

# W.P.A.S.G.L.

## Western Pennsylvania Association of SBA-Guaranteed Lenders

### Small Business Lending Conference

#### Lenders Quality Circle

Seven Springs Mountain Resort, Champion, Pennsylvania  
March 14, 15 & 16, 2012

The Western PA Association of SBA-Guaranteed Lenders (WPASGL) invites all lenders and resource partners to return to the mountains for **Quality Circle 2012**. This year's event will offer programs of interest to novice and experienced SBA lenders, as well as non-lending resource partners and service providers.

#### NEW THIS YEAR!!!!

- **How to Identify the Best C&I Lending Opportunities in Challenging Times (Co-Sponsored Event with RMA Pittsburgh Chapter)**  
A panel including a prominent industry research firm, a bank regulator from the Federal Reserve, a senior credit officer from a large multi-regional bank and a local Western PA bank president will discuss what's up and what's down in terms of industry trends and where the lending opportunities are in a soft economy, as well as what industries pose the highest risks to lenders in the near term. See the RMA Journal article that sparked the idea for this session at [www.banking.ibisworld.com/#!\\_articles](http://www.banking.ibisworld.com/#!_articles)
- **Starfield & Smith Instruction** including SBA Loan Processing SOP & Policy Changes, and SBA Loan Liquidation & Guaranty Purchase
- **Understanding Franchise Operations** – Get insight on the ins and outs of franchise operations and how to follow appropriate due diligence when lending to a franchise
- **Can the TaxMan Destroy My Client's Business & My Loan?** – An experienced CPA will discuss the tax consequences of different business entities, what types of taxes can bring down a business, planning for taxes in cash flow, etc.
- **The Impact of Healthcare Reform on Small Business** – Learn about local ramifications of the ongoing battle between UPMC and Highmark as well as the impacts of national healthcare reform along with the intricacies of lending to medical practices and healthcare related businesses
- **Lending to Contractors** – A CPA will discuss how to analyze and understand contractor's financial statements including percentage of completion accounting, and an experienced lender will point out red flags in underwriting contractors and/or construction projects.

#### Other Event Highlights include:

- **Understanding Business Acquisitions and Valuations**
- **WPASGL Instruction** – SBA Lending 101 & Debt Refinancing under 7(a) and 504
- **Loan Closing and Documentation Training**
- **Resource Fair** with lots of good information and “goodies”

Overnight accommodations can be made by contacting the resort at (800) 452-2223. Due to the limited number of rooms during the ski season, *early reservations are advised*. Special rates of \$134.00 per person, single occupancy, and \$87 per person, double occupancy, are available by mentioning the “Guaranteed Lenders Conference”.

*Casual dress is suggested and don't forget to attend the conference opening reception with the exhibitors and vendors on Wednesday evening, March 14<sup>th</sup>.*

# W.P.A.S.G.L.

## Western Pennsylvania Association of SBA-Guaranteed Lenders

Dear Colleague,

In today's uncertain economic and banking climate, we are all looking for ways to mitigate our credit risk and open new avenues for loan growth. With that in mind, I would like to personally invite you to participate in the premier event offered to small business lenders in this region. As in our previous conferences, we anticipate the active participation of nearly 250 lenders and resource partners. This year, we also look forward to enjoying newly renovated facilities and guest accommodations and we know that the food and hospitality will be as inviting and satisfying as past years.

We are excited about this year's training offerings, and thrilled this year to include training offered by multiple partners including **Starfield & Smith** [www.starfieldsmith.com](http://www.starfieldsmith.com), our own WPASGL board members [www.wpasgl.org](http://www.wpasgl.org), **Hergenroeder, Rega, Scotti, Ewing & Kennedy** [www.hrslaw.com](http://www.hrslaw.com), **River's Edge Alliance** [www.riversedgealliance.com](http://www.riversedgealliance.com), **Franchise Network of Pittsburgh** [www.frannet.com](http://www.frannet.com), **Grossman, Yanak & Ford** [www.gyf.com](http://www.gyf.com), **Dernar & Associates**, **ARMS Insurance Group** [www.armsinc.com](http://www.armsinc.com), and many others.

