

# WE'RE OFF TO THE CREDIT RACES!



## 2026 REGIONAL MEETINGS WORCESTER: *BIOGRAPHIES*



**FINANCIAL STATEMENT ANALYSIS FOR FASTER, SMARTER CREDIT DECISIONS**  
**MICHAEL MARGIOTTA,**  
*President, Ally First Accounting*

Michael Margiotta is a seasoned financial leader with a career rooted in the evolution of credit management. He began his journey as a credit analyst for a national footwear brand and rose to lead a team of 45, managing a \$75 million accounts receivable portfolio. An early advocate for efficiency, Michael is recognized for pioneering the use of technology to automate cash application and collection functions within his organizations.

A dedicated member of the credit community, Michael previously served as President of the NACM western Massachusetts chapter. His diverse background spans general accounting, strategic budgeting, and corporate controllership. Today, he is the President of Ally First Accounting in Feeding Hills, MA, where he provides strategic bookkeeping, consulting, and fractional CFO services to help businesses optimize cash flow. Beyond his professional practice, Michael is an active leader in his local Chambers of Commerce, where he serves as Treasurer. This conference marks a special milestone for Michael, as he shares the stage with his daughter, Brittany Acone, who was honored as the NACM Emerging Leader of the Year in 2023. When he isn't in the office, Michael can be found skiing, stock car racing, or enjoying a Caribbean cruise with his wife Maryanne.



**BANKRUPTCY 101: A TRADE CREDITORS' GUIDE TO A CUSTOMER'S FILING**  
**BRUCE S. NATHAN,** *Partner,*  
*Lowenstein Sandler*

With nearly 45 years of experience in the bankruptcy and insolvency space, Bruce Nathan is a recognized leader in trade creditor rights and the representation of trade creditors in bankruptcy and other legal matters. He has represented trade and other unsecured creditors, unsecured creditors' committees, secured creditors, and other interested parties in many of the larger Chapter 11 cases that have been filed. Bruce also handles letters of credit, guarantees, security, consignment, bailment, tolling, precious metals leases, and other agreements with financially distressed counterparties, as well as other credit-related legal issues for institutional clients. Bruce's experience spans a broad range of industries, including agriculture, food and beverage, paper, publishing, media, floor covering, furniture, chemicals, manufacturing, and precious metals



**MICHAEL PAPANDREA,** *Partner,*  
*Lowenstein Sandler*

Michael Papandrea provides counsel to debtors, creditors' committees, individual creditors, liquidating trustees, and other interested parties with respect



**THURSDAY, MAY 14th, 2026**



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to corporate bankruptcy and creditors' rights matters, including bankruptcy-related litigation. Mike concentrates his practice on bankruptcy and insolvency matters, with an emphasis on creditors' rights and advocacy for trade creditors. He represents creditors in significant Chapter 11 cases throughout the country. Mike is a thought leader on credit risk mitigation strategies and regularly writes and speaks on issues affecting trade creditors. His work has been recognized by multiple organizations, including his selection to the American Bankruptcy Institute's prestigious "40 Under 40."

magazine. Brittany is proud to continue the family tradition in the credit profession, joining her father and mentor, Michael Margiotta, for today's presentation.

**HOW TO MAKE A SOUND CREDIT DECISION**  
**MICHAEL MARGIOTTA, President, Ally First Accounting;** **BRITTANY ACONE, CBA, CICP, Credit Manager, Seaboard International Forest Products**

*See biographies in previous sessions.*



**LESSONS LEARNED FROM THE CREDIT APPLICATION DESK**  
**BRITTANY ACONE, CBA, CICP,**  
**Credit Manager, Seaboard International Forest Products**

Brittany Acone is the Credit Manager for Seaboard International Forest Products in Nashua, NH, and a rising leader within the NACM Connect Board of Directors. Since entering the industry in 2021, Brittany has quickly ascended the ranks, earning her CBA and CICP designations and serving on the NACM Connect Education Committee. A frequent speaker and thought leader, Brittany has presented at National Credit Congress on topics ranging from cash forecasting to the successes of emerging leaders. Her industry contributions include features in Business Credit Magazine and the Extra Credit podcast. In 2024, she was honored with the National Emerging Leader Award in Las Vegas and recognized as a "Rising Star" by HBS Dealer



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