

2026 NATIONAL MICROLOAN CONFERENCE



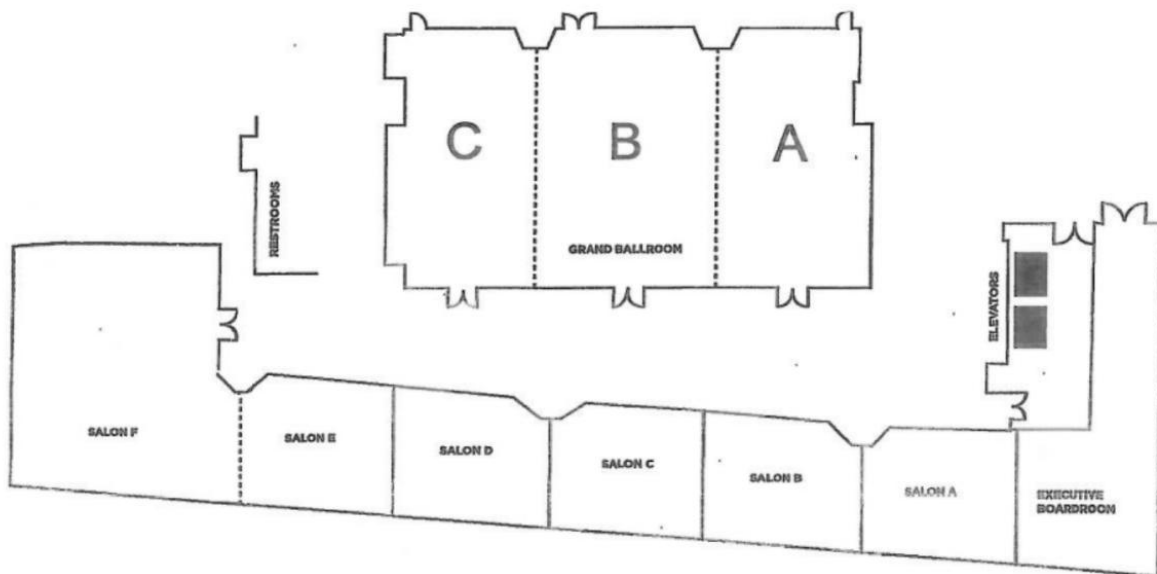
CONFERENCE PROGRAM & ITINERARY

**HOLLYWOOD CASINO
GREEKTOWN
OCTOBER 13 - 14, 2026**

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HOLLYWOOD
Casino
— AT GREEKTOWN —

BANQUET & CONVENTION SPACE



Tuesday, October 13, 2026

Grand Ballroom B (Host John McCullough)

Time	Title of Sessions - Grand Ballroom B	Speaker(s)
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
8:30 – 9 a.m.	Opening Ceremony – Fireside Chat	Warren Galloway, Founder
9 – 10 a.m.		
10 – 11 a.m.	Kiva Microloan Community Impact	
11 – 12 p.m.		Vance Kirkwood
12 – 1 p.m.	The Imagination Advantage: Seeing Is Believing	Milton Eric Fletcher, MBA, NLPCA, PCC
Lunch Served – Paid Registered Guests Only		Executive Leadership Coach & Consultant, Great Minds Coaching
1 – 2 p.m.		
2 – 3 p.m.	Why is it Important to participate in a Cohort Training?	Paul Jones, Dr. Kimberly Burroughs, MWF, TechTown Detroit
3 – 4 p.m.	What is it really like to be an Entrepreneur	Stephanie Webb, Glenn Henderson,
4 – 5 p.m.		

Grand Ballroom C (Host Steven Yates)

Time	Title of Sessions - Grand Ballroom C	Speaker(s)
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
8:30 – 9 a.m.	Opening Ceremony – Fireside Chat (Grand Ballroom B)	Warren Galloway, Founder
9 – 10 a.m.	Know your numbers: The Evolution of Bank Lending	Steve Koch, Laketa Henderson, Nicole Paine, Vance Kirwood
10 – 11 a.m.		
11 – 12 p.m.		
12 – 1 p.m.	The Imagination Advantage: Seeing Is Believing (Grand Ballroom B)	Milton Eric Fletcher, MBA, NLPCA, PCC
Lunch Served – Paid Registered Guests Only		Executive Leadership Coach & Consultant, Great Minds Coaching
1 – 2 p.m.		
2 – 3 p.m.		
3 – 4 p.m.		
4 – 5 p.m.		

