

**Opportunity Finance Network
Northeast Regional Meeting**

Monday, June 14, 2010

Meeting Location:
Western Massachusetts Enterprise Fund
4 Open Square Ste 407
Holyoke, MA
www.wmef.org

Co-Host: Western Massachusetts Enterprise Fund

Sponsored by the Citi Foundation

Tentative Agenda

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| 9:15 a.m. – 9:45 a.m. | Coffee and Pastries |
| 9:45 a.m. – 10:00 a.m. | Welcome and Introductions (<i>Donna Fabiani, OFN; Susanne Cameron, Citi (invited); and participants</i>) |
| 10:00 a.m. – 11:00 a.m. | News from Participants |
| 11:00 a.m. – 11:15 a.m. | Break |
| 11:15 a.m. – Noon | OFN Report to the Membership (<i>Mark Pinsky, OFN</i>)
<i>Presentation with Q&A on OFN's policy initiatives, the OFN strategic plan, OFN's role in small business lending, and other OFN initiatives</i>) |
| Noon – 12:30 p.m. | Federal Policy and the Northeast (<i>Jennifer Vasiloff, OFN</i>)
<i>Discussion on federal legislation, how it impacts the NE, and what role NE CDFIs can play in advocacy.</i>) |
| 12:30 p.m. – 1:30 pm. | Lunch |
| 1:30 p.m. – 2:15 p.m. | The Green Economy: Sector Trends and Roles for CDFIs
<i>(speaker to be announced)</i> |



- 2:15 p.m. – 3:45 p.m. The Good, the Bad, and the Ugly: Deal Flow, Capitalization, and Problem Loans (*Donna Fabiani, OFN*)
CDFIs share specific examples of challenges they are experiencing during the economic crisis and how they are responding to them. Discussion will cover small business, nonprofit, housing, and facilities lending. Discussion questions include:
- *Has deal flow increased or decreased?*
 - *What types of applications are coming in--new inquiries, repeat borrowers, working capital, expansions?*
 - *What interest rates are CDFIs charging and how are these being set?*
 - *What terms are being set?*
 - *Have many borrowers have gone bankrupt / defaulted?*
 - *What are the warning signs of impending bankruptcy / default?*
 - *How are CDFIs dealing with bankruptcies / defaults?*
 - *Are CDFIs competing with traditional lenders / banks?*
 - *Have conventional lenders changed in their interactions with CDFIs and if so, how?*
 - *Have investments in CDFIs changed and if so, how?*
- 3:45 p.m. - 4:00 p.m. Wrap Up and Adjourn
- 4:00 p.m. – 5:00 p.m. Walking Tour of Holyoke and WMEF-financed Businesses