



WYOMING COUNTY BAC BOARD MEETING

Thursday, July 9, 2026 at 2:30 PM
Wyoming County Agriculture and Business Center,
36 Center Street, 2nd Floor Conference Room, Warsaw, NY 14569

AGENDA

1. ROLL CALL to establish quorum.

2. ADMINISTRATIVE

- a. Review/approve Board Minutes from May 2026
- b. Review/approve Financial Reports for May/June 2026

3. ACTION ITEM

- a. WCBAC Board authorization to request application for a NYS Office of Community Renewal Microenterprise Assistance Program grant in the amount \$300,000 through Wyoming County (third round request).
- b. Review and consider the JC Equipment Rental, LLC, application for a \$200,000 loan from the BDLF to complete the construction and renovation of the project located at 202-204 South Main Street, Perry, NY.
 - i. Executive Session to discuss the finances of a particular corporation.
- c. Review and consider the 55 Main Street (Perry), LLC, application for a \$200,000 loan from the BDLF for the construction and renovation of the project located at 55 Main Street, Perry, NY.
 - i. Executive Session to discuss the finances of a particular corporation.

4. NEXT MEETING

September 10, 2026

5. ADJOURNMENT

**THE WYOMING COUNTY BUSINESS ASSISTANCE CORPORATION
BOARD MEETING MINUTES**

The WCBAC Board of Directors met on May 14, 2026 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 3:09 pm,

1. Roll call:

In attendance were: Mark Dadd, Chairman; A. D. Berwanger, Vice-Chairman; Rebecca Ryan, Treasurer; E. Joseph Gozelski, Director; Scott Gardner, Executive Director; Robin Marschlok, Director of Operations; Jennifer Tyczka, Program Manager; and Kevin Zanner, Agency Counsel.

Absent: Thomas McCormick, Secretary; Brianna Stone, Director; and Daniel Burling, Director

Guest: Mark George, Underwriter

2. Administrative

A. Review/approve minutes from March 12, 2026

Minutes of the March 12, 2026 Board of Directors meeting were reviewed. A motion was made to approve the minutes by R. Ryan and seconded by D. Berwanger. The motion was unanimously carried.

B. Review/approve financial report for March and April 2026

The financial report from March and April 2026 was reviewed. The financial report was accepted on a motion made by D. Berwanger and seconded by R. Ryan. The motion was unanimously carried.

3. Action Item

A. Review and approve the re-application of Dell Collective, LLC loan package originally approved August 21, 2025.

Gardner stated that the applicant did not move forward with the original loan and is now seeking to re-apply for the original loan in the amount of \$150,000. The Board moved into executive session at 3:11 pm, to review the loan request including applicant's personal financial information, on a motion made by R. Ryan. The motion was seconded by J. Gozelski and unanimously carried.

The Board moved out of Executive Session at 3:26 pm on a motion made by D. Berwanger. The motion was seconded by R. Ryan and unanimously carried.

In regular session, J. Gozelski made a motion to approve a loan to Dell Collective, LLC in the amount of \$150,000, at 3% APR, amortized over 5 years, with collateral consisting of a valid first lien mortgage and assignment of leases and rents on the real property located at 58 South Main, Castile, New York 14427 and the personal guarantee of Amanda R. Osborn. The motion was seconded by R. Ryan and unanimously carried.

4. Next Meeting – The next meeting will be June 11, 2026.

5. Adjournment

The Board moved to adjourn the meeting at 3:28 pm on a motion made by D. Berwanger, seconded by R. Ryan and unanimously carried.

Minutes prepared by R. Marschilok

<https://www.youtube.com/watch?v=511HatHHZJE>

Reference summary of current Wyoming County Microenterprise Grant Program

Implemented by the Wyoming County Business Assistance Corporation

As of May 27, 2026

Program Overview and Outcome

The County of Wyoming, New York (the “County”) **received a \$300,000 grant** (#1279ME547-24) of **Community Development Block Grant** (“CDBG”) funding (the “Grant”) from the New York Housing Trust Fund Corporation as administered by the New York State Office of Community Renewal (the “OCR”) through its **Microenterprise Program for the purpose of implementing the County of Wyoming Microenterprise Grant Program** (the “Program”). The County and the Wyoming County Business Assistance Corporation (“WCBAC”) have entered into an agreement (the “Grant Agreement”) whereby the WCBAC will use the OCR grant funds to implement the Program.

Eligible Program participants:

- Existing or to-be-formed microenterprise
 - Defined as a commercial enterprise having five or fewer employees, with low to moderate income owners or
 - A job to be created for low to moderate income people.
- Each grant between \$10K-20,000, depending on the need and it requires owner equity of 10%
- The State requires the business training to be completed within 12 months of receiving the grant award. We use the Fast Track program.

Program grants may be used to fund:

- Fixed assets including machinery and equipment,
- personal property including furnishings and fixtures,
- current assets including inventory and receivables, operating expenses, and working capital.
- Program funds must also be eligible pursuant to the Federal regulations governing the CDBG program.

We received 20 grant applications

- Awarded 13 businesses.
- 3 applicants did not meet the eligibility requirements per the guidelines,
- 2 withdrew and did not move forward with their business projects
- 2 were vetted and ultimately denied for various reasons.

The original **Grant terms began on February 15, 2024** and were to expire on March 14, 2026. We applied for and **received an extension on the grant activities until June 30, 2026.**

The **Public Hearing we are requesting is in compliance with and required by the state** at 24 CFR 91.115 (e). Which provides for and encourages citizen participation, particularly by low- and moderate-income persons.

WCBAC LOAN REQUEST – JC Equipment Rental, LLC

Borrower: JC Equipment Rental LLC, 3925 NY-19 Silver Springs, NY 14550

Loan Terms: \$200,000 loan with a 10-year term, interest at 4% per year. Equal monthly principal and interest payments of \$2,024.90 based on an 120-month amortization schedule.

Purpose: JC Equipment Rental, LLC is requesting a \$200,000 supplemental loan from the BDLF to complete the construction and renovation at 202-204 South Main Street, Perry, NY of an existing building of approximately 1,200 sq. ft. which will serve as an office and showroom for a new business called Timber and Tin Building Supply, LLC, owned by Jesse Cole.

Collateral: The WCBAC will hold a \$200,000 real estate mortgage on the self-storage building, in Castile, owned by Jesse Cole, behind two mortgages from Tompkins Community Bank.

Personal guarantee of Jesse Cole will also be required.

Fees: A loan origination fee of ½% (\$1,000.00) is due and payable to the Wyoming County Business Assistance Corp. at the loan closing. Borrower is responsible for the payment of all WCBAC legal fees.

Other Conditions: Closing and funding will be subject to receipt, review and approval of standard closing requirements. Evidence of property insurance required, with WCBAC named as mortgagee and lender loss payee on the real Property owned by JC Equipment Rental, LLC.