Pittsburgh Curling Club Board Meeting Minutes

7/11/23

7:00

491 McCoy Road

MEMBERS PRESENT	Dustin Devine, Allie Devine, Steve Buffington, Debbie Spang, Sarah Fissella, Ryan Fissella, Sean Mizerski, Jacki Temple, Richard Palagallo, Erin McManus, Joe Walton, Burt Cubbison, Leonard Jarabeck, Daphne Roberts
MEMBERS ABSENT	Gerry Kyle
OBSERVERS	none
CALLED TO ORDER	7:09 PM

APPROVAL OF PREVIOUS MINUTES

DISCUSSION

- missing June monthly minutes
- missing Annual meeting minutes

CONCLUSIONS

Approval of 6/17/23 Board Minutes after the General Membership meeting: Buffington/Temple; carried unanimously

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE
check with Travis Eiler about minutes for June meeting and annual meeting	Dustin	

MEMBER COMMENTS

DISCUSSION			
no comments			
CONCLUSIONS			
ACTION	ITEMS	PERSON RESPONSIBLE	DEADLINE

ELECTION FOR BOARD OF DIRECTORS - PRESIDENT

DISCUSSION

- Position of President was discussed
- Reminder that the job of the Board of Directors is to administer to the club and to work toward the success of the club regardless of differences of opinion

CONCLUSIONS

- Steve Buffington will be President for 2023 2024 year
- Spang / R. Fissella; carried unanimously

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

ELECTION FOR BOARD OF DIRECTORS - FINANCIAL ADVISOR

DISCUSSION			
CONCLUSIONS			
 Daphne Roberts 	accepts the position of	Financial Advisor for the 2023	3-2024 year.
ACTION	ITEMS	PERSON RESPONSIBLE	DEADLINE