We are also very excited to be cosponsoring with the Risk Management Association (RMA) a Friday morning general session this year entitled "**How to Identify the Best C&I Lending Opportunities in Challenging Times**" which is being presented by a panel of experts led by **Rick Buczynski, Ph. D & Chief Economist** at **IBIS World** [www.ibisworld.com](http://www.ibisworld.com), leading banking industry risk specialists, along with **Pamela Martin, Senior Supervisory Financial Analyst** with the **Board of Governors of the Federal Reserve System** [www.frb.gov](http://www.frb.gov), **Dev Strischek, Senior Credit Policy Officer** with **SunTrust Banks, Inc.** [www.suntrust.com](http://www.suntrust.com), and a local Bank President. You won't want to miss this one!

The Resource Fair will provide an opportunity for you to meet many of those service providers who can elevate your lending and banking performance to new levels. The resources will include Certified Development Companies, insurance company representatives, law firms, national SBA lenders, Secondary Market participants and other vendors and resources supporting the SBA and small business lending industry. This year, all conference participants will have the opportunity to kickoff the conference and mingle with these resources in our opening reception on the evening of Weds, March 14<sup>th</sup>, which will again this year be held in our vendor exhibit area.

Finally, at this year's event, the WPASGL will again host the now famous lenders' party in the Matterhorn Lounge with live entertainment on Thursday evening. And as this year's party falls just before St. Patrick's Day, please be sure to wear you green as we celebrate Irish style in the Matterhorn Lounge!

Won't you please join us? Skiing is optional, but good times and fellowship are not!

Warmest regards,

*Rebecca MacBlane*

Chair, Western Pennsylvania Association of SBA-Guaranteed Lenders



## Annual 2012 Quality Circle Registration

Registration and payment must be received by March 2, 2012

Name: \_\_\_\_\_

Institution: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

\*E-mail: \_\_\_\_\_

\*(Needed to confirm registration)

Please check if you are a special guest: \_\_\_\_\_ Board Member \_\_\_\_\_ Speaker \_\_\_\_\_ Exhibitor \_\_\_\_\_ SBA Employee

**Quality Circle Packages** Please check the package that best suits your needs.

\_\_\_\_\_ I will attend all Quality Circle Programs (both days) Registration fee: \$200.00

\_\_\_\_\_ I will attend one day only on Thursday, March 15<sup>th</sup> (one day package) Registration fee: \$150.00

\_\_\_\_\_ I will attend one day only on Friday, March 16<sup>th</sup> (one day package). Registration fee: \$75.00

\_\_\_\_\_ I am an SBA employee and I am not presenting. ( \_\_\_\_\_ one day – fee: \$25) ( \_\_\_\_\_ two days – fee: \$50)

\_\_\_\_\_ I will also attend the WPASGL opening reception on Wed., March 14<sup>th</sup> at 8:00 pm. (No charge)

**NOTE: Please make ALL checks payable to “Western Pa. Assoc. of SBA Guaranteed Lenders”**

\*\*\*\*\***Registrations are not considered received and final until payment is made.**\*\*\*\*\*

**Cancellations – a \$50.00 cancellation fee will be charged. NOTE: No Refunds given after March 2 deadline.**

Please remit registration and payment to: WPASGL, c/o Colleen Molinero  
P.O. Box 16097  
Pittsburgh, PA 15242

Registrations can also be faxed to (412)471-3902 or emailed to [WPASGL@gmail.com](mailto:WPASGL@gmail.com)

Questions, contact Colleen Molinero at (412)977-7834 or by e-mail at [WPASGL@gmail.com](mailto:WPASGL@gmail.com)

**PLEASE MAKE YOUR ROOM RESERVATIONS IMMEDIATELY. DON'T WAIT OR YOU MAY MISS OUT! Room availability only guaranteed until **February 24, 2012!****

**Overnight accommodations can be made by contacting Seven Springs Mountain Resort at (800)452-2223. Please be sure to indicate that you are with the Guaranteed Lenders' conference.** Because of the limited number of rooms available during the ski season **Lodging** rates for conference attendees are as follows:

**\$134.00 per person, per night, single occupancy**

**\$87.00 per person, per night, double occupancy**

*Overflow accommodations can be made by contacting the Days Inn Donegal at (724)593-7536, Days Inn Somerset at (814)445-9200 or Log Cabin Motel in Donegal at (724)593-8200.*

**Exhibitors and Vendors**, please contact Joe Wojtowicz at (330)544-5865 or by email at [joe.wojtowicz@bizloanfunding.com](mailto:joe.wojtowicz@bizloanfunding.com) to make arrangements for exhibit space. For-profit exhibit space at the conference is \$600 and includes two conference registrations, and non-profits are \$300 and include one conference registration.

