



CONFERENCE AGENDA

April 13-16, 2021

Tuesday, April 13		
9:00 AM - 9:30 AM ET	Morning Stretch	Before a day of sitting in front of the computer, this low-impact morning stretch will leave you feeling energized and ready to learn! No gym wear needed -- our certified trainer will walk through stretching techniques that you can do from convenience of your desk.
8:00 AM - 8:30 AM CT		
7:00 AM - 7:30 AM MT	Coffee Talk	Pour yourself a cup of joe and join NAGGL each morning for a casual 30 minutes of Coffee Talk. Pick an open seat and connect with other friendly faces from across the country. Talk shop, chat about the weather -- it's a great way to start your day!
6:00 AM - 6:30 AM PT		
30 MINUTE BREAK		
10:00 AM - 11:15 AM ET	Opening General Session	We'll kick off this year's Spring Conference with an address by Patrick Kelley, Associate Administrator for the Office of Capital Access, who will provide the latest updates on the 7(a) and Paycheck Protection Programs.
9:00 AM - 10:15 AM CT		
8:00 AM - 9:15 AM MT		
7:00 AM - 8:15 AM PT		
45 MINUTE BREAK		
12:00 PM - 1:15 PM ET	Government Relations Update	Tune in for a dependable interpretation of current events happening on The Hill from NAGGL's Government Relations team. They'll summarize the association's very active government relations efforts, including the latest information on legislation related to the Paycheck Protection Program; updates on the FY22 budget proposal; and other important issues impacting the 7(a) Program.
11:00 AM - 12:15 PM CT		
10:00 AM - 11:15 AM MT		
9:00 AM - 10:15 AM PT		
30 MINUTE BREAK		
1:45 PM - 2:15 PM ET	Exhibitor Meet & Greet	Connect with industry service providers from across the country through our easy to use networking platform. Each table offers a unique space to speak directly with a LIVE representative, just like an in-person conference. Hop from table to table to connect with our exhibitors, meet other lenders and collect hidden game codes!
12:45 PM - 1:15 PM CT		
11:45 AM - 12:15 PM MT		
10:45 AM - 11:15 AM PT		
45 MINUTE BREAK		
3:00 PM - 4:15 PM ET	*EXTERNAL SESSION* SBA Connect Call	External Session - Call Hosted by SBA
2:00 PM - 3:15 PM CT		
1:00 PM - 2:15 PM MT		
12:00 PM - 1:15 PM PT		
45 MINUTE BREAK		
5:00 PM - 6:00 PM ET	"The New Normal" Exhibitor Video Competition	You be the judge! Tune in to watch our exhibitors show off their interpretation of the "new normal" during this entertaining video contest. Our audience will vote for this year's winner, and we'll be giving away over \$500 in prizes throughout the hour. Come share some laughs after a day jam-packed with educational sessions.
4:00 PM - 5:00 PM CT		
3:00 PM - 4:00 PM MT		
2:00 PM - 3:00 PM PT		