FINANCIAL

Pittsburgh Curling Club Financial Rep	orts												
As of 06/30/2023	3.05	Months of Solvency if no additional income	3.05 1	Months of Solvency if no additional inc	come through	7/11/2023							
Current Assets		Current Income		Current Liabilities					Curren	t Liabilities for July			
End of Month Balance		Income Deposited		Paid Liabilities		PAID	NOTES	EXPENSE TYPE	PI	anned Liabilities		SCHEDULED	NOTES
Dollar Checking	0.00	PNC - Money Market Interest	0.28	Duquesne Light	3,278.04	6/7/2023	PAID	Utilities		Duquesne Light	3,736.08	7/10/2023	PAID
Dollar Savings	2,770.99	Dollar - Savings Interest	4.48	Comcast	201.29	6/8/2023	AUTO	Utilities		Comcast	201.29	7/10/2023	PAID
Charles Schwab	0.00	Logo Shop	313.01	Iron City Express	119.49	6/14/2023	AUTO	Utilities		Columbia Gas	57.29	7/13/2023	AUTO
PayPal	0.00	Sales Tax	13.72	West View Water	29.70	6/13/2023	AUTO	Utilities		West View Water	57.62	7/12/2023	AUTO
PNC - Money Market	34,212.71	Snacks	96.00	Columbia Gas	133.02	6/13/2023	AUTO	Utilities		Intuit Qbooks	26.75	7/12/2023	AUTO
PNC - Primary Checking	18,108.06	Drop-in Curling	125.00	Intuit Qbooks	26.75	6/15/2023	AUTO	Office Expense		Iron City Express	120.00	7/12/2023	AUTO
PNC - Secondary Checking	6,758.39	Friday Pizza League	210.00	Dollar Bank Loan	3,117.57	6/15/2023	PAID	Loan		PAMS	44.40	7/18/2023	AUTO
Total Cash/Checking/Savings	61,850.15	Friday Pizza League Cost	(131.25)	Dollar Bank Interest	6,588.12	6/15/2023	PAID	Interest		PAMS	0.40	7/18/2023	AUTO
Other Current/Restricted Assets		Donations	1,314.92	Dollar Bank Fees	0.95	6/15/2023	AUTO	Bank Fee		Dollar Bank Loan	3,117.57	7/15/2023	Loan
122001 · Giant Eagle Gift Cards	-	Sponsorship	7,500.00	PAMS	125.10	6/15/2023	AUTO	Utilities		Dollar Bank Interest	6,588.12	7/15/2023	Interest
12100 · Prepaid Expense	19,954.74	Bonspiel Bar	5,262.70	PAMS	0.40	6/15/2023	AUTO	Bank Fee		PNC Service Charge	8.4	7/3/2023	PAID
Other Current/Restricted Assets	19,954.74	Bonspiel Meals	170.00	Penn National Insurance	5,784.00	6/21/2023	PAID	Property Insurance		Jordan Tax Services	3,869.67	7/11/2023	Stowe Twp Prope
Total Current Assets	81,804.89	Bonspiel 50/50	240	Daphne Roberts	870.70	6/26/2023	PAID	bonspiel bar, supplies		Jordan Tax Services	3.50	7/11/2023	bank fee
		Bonspiel Basket Raffles	1,120.00	Leonard Jarabeck	1,835.23	6/26/2023	PAID	bonspiel bar, supplies	Total P	lanned/Current Liabilities	17,831.09		
		Bonspiel Silent Auctions	330	Marie Rose	108.62	6/26/2023	PAID	bonspiel food					
Movement Between Accounts		Stripe - Credit Card	3,370.18	Printscape Imaging and Graph	102.72	6/26/2023	PAID	Laurel Medical, Char	lie Brown				
		Stripe Fees	(11.82)	Ryan Fissella	115.00	6/26/2023	PAID	bonspiel prizes					
		Group LTC	3,172.00	Sarah Fissella	405.34	6/26/2023	PAID	bonspiel food, bar, su	ipplies, t-	shirts			
		Donation	210.00	Wm T Hutchinson Co PSP	235.36	6/26/2023	PAID	Interest					
		Square - Credit Card	1,032.32	CurlTech, Inc.	2,000.00	6/26/2023	PAID	Training					
		Retail Shop	885.40	Total Paid/Current Liabilities	25,077.40								
		Sales Tax Collected	22.26										
		Square Fees	(133.34)	Long-term Liabilities	PRINCIPAL	CHANGE							
		Friday Night League	60.00	GNCC Legacy Trust Loan	33,883.51	0.0)						
		Group LTC	(3,290.00)	Dollar Bank Construction Loan	1,173,595.22	-3,117.57	7 6.5% Nov	v					
		Drop-in Curling	100.00	Rose-Buffington Loan	109,500.00	250.00)						
		Bonspiel Entry Fees	350.00	Hutchinson Loan	18,829.20	0.0)						
		Bonspiel Raffles	740	Total Long-term Liabilities	\$1,335,808								
		Bonspiel Bar	2298										
		Total Income Deposited	20.971.36										

- Ended June with \$61,850.15 in the bank
 - Solvency: 3.05 months if no additional income
 - Income this month: \$20,971.36

Paid liabilities this month: \$25,077.40
July's anticipated liabilities: \$17,831.09
Total long term liabilities owed: \$1.34 M

- Small Financials
 - o <u>June 2023: \$3804.00</u>
 - \$210 recurring donations
 - \$2,594 in-kind tropicurl food donations
 - \$1,000 non-member donations (Potomac Curling Club)
 - o July 2023 (thru 7.11.23)
 - \$110 recurring donations
 - o <u>Undeposited funds</u>
 - none

2023 YTD (includes donately donations, in-kind, donations from other sources) \$36,179.00

• PNC Deposits

PNC depo	osit			
6.20.23				
	Date	Department	An	nt
	6.20.23	sponsorship Mac Purvis*	\$	7,500.00
	6.20.23	cybergrants Merck	\$	25.00
		TOTAL	\$	7,525.00
		*one house, 3 yr.		