For more conference information as it becomes available, please visit [www.wpasgl.org](http://www.wpasgl.org) or the WPASGL Facebook Page at [www.facebook.com/pages/WPASGL/176069619092339](http://www.facebook.com/pages/WPASGL/176069619092339). Follow us on Twitter at [www.twitter.com/WPASGL](http://www.twitter.com/WPASGL)

# 17<sup>th</sup> Annual 2012 Quality Circle Registration (Cont.)

Name of Attendee: \_\_\_\_\_

Specific workshops and breakout sessions will be offered on Thursday, March 15 and Friday, March 16. In line with our skiing theme, our Novice Track workshops will be geared toward new SBA lenders or those experienced SBA lenders who want to brush up on their SBA lending skills. Our intermediate slope will provide information on specific SBA programs that are most often misunderstood and underutilized. Our cross country courses will provide timely topics of interest in small business lending today and covers topics not necessarily related to SBA lending but valuable to all lenders and credit risk professionals. Attendees, however, are not limited to a specific Track and are encouraged to choose any number of breakouts in any and all Tracks. Please note, however, that several sessions are being offered concurrently, so plan your time wisely. Better yet, bring a co-worker to ensure that your institution gets all the information! Please indicate the sessions that you will be attending below:

## WEDNESDAY, MARCH 14

\_\_\_ **8:00pm-10:00pm – Conference Opening Reception with Exhibitors** *Mix and mingle with our conference exhibitors and vendors while enjoying light refreshments in a relaxed atmosphere.*

## THURSDAY, MARCH 15

### Thursday Breakouts (Novice Slope):

\_\_\_ **9:00-10:15 - SBA Lending 101** *Basic discussion of SBA loan program eligibility and underwriting criteria.*  
NOTE: Excellent for new SBA lenders and other economic development professionals. **Instruction provided by WPASGL & SBA.**

\_\_\_ **10:45-12:00 - Intro to the SBA 504 Program** *CDC representatives will discuss how to identify projects suitable for financing under the SBA 504 program and how to make 504 an important and successful part of your sales arsenal.*

\_\_\_ **2:00-3:15 - Effective SBA and Conventional Loan Closings & Documentation**  
*Presented by a leading SBA Closing Attorney and District Counsel who will discuss SBA 7(a), SBA 504, USDA and conventional loan closing documentation requirements, legal issues, and closing procedures to ensure that your SBA guaranties remain intact.*  
NOTE: Excellent for bank documentation and loan review personnel and all individuals involved in the closing process!

\_\_\_ **3:45-5:00 – E-Tran – SBA Electronic Application Processing & SBA Lender Portal**  
*Find out how SBA is using technology to make SBA loan processing quicker and easier, and also how to electronically access your bank's and peers SBA lending performance information.*

### Thursday Breakouts (Intermediate Slope)

\_\_\_ **9:00-10:15 – SBA Loan Processing SOP & Policy Changes**  
*Industry experts will bring you an update on recent changes in SBA lending. Instruction provided by Starfield & Smith.*

\_\_\_ **10:45-12:00 – SBA Loan Liquidation & Guaranty Purchase**  
*I have a default on an SBA guaranteed loan, now what? Expert will provide insight on payment modification/workout options, prudent follow up and site inspections by lenders, liquidation remedies, and tips and tricks to ensure your guarantee purchase package will be complete. Instruction provided by Starfield & Smith*

\_\_\_ **2:00-3:15 – Understanding Business Acquisitions & Valuations**  
*An experienced business broker and appraiser discusses business valuations and things to look out for in financing changes of ownership.*

\_\_\_ **3:45-5:00 – Debt Refinancing: Options for 7(a) & 504**  
*An SBA 7(a) Lender and CDC Representative explain SBA's policies on debt refinancing and how you can effectively restructure debt using an SBA guaranty, as well as the new debt refinancing allowances under the SBA 504 program.*

