



Town of North Hempstead Business & Tourism Development Corp Business Development Seminar Series

*Show Me The Money! Where to Find Funding
for Your Business*
Agenda - November 15, 2011

REGISTRATION AND NETWORKING

8:00 - 8:15 AM

WELCOME AND INTRODUCTIONS

8:15 - 8:20 AM

Louise Fishman Program Director
North Hempstead Business & Tourism Development Corp.
Introductions

Roy J. Smitheimer Economic Development Consultant
North Hempstead Business & Tourism Development Corp.
Moderator

GUEST SPEAKERS

8:20 - 9:45 AM

George Moraitis Senior Small Business Specialist,
Sovereign/Santander Bank, Garden City, NY
Discussion: Conventional Bank Financing; Working Capital
Lines of Credit; Term Loans; Equipment & Commercial
Vehicles Financing; Commercial Mortgages; Unsecured Lines
Of Credit; Start-ups/Business Under 2-Years Old; Unsecured
Personal Lines

8:20 - 8:35 AM

Barbara Whiting Economic Development Specialist, U.S. Small Business
Administration (SBA), Hauppauge, NY
Discussion: SBA 504; SBA 7A Lending; SBA Express

8:35 - 8:50 AM

Robert C. Larson V-P, Chief Lending Officer, Community Development Corp
Of Long Island, Centereach, NY
Discussion: Micro-Lending - - Up to 50K; Community Development
Financial Institutions (CDFI's) Loans- - Up to 100K; Fully Amortized Loans
- Up to 6 Years Max; Technical Assistance to Start-Ups

8:50 - 9:05 AM

Neil Seiden Principal/Managing Director, Asset Enhancement Solutions,
Port Washington, NY
Discussion: Alternative Financing

9:05 - 9:20 AM

Daniel P. Deegan, Esq. Principal/Partner, Forchelli, Curto, Deegan, Schwartz, Mineo,
Cohn & Terrana, LLP, Uniondale, NY
Discussion: Municipal Funding thru Industrial Development
Agencies (IDAs) and Local Development Corporations (LDCs)

9:20 - 9:35 AM

QUESTIONS AND ANSWERS

9:35 - 9:55 AM



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Speaker's Bio



George Moraitis
Senior Small Business Specialist
Sovereign/Santander Bank
Garden City, New York

George Moraitis has been in banking for over 35 years and has worked as a branch manager, commercial lender, business development officer, and relationship specialist. In his current role as a Sales Performance Consultant with Sovereign Bank, George provides commercial lending support and coaching to a network of 133 branches and over 50 business relationship officers. He advises on commercial loan structuring, sales techniques, and general credit related issues. He also works with the training area of the bank and teaches a credit analysis class to newly hired branch managers, business bankers, and calling officers.



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Barbara Whiting

Economic Development Specialist
U.S. Small Business Administration (SBA)
Hauppauge, New York

Barbara Whiting is a Economic Development Specialist in the Marketing Division of the U.S. Small Business Administration (SBA) in Hauppauge, Long Island. Her objective is to inform the Long Island business community about SBA resources available to enhance their growth potential. As an SBA Representative, she communicates with several business owners daily and refers them to lenders or to business advisers. She also partners with various entities to provide informational workshops to the business community.

Before coming to the SBA, Ms. Whiting served as a Loan Workout Specialist for the Federal Deposit Insurance Corporation (FDIC). She was also a Commercial Loan Officer and a Credit Department Manager for a New York City Bank. She is a frequent speaker for forums involving business programs and services. She has worked for the SBA for a number of years in the Finance area, where she reviewed and approved commercial loans up to \$2 million.



