



THE FEDERAL RESERVE BANK OF RICHMOND

RICHMOND ■ BALTIMORE ■ CHARLOTTE

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Thursday, July 22, 2010

**The State of Small Businesses - Addressing the Financing Needs of
Small Business - A Federal Reserve System Series**

**University of Virginia
Charlottesville, Virginia**

8:30 a.m. Welcome
Kimberly Zeuli, Assistant Vice President and Community Affairs Officer, Federal Reserve Bank of Richmond

Gregory B. Fairchild, Executive Director, Tayloe Murphy Center

8:40 a.m. The National and Regional Economic Outlook
Robert Schnorbus, Regional Economist & Manager, Federal Reserve Bank of Richmond

9:00 a.m. Financial Institution Perspective on Small Business Finance
A panel of financial institutions, the U.S. Small Business Administration, and a federal banking regulator discuss the challenges of getting credit to the street in the midst of a restricted credit environment. What are the critical issues and what innovative solutions are there to point the way forward? How do financial institutions partner with the nonprofit sector on small business lending issues?

Moderator: Bruce Whitehurst, President & CEO, Virginia Bankers Association

Kathleen Mack, East Region Business Banking Market Manager, StellarOne

Ron Bew, District Director, Virginia District Office, U.S. Small Business Administration

Bill Hampel, Senior Vice President, Research and Policy Analysis and Chief Economist, Credit Union National Association

John Wiatt, Senior Examiner, Federal Reserve Bank of Richmond

John Young, Charlottesville Regional President, Union First Market Bank

10:30 a.m. Break

10:45 a.m. Nonprofit Perspective on Small Business Finance

A panel of nonprofit small business lenders, technical assistance providers and local government discuss their perspectives on how to meet the credit and support needs of small businesses. What are the critical issues and innovative solutions that should be considered for a discussion of next steps?

Moderator: Wayne Turner, President, Frontier Community Bank, de novo

Caroline Nowery, Director, Women's Business Center, New Visions New Ventures

Nora P. Gillespie, Director, Central Virginia Small Business Development Center

Ellen Matthews Davis, Virginia State Director, Rural Development, U. S. Department of Agriculture

Scott Parsons, Executive Director, Virginia Small Business Financing Authority (VSBFA), VA Department of Business Assistance

Jane Henderson, President, Virginia Community Capital, Inc.

Noon Working Lunch to Determine Next Steps

Facilitator: Kimberly Zeuli, Assistant Vice President and Community Affairs Officer, Federal Reserve Bank of Richmond

1:00 p.m. Adjourn

