



Meeting Minutes
RLF Working Group Meeting
9/28/2015 10:30 am

Conference Call Attendees: Tiffany Melby (Chair), Karen Sweeney, Kathy McLane, Jillann Knutson, Danielle Williams, Kelcie Bates, Tori Matejovsky, Ashley Haley, Anne Pichette, Danielle Williams, Steve Clairmont, Sarah Converse, Ashley Haley, Cynthia Culver, Brent Donnelly, Kathi Montgomery, Gloria O'Rourke, and Sammie Chagnon.

[RLF Working Group Homepage](#) on MEDA website – minutes posted here, members listed, forum access etc.

Purpose of the RLF Working Group - A peer support group for networking, support and idea sharing for those operating and managing RLF's.

1. Introductions:

- ⇒ Karen Sweeney – Snowy Mountain. Development Corp.; joined as a learning option, new to the RLF
 - ⇒ Kathy McLane – Mid-Rivers communications; cover most of eastern MT, several RLFs in the area, wants a better handle on how they work and how Mid-Rivers could help
 - ⇒ Jillann Knutson – Beartooth RC&D, Joliet, 5-county area, 9 years in the RLF program
 - ⇒ Anne Pichette – Manages CRDC and Microbusiness Finance Program at the Dept. of Commerce
 - ⇒ Danielle Williams – Manages Wood Products RLF at the Dept. of Commerce
 - ⇒ Kelcie Bates – Great Northern Dev., serves six counties
 - ⇒ Tori Matejovsky – Executive Director at Great Northern Dev.
 - ⇒ Ashley Haley – Business Development Officer at Sweet Grass Development, new to the RLF program; looking to gain info and become more active
 - ⇒ Tiffany Melby – Director of Loan Services at Bear Paw Development Corp.
 - ⇒ Steve Clairmont – Sovereign Leasing and Financing Program at S&K Holding Company, Flathead Reservation
 - ⇒ Sarah Converse – Executive Director of Sweetgrass Development
 - ⇒ Brent Donnelly – USDA Rural Development
 - ⇒ Samantha Chagnon – loan technician, Bear Paw Development
- Most people are new to the RLF working group.

2. Meeting format: The group agreed on the following format: introductions, review of previous minutes, pertinent topics to be addressed immediately (software, loan letters, etc.) and

keep a running list of topics. Topics/issues that are pertinent are addressed first; if no burning questions then proceed to the next topic on the list.

3. Meeting schedule: 3rd Tuesday of every month at 10 am; same number and pin; Gloria to send out a calendar notice for everyone.

4. Forum option on Website: <http://www.medamembers.org/meda/working-groups/revolving-loan-fund/revolving-loan-fund-forum>; Revolving Loan Forum on the RLF webpage; make comments, share resources, ask questions, etc.

5. Training opportunities: Rural Development – RLF loan fund topics to be covered during their MEDA post-conference training, which is open to everyone. Sweetgrass Development - Barbara Wold at the Conrad Chamber of Commerce is conducting a business bootcamp Wednesday and Thursday of this week. GFDA is hosting a business planning one-on-one workshop in Browning with the NACDC and Sweetgrass on Nov 19th, looking at it as a series, TA for clients; Profit Mastery course Sweetgrass and the Port Authority – staff can get trained as trainers.

Questions/Discussion:

- How to structure admin and loan servicing for another development center for smaller loans (\$10,000)?
 - Contact Paul Tuss; Brian Obert.
 - Dept. of Environmental Quality – contract with MBAC for solar program, reported on a quarterly basis, Kathi, Brian, and Mark are good resources for information – just switched to different software.
- Sweetgrass looking at software for servicing
- Sweetgrass has 2 new employees (Ashley and Cynthia)
- Software
 - Snowy Mtn. uses Compliance One; Sweetgrass uses their accountant and QuickBooks to track payments, advances, etc.
 - Beartooth uses 2 systems; single system is very pricey; excel and QuickBooks used for tracking payments, advances, etc. and lawyer draws up paperwork; [T-Value software](#) does all of the loan tracking
 - Kelsie – [GMS](#) (grants management system) to track payments; Compliance One for documents
 - Does compliance one have capability for loan tracking or is it unavailable?
 - Bear Paw uses Compliance One for docs and Nortridge for loan tracking

Identify resources/potential members: Jim Matheson – RLF Director for Dodson

Topic for next meeting: Everyone to come up with an RLF question and send to Gloria and Tiffany; a running list will be kept of the topics/questions for discussion.

Next Meeting: October 20th at 10am on the conference call line 712.432.0175 pin 217279.