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April 13-16, 2021

Wednesday, April 14		
9:00 AM - 9:30 AM ET 8:00 AM - 8:30 AM CT	Morning Stretch	Before a day of sitting in front of the computer, this low-impact morning stretch will leave you feeling energized and ready to learn! No gym wear needed -- our certified trainer will walk through stretching techniques that you can do from convenience of your desk.
7:00 AM - 7:30 AM MT 6:00 AM - 6:30 AM PT	Coffee Talk	Pour yourself a cup of joe and join NAGGL each morning for a casual 30 minutes of Coffee Talk. Pick an open seat and connect with other friendly faces from across the country. Talk shop, chat about the weather -- it's a great way to start your day!
30 MINUTE BREAK		
10:00 AM - 11:15 AM ET 9:00 AM - 10:15 AM CT 8:00 AM - 9:15 AM MT 7:00 AM - 8:15 AM PT	The Future of Small Business: A Conversation with Gene Marks	The vaccines are here and the COVID-19 pandemic will soon be a thing of the past. How have small businesses fared overall? And how can lenders continue to aid the success of small businesses across the country? NAGGL's President & CEO, Tony Wilkinson, will interview nationally recognized journalist, best-selling author, and business owner Gene Marks, CPA, during this fast-paced, entertaining and informative session. Marks will share his insights and the actions small business owners are taking to position their companies for success in the years to come.
45 MINUTE BREAK		
12:00 PM - 1:15 PM ET	Catching up with OCRM	The Office of Credit Risk Management team – Susan Streich (director), Eddie Ledford (deputy director) and Jean (J.T.) Tucker (Community Advantage oversight), bring us up to date on OCRM activities. Learn what's planned for this year and next so that you will be ready for SBA's upcoming oversight activities.
11:00 AM - 12:15 PM CT	Underwriting New 7(a) Loans in the Current Economy	Current circumstances make it difficult for lenders to determine creditworthiness using traditional theories and methods. This sessions discusses how to adapt tried-and-true underwriting strategies to make use of both historical financial data and projections, and provides tips on how to properly assess credit and write a well-documented and persuasive credit memo in today's constantly changing economy.
10:00 AM - 11:15 AM MT 9:00 AM - 10:15 AM PT	Serving the Underserved	The 7(a) industry continues to face the conundrum of how to better reach America's underserved small businesses. Join this interactive discussion to explore best practices and innovative ways to reach eligible, creditworthy entrepreneurs in underserved markets and communities. Hear from your colleagues about the tactics they use and the resources that they have identified to support the businesses that may have the greatest need for SBA's programs.
30 MINUTE BREAK		
1:45 PM - 2:15 PM ET 12:45 PM - 1:15 PM CT 11:45 AM - 12:15 PM MT 10:45 AM - 11:15 AM PT	Exhibitor Meet & Greet	Connect with industry service providers from across the country through our easy to use networking platform. Each table offers a unique space to speak directly with a LIVE representative, just like an in-person conference. Hop from table to table to connect with our exhibitors, meet other lenders and collect hidden game codes!
45 MINUTE BREAK		
3:00 PM - 4:15 PM ET 2:00 PM - 3:15 PM CT	Navigating Tricky Changes of Ownership	Business ownership structures are increasingly complex which makes it harder for 7(a) lenders to be sure that they are meeting SBA's expectations when loan proceeds will be used to accomplish changes of ownership. This session reviews SBA's change of ownership requirements and uses case studies to illustrate how the policies apply in real-life situations, including exploring when non-delegated processing may be a guaranty-saving strategy.
1:00 PM - 2:15 PM MT 12:00 PM - 1:15 PM PT	Handling Unforgiven PPP Debt	Not all PPP loans will be forgiven. Jihoon Kim, Office of Financial Program Operations (OFPO) Director, and Marty Andrews, OFPO Deputy Directors, discuss the myriad of issues that lenders will need to address as they service and request SBA's purchase of PPP loans with balances that will not be resolved by forgiveness.
45 MINUTE BREAK		
5:00 PM - 6:00 PM ET 4:00 PM - 5:00 PM CT 3:00 PM - 4:00 PM MT 2:00 PM - 3:00 PM PT	Why it Matters - An Evening with Entertainer Greg Bennick	The last year has been wild, isolating, and weird. Globetrotting comedic performer, powerhouse speaker, and two-time humorous speaking champion, Greg Bennick, leads us in an entertaining exploration of why what we do matters – and most importantly, why YOU matter. Please bring three small, preferably softer, unbreakable round objects...you'll find out why soon enough!