### Thursday Breakouts (Cross-Country)

\_\_\_ **9:00-10:15 – Understanding Franchise Operations**  
*A franchising expert will discuss how franchises operate, what's hot and what's not in the franchise industry at present and the right due diligence to analyze the viability and performance of a franchise.*

\_\_\_ **10:45-12:00 – Lending to Contractors**  
*A CPA shares pointers for lenders in how to analyze contractor financial statements, understanding percentage of completion Accounting and what to look for in the numbers, while an experienced lender discusses what to look for behind the numbers in lending to contractors and how to mitigate your risks in lending to these businesses.*

\_\_\_ **2:00-3:15 – Can the TaxMan Destroy My Client's Business and My Loan?**  
*Understand the different tax implications of different forms of business entities, understanding the impact of taxes on cash flow, and what types of taxes pose the most risk to small business owners and their lenders.*

\_\_\_ **3:45-5:00 – The Impact of Healthcare Reform on Small Business**  
*Learn about local ramifications of the ongoing battle between UPMC and Highmark as well as the impacts of national healthcare reform along with the intricacies of lending to medical practices and healthcare related businesses .*

## 17<sup>th</sup> Annual 2012 Quality Circle Registration (Cont.)

Name of Attendee: \_\_\_\_\_

### FRIDAY, MARCH 16

\_\_\_\_ **Friday Breakfast Session**  
**9:00-9:45am**

#### “SBA Conference Recap & Prizes”

Enjoy the famous Seven Springs buffet breakfast on Friday morning while listening to SBA officials and conference speakers offering follow-up comments to issues discussed previously during the conference. Door prizes including a free weekend at the resort for those present will also be presented during the Friday breakfast session.

\_\_\_\_ **Friday General Session**  
**10:00am-12:00**

#### “How to Identify the Best C&I Lending Opportunities in Challenging Times”

The conference concludes with a panel discussion cosponsored with the Risk Management Association (RMA), presented by a panel of experts led by **Rick Buczynski, Ph. D & Chief Economist** at **IBIS World** [www.ibisworld.com](http://www.ibisworld.com), leading banking industry risk specialists, along with **Pamela Martin, Senior Supervisory Financial Analyst** with the **Board of Governors of the Federal Reserve System** [www.frb.gov](http://www.frb.gov), **Dev Strischek, Senior Credit Policy Officer** with **SunTrust Banks, Inc.** [www.suntrust.com](http://www.suntrust.com), and a local Bank President.

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This registration form may be copied for multiple attendees. Once your registration payment is received, you will be sent a final agenda. A tentative agenda (subject to change) is attached. We would greatly appreciate it if you would reply as soon as possible by e-mailing or faxing your reservation form and mailing check(s) by **March 2, 2012** to:

WPASGL, c/o Colleen Molinero  
P.O. Box 16097.  
Pittsburgh, PA 15242  
Phone: (412)977-7834  
Fax: (412)471-3902  
[WPASGL@gmail.com](mailto:WPASGL@gmail.com)

*P.S.: A Resource Room will be available for small business resource partners, lender service providers and economic development organizations. Please contact Joe Wojtowicz of the WPASGL at (330)544-5865 or [joe.wojtowicz@bizloanfunding.com](mailto:joe.wojtowicz@bizloanfunding.com) if you would like to display materials in the resource room. Additional information for Exhibitors is also available on the WPASGL website at [www.wpasgl.org](http://www.wpasgl.org). **Pricing: \$600/for-profit exhibitors (includes 2 conference registrations); \$300/non-profit exhibitors (includes 1 conference registration).** Please note that tee sponsors from this past fall's 2011 WPASGL golf outing qualify for a \$100 discount off of the 2012 Quality Circle exhibitor rate.*

*For more information about the conference and other WPASGL activities, please visit our new website at [www.wpasgl.org](http://www.wpasgl.org) and follow us on Facebook and Twitter at W.P.A.S.G.L. Please feel free to share this notice with others in your institution who may be interested in attending the conference or learning more about SBA lending. See you all in the mountains!*

**FINAL AGENDA**  
**2012 Quality Circle**  
**Seven Springs Mountain Resort**  
**March 14, 15 & 16, 2012**

**Wednesday, March 14**

8:00pm – 10:00pm      **Conference Opening Reception**  
*Mingle with Exhibitors in the Resource Room!*  
*(Season Room)*