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Robert C. Larson

Vice-President, Chief Lending Officer
Community Development Corporation
Of Long Island
Centereach, New York

Bob currently manages the Small Business Lending Department of Community Development Corp. of LI. In his role as Vice President and Chief Lending Officer, Bob and his staff provide business loans and technical assistance to small business owners in Nassau and Suffolk Counties. As an SBA Microloan Intermediary and a Community Development Financial Institution (CDFI), term loan facilities are made available to small business owners generally in cases where traditional bank loans are not available. Bob’s primary objective is to provide capital to businesses for the purpose of sustaining business ownership, business expansion and growth, providing new job opportunity, capital purchases, and working capital. With over 35 years experience in the banking industry, Bob offers financial expertise and community service skills to Long Island and its business communities.

Bob is an active member of the Brookhaven Business Advisory Council, and Suffolk County Small Business Advisory Council.

Bob received his undergraduate degree at the University of Georgia. He later graduated from Stonier Graduate School of Banking and has received his MBA at St. Joseph’s College in Patchogue. Bob resides in Farmingville with his wife and daughter. He also has two sons currently building their careers outside of the New York area.



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Neil Seiden

Principal/Managing Director
Asset Enhancement Solutions
Port Washington, New York

Neil Seiden is the Principal of Asset Enhancement Solutions, LLC (“AES”) a financial advisory firm which has arranged over \$230 million in financing for over 85 companies in a variety of industries. AES believes that when it comes to financing, Beauty is in the eyes of the Beholder! What looks bad in the eyes of one institution may look good to non-regulated financial institutions that have the flexibility to be more creative and who specialize in distressed and special situations. AES focuses on companies that have unfavorable challenges such as operational, financial or liquidity issues or positive challenges such as satisfying opportunities for rapid growth and expansion. Mr. Seiden is the Immediate Past President of the Long Island Chapter of the Institute of Management Accountants and is on the Executive Board of the Long Island Chapter of the Turnaround Management Association.

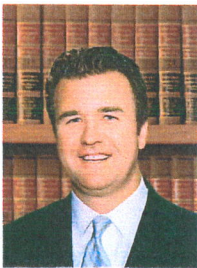


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Daniel P. Deegan
Principal/Partner
Forchelli, Curto, Deegan, Schwartz
Mineo, Cohn & Terrana, LLP
Uniondale, New York

Daniel P. Deegan, (St. John's University School of Law School, 1989) heads up the Firm's Industrial Development Agency (IDA), Municipal Incentives and Government Relations practices, with particular emphasis on facilitating and implementing responsible real estate development projects. He specializes in Real Estate Development Law, Zoning Law, Municipal Incentives/IDA Law, and Government Relations/Municipal Law. Dan has a reputation for "getting things done" with efficiency, effectiveness and integrity.

Mr. Deegan has been awarded an "AV" legal ability and ethics rating by Martindale-Hubbell Law Directory – the very highest rating this nationally recognized publication has established. This rating is based upon extensive confidential peer review surveys.

He was selected by his peers for inclusion in *New York's Super Lawyers* (2010 & 2011).

Mr. Deegan is admitted to practice in New York and New Jersey. In addition, he is admitted to practice before the Federal Courts of both New York and New Jersey. He is a member of the American Bar Association and the New York State Bar Association. In the mid-1990's, Dan was appointed City Attorney for the City of Glen Cove, by then-Mayor Thomas R. Suozzi, and served in that capacity through 2006.

Mr. Deegan is on the Board of the New York League of Conservation Voters (NYLCV) and is Vice Chairman of the Long Island Chapter. He has served as President of the Glen Cove Rotary, and Member, Board of Directors for the Gift of Life Foundation and, currently, North Shore Sheltering Program, Inc., a shelter for the homeless. He is also a member of the Commercial Industrial Brokers Society of Long Island (CIBS) and was recognized in 2010 as the 'Associate Member of the Year.' He is a frequent lecturer to trade groups and others on the law and practice relating to Economic Development Incentives and Industrial Development Agencies. His article on the Benefits of IDA was published in the *New York Real Estate Journal*.

Dan earned his B.A. from Providence College in 1986 and graduated Chaminade High School in 1983.