

April 24, 2026

City of Northwood
Community Improvement Corporation Meeting Minutes

CALL TO ORDER

Pursuant to Article III, Section 10 of the CIC Code of Regulations, the Board may act without a meeting provided that at least 75% of Trustees submit written approval. Responses submitted by email or text message qualify as written approval. President Dave Gallaher requesting participation in an electronic vote via email for the consideration and approval of a Revolving Loan Fund application. The application is for Beautiful Refinement Children’s Therapy (BRCT LLC). The Revolving Loan Fund Committee has reviewed the request and recommends approval under the following terms:

- Loan Amount: \$10,000
- Interest Rate: 4.5%
- Term: 60 months
- Conditions:
 - Execution of a lease agreement for the duration of the loan
 - Completion of all required security documents
 - Business to join the Eastern Maumee Bay Chamber of Commerce
 - Optional 3-month deferral of initial loan repayment

ROLL CALL

APPROVAL OF AGENDA

APPROVAL OF MINUTES

TOPICS/ISSUES

Approval of the Revolving Loan Fund Application for Beautiful Refinement Children's Therapy LLC.
Votes were submitted via email to the recording secretary, Emily Popovitch. The results are as follows:
Dave Gallaher – Yes
Ross Owens – Yes
Virgil Bryan – Yes
Amy Stribrny - Yes
Bob Anderson - Yes
Motion Passed.

NEW BUSINESS

OLD BUSINESS

ADJOURNMENT

ATTEST: Emily Popovitch
Clerk

APPROVED:
Chair

A

astribny@aol.com



To: Projects; Executive Admin Assistant Emily Popovitch

Sat 4/25/2026 8:22 AM

Cc: Dave Gallaher

Approve!

[Sent from the all new AOL app for iOS](#)

...

P

Projects



To: Executive Admin Assistant Emily Popovitch

Fri 4/24/2026 9:51 AM

Cc: Virgil Bryan <vbryan56@yahoo.com>; **+8 others**

Approve.

Bob Anderson

Sent from my iPhone

On Apr 24, 2026, at 9:21 AM, Executive Admin Assistant Emily Popovitch
<EPopovitch@northwoodoh.gov> wrote:

To: Virgil Bryan <vbryan56@yahoo.com>; +3 others

Fri 4/24/2026 9:21 AM

Cc: Dave Gallaher <davegal4105@gmail.com>; Kevin Laughlin; +4 others

Dear Trustees,

Pursuant to the Northwood Community Improvement Corporation bylaws and Ohio Revised Code 1702.25, I am requesting an electronic vote of the Board of Trustees for the consideration and approval of a Revolving Loan Fund application.

The application before you is for Beautiful Refinement Children's Therapy (BRCT LLC). The Revolving Loan Fund Committee has reviewed the request and recommends approval under the following terms:

- Loan Amount: \$10,000
- Interest Rate: 4.5%
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This request represents the first loan under our newly established Revolving Loan Fund program and reflects the Committee's recommendation following its review. Notably, this project moved from an initial inquiry to a fully developed program and loan recommendation in just eight weeks, demonstrating the CIC's ability to respond at the speed of business and deliver real solutions to support local growth.

This effort also highlights the strength of our team. From the initial inquiry to program development and committee review, this project reflects the collaboration and responsiveness of our CIC volunteers and partners. The coordination and follow-through that moved this opportunity forward demonstrate what we can accomplish when we work together with urgency and purpose.

Action Requested:

Please reply to this email with your vote of "Approve" or "Deny" no later than close of business, Monday, April 27, 2026.

Upon receiving the required approval threshold in accordance with our bylaws, the motion will be recorded and entered into the official records of the Corporation.

CIC Impact Scholarship Update:

The Northwood CIC Impact Scholarship will be awarded on April 30th at the upcoming awards ceremony. This program reflects our ongoing commitment to reinvesting in the future of our community by supporting graduating seniors who demonstrate leadership, service, and a connection to Northwood. It is an important reminder that our work is not only about business development, but also about building the next generation of community leaders.

Business Retention & Expansion (BRE) Survey Update:

The CIC's BRE initiative is ongoing, with outreach to approximately 300 local businesses. While early response rates have been somewhat lower than anticipated, we remain optimistic that continued engagement efforts will produce meaningful participation. This data-driven initiative is critical to understanding the real needs of our business community and will help guide future economic development strategies focused on retention, growth, and long-term success.

Thank you for your continued support and commitment to advancing economic development in Northwood.

Sincerely,

Dave Gallaher

President

Northwood Community Improvement Corporation

EMILY POPOVITCH

Executive Administrative Assistant/Council Clerk

6000 Wales Rd. Northwood, OH 43619

(419) 690-1621



Dave Gallaher<davegal4105@gmail.com>



To: Executive Admin Assistant Emily Popovitch

Sun 4/26/2026 10:36 PM

 You replied on Mon 4/27/2026 9:20 AM

Yes for the approval of the recommendation of the RLF loan.



Ross Owens<rowens@grandaire.com>



To: Executive Admin Assistant Emily Popovitch

Mon 4/27/2026 11:08 AM



You replied on Mon 4/27/2026 11:09 AM

Morning Emily!

My vote Dave needs today is Yes.... Do you need anything else from me?!?!?

Thanks so much! 😊

Ross Owens

Ignore

Block ▾

Delete

Archive

Report ▾
Report

Reply

Reply all ▾

Forward ▾

Meeting

Chat ▾

Share to Teams

Zoom

Move ▾

Sweep

Rules ▾

Quick steps ▾
Quick steps

Read / Unread ▾

Categorize ▾

Flag ▾

Policy ▾

▸
^

CIC vote

Virgil Bryan <vbryan56@yahoo.com>

To: Executive Admin Assistant Emily Popovitch

Reply

Reply all

Forward

...

Mon 4/27/2026 10:57 AM

I vote yes on the CIC proposal.

Sent from my iPhone

Reply

Forward