

**Capital Region Advancement Fund**  
5 Computer Drive South, Colonie, NY

Loan Committee Zoom Meeting

December 8, 2020  
8:30 AM

**AGENDA**

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| Welcome  | <i>Allen Maikels</i> |      |
| 1. Review of 11/24/2020 meeting minutes  | <i>Allen Maikels</i> |      |
| 2. Loan Application for Review <ul style="list-style-type: none"><li>• West Kill Brewing, LLC</li></ul>  | <i>John Skrobela</i> | VOTE |
| 3. Loan application for review <ul style="list-style-type: none"><li>• SCTSS LLC dba Safeguard</li></ul>   | <i>John Skrobela</i> | VOTE |
| 4. Loan application for review <ul style="list-style-type: none"><li>• Girl Fight Fitness, LLC</li></ul>   | <i>John Skrobela</i> | VOTE |
| 5. Loan application for review <ul style="list-style-type: none"><li>• Ready's Transportation Enterprise, LLC</li></ul>  | <i>John Skrobela</i> | VOTE |
| 6. Loan application for review <ul style="list-style-type: none"><li>• 346 Second St LLC dba Umana Restaurant &amp; Wine Bar</li></ul>                             | <i>John Skrobela</i> | VOTE |
| 7. Loan application for review <ul style="list-style-type: none"><li>• Saratoga Associates Landscape Architects, Architects, Engineers and Planners P.C.</li></ul> | <i>John Skrobela</i> | VOTE |
| 8. Loan application for review <ul style="list-style-type: none"><li>• Healthy Café Catering Company, LLC</li></ul>  | <i>John Skrobela</i> | VOTE |
| 9. Adjournment   | <i>Allen Maikels</i> |      |

**Capital Region Advancement Fund**  
5 Computer Drive South, Colonie, NY

Loan Committee Zoom Meeting

November 24, 2020  
8:30 AM

**AGENDA**

Welcome	<i>Allen Maikels</i>	
1. Review of 11/10/2020 meeting minutes	<i>Allen Maikels</i>	
2. Loan Application for Review <ul style="list-style-type: none"><li>• Victoria Aesthetics LLC</li></ul>	<i>John Skrobela</i>	VOTE
3. Loan application for review <ul style="list-style-type: none"><li>• Shree Ganesh Salons LLC dba SmartStyle</li></ul>	<i>John Skrobela</i>	VOTE
4. Loan application for review <ul style="list-style-type: none"><li>• Action Transportation, Inc.</li></ul>	<i>John Skrobela</i>	VOTE
5. Loan application for review <ul style="list-style-type: none"><li>• Capitaland Flooring Company, LLC</li></ul>	<i>John Skrobela</i>	VOTE
6. Loan application for review <ul style="list-style-type: none"><li>• Travel by Elana LLC dba Birkmayer Travel</li></ul>	<i>John Skrobela</i>	VOTE
7. Loan application for review <ul style="list-style-type: none"><li>• Total Events LLC</li></ul>	<i>John Skrobela</i>	VOTE
8. Loan application for review <ul style="list-style-type: none"><li>• Savoy Taproom, Inc.</li></ul>	<i>John Skrobela</i>	VOTE
9. Loan application for review <ul style="list-style-type: none"><li>• Quiet Run Limited Corp.</li></ul>	<i>John Skrobela</i>	VOTE
10. Loan application for review <ul style="list-style-type: none"><li>• Dhobi, Inc. dba Clifton Cleaners</li></ul>	<i>John Skrobela</i>	VOTE
11. Loan application for review <ul style="list-style-type: none"><li>• J Swaminarayan Inc. dba Quality Inn</li></ul>	<i>John Skrobela</i>	VOTE

