



Beverly Wilshire Hotel  
Champagne Room  
Beverly Hills, CA  
April 16, 2013  
8:00 a.m. – 5:00 p.m.

## SBA/USDA Lending & Alternative Investments Seminar

### Agenda

#### Part I

8:00 – 8:30 a.m. 8:30 – 8:45 a.m.	<b>Networking Breakfast</b> <b>Welcome/Intro</b>
8:45-9:30 a.m.	<b><u>Small Business Lending: Bob Coleman, Editor, Coleman Report</u></b> Bob Coleman is the Author of "Money Money Everywhere and Not a Drop for Main Street". Mr. Coleman is the Editor of the Coleman Report, a trade newsletter for small business bankers. He is the nationally recognized expert on small business banking. He has appeared on Fox Business News and CNN and has been quoted by most major financial media outlets including the Wall Street Journal, New York Times, and Bloomberg.
9:30-10:15 a.m.	<b><u>SBA 504 Program: Bill McGaughey, Executive Director, Morgan Stanley</u></b> Bill McGaughey is responsible for the wholesale SBA 504 program at Morgan Stanley. Mr. McGaughey was formerly with Bank of the West and was responsible for the secondary marketing of loans including 7(a) and 504 loans and the bank's wholesale small business loan purchase program. Mr. McGaughey managed the first bank securitization of the unguaranteed portions of SBA 7(a) loans and the first business loan REMIC. He is a former member of NAGGL's board of directors and is a member of the Secondary Market Committee.
10:15-10:30 a.m.	<b>Break</b>
10:30-11:15 a.m.	<b><u>Originating, Processing and Servicing SBA Loans: Brian Carlson, President &amp; CEO, SBA Complete, Inc.</u></b> Brian Carlson, Founder, President & CEO of SBA Complete, Inc. has been in the banking industry for twenty-eight years. Prior to being the Founder, President & CEO of Excel National Bank, Mr. Carlson spent 16 years managing and building nationwide SBA lending departments for Bank of the West, Imperial Bank and Temecula Valley Bank. During this time he was able to build all three institutions into top national SBA lending operations. Mr. Carlson's focus has always been on generating large volumes of quality loans, by creating an efficient production system that is highly profitable. Mr. Carlson has twice been named as one of the most influential people in SBA lending by Coleman publishing.
11:15-12:00 p.m.	<b><u>Interest Rate Swaps: Mark Potts, Managing Partner, Providence Financial</u></b> Mark brings over 20 years of combined experience in interest rate risk management, loan portfolio analysis, loan trading, investment banking, and interest rate derivatives. Prior to being the Founder of Providence Financial, Mark held positions with First National Bank of Omaha, Morgan Keegan & Co, First Tennessee Capital Markets, and Commercial Federal Bank.
12:00-12:45 p.m.	<b><u>Originating &amp; Selling USDA Loans: Nik Patel, President &amp; CEO, First Farmer's Financial</u></b> Mr. Patel is the founder of First Farmer's Bancorp which is now First Farmer's Financial. He focuses on government-guaranteed lending under the Business & Industry (B&I) program within the United States Department of Agriculture (USDA) and the Small Business Administration (SBA) program as well. Mr. Patel's career began at Comerica Bank, a \$50 billion financial institution, as a Vice President and Business Development Officer. Mr. Patel joined Beach Business Bank as a Senior Vice President with a focus on USDA B&I and SBA lending. Mr. Patel later joined 5/3 Bank as the Alternative Lending Manager for the State of Florida. Mr. Patel has also been a consultant to various banking institutions, and has been asked to serve on several boards within the industry due to his in depth understanding of the USDA B&I and SBA loan programs.
12:45-1:30 p.m.	<b>Networking Lunch</b>



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1:30-2:15 p.m.	<p><b><u>Government Guaranteed Investment Opportunities: Joel Banes, CEO, Banes Capital Management, LLC</u></b></p> <p>Joel brings over a quarter century of experience in sales, trading, and management of fixed income securities, specializing in the SBA 7(a) market. As Founder and CEO of Banes Capital Group, LLC and Banes Capital Management, LLC, Joel also serves as Managing Director of SBA Pooling and Trading for Shay Financial Services, Inc.</p>
2:15-3:00 p.m.	<p><b><u>New World of Investing: Doug Ingram, Managing Director, Funds Management, Banes Capital Management, LLC</u></b></p> <p>Doug Ingram, Managing Director of Funds Management at Banes Capital Management, LLC, has over 30 years of experience implementing strategies and providing solutions for institutional fixed-income portfolios. As a senior analyst and strategist, he uses the financial models and programs he's created to measure risk and reward by estimating cash flows for various strategies under dynamic interest rate scenarios and diverse credit conditions. Most recently, Mr. Ingram, used his career experience to create the 'Predictive Path Analysis' (PPA) program. PPA seeks high-probability trading/hedging opportunities as a market-timing forecast model, and is a money management/hedge fund engine. Mr. Ingram shares his cycles and market timing analysis along with his insight into the economy in the highly-acclaimed Bond Market Review, a weekly service analyzing trends and opportunities in U.S. and global markets.</p>
3:00-3:15 p.m.	<p><i>Break</i></p>
3:15-4:00 p.m.	<p><b><u>Global Intrinsic Value: Richard "Trip" Miller, Managing Partner, Gullane Capital, LLC</u></b></p> <p>Mr. Miller is the Founder and Managing Partner of Gullane Capital LLC and the investment partnership, Gullane Capital Partners LLC, where he is actively engaged in investment research and portfolio management. Mr. Miller also serves on the Investment Committee for Gullane Capital Partners LLC. Before forming Gullane Capital LLC in 2002, Mr. Miller worked as an Associate in the Investment Banking and Equity Research Groups at Wunderlich Securities in Memphis, TN. At Wunderlich he conducted independent research in publicly traded, small and micro cap businesses, and honed his value investing philosophy. Prior to his experience at Wunderlich Mr. Miller worked as a Research and Portfolio Management Assistant for Trusco Capital Management in Atlanta, GA.</p>
4:00-4:45 p.m.	<p><b><u>Wrap-Up</u></b> Q&amp;A Panel</p>

#### For Additional Information Contact:

Amy Monroe  
Banes Capital Group, LLC  
(901) 261-5926, (800) 664-5635  
[events@banescapital.com](mailto:events@banescapital.com)