CONCLUSIONS

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

EXPENSE BUDGET FOR 2023-2024

2023-24 PghCC Operating Bud Based on Expenses for Fiscal Year BUILDING OPERATIONS INTERNET SVC														
BUILDING OPERATIONS	7-01-2022 — 6-30-2023													
-							Pa	id.						1
	Approved Budget Comments	July	August	September	October	November		January	February	March	April	Mav	lune	Total
	2,460 Comcast	-201.29	-205.00	-205.00		-205.00	-205.00	-205.00	-	-205.00	-205.00	-205.00		
DUMPSTER SVC	1.440 Iron City Express	-120.00		-120.00	-120.00	-120.00	-120.00	-120.00	-120.00	-120.00	-120.00	-120.00		
PROPERTY INSURANCE	10,200 Penn National, Keppel Insurance Agency	-120.00	-120.00	-120.00	-120.00	-120.00	-120.00	-120.00	-4,300.00	-120.00	-120.00	-120.00	-5,900.00	
PROPERTY TAXES	62,410 STO-ROX School District, Allegheny County	-3,869,67	-12.916.78	-12,916.78		-9,398,90		-9,398,90	-4,500.00	-6,500,00	-3,700.00		-3,700.00	
MAINTENANCE	6,710 Parkway Electric, Trane U.S. Inc., Tudi Mech			-12,910.70	-51.94		-4,200.00	-5,330.30		-2,350.00	-3,700.00		-5,700.00	-6,706
TOTAL BUILDING OPERATIONS	130.480	-8.086.02		-14.156.78			-9,585.00	-15,058,90	-10.710.00	-14,360.00	-8.560.00	-4,710.00	-14.210.00	
TOTAL BUILDING OPERATIONS	130,460	-0,000.02	-14,251.76	-14,130.78	-2,501.94	-14,236.90	-9,363.00	-15,056.90	-10,710.00	-14,360.00	-6,500.00	-4,710.00	-14,210.00	-130,449
CLUB OPERATIONS														
MEMBER DUES	6,180 GNCC, USA Curling, USWCA						-1.680.00	-4,010.00		-490.00				-6.180
MEMBER INSURANCE	720 GNCC						-654.00	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		-60.00				-714
PROCESSING FEES	5,670 Stripe, Square, PayPal	-70.00	-500.00	-900.00	-400.00	-450.00	-500.00	-900.00	-350.00	-400.00	-400.00	-400.00	-400.00	
INVENTORY	23,000 GE gift cards, logo shop	-19,000.00		-5,000.00										-24,00
INSTRUCTION EXPENSE	0 LTC insentives			-,										- 7
ICE SUPPLIES	2,200 sandblasting, paint, fiber tape			-78.15	-1,120.66								1	-1,19
OTHER SUPPLIES	290 cleaning, bathroom, kitchen supplies, paper	waivers				-41.71				-243,71				-28
TOTAL CLUB OPERATIONS	38,060	-19,070.00	-500.00	-5,978.15	-1,520.66	-491.71	-2,834.00	-4,910.00	-350.00	-1,193.71	-400.00	-400.00	-400.00	-38,048
ADMINISTRATION														
ADVERTISING	Burt (college), banners, Erin (gallery crawl),			-94.97	-482.57	-51.36	-51.36			-79.00				-759
OFFICE EXPENSE	321 Quickbooks	-26.75	-26.75	-26.75	-26.75	-26.75	-26.75	-26.75	-26.75	-26.75	-26.75	-26.75	-26.75	
ONLINE EXP	19 Pair Domains			-19.00										-19
BANK FEES	50 Dollar Bank, PNC, PAMS, Sto-Rox	-12.30	-7.40	-7.40	-0.40		-0.40	-3.90	-0.40	-0.40	-3.90	-0.40	-3.90	
BOD INSURANCE	1,500 Philly Insurance Company					-1,500.00								-1,50
SALES TAX	400 Commonwealth of PA		-100.00			-100.00			-100.00			-100.00		-400
TOTAL ADMINISTRATION	2,290	-39.05	-134.15	-148.12	-509.72	-1,682.01	-78.51	-30.65	-127.15	-106.15	-30.65	-127.15	-30.65	-3,043
DEBT SERVICE														
DOLLAR LOAN	116,470 loan, interest	-9.705.69	-9,705.69	-9,705,69	-9.705.69	-9.705.69	-9,705.69	-9,705.69	-9,705.69	-9,705.69	-9,705,69	-9,705.69	9 -9,705.69	-116,46
GNCC LOAN	9,440 loan, interest	3,100.00	3,100.00	3,, 62.65	3,1.00.00	3,: 00.03	-1,347.65	-1,347.65	-1,347.65	-1,347.65	-1,347.65	-1,347.65		
HUTCHINSON LOAN	8,360 loan, interest			-235.36			-2,707,75	-,		-2,707,75	-,	-,	-2,707.75	
TOTAL DEBT SERVICE	134,270	-9,705.69	-9,705.69	-9,941.05	-9,705.69	-9,705.69	-13,761.09	-11,053.34	-11,053.34	-13,761.09	-11,053.34	-11,053.34	-13,761.09	-134,260
OTHER PAYMENTS	ODD CONTRACT TO			207									2057.77	
INSTRUCTION	CPR, CurlTech, Inc			-387.00					-	205.75	00.00	200.00	-2000.00	
LEAGUE FEES	1500 Pizza League				-57.70	44	4400.24			-235.75 -1473.97	-60.00	-230.00		-583
BONSPIEL	Bar and Supplies				-120.00	-444.40	-1198.04				—		-2594.29	
BONSPIEL	Food and Supplies				40	-1212.11	-55.09			-1972.37			-235.40	-3,47
BONSPIEL	Entertainment, Prizes			00	-400.00	4057.71	4055 :-			-640.00	05	00	-505.20	-1,54
TOTAL OTHER PAYMENTS	1500	0.00	0.00	-387.00	-577.70	-1656.51	-1253.13	0.00	0.00	-4322.09	-60.00	-230.00	-5334.89	-1382
ANNUAL TOTAL	306,600	-36,900,76	-24.591.62	-30.611.10	-14.815.71	-27,794,82	-27.511.73	-31.052.89	-22,240,49	-33,743.04	-20.103.99	-16.520.49	-33,736,63	-319.623
	300,000													