Salon F (Host Emmanuel Ogua/Jesse Cole)

Time	Title of Sessions – Salon F	Speaker(s)
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
8:30 – 9 a.m.	Opening Ceremony – Fireside Chat (Grand Ballroom B)	Warren Galloway, Founder
9 – 10 a.m.	Fireside Chat with Michigan Good Food Fund	Shakir Bralock
10 – 11 a.m.	Fireside Chat with First Independence Bank	Dimitrius Hutcherson
11 – 12 p.m.	Fireside Chat with Lake Trust Credit Union	Nicole Paine
12 – 1 p.m. Lunch Served – Paid Registered Guests Only	The Imagination Advantage: Seeing Is Believing (Grand Ballroom B)	Milton Eric Fletcher, MBA, NLPCA, PCC Executive Leadership Coach & Consultant, Great Minds Coaching
1 – 2 p.m.	Fireside Chat with Fifth Third Bank	Tawnya Rose
2 – 3 p.m.	Fireside Chat with J.P. Morgan Chase	Vance Kirkwood
3 – 4 p.m.	Fireside Chat with Lake Michigan Credit Union	Erica Foondle
4 – 5 p.m.	Fireside Chat with University of Michigan Center for Innovation in Detroit	Lutalo Sanifu

Salon A (Host Kory Scheiber)

Time	Title of Sessions – Salon A	Speaker(s)
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
8:30 – 9 a.m.	Opening Ceremony – Fireside Chat (Grand Ballroom B)	Warren Galloway, Founder
9 – 10 a.m.		
10 – 11 a.m.	Bridge MODEL Networking A “Shaking-Hands-On” Workshop	Bridget Espinosa
11 – 12 p.m.	The right way to obtain a liquor license in Michigan	Atty. Brian O’Keefe
12 – 1 p.m. Lunch Served – Paid Registered Guests Only	The Imagination Advantage: Seeing Is Believing (Grand Ballroom B)	Milton Eric Fletcher, MBA, NLPCA, PCC Executive Leadership Coach & Consultant, Great Minds Coaching
1 – 2 p.m.	Bookkeeper, Controller, or CFO? Matching Financial Talent to Your Growth Stage	Steve Koch
2 – 3 p.m.	First Independence Bank	
3 – 4 p.m.	How Government Agencies Support Small Businesses	Cristia Brockway
4 – 5 p.m.	Seek Harmony: Why Work-Life Balance Doesn’t Exist	Bridget Espinosa

Salon B – Michigan Good Food Fund

Time	Title of Sessions - Salon B	Speaker(s)
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
8:30 – 9 a.m.	Opening Ceremony – Fireside Chat (Grand Ballroom B)	Warren Galloway, Founder
9 – 10 a.m.		
10 – 11 a.m.		
11 – 12 p.m.		
12 – 1 p.m.	The Imagination Advantage: Seeing Is Believing (Grand Ballroom B)	Milton Eric Fletcher, MBA, NLPCA, PCC
Lunch Served – Paid Registered Guests Only		Executive Leadership Coach & Consultant, Great Minds Coaching
1 – 2 p.m.		
2 – 3 p.m.		
3 – 4 p.m.		
4 – 5 p.m.		

Salon C – Best Practices Consulting (Host Laura Sigmon)

Time	Title of Sessions - Salon C	Speaker(s)
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
8:30 – 9 a.m.	Opening Ceremony – Fireside Chat (Grand Ballroom B)	Warren Galloway, Founder
9 – 10 a.m.	Procurement Readiness	
10 – 11 a.m.	Design Your Capability Statements	
11 – 12 p.m.	SOP for Growth-Ready Businesses	
12 – 1 p.m.	The Imagination Advantage: Seeing Is Believing (Grand Ballroom B)	Milton Eric Fletcher, MBA, NLPCA, PCC
Lunch Served – Paid Registered Guests Only		Executive Leadership Coach & Consultant, Great Minds Coaching
1 – 2 p.m.	W2 or 1099: Which works best for you?	
2 – 3 p.m.	Economic Gardening: How Can It Stabilize Your Business?	
3 – 4 p.m.	Kiva as Gap Funding	
4 – 5 p.m.	Business Credit Reports and How to Use It	

Salon D – Entrepreneur Exchange Group (Host Angeline Lawrence)

