WYOMING COUNTY BUSINES ASSISTANCE CORPORATION
BOARD MEETING MINUTES

The WCBAC Board of Directors met on November 13, 2025 at 2:30 p.m. at the Wyoming County Agriculture and Business Center 36 Center Street, 2nd Floor Conference Room Warsaw, NY 14569

Chairman Dadd called the meeting to order at 3:03 PM

1. **Roll call:**

   In attendance were: Mark Dadd, Chairman; A. D. Berwanger, Vice-Chairman; Rebecca Ryan, Treasurer; Thomas McCormick, Secretary; E. Joseph Gozelski, Director; Brianna Stone, Director; James Pierce, Economic Development Specialist; Scott Gardner Executive Director; Robin Marschilok, Director of Operations; Jennifer Tyczka, Program Manager; and Kevin Zanner, Agency Counsel.

2. **Administrative**

   A. Minutes of the September 11, 2025 Annual Board meeting were reviewed. A motion was made to accept the minutes by T. McCormick and seconded by D. Berwanger. The motion was unanimously carried.

   B. The financial report from September and October 2025 were reviewed. The financial report was accepted on a motion made by R. Ryan and seconded by T. McCormick. The motion was unanimously carried.

   C. Authorize Scott Gardner as signatory for all financial and legal instruments for the Wyoming County Business Assistance Corporation.
   The Board authorized Scott Gardner, the new CEO/CFO as the official signatory on all financial, banking, credit, and legal instruments for the Wyoming County Business Assistance Corp. on a motion made by T. McCormick. The motion was seconded by R. Ryan and unanimously carried.

3. **Action Item**

   A. **S. Gardner presented the GAIN Loan request to the Board.**
   Gordon and Bridgett Putman submitted an application for a GAIN loan to purchase a 2007 Kenworth tank truck with a 6,000-gallon tank to haul sap to Gainesville for processing from taps in Delevan, Rushford, Attica, and Dale. Currently, the business utilizes a truck with a 4,200-gallon tank. The truck to be purchased will allow for increased efficiency which in turn should reduce operating expenses. The cost of the truck is $50,000. In addition, the request includes $30,000 for the purchase of 100 sensors to be installed on a newly acquired property. The sensors provide accurate alerts for when lines are not working properly preventing production issues. Putman's Maple Service currently employs 2 full time and 6 seasonal employees. With the additional taps they will hire 3 more seasonal employees. The total request is for $80,000 with a 1% APR amortized over the term of 10 years. Applicant has asked for a bi-annual payment to coincide with the maple syrup sales cycle. Payments of

$4,213.32 would be due May 15th and October 15th each year. Loan collateral will be a security interest in all assets of Putman's Maple Service, LLC, WBF Maple, LLC, and Whispering Brook Farms, LLC, first lien on the 2007 Kenworth Truck with 6,000 gallon tank, personal guarantees of Gordon Putman, Bridgett Putman, and Kevin Putman, members of the LLC, as well as, the business guarantees of Putman's Maple Service, LLC, WBF Maple LLC, and Whispering Brook Farms, LLC. After review and discussion, the Board approved the request of the $80,000 GAIN loan with the terms outlined above on a motion made by D. Berwanger. The motion was seconded by T. McCormick and unanimously carried.

4. **Discussion Item**

   A. **Request by Community Action to have the WCBAC forgive the balance of a $200,000 loan made to Action Enterprise in 2009 (a for profit entity affiliated with Community Action).**
   S. Gardner reviewed a request from the CEO of Wyoming County Community Action, Inc. to forgive the balance of a loan made to Action Enterprises, Inc. in 2009, and consider the interest paid over the years as principal paid. The entity signed an anticipation note in the amount of $200,000 which was to be paid with the receipt of reimbursable grant funds. Due to financial struggles at the time, only a $50,000 payment was applied to the note, leaving a $150,000 balance. Since that time, Action Enterprises, Inc. has paid interest only at 3.25% per year equaling a payment of $4,875/year. Over the past 13 years, $72,312.52 interest only payments were made. Applying the interest payments to principal would reduce the outstanding balance of the original note to $77,687.48. The Board agreed to apply the interest paid to date to the principal balance, citing the good that Wyoming County Community Action, Inc. does for the residents of Wyoming County. The Board did not wish to forgive the balance of the note, but instead would allow a modification of debt and terms for the repayment of the remaining balance. The Board moved to credit interest paid to date toward the principal balance. The Board further authorized a modification of the note to allow for principal only payments toward the remaining balance at the current annual rate of $4,875 or by monthly installment payments. The Board authorized the Executive Director to negotiate said terms with Wyoming County Community Action on a motion made by R. Ryan. The motion was seconded by T. McCormick and unanimously carried.

4. **Other Business** - None

5. **Next Meeting** – The next meeting will be December 11, 2025

6. **Adjournment**
The Board moved to adjourn the meeting at 3:41 PM on a motion made by T. McCormick, seconded by D. Berwanger and unanimously carried.

Minutes prepared by R. Marschilok

https://www.youtube.com/watch?v=d2YeMkclsPo