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| 12. Loan application for review                                | <i>John Skrobela</i> | VOTE |
| • The Swell Party, LLC   |                      |      |
| 13. Loan application for review                                | <i>John Skrobela</i> | VOTE |
| • Mill Lane Brewing Company LLC dba Frog Alley Brewing Company |                      |      |
| 14. Loan application for review                                | <i>John Skrobela</i> | VOTE |
| • ACW Millwork & Cabinetry, LLC                                |                      |      |
| 15. Loan application for review                                | <i>John Skrobela</i> | VOTE |
| • The Lyden Group, LLC   |                      |      |
| 16. Adjournment  | <i>Allen Maikels</i> |      |

**Capital Region Advancement Fund**  
5 Computer Drive South, Colonie, NY

Loan Committee Zoom Meeting

November 10, 2020  
8:30 AM

**AGENDA**

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| Welcome   | <i>Allen Maikels</i> |      |
| 1. Review of 10/27/2020 meeting minutes           | <i>Allen Maikels</i> |      |
| 2. Loan Application for Review                    | <i>John Skrobela</i> | VOTE |
| • First Colonie Company, LP dba The Desmond Hotel |                      |      |
| 3. Loan application for review                    | <i>John Skrobela</i> | VOTE |
| • Empire Defense & Fitness, Inc.                  |                      |      |
| 4. Loan application for review                    | <i>John Skrobela</i> | VOTE |
| • BCMS Bowling, Inc.                              |                      |      |
| 5. Loan application for review                    | <i>John Skrobela</i> | VOTE |
| • The Two Betty's LLC dba Perfect Blend Café      |                      |      |
| 6. Adjournment                                    | <i>Allen Maikels</i> |      |

**Capital Region Advancement Fund**  
5 Computer Drive South, Colonie, NY

Loan Committee Zoom Meeting

October 27, 2020  
8:30 AM

**AGENDA**

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| Welcome   | <i>Allen Maikels</i> |      |
| 1. Review of 10/13/2020 meeting minutes   | <i>Allen Maikels</i> |      |
| 2. Loan Application for Review <ul style="list-style-type: none"><li>• Michele's Food Service, Inc.</li></ul>                   | <i>John Skrobela</i> | VOTE |
| 3. Loan application for review <ul style="list-style-type: none"><li>• Caffe Italia Restaurant, Inc.</li></ul>                  | <i>John Skrobela</i> | VOTE |
| 4. Loan application for review <ul style="list-style-type: none"><li>• Integrated Medical Associate of New York, PLLC</li></ul> | <i>John Skrobela</i> | VOTE |
| 5. Adjournment  | <i>Allen Maikels</i> |      |

**Capital Region Advancement Fund**  
5 Computer Drive South, Colonie, NY

Loan Committee Zoom Meeting

October 13, 2020  
8:30 AM

***AGENDA***

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|---|----------------------|------|
| Welcome   | <i>Allen Maikels</i> |      |
| 1. Review of 9/29/2020 meeting minutes  | <i>Allen Maikels</i> |      |
| 2. Loan Application for Review <ul style="list-style-type: none"><li>• Toedt Insurance Agency, Inc.</li></ul>     | <i>John Skrobela</i> | VOTE |
| 3. Loan application for review <ul style="list-style-type: none"><li>• Latham Dance Studio, Inc.</li></ul>        | <i>John Skrobela</i> | VOTE |
| 4. Loan application for review <ul style="list-style-type: none"><li>• Surya Immediate Medical Care, PC</li></ul> | <i>John Skrobela</i> | VOTE |
| 5. Adjournment  | <i>Allen Maikels</i> |      |

**Capital Region Advancement Fund**  
5 Computer Drive South, Colonie, NY

Loan Committee Zoom Conference

September 29, 2020  
8:30 AM

***AGENDA***

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| Welcome  | <i>Allen Maikels</i> |      |
| 1. Background and Process  | <i>John Skrobela</i> |      |
| 2. Loan Application for Review <ul style="list-style-type: none"><li>• Jack's Oyster House, Inc.</li></ul> | <i>John Skrobela</i> | VOTE |
| 3. Loan application for review <ul style="list-style-type: none"><li>• Wine and Dine Group, LLC</li></ul>  | <i>John Skrobela</i> | VOTE |
| 4. Adjournment   | <i>Allen Maikels</i> |      |