



**CITY OF JOHNSTOWN**  
**Loan Review Committee Meeting**

Today's Date: October 10<sup>th</sup> 2025

Meeting Start Time: 5:30pm

Meeting Adjourn Time: 6:35pm

**ROLL CALL:**

- Jancy Kasper
- Kenneth Szcyr
- Sharron Honkus
- Thomas Boyd
- Chey Clark
- Emily Wood
- James Baker

Others Present:

James Britt, Art Mattynuska, John Rutledge  
Owen Falvo

Notes:

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Application #: 1

Applicant Name: Five Star Foods (James Britt)

Use of Funds:

A total of \$10,000 is being requested from Five Star Foods, with \$6,000 to be used as a down payment on a loan from 1st Summit Bank for equipment purchases and \$4,000 to be used for initial startup inventory. 1st Summit Bank has requested a funding commitment letter from the City of Johnstown prior to approving their loan..

**MOTION BY:**

Jancy Kasper   
Kenneth Szcurek   
Sharron Honkus   
Thomas Boyd   
Chey Clark   
Emily Wood   
James Baker

**SECOND BY:**

Jancy Kasper   
Kenneth Szcurek   
Sharron Honkus   
Thomas Boyd   
Chey Clark   
Emily Wood   
James Baker

**VOTE:**

	<u>Yes</u>	<u>No</u>	<u>Abstained</u>
Jancy Kasper	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Kenneth Szcurek	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Sharron Honkus	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Thomas Boyd	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Chey Clark	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Emily Wood	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
James Baker	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**ACTION:**

Approved:   
Disapproved:   
Tabled:

Notes:

- Revisit equity injection in future Guidelines  
- loan review committee felt the Debt to Income ratio would be an issue

**UDAG RLF Guideline Changes:**

Updates to the UDAG Revolving Loan Fund Guidelines include increasing the amount of funds that can be requested per job created from \$15,000 to \$25,000, updating the Loan Servicing and Fee Section to include language regarding the monthly service fee, Bryt loan software, ACH authorization incentive, and related information, adding a Business License under the list of required licenses, implementing a \$50.00 non-refundable application fee, and adding the official seal to the document header.

**MOTION BY:**

- Jancy Kasper
- Kenneth Szcurek
- Sharron Honkus
- Thomas Boyd
- Chey Clark
- Emily Wood
- James Baker

**SECOND BY:**

- Jancy Kasper
- Kenneth Szcurek
- Sharron Honkus
- Thomas Boyd
- Chey Clark
- Emily Wood
- James Baker

**VOTE:**

	<u>Yes</u>	<u>No</u>	<u>Abstained</u>
Jancy Kasper	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Kenneth Szcurek	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sharron Honkus	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Thomas Boyd	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Chey Clark	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emily Wood	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
James Baker	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**ACTION:**

- Approved:
- Disapproved:
- Tabled:

Notes:

*- add language regarding ACH being necessary to get loan, add \*non-refundable, Required Documentation be bolded, \$5 fee instead of \$3.50.*

**Job Development RLF Guideline Changes:**

Updates to the JD Revolving Loan Fund Guidelines include increasing the amount of funds that can be requested per job created from \$15,000 to \$25,000, updating the Loan Servicing and Fee Section to include language regarding the monthly service fee, Bryt loan software, ACH authorization incentive, and related information, adding a Business License under the list of required licenses, implementing a \$50.00 non-refundable application fee, and adding the official seal to the document header.

**MOTION BY:**

- Jancy Kasper
- Kenneth Szcurek
- Sharron Honkus
- Thomas Boyd
- Chey Clark
- Emily Wood
- James Baker

**SECOND BY:**

- Jancy Kasper
- Kenneth Szcurek
- Sharron Honkus
- Thomas Boyd
- Chey Clark
- Emily Wood
- James Baker

**VOTE:**

	<u>Yes</u>	<u>No</u>	<u>Abstained</u>
Jancy Kasper	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Kenneth Szcurek	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sharron Honkus	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Thomas Boyd	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Chey Clark	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emily Wood	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
James Baker	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**ACTION:**

- Approved:
- Disapproved:
- Tabled:

Notes:

*add language regarding ACH being necessary*

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**Enterprise Zone RLF Guideline Changes:**

Updates to the EZ Revolving Loan Fund Guidelines include updating the Loan Servicing and Fee Section to include language regarding the monthly service fee, Bryt loan software, ACH authorization incentive, and related information, adding a Business License under the list of required licenses, implementing a \$50.00 non-refundable application fee, and adding the official seal to the document header. *\$25,000,*

**MOTION BY:**

- Jancy Kasper
- Kenneth Szcur
- Sharron Honkus
- Thomas Boyd
- Chey Clark
- Emily Wood
- James Baker

**SECOND BY:**

- Jancy Kasper
- Kenneth Szcur
- Sharron Honkus
- Thomas Boyd
- Chey Clark
- Emily Wood
- James Baker

**VOTE:**

	<u>Yes</u>	<u>No</u>	<u>Abstained</u>
Jancy Kasper	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Kenneth Szcur	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sharron Honkus	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Thomas Boyd	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Chey Clark	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emily Wood	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
James Baker	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**ACTION:**

- Approved:
- Disapproved:
- Tabled:

Notes:

*make guidelines \$25,000, \$10,500, \$5.00 ACH Fee*

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