

**NORTH CAROLINA**  
**BAR ASSOCIATION**  
seeking liberty + justice

**Other Than “No”:  
Creative Financing Solutions for  
Today’s Small Business Owners**



**LIVE and WEBCAST**

Thursday, November 15, 2018  
North Carolina Bar Center  
8000 Weston Parkway  
Cary

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## AVAILABLE FORMATS



## PROGRAM SUMMARY

From Main Street to Middle Market, finding workable financing solutions is a major challenge for most business owners. This challenge is magnified in the service-oriented economy that exists in most markets and provides significant employment opportunities that support the economies in those communities. More traditional solutions provided by banks are challenged due to lack of hard assets or other collateral in service-related companies that provide the secondary repayment sources required by the bank regulators.

This program discusses and provides hands-on creative financing solutions to enable you to bring value to your clients who are current or prospective business owners.

# AGENDA

THURSDAY, NOVEMBER 15, 2018 | 7:30 a.m. – 4:15 p.m.

**7:30 Registration and Continental Breakfast**

**8:00 Welcome and Opening Remarks | Byers**

Small business is the backbone of America. So why is it difficult to find financing solutions that work? In today's program, we cover topics from commercial finance options, retirement assets, insurance requirements, exit planning and everything in between.

**8:15 Exploring Your Financing Options: General Commercial Finance Panel | Baynes, Biringner, Holladay and Parker**

When a business is ready to grow, it is important to know where to turn to access the capital necessary to take that next step. In this panel, we hear from representatives in several different areas of finance about the benefits of their respective services.

**9:30 How to Leverage Retirement Assets: Using Retirement Money to Fund a Business | Walker**

If available liquidity is located in a qualified retirement vehicle, how can it be used by an entrepreneur to fund a business? This session answers that very question and also covers applicable Internal Revenue Code and ERISA regulatory guidance. Additionally, applicable SBA (U.S. Small Business Administration) SOP guidance is highlighted.

**10:15 Break**

**10:30 Insuring the Future: Life Insurance and Disability Insurance for SBA Financing | Thompson**

What is it? Why is it required? Learn the answers to these questions and how to make sure that life insurance does not hold up your client's closing.

**11:15 It All Starts with a Valuation: Exit Planning for a Business | Mize**

Learn more on how to maximize the value of a business prior to sale. Exit planning

starts well in advance of the actual exit and requires a number of easy and complex steps to prepare the business for sale. Explore the best variables to focus on that drive the value of the business.

**12:00 Networking Lunch**

**1:00 An Overview of SBA Financing | Rodriguez**

What is the SBA? How can they help my business?

**1:45 SBA 7(a) Loans | Phillips**

The SBA 7(a) Loan Program is the flagship lending program for the SBA, compiling by far the largest amount of loans for the most dollars. It is one of the most flexible commercial finance products available. Learn more about 7(a) loans through the Small Business Administration and how they work for small business owners.

**2:30 Break**

**2:45 SBA 504 Loans | Rogers**

Some say that the government gives big corporations all the attention. Learn how the Small Business Administration uses a little-known loan program to help successful small business owners keep more money in their pockets when they start or expand their business.

**3:30 Sealing the Deal: Getting SBA Deals Closed | Phelan**

Expand your knowledge of SBA deals with a description of SBA loan programs, as well as an explanation and examples of how the SBA 7(a) program loans differ from standard commercial loans for the attorneys that close them.

**4:15 Adjourn**

# PROGRAM DETAILS

## SPEAKERS

- **Abbie G. Baynes**, Abbie G. Baynes PLLC, Charlotte
- **Barrett Biringer**, Plexus Capital LLC, Raleigh
- **Justin Holladay**, First National Bank, Raleigh
- **Darren Mize, ASA**, GCF Valuation, Tampa, FL
- **Erica Parker**, HomeTrust Bank, Greensboro
- **Sean M. Phelan**, Nexsen Pruet PLLC, Charlotte
- **David Phillips**, First National Bank Small Business Finance, Bluffton, SC
- **Patrick Rodriguez**, U.S. Small Business Administration, Raleigh
- **Louis Rogers III**, Business Expansion Funding Corporation, Charlotte
- **Michael R. “Mike” Thompson**, MassMutual Greater Richmond, Glen Allen, VA
- **Monty W. Walker**, Walker Business Advisory Services, Wichita Falls, TX

## SPECIAL ACCOMMODATIONS

NCBA makes every effort to ensure a quality learning experience. If you have dietary restrictions or need special accommodations, please contact us at least one (1) week prior to the program start date.

## CLE SCHOLARSHIPS

CLE scholarships are available. Contact Membership Services at 800.662.7407 or email Amy Kemple at [akemple@ncbar.org](mailto:akemple@ncbar.org) for more information.

## HOTEL INFORMATION

Contact hotels directly for reservations at the special NCBA room rate. Rates are based on availability and rooms may sell out.

### Embassy Suites

201 Harrison Oaks Boulevard, Cary

- **Nightly Rate:** \$169 single/double
- **Reservations:** 919.677.1840 or [www.tinyurl.com/NCBA-Embassy](http://www.tinyurl.com/NCBA-Embassy)
- **Corporate Account Code:** 2691626

### TownePlace Suites by Marriott

120 Sage Commons Way, Cary

- **Nightly Rate:** \$114 studio queen with sleeper sofa (Sunday–Thursday)
- **Reservations:** 919.678.0005
- **Ask for the NCBA corporate rate.**

## PLANNER

- **Michael Byers**, First National Bank Small Business Finance, Raleigh

We extend our sincere gratitude to the NCBA Business Law Section as well as the planner and speakers who volunteer their time and expertise toward the goal of presenting an educational program of the highest quality.

# REGISTER TODAY!

**Online:** [www.tinyurl.com/CLE805FPP](http://www.tinyurl.com/CLE805FPP) | **By phone:** 800.228.3402

**By mail:** Attn: Accounting–NCBA, 8000 Weston Parkway, Cary, NC 27513

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## STEP 2: Select your tuition rate. (Register early and save 10%. Payment must be received three (3) weeks prior to program date to qualify for the early rate.)

**Standard Rate:**  \$545 /  \$490 *Early*

**NCBA Member:**  \$455 /  \$410 *Early*

**Business Law Section Member:**  \$425 /  \$385 *Early*

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Live (805FPP)    Webcast (805LWC)    Video Replay (See below.)

Video Replay registration (if selected).

Video Replays are scheduled for this program. The agenda may not include certain breakouts/tracks shown at the original program. For a list of dates and locations visit [www.tinyurl.com/CLE805FPP](http://www.tinyurl.com/CLE805FPP) and indicate your choice below.

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