

WE'RE OFF TO THE CREDIT RACES!



2026 REGIONAL MEETINGS

WORCESTER: *HEART OF THE COMMONWEALTH*  THURSDAY, MAY 14th, 2026

Meeting Agenda

AC Hotel Worcester
125 Front Street
Worcester, MA 01608

REGISTRATION DEADLINE:
THURSDAY, MAY 7TH, 2026

PRICING:
\$199 members
(Two coupons per company are valid)
\$398 nonmembers

SPOTLIGHT SPONSORS



SPONSORS

THANK YOU SPONSORS

PLATINUM



GOLD



SILVER



BRONZE



REGISTER NOW AT NACMCONNECT.ORG



WE'RE OFF TO THE CREDIT RACES!



WORCESTER: HEART OF THE COMMONWEALTH POST TIME: Thursday, May 14th, 9:00 a.m. - 3:30 p.m. ET

9:00 a.m. – 9:30 a.m. Registration

9:30 a.m. – 9:45 a.m. Opening Remarks – Dorann Guenard

**9:45 a.m. – 10:45 a.m.
Financial Statement Analysis for Faster, Smarter
Credit Decisions**
Michael Margiotta, President, Ally First Accounting

Credit managers rarely have the luxury of time—and financial statements can feel overwhelming when decisions need to be made quickly. This session cuts through the noise and focuses on the essentials. We'll review a handful of key financial ratios and balance sheet and income statement indicators that provide the most insight in the shortest amount of time. Attendees will learn how to quickly spot red flags, identify strengths, and gain confidence in making credit decisions without performing a deep-dive analysis. The goal is practical, efficient financial statement review that supports sound credit decisions in the real world.

10:45 a.m. – 11:00 a.m. – Break

**11:00 a.m. – 12:00 p.m.
Bankruptcy 101: A Trade Creditors' Guide to a
Customer's Filing**
Bruce S. Nathan, Partner, Lowenstein Sandler; Michael Papandrea, Partner, Lowenstein Sandler

Navigating bankruptcy can be complex, but credit professionals play a crucial role in protecting their company's financial interests. In this presentation, the speakers will break down the essentials of Bankruptcy 101, covering key concepts, creditor rights, and practical strategies to minimize risk and maximize recoveries. The speakers will provide an overview of bankruptcy chapters that credit professionals may face, including issues underlying involuntary bankruptcy petitions, the impact of the automatic stay arising after a bankruptcy filing, certain "first day" motions (including financing

and critical vendor), a brief overview of creditors' committees, claims matters, goods sellers' priority claims for goods delivered shortly before bankruptcy, creditors' rights with respect to executory contracts, 363 sales, the chapter 11 plan process, and preference claims and defenses. This session will provide the insights you need to stay ahead. Don't miss this opportunity to strengthen your understanding and safeguard your bottom line!

12:00 p.m. – 1:00 p.m. Lunch

**1:00 p.m. – 1:15 p.m. NACM Connect Updates –
Dorann Guenard**

**1:15 p.m. – 2:15 p.m.
Lessons Learned from the Credit Application Desk**
Brittany Acone, CBA, CICP, Credit Manager, Seaboard International Forest Products

Based on real-world experience, this session shares common challenges credit managers face with application processing—and how to overcome them. From incomplete applications to inconsistent approvals, attendees will hear practical solutions, tips, and lessons learned that can be applied immediately within their own organizations.

2:15 p.m. – 2:30 p.m. – Break

**2:30 p.m. – 3:30 p.m.
How To Make A Sound Credit Decision**
Michael Margiotta, President, Ally First Accounting; Brittany Acone, CBA, CICP, Credit Manager, Seaboard International Forest Products

In this interactive workshop, random scenarios for credit requests will be worked out by the attendees with the assistance of the facilitators. Join us for what promises to be a fun session that will test what you know about credit decisions while learning new ways to assess your customers' requests.