

**MINUTES**  
**NORTHWEST AREA BUSINESS COUNCIL BOARD OF DIRECTORS**  
**The Greater San Antonio Chamber of Commerce**  
**Tuesday, February 3, 2008 at 12:30 p.m.**  
**The Chamber's SBRC**  
**1100 NW Loop 410, Ste 109**

Presiding: Mary Ann Hisel, Chair

**Present:** Bozada, Chupka, Gonzalez, Gruber, Hisel, Holland, Kuhlmann, Levandoski, Puente, Smith, Starks

**Absent:** Aldrige, Batchelor, Bridges, Broussard, De La Rosa, Fletcher, Garcia, Honermann, Langston, Meraz, Radvansky, Rodriguez, Rosilier, Stewart, Watkins

**Guest:** Gregg Thorne, Firstmark Credit Union, Jim Weaver and Blanca Uribe, South Texas Business Fund, Jhonny Merino, Alpha Kappa Psi

**Staff:** O'Briant

**CALL TO ORDER:** Chairman Mary Ann Hisel (Hisel Law) called the meeting to order and thanked everyone for attending.

**WELCOME & SELF INTRODUCTIONS:** Hisel welcomed the group, and asked everyone to introduce themselves.

**CONSENT DOCKET:** Hisel asked for a motion to approve the January minutes. Minutes were approved without changes.

(MSC – to approve the January 2009 minutes)

**LENDING PRESENTATION:** David Puente (Firstmark) stated that lots of their members are having a problem with loans; however Gregg Thorne (Firstmark) said that business lending hasn't really changed at all, though you should come prepared. One must have 3 years of financial statements, plan on having collateral, and if you aren't approved, then you should ask what you need in order to be approved. Jim Weaver (STBF) said that businesses are calling South Texas Business Fund prior to reaching out to other financial institutions. A lot of people are not financially savvy when it comes to business. Elizabeth Kuhlmann (RBFCU) said that there is an issue of a lack of education than anything else. Thorne said that the difference is in lenders who are revisiting their risktaking – larger banks are deleveraging their balance sheets. The NWABC decided that they'd like to have these visitors back for a GMM. Mid-April was suggested as a possible date. O'Briant said that since this is a topic that Steering has also been talking

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about, we need to bring them into the loop and include their ideas which involve having a representative from Guaranty Bank and Amegy Bank as well. The group discussed having this as a half day event, from 9 – 12, possibly at Northwest Vista College. 'Show me the Money' is a proposed topic.

**FUTURE SPEAKERS:** Keith Starks (Search Assoc. & Consultants) suggested bringing in certification representatives, or someone who can talk about certifications. The NWABC for the most part, knows that this is an important issue, however they need to be better educated on this topic as well. Starks said that he will invite someone to the next meeting. Gruber also suggested that we have a meeting one month, without a speaker so that we can focus just on planning this GMM.

**WEBSITE UPDATE:** Casillas stated that he needs a quote from each chair to add to the website description of the department. He also informed the group that the Business Journal has offered to work with The Chamber on obtaining Twitter and RSS feeds. Hisel asked everyone in the group to email her their goals for the year. Casillas will also send out the goals established by the NWABC from the planning retreat.

**OTHER:** Casillas asked the group to think about Business Roundtable topic and speaker ideas. Hisel suggested the Express News, and its impact on San Antonio. Also, the change in media and is this still cost-effective. Next month, Starks volunteered to speak about his business and The Chamber's impact on his business.

Per Honermann, Hisel explained to the board that a different board member will need to record the minutes each month; this will provide more buy-in from the board. Honermann also requested that each board designate a co-chair. This person will fill in when the chair is not able to, and will serve as the chair elect for 2010; this is in keeping with the model that The Chamber's Board of Directors implies, and will assist with continuity of the board.

**ACTION ITEMS FOR NEXT MEETING:**

- Casillas will send out the NWABC goals from the Planning Retreat.
- NWABC board members will email their goals for the year to Hisel.
- Rodriguez will contact Tammy Fernandez (UTSA) for the next meeting.
- Contact C. Darby about a possible Valero contact for the private sector of the GMM.
- Designate a co-chair.
- Designate a recorder of the minutes.

**ADJOURN** – With no further business before them, the Board of Directors adjourned.

Submitted: \_\_\_\_\_

Submitted by: \_\_\_\_\_ Approved by: \_\_\_\_\_

**NWABC Board Members**

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