Time	Title of Sessions - Salon D	Speaker(s)
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
8:30 – 9 a.m.	Opening Ceremony – Fireside Chat (Grand Ballroom B)	Warren Galloway, Founder
9 – 10 a.m.	Market Research	
10 – 11 a.m.		Myles Morgan
11 – 12 p.m.	Building A.I. Systems	Christa Stephens
12 – 1 p.m. Lunch Served – Paid Registered Guests Only	The Imagination Advantage: Seeing Is Believing (Grand Ballroom B)	Milton Eric Fletcher, MBA, NLPCA, PCC Executive Leadership Coach & Consultant, Great Minds Coaching
1 – 2 p.m.	Doing Business in Downriver	
2 – 3 p.m.	A.I. Safety and Spam	Christa Stephens
3 – 4 p.m.	Doing Business in Ecorse	Al Ruiz
4 – 5 p.m.		

Salon E (Host Jennifer Moon)

Time	Title of Sessions - Salon D	Speaker(s)
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
8:30 – 9 a.m.	Opening Ceremony – Fireside Chat (Grand Ballroom B)	Warren Galloway, Founder
9 – 10 a.m.	Storytelling & Marketing	UMCI
10 – 11 a.m.	How to become a Kiva U.S. Hub or Trustee	
11 – 12 p.m.	Starting from scratch or buying a business: Pros and Cons	David A. Campbell
12 – 1 p.m. Lunch Served – Paid Registered Guests Only	The Imagination Advantage: Seeing Is Believing (Grand Ballroom B)	Milton Eric Fletcher, MBA, NLPCA, PCC Executive Leadership Coach & Consultant, Great Minds Coaching
1 – 2 p.m.	Closing the Coverage Gap: Affordable Health Insurance for Wayne & Oakland County Small Businesses	Ime Ekpenyong, Krysten Garvin, Karen Kiewski (tentative), and Brittany Cochran
2 – 3 p.m.	A.I. Literacy	UMCI
3 – 4 p.m.	Small Business Underwriting 101 – What Every Business Owner Needs To Know Before Applying for Financing.	Jennifer Moon
4 – 5 p.m.		

Wednesday, October 14, 2026

Grand Ballroom B (Host John McCullough)

Time	Title of Sessions - Grand Ballroom A	Speaker(s)
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
9 – 10 a.m.	A.I. Marketing for Small Businesses	John McCullough, Tristan Eastman
10 – 11 a.m.	How to Handle Bullying in the Workplace	Tresa Galloway
11 – 12 p.m.	Lake Michigan Credit Union	TBD
12 – 1 p.m.		
Lunch (<i>on your own</i>)		
1 – 2 p.m.		
2 – 3 p.m.	FREE A.I. Coaching	John McCullough, Tristan Eastan
3 – 4 p.m.	Room Set-up	
4 – 5 p.m.	Room Set-up	
5 – 7 p.m.	Dinner – Ballrooms A/B/C (Sponsored by Michigan Good Food Fund)	<i>(Paid Registered Guests Only)</i>
6 – 7 p.m.	Pitch Competition – Ballrooms A/B/C (Sponsored by Fifth Third Bank)	John L. McCullough, Host
7 – 10 p.m.	<i>Conference Celebration</i>	

Grand Ballroom C (Host Steven Yates)

Time	Title of Sessions - Grand Ballroom B	Speaker(s)
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
9 – 10 a.m.	Impossible Business Solutions: Are You Ready For Corporate and Gov't Opptys? How do you know? Come Learn What Readiness and Preparedness mean and take.	Steven Yates, Glenn Henderson
10 – 11 a.m.	DNEPxxxxxx	Siobhan Barrett
11 – 12 p.m.		
12 – 1 p.m. Lunch (<i>on your own</i>)	National Black Spend Initiative for Small Businesses	Charles Jones, Steven Yates, Lutalo Sanifu, Chris Scott, Ime Ekpenyong
1 – 2 p.m.	Developing a Business Plan	Cynitra Oliver
2 – 3 p.m.	How D9 Greek-Letter Organizations Support Small Businesses	Sigma, Alpha, Kappa, Omega, Iota, Zeta, AKA, Delta, SGRO
3 – 4 p.m.	Room Set-up	
4 – 5 p.m.	Room Set-up	
5 – 7 p.m.	Dinner – Ballrooms A/B/C (Sponsored by Michigan Good Food Fund)	<i>(Paid Registered Guests Only)</i>
6 – 7 p.m.	Pitch Competition – Ballrooms A/B/C (Sponsored by Fifth Third Bank)	John L. McCullough, Host
7 – 10 p.m.	<i>Conference Celebration</i>	

