

**Opportunity Finance Network Southeast Regional Meeting  
July 19-20, 2010**

*The Federal Reserve Bank of Richmond  
701 E. Byrd Street  
Richmond, Virginia*

*Supported by the Citi Foundation and the Mary Reynolds Babcock Foundation*

**Agenda**

**Monday, July 19**

- 8:30 a.m. – 9:00 a.m.      **Registration and Continental Breakfast**
- 9:00 a.m. – 10:20 a.m.      **Welcome and Opening Remarks**  
*Kimberly Zeuli, Assistant Vice President and Community Affairs Officer, Federal Reserve Bank of Richmond*
- Participant Networking**  
*Donna Fabiani, Executive Vice President, Knowledge Sharing, Opportunity Finance Network*
- A challenge or a success
  - An opportunity to ask the group for input
  - Potential benefits of regional collaboration
- 10:20 a.m. – 10:35 a.m.      **Break**
- 10:35 a.m. – 11:20 a.m.      **Report from OFN: The State of the Community Development Finance Industry**  
*Mark Pinsky, President and CEO, Opportunity Finance Network*
- 11:20 a.m. – Noon              **Overview of Regional Economy**  
*Robert Schnorbus, Regional Economics Manager, Federal Reserve Bank of Richmond*
- Noon – 12:20 p.m.              **Small Business Access to Credit**  
*Don Graves, Deputy Assistant Secretary for Small Business, Housing and Community Development, U.S. Department of the Treasury*

12:20 p.m. – 2:00 p.m. **Lunch and Capitalization Panel**  
*Moderator: Gregory Schiefelbein, Executive Vice President of Development, Opportunity Finance Network*

- *Nate Barber, Senior Vice President Community Development, South Carolina Bank and Trust*
- *Tracy Kartye, Social Investment Analyst, Annie E. Casey Foundation*
- *Amir Kirkwood, Vice President, Citi Community Capital*
- *Gayle Williams, Executive Director, Mary Reynolds Babcock Foundation*

2:00 p.m. – 4:30 p.m. **Regional Collaboration Opportunities**  
*Adina Abramowitz, Principal, Consulting for Change*  
 Large group facilitated discussion of collaboration ideas past and present. Followed by small group facilitated discussions on:

- Policy partnerships
- Project-based business partnerships
- Organizational capacity building partnerships

2:00 p.m. – 4:30 p.m. **Community Development Investing Opportunities for Banks**  
*(By invitation only. See attached description.)*

4:30 p.m. – 5:30 p.m. **Reception**  
 Enjoy cocktails and conversation at the Federal Reserve Bank of Richmond’s new public exhibit.

5:30 p.m. - 7:00 p.m. **Dinner Program**  
**Introduction to Bill Bynum**  
*Mark Pinsky, President and CEO, Opportunity Finance Network*  
**Keynote Address**  
*Bill Bynum, CEO, Hope Community Credit Union/Enterprise Corporation of the Delta*

**Tuesday, July 20**

8:00 a.m. – 9:00 a.m. **Registration and Continental Breakfast**

8:15 a.m. – 9:00 a.m. **Optional: Working Breakfast on Regional Collaboration Leadership**  
*Adina Abramowitz, Principal, Consulting for Change*

Optional meeting to identify roles and leaders for future regional collaboration activities

9:00 a.m. – Noon

## **Concurrent Breakout Sessions**

### **Business Underwriting Training**

*Adina Abramowitz, Principal, Consulting for Change*

Learn about how CDFIs apply the traditional five “C”s of credit to small business lending, with a special focus on understanding small business financial statements. Share your experiences with other CDFI lenders about analyzing and mitigating the risks of lending to startup and existing small businesses.

### **Affordable Multifamily Housing Underwriting Training**

*Bill Skeen, Chief Credit Officer, Virginia Community Capital*

Learn about structuring and evaluating financing for multiple partner multifamily affordable housing projects, including how to assess risk for each financing component as well as for the project as a whole. Includes a panel discussion with:

- *Bob Adams, President, Housing and Development Advisors*
- *Tom Wilkinson, Managing Partner, Franklin Development Group*
- *Graham Driver, Director of Equity Funds, Virginia Community Development Corporation*
- *Jim Chandler, Director of Low-Income Housing Tax Credit Programs, Virginia Housing Development Authority*

### **Capitalization**

*Moderator: Donna Fabiani, Executive Vice President, Knowledge Sharing, Opportunity Finance Network*

This is two-part session:

HOW TO WRITE A SUCCESSFUL CDFI FUND FINANCIAL ASSISTANCE APPLICATION

- *Ignacio Esteban, Executive Director, Florida Community Loan Fund*
- *Randolph Shelton, President, REDC Community Capital Group*
- *Tammie Wilson, Principal, Wilson Consulting Associates*

Two successful CDFI Fund Financial Assistance applicants and an application reviewer share their experiences and offer lessons learned to other potential applicants.

PARTICIPATION LOANS

- *Kristin Faust, Director of Lending and Network Service, Partners for the Common Good*
- *Shaw Canale, CEO, Mountain BizWorks*

Learn about the benefits, challenges, and options for participating loans, and how CDFIs in the Southeast can increase their participations.

Noon – 1:00 p.m.

**Working Lunch: Regional Collaboration Next Steps**  
*Adina Abramowitz, Principal, Consulting for Change*

Working lunch for leaders identified during the regional collaboration leadership discussion at breakfast.

1:00 p.m.

**Adjourn**

*With special thanks to the Federal Reserve Bank of Atlanta and the CDFI Fund*

**Community Development Investing Opportunities for Banks**  
*Invitation-Only*

**Monday, July 19**

2:00 p.m. – 2:15 p.m.

**Opening Remarks**

*Mark Pinsky, President and CEO, Opportunity Finance Network*

2:15 p.m. – 3:15 p.m.

**CDFIs as Community Reinvestment Partners**

*Moderator: Courtney Mailey, Regional Community Development Manager, Federal Reserve Bank of Richmond*

- *Jane Henderson, President and CEO, Community Capital Bank of Virginia*
- *Cindy Wiggins-Tiede, Executive Vice President, Community Investment Corporation of the Carolinas*
- *Eileen Stenerson, Senior Vice President Community Lending and Investment, Wachovia/Wells Fargo*

Discussion about bank partnerships with CDFIs, including:

- What do CDFIs offer banks as investment partners?
- Are CDFIs ever in competition with banks?
- What are the risks of partnering with CDFIs?
- How do I find the right CDFI partner for my bank?

3:15 p.m. – 4:15 p.m.

**How CDFI Investing Affects Bank Examinations**

*Moderator: Jessica LeVeen Farr, Senior Community Development Manager, Federal Reserve Bank of Atlanta*

- *William Nurney, Supervisory Examiner, Federal Reserve Bank of Richmond*
- *Barbara Moss, Assistant Vice President, Federal Reserve Bank of Richmond*

Discussion about banks investing with CDFIs from a regulators perspective including:

- How do examiners perceive bank investments with CDFIs?
- Do CDFI investments by banks raise safety and soundness concerns?
- What types of CDFI/bank partnerships do bank examiners find noteworthy?

4:15 p.m. – 4:30 p.m.

Break