan committee, the criteria for decision making, documents needed from the borrower, and due diligence.

Facilitator: *Vin DiCara, DiCara Training and Consulting, LLC (ME)*

3:00 – 3:15 p.m.

Break

3:15 – 4:45 p.m.

Making Sure Good Loans Don't Go Bad

Now that you've learned the basics of making good loans, learn how to work with your borrowers to prevent defaults and delinquencies, as well as what to do should a loan go bad.

Facilitator: *Vin DiCara, DiCara Training and Consulting, LLC (ME)*

5:00 – 6:30 p.m.

Speed Networking Reception

It's back...seven years after our first foray into "speed networking" (during the EDFS conference in Chattanooga), we are going to try it again! We'll end the day with a reception that will foster new friendships and conversations that will endure after we all return home after the conference.

Revised 11.12.14; subject to change

Tuesday, December 2

9:00 – 11:45 a.m.

It's All About the Numbers: Balance Sheets, P&L Statements, and Other Financial Information

Aimed at all attendees, this session will either serve as a refresher for some or new intel for others as the trainer will walk everyone through these important documents with an eye on what to look for, how to use the information, and how to identify any red flags that may impede the borrower's repayment abilities.

Facilitator: Vin DiCara, DiCara Training and Consulting, LLC (ME)

12:00 – 1:00 p.m.

Networking Lunch

Want to learn more about strategies your peers have implemented to overcome challenges and obstacles, or to create new opportunities for borrowers (both present and potential)? Over a casual lunch, attendees will be able to continue conversations from the morning sessions, exchange ideas and solutions, and learn from each other.

1:15 – 4:45 p.m.

Ideas that Work Roundtable

Over the course of the afternoon, loan fund practitioners from around the country will share their tried and true tips for better reaching and serving their clients, managing their portfolios, and working to build a vibrant small business environment in their communities and regions. Topics to be covered in these "ideas that work" presentations will provide attendees with ideas and information that can be easily replicated and that will most certainly spark a host of "aha!" moments. Topics that might be covered include:

- **Providing Meaningful Technical Assistance**
- **Marketing Your Loan Fund to Find Qualified Borrowers**
- **Managing Risk**
- **Working with New Populations**
- **Developing a Loan Fund Strategic Plan**
- **Finding New Sources of Loan Fund Capital**

Wednesday, December 3

8:00 – 9:00 a.m.

Breakfast and Conversation Café

Through this informal discussion, attendees will be able to seek suggestions and hear about solutions to problems and challenges they are facing as they provide loans and technical assistance to small businesses in their regions.

9:00 – 9:30 a.m.

Legislative Update: State of Small Business Programs in the Federal Budget

NADO's legislative team tracks legislative and agency activity that pertains to rural and small community economic development, including programs aimed at small business lending programs. This session will offer attendees a look at the federal budget and its impact on the various loan fund programs they manage.

Presenter: *Susan Howard, Director of Government Relations and Legislative Affairs, NADO (DC)*

9:30 – 10:00 a.m.

Networking Break and Hotel Check-out

10:00 a.m. – Noon

Federal Program Update

The always popular closing session at the EDFS conference, the Federal Program Update, will give attendees many opportunities to hear from agency staff about updates to their programs. There will be ample time for questions and answers, and discussions with the panelists.

Moderator: *Joe McKinney, Executive Director, NADO (DC)*

Panelist: *Karen Fabiano, Program Manager, Governor's Office on Appalachia (OH) (invited)*

Panelist: *Thomas Leach, Field Office Director, HUD (invited)*

Panelist: *Darrin Fleener, Economic Development Specialist, EDA (invited)*

Panelist: *Tony Logan, State Director, USDA Rural Development (confirmed)*

Panelist: *Martin Golden, District Director, U.S. Small Business Administration (OH) (invited)*

12:00 p.m.

Conference Adjournment