Salon F (Host Emmanuel Ogua/Bridget Espinosa)

Time	Title of Sessions – Salon F	Speaker(s)
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
9 – 10 a.m.	Business Speed Dating – Meet with Resources	No pre-registration necessary
10 – 11 a.m.	Business Speed Dating – Meet with Resources	No pre-registration necessary
11 – 12 p.m.	Business Speed Dating – Meet with Resources	No pre-registration necessary
12 – 1 p.m. Lunch (<i>on your own</i>)		
1 – 2 p.m.		
2 – 3 p.m.	Open Office Hours with Resources	Register at Registration Booth
3 – 4 p.m.	Open Office Hours with Resources	Register at Registration Booth
4 – 5 p.m.	Open Office Hours with Resources	Register at Registration Booth
5 – 7 p.m.	Dinner – Ballrooms A/B/C (Sponsored by Michigan Good Food Fund)	<i>(Paid Registered Guests Only)</i>
6 – 7 p.m.	Pitch Competition – Ballrooms A/B/C (Sponsored by Fifth Third Bank)	John L. McCullough, Host
7 – 10 p.m.	<i>Conference Celebration</i>	

Salon A (Host Kory Scheiber)

Time	Salon A	Loan Representatives
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
9 – 10 a.m.		
10 – 11 a.m.		
11 – 12 p.m.	Start Smart: The 4 Foundations Every New Entrepreneur Needs	Chris Scott
12 – 1 p.m.	Financing your Small Business while avoiding legal pitfalls	Atty. Brian O’Keefe
Lunch (<i>On your own</i>)		
1 – 2 p.m.	Real World Payroll Mistakes & How To Fix Them (Roundtable)	Eric Jones / David Franzonello
2 – 3 p.m.	Phi Beta Sigma Fraternity, Inc. Bigger & Better Business Initiative	Charles Jones
3 – 4 p.m.	Loan-Ready at \$1M+: What Lenders Actually Want to See From a Scaling Firm	Steve Koch
4 – 5 p.m.		
5 – 7 p.m.	Dinner – Ballrooms A/B/C (Sponsored by Michigan Good Food Fund)	<i>(Paid Registered Guests Only)</i>
6 – 7 p.m.	Pitch Competition – Ballrooms A/B/C (Sponsored by Fifth Third Bank)	John L. McCullough, Host
7 – 10 p.m.	Conference Celebration	

Salon B (Host Bridget Espinosa)

Time	Salon B	Loan Representatives
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
9 – 10 a.m.	SBA Lending Programs	Latifa Bradwell
10 – 11 a.m.	Unlocking Federal Contract	Laketa Henderson
11 – 12 p.m.	Demystifying the SBA Application	Latifa Bradwell
12 – 1 p.m.	Credit Building Strategies	Carolyn Cassin & Tamara Jackson
Lunch (<i>On your own</i>)		
1 – 2 p.m.	No-Cost Business Counseling	Mick Shimamura
2 – 3 p.m.	Beyond the Microloan	Latifa Bradwell
3 – 4 p.m.	Community Lending Networks	Mark Williams
4 – 5 p.m.		
5 – 7 p.m.	Dinner – Ballroom A/B/C (Sponsored by Michigan Good Food Fund)	<i>(Paid Registered Guests Only)</i>
6 – 7 p.m.	Pitch Competition (Sponsored by Fifth Third Bank)	John L. McCullough, Host
7 – 10 p.m.	Conference Celebration	

Salon C – ISM (Host Faris Alami)

Time	Title of Sessions - Salon C	Speaker(s)
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
9 – 10 a.m.	Capital & Finance Readiness: The Right Money, the Right Lender, at the Right Time	Faris Alami
10 – 11 a.m.	The Art of Asking for Money: Understand the Funding Mindset	Faris Alami
11 – 12 p.m.	Kauffman FastTrac: Writing a Business Plan That Gets You Funding	Faris Alami
12 – 1 p.m. Lunch (<i>On your Own</i>)		
1 – 2 p.m.	Which Plan Do You Actually Need? Business, Feasibility, Strategic, Growth, Financial or Resilience?	Faris Alami
2 – 3 p.m.	Use the Resilient Entrepreneur Canvas to Build a Stronger Funding Case	Faris Alami
3 – 4 p.m.	You Can Get Money When You Don't Need It. How Do You Get It When You Do?	Faris Alami
4 – 5 p.m.	Beyond Startup: How SMEs and Scale-Ups Should Ask for Funding	Faris Alami
5 – 7 p.m.	Dinner – Ballrooms A/B/C (Sponsored by Michigan Good Food Fund)	<i>(Paid Registered Guests Only)</i>
6 – 7 p.m.	Pitch Competition – Ballrooms A/B/C (Sponsored by Fifth Third Bank)	John L. McCullough, Host
7 – 10 p.m.	<i>Conference Celebration</i>	

