

Date:	May 15, 2024
Location:	via Zoom
Board Members Present:	R. Aiken, C. Calabrese, M. Doyle, B. Gladwin, M. Little, P. Kelly, J. Russo, M. Ryan, D. Zembiec
Board Members Absent:	B. Dixon, M. Evans, C. Steria, C. Wilt
Others Present:	M. Capone, A. Gold, M. Siver

Call to order: The meeting was called to order by M. Remington at 11:01am

Approval of minutes of previous meeting: Approval of the April minutes was moved by R. Aiken, seconded by M. Doyle, and approved with no dissent.

President’s Report: We only have eight board members registered for the Annual Meeting, so please register if you can make it. Both Dave and Donna will be at that meeting, so it’s a great time to send them off.

Treasurer’s Report:

Total cash in bank: 1,120,217
 Allowance for bad debt: -160,241
 Total assets: 2,734,729
 Liabilities: 1,370,976
 Equity: 1,363,753
 Total L&E: 2,734,729
 Net Income YTD: 36,813
 Total available to loan: 964,281

The report was made by D. Zembiec, moved for approval by M. Little, seconded by R. Aiken and approved with no dissent.

Committee Reports:

- Loan Review Committee
 - No loans reviewed this month, but one very likely for next month
 - M. Silver also reported that the portfolio includes some slightly past due accounts coming current, one loan paid off, and a couple very close to closing

- Education and Outreach Committee: R. Aiken, M. Ryan, and M. Capone all noted that the event was a great networking opportunity for all in attendance. Many of our regional representatives stopped by as well as reps from other regions. M. Capone noted that Long Island is considering hosting a similar event; even though it seems they are a world away from the ADKs, their issues are similar. For future events the NCA should consider giveaways. M. Capone also represented the NCA at the St. Lawrence County business mixer last month.
- Audit/Finance Committee: No report
- Governance Committee: No report
- Communications Committee: Annual Meeting registrations strong. Need to consider a limit based on cost. A. Gold will identify non-members to ensure a pitch for membership. P. Kelly will send contact information for the Tribe so A. Gold can send a direct invitation.
- Membership Committee: R. Aiken reports that some of the contacts made at ADK Day in Albany are the next member targets for the NCA.
- Nominating Committee: P. Kelly reports that there are three board vacancies for next year. The county-level vacancy has been identified and the at large vacancies are being approached. The focus needs to be either regional or eastern and possibly in agriculture, tourism, or hospitality.

Old Business: R. Aiken reports that he and E. Virkler are continuing to work on the strategic plan update for the annual meeting. M. Remington mentioned that the plan has allowed the organization to have a larger impact.

New Business: None

Adjournment: The meeting was adjourned at 11:28.