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Thursday, April 15		
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8:00 AM - 8:30 AM CT		
7:00 AM - 7:30 AM MT	Coffee Talk	Pour yourself a cup of joe and join NAGGL each morning for a casual 30 minutes of Coffee Talk. Pick an open seat and connect with other friendly faces from across the country. Talk shop, chat about the weather -- it's a great way to start your day!
6:00 AM - 6:30 AM PT		
30 MINUTE BREAK		
10:00 AM - 11:15 AM ET	OFA 7(a) Program Updates	Small businesses count on SBA and its lending partners to provide the critical resources to help them survive and thrive, especially during times of economic hardship. As we start to see recovery possibilities, Dianna Seaborn, Director, OFA, and Rosemarie Drake, Chief, 7(a) Branch, provide current information on the hottest topics related to "regular" 7(a) lending.
9:00 AM - 10:15 AM CT		
8:00 AM - 9:15 AM MT		
7:00 AM - 8:15 AM PT		
45 MINUTE BREAK		
12:00 PM - 1:15 PM ET	FTA Transition Update	SBA's has selected Guidehouse, a firm that specializes in financial services operations and technology modernization, as the new 7(a) program Fiscal and Transfer Agent (FTA). Steve Kucharski, SBA's Director of the Office of Performance Systems Management and Brian Gagnon, Guidehouse share insights regarding the coming changes to the FTA role and the transition timetable.
11:00 AM - 12:15 PM CT	Addressing Today's 7(a) Servicing & Liquidation Issues	Constantly changing local COVID protocols continue to adversely impact many small businesses. This is leaving lenders wondering what is prudent and reasonable when it comes to servicing and liquidating existing loans especially in light of legislation that provided additional payment relief and changes to deferments and site visit requirements. Leaders from SBA's Office of Financial Program Operations join an in-depth discussion of best practices for servicing and liquidating 7(a) loans in today's unique portfolio environment.
10:00 AM - 11:15 AM MT	Overcoming Obstacles to Refinance Debt	Meeting SBA's refinancing requirements can be daunting, particularly now when it is especially hard to determine whether an existing creditor is in a position to sustain a loss and whether 7(a) refinancing makes sense. This session examines SBA's debt refinance requirements using real-life scenarios to illustrate what may work and what may not as businesses and lenders explore refinancing as a survival strategy in today's marketplace.
9:00 AM - 10:15 AM PT		
30 MINUTE BREAK		
1:45 PM - 2:15 PM ET	Exhibitor Meet & Greet	Connect with industry service providers from across the country through our easy to use networking platform. Each table offers a unique space to speak directly with a LIVE representative, just like an in-person conference. Hop from table to table to connect with our exhibitors, meet other lenders and collect hidden game codes!
12:45 PM - 1:15 PM CT		
11:45 AM - 12:15 PM MT		
10:45 AM - 11:15 AM PT		
45 MINUTE BREAK		
3:00 PM - 4:15 PM ET	Best Practices for Handling Equity Injections	SBA requires lenders to determine that there is "sufficient invested equity" for every SBA loan, mandates specific equity injections for certain loan applications, and requires full pre-disbursement verification of injections. But uncertainty remains regarding how to meet the Agency's standards. Bring your questions as we explore how to protect loan guaranties by assuring adherence to SBA's equity injection requirements.
2:00 PM - 3:15 PM CT	Latest Updates on the 7(a) Secondary Market	Recent changes have the 7(a) Secondary Market in a state of flux. John Wade, SBA's secondary market chief, leads off with Agency updates. Then a panel of program experts provides an in-depth analysis of the secondary market outlook, including the impact that legislative changes and current economic conditions are having on the current portfolio, the anticipated short-term volatility, and the crucial factors that will impact premiums in the coming months.
1:00 PM - 2:15 PM MT		
12:00 PM - 1:15 PM PT		
45 MINUTE BREAK		
5:00 PM - 6:00 PM ET	After Hours Lender Chat	This is a chance to discuss topics that are on your mind! Our panelists will kick off the discussion then you'll have the opportunity to chat face to face with peers from across the country. Plus, we'll be giving away prizes throughout the event and you must be present to win!
4:00 PM - 5:00 PM CT		
3:00 PM - 4:00 PM MT		
2:00 PM - 3:00 PM PT		

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CONFERENCE AGENDA

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Friday, April 16		
9:00 AM - 9:30 AM ET	Morning Stretch	Before a day of sitting in front of the computer, this low-impact morning stretch will leave you feeling energized and ready to learn! No gym wear needed -- our certified trainer will walk through stretching techniques that you can do from convenience of your desk.
8:00 AM - 8:30 AM CT		
7:00 AM - 7:30 AM MT	Coffee Talk	Pour yourself a cup of joe and join NAGGL each morning for a casual 30 minutes of Coffee Talk. Pick an open seat and connect with other friendly faces from across the country. Talk shop, chat about the weather -- it's a great way to start your day!
6:00 AM - 6:30 AM PT		
30 MINUTE BREAK		
10:00 AM - 11:15 AM ET	Paycheck Protection Program Update	PPP lending continues, and the PPP forgiveness process is well underway. Get up-to-the-minute information on the most critical PPP-related issues from Dianna Seaborn, Director, OFA and Jihoon Kim, Director, OFPO.
9:00 AM - 10:15 AM CT		
8:00 AM - 9:15 AM MT		
7:00 AM - 8:15 AM PT		
45 MINUTE BREAK		
12:00 PM - 1:15 PM ET	A Deeper Look at SBA Forms 1919 and 1920	Last November SBA released revisions to SBA Forms 1919 (Borrower Information Form) and 1920 (Lender's Application for Loan Guaranty). Rosemarie Drake, SBA's 7(a) policy chief, walks us through the new forms, pointing out what has changed and providing tips for how to complete the form to assure smooth sailing when a loan is processed through the LGPC or reviewed by OCRM or as part of a guaranty purchase.
11:00 AM - 12:15 PM CT		
10:00 AM - 11:15 AM MT	Monitoring & Assisting Troubled Borrowers	Given the payment relief and deferment authority provided by recent legislation, lenders can't just rely on loan currency as an indicator of how borrowers are faring. This interactive session explores both creative ways to monitor business status and the resources and options available, including SBA's management and technical assistance, for lenders to assist borrowers trying to weather the current economic situation.
9:00 AM - 10:15 AM PT		
30 MINUTE BREAK		
1:45 PM - 3:15 PM ET	Closing General Session	Three days filled to the brim with new policy details may leave us on overload. The closing session gives us the opportunity to share feedback with SBA on all the information provided during the conference and continue the dialog on the critical policy issues that are important to lenders.
12:45 PM - 2:15 PM CT		
11:45 AM - 1:15 PM MT		
10:45 AM - 12:15 PM PT		

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