Salon D – Jesse Speaks International (Host Jesse Cole)

Time	Title of Sessions - Salon D	Speaker(s)
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
9 – 10 a.m.	The Entrepreneur’s Playbook to Overcoming Doubt	Denise Roberts
10 – 11 a.m.	One-on-One Meetings/Counseling Sessions with Entrepreneurs	Jesse Cole
11 – 12 p.m.	Collaborate Like A Pro: 5 Questions You Should Ask Before Saying Yes to a Strategic Partnership	Jesse Cole
12 – 1 p.m. Lunch (<i>On your Own</i>)	One-on-One Meetings/Counseling Sessions with Entrepreneurs	Jesse Cole
1 – 2 p.m.	Billion Dollar Business Secrets: Unconventional Wisdom for Sustaining and Scaling	David Johnson
2 – 3 p.m.	AI Masterclass: Whoever Owns the Data Owns the Future. Sacred Codes© to Grow Your Business	David Johnson
3 – 4 p.m.	No More Chasing: Attracting Clients That Don’t Mind Paying You	Jesse Cole
4 – 5 p.m.	One-on-One Meetings/Counseling Sessions with Entrepreneurs	Jesse Cole
5 – 7 p.m.	Dinner – Ballrooms A/B/C (Sponsored by Michigan Good Food Fund)	<i>(Paid Registered Guests Only)</i>
6 – 7 p.m.	Pitch Competition – Ballrooms A/B/C (Sponsored by Fifth Third Bank)	John L. McCullough, Host
7 – 10 p.m.	<i>Conference Celebration</i>	

Salon E (Host Jennifer Moon)

Time	Title of Sessions - Salon E	Speaker(s)
8 – 10 a.m.	Conference Registration	Lobby
8 – 9 a.m.	<i>Continental Breakfast – Paid Registered Guests Only</i>	<i>Grand Ballroom A</i>
9 – 10 a.m.		
10 – 11 a.m.	SGRX Health	Ime Ekpenyong
11 – 12 p.m.	Leading Through Transition: Business Etiquette and Change Management in Modern Organizations	Aaron Jackson
12 – 1 p.m. Lunch (<i>On your Own</i>)	Know Your Numbers Before You Borrow: Using Roux Cost to Price for Profit	Ederique “Chef E” Goudia
1 – 2 p.m.	Scaling up: Tips on growing your business	David A. Campbell
2 – 3 p.m.	Holistic Leadership	Kendall Braxton
3 – 4 p.m.	CBA Formula, Inc.	
4 – 5 p.m.	CBA Formula, Inc.	
5 – 7 p.m.	Dinner – Ballrooms A/B/C (Sponsored by Michigan Good Food Fund)	<i>(Paid Registered Guests Only)</i>
6 – 7 p.m.	Pitch Competitions – Ballroom A/B/C (Sponsored by Fifth Third Bank)	John L. McCullough, Host
7 – 10 p.m.	<i>Conference Celebration</i>	



MONROE MARKET FOOD COURT (*Inside the Greektown Casino*)

- ✓ 313 Burger
- ✓ Red Lotus Asian Kitchen
- ✓ Dunkin'
- ✓ Penn & Go
- ✓ Sahara Express

RESTAURANTS (*Inside the Greektown Casino*)

- ✓ The Sportsbook Restaurant & Bar
- ✓ Prism Steakhouse & Seafood
- ✓ Rock Bar

HISTORIC GREEKTOWN CORRIDOR (*Outside the Greektown Casino*)

- ✓ Astoria Bakery
- ✓ Coldstone Creamery & Rocky Mountain
- ✓ Eat-N-Out Pizza
- ✓ Fishbones
- ✓ Golden Fleece
- ✓ Ham Shop Café
- ✓ Pegasus Taverna
- ✓ Spitiko Greek Taverna
- ✓ Table No. 2
- ✓ The Greek