**Thursday, March 15**

8:00am- 5:00pm      **Resource Room** (*Seasons Room*)

8:00am – 9:00am      **Registration/Refreshments** (*Seasons Room*)

9:00am – 10:15am      **Breakout Sessions** (*Sunburst, Snowflake & Wintergreen Rooms*)

10:15am - 10:45am      **Break/Refreshments** (*Seasons Room*)

10:45am – 12:00pm      **Breakout Sessions** (*Sunburst, Snowflake & Wintergreen Rooms*)

12:00pm – 2:00pm      **Conference Welcome** (*Convention Hall*)  
*WPASGL Board & SBA Pittsburgh District Office*  
**SBA Western Pennsylvania & West Virginia**  
**Lender Awards**  
**Keynote Addresses**

*A. John Shoraka, SBA Regional Administrator*  
*Grady Hedgespeth, SBA Headquarters (invited)*

2:00pm – 3:15pm      **Breakout Sessions** (*Sunburst, Snowflake & Wintergreen Rooms*)

3:15pm - 3:45pm      **Break/Refreshments** (*Seasons Room*)

3:45pm – 5:00pm      **Breakout Sessions** (*Sunburst, Snowflake & Wintergreen Rooms*)

8:00pm-????      **Lender's Party (A Quality Circle Tradition!)**  
*(Matterhorn Lounge)*

**Thursday Breakouts**

**Novice**

9:00am – 10:15am

**SBA 101**

*presented by WPASGL & SBA*

10:45am – 12:00pm

**Intro to the SBA 504 Program**

*Presented by Western PA CDC's*

2:00pm – 3:15pm

**Effective SBA and Conventional Loan Closings & Documentation**

*Presented by Scott Kennedy, Hergenroeder, Rega, Scott, Ewing & Kennedy & David Higgs, SBA District Counsel*

3:45pm – 5:00pm

**E-Tran – SBA Electronic Application Processing & SBA Lender Portal**

*Presented by SBA*

**Intermediate**

9:00am – 10:15am

**SBA Loan Processing SOP & Policy Changes**

*Presented by Ethan Smith, Starfield & Smith*

10:45am – 12:00pm

**SBA Loan Liquidation & Guaranty Purchase**

*Presented by Ethan Smith, Starfield & Smith*

2:00pm – 3:15pm

**Understanding Business Valuations & Acquisitions**

*Presented by Scott Mashuda, River's Edge Alliance Group*

3:45pm – 5:00pm

**Debt Refinancing: Options for 7(a) & 504**

*Presented by WPASGL*

**Cross-Country**

9:00am – 10:15am

**Understanding Franchise Operations**

*Presented by John Turbidy, Franchise Network of Pittsburgh*

10:45am – 12:00pm

**Lending to Contractors**

*Presented by David Derner, Derner & Associates & Jeff Heald, Dollar Bank*

2:00pm – 3:15pm

**Can the TaxMan Destroy My Clients Business and My Loan?**

*Presented by Donald Johnston, Grossman, Yanak & Ford, LLP*

3:45pm – 5:00pm

**Impact of Healthcare Reform on Small Business**

*Presented by David Scott, ARMS Insurance Group, Inc.*

**AGENDA**  
**2012 Quality Circle**  
**Seven Springs Mountain Resort**  
**March 14, 15 & 16, 2012**

**Friday, March 16**

- 8:00am- 12:00            **Resource Room** (*Seasons Room*)
- 9:00am – 9:45am        **SBA Breakfast Conference Recap &  
Prizes**  
(*Convention Hall*)
- 10:00am – 12:00        **How To Identify the Best C&I Lending  
Opportunities in Challenging Times**  
(*Sunburst Room*)  
*Presented by:*  
*Rick Buczynski, Ph.D., Chief Economist*  
*IBIS World, Inc.*  
&  
*Pamela Martin, Supervisory Financial Analyst,*  
*Board of Governors of the Federal Reserve System*  
&  
*Dev Strischek, Senior Credit Policy Officer*  
*Suntrust Banks, Inc.*  
&  
*Timothy P. Sissler, President*  
*Reliance Bank*
- 12:00                      **Conference Concludes**