

**Finland Cooperative Board Meeting February 11, 2021. Zoom meeting.  
Present: Sue Rian, Honor Schauland, Beverly Nowacki, Andy Gomez, Teresa  
Anderson, Julia Kloehn, Manager Karl Klinker**

Meeting called to order at 6:31 pm.

December 10, 2020 meeting minutes - Motion to approve by Julia, seconded by Bev, all in favor, motion passes.

Jan 14, 2021 meeting minutes - Motion to approve by Bev, seconded by Julia, all in favor, motion passes.

Treasurer's report - \$766 in the board account. Sue motions to accept the report, Teresa seconds. Motion passes.

Shares to approve or sign - none to sign at this time. Need to approve - Sarah Mayer, Dedie Moore, Pete Berridge, Chris Smith, Erica Hoaglund, Michelle Loeffler, Tom Klinker. Motion by Bev, Sue seconds, all in favor, motion passes.

No shareholder comments at this time.

Manager's report - Perpetual inventory coming along - soda pop is the only thing remaining, and numbers are staying accurate. Hopefully pop will be in the system by next month, hoping to get inventory into the snapshot reports. Last Saturday fiasco with firewall with the internet faulting out, credit card transactions not possible. ATM was down, no internet, no payroll that day - can't use MS Office without internet. Got a new switch. Everything is now working except the ATM - still trying to figure that out - hopefully tomorrow. NCB getting us a new firewall. Old one is working but is outdated. Working on charge accounts - made contact with #69 - an old one that's been on the books for awhile, has been making payments - \$50 a week. Sent a note to #25. Follow up on policies for charge accounts - three step process: no payment, not going to charge interest yet - 1st get a letter warning them that interest will accrue, warn them that at 4 months sent to collections, 6 months sent to collections if no contact has been made. Difference between working with you vs no contact. Every situation is different, but gives some basic guidelines. Discussion about Quickbooks and whether that would add anything or not. Another option with letters is threatening to report it to credit bureaus vs sending it to collections. No personal accounts anymore. Could advertise that members can put money on their member account for when they lose their wallet. New business accounts require a credit check. **\*Maybe develop a credit agreement or contract/terms and conditions. \*Board members - go on the general channel and spell your name and phone number for the list in the store.** With the opening of bars and restaurants - seems steady and stabilizing, holding steady. Have not been able to find out who bought the property across the road. **\*Need Andy and Julia to go to the Credit Union and sign for the line of credit.** Credit limit is \$45,000.

Old Business: visioning mailing - board will add bio info, Honor and Karl will print and mail ASAP.

In reading the letter for the mailing, Teresa was interested in knowing what all needs to be replaced or repaired on the building. Her partner has building experience. Karl explains that we are dealing with an old building that has been added onto - subfoundation is crumbling. No way to make it handicapped accessible - aisles, bathrooms, entrys. Basically we need some kind of professional evaluation. Might be kind of expensive to assess it but do we really have a choice? Have had it done unofficially. Need something in writing. Need some idea of how much money things will cost. Wishlist - it's different if we want things to be different. We probably also want more space, storage, lots of options. What is needed now to keep things going? **\*Andy will reach out to CDS to see if there are resources there. \*Karl will reach out to Ric Lindberg, Tom Klinker, Dan Bigelow about an assessment.**

<Karl leaves at 7:44>

Discuss performance review metrics - bonuses for accomplishing goals. Need more time to discuss.

Manager Review Committee March 18th - 6:30pm **\*Honor will send a Zoom link**

Next regular board meeting will be March 11th at 6:30 pm. Zoom. **Honor may not be able to attend but will let folks know and will still send Zoom link.**

Sue moves to adjourn. Bev seconds, all in favor, motion passes. Meeting adjourns at 7:50 pm.

Respectfully submitted,

Honor Schauland, Secretary