- Discussion about using the TaxID to purchase supplies throughout the year
- Burt proposed 3 items for budget consideration
 - GoogleVoice service (this is an answering service)
 - \$120 / year
 - o email distribution service such as MailChimp
 - ~\$400/year
 - digital waiver service
 - ~\$400/year plus ~\$500 for tablets
- Each committee needs to submit a proposal for the budget including the following:
 - what expenses do you have
 - how much money is needed
 - o justification of the cost
 - how the expense will promote the club, drive membership, retain members*

CONCLUSIONS

The approval of the expense budget will be tabled until the August board meeting. Spang / Temple; carried unanimously

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE
Each committee needs to submit a proposal for the expenses budget to everyone on the board.	Committee chairpersons	August 1, 2023
Look at the draft of the 2023-2024 expense budget for the next meeting	All board members	August 8, 2023

^{*}This line added on July 15, 2023

INCOME BUDGET FOR 2023-2024

DISCUSSION

• This is the income for the 2022-2023 year.

Income Category	July	August	September	October	November	December	January	February	March	April	May	June	Total
Member Curling	\$2,466.67	\$14,105.67	\$34,134.67	\$8,610.00	\$1,596.34	\$1,481.08	\$3,300.00	\$630.00	\$7,620.00	\$5,855.00	\$555.00	\$495.00	\$80,849.43
Bonspiel		\$2,100.00	\$420.00	\$3,762.00	\$5,243.00	\$3,280.00	\$23,536.65	\$581.00	\$2,557.00	\$6,250.00	\$2,740.00	\$10,510.70	\$60,980.35
Group LTC	\$690.00	\$2,100.00	\$500.00	\$600.00	\$10,175.00	\$8,550.00	\$4,600.00	\$4,750.00	\$2,700.00	\$2,350.00	\$4,790.00	-\$118.00	\$41,687.00
Fundraiser			\$935.90		59.32			76.21	\$670.00	\$1,749.74	\$22,271.98		\$25,763.15
GE Gift Cards	\$10,000.00					\$10,000.00							\$20,000.0
Donations	\$260.00	\$941.66	\$710.00	\$210.00	\$669.00	\$1,977.30	\$560.00	\$211.85	\$1,286.20	\$4,273.02	\$6,375.19	\$1,524.92	\$18,999.1
LTC				\$1,550.00	\$2,700.00	\$3,250.00	\$3,850.00	\$3,800.00	\$950.00	\$1,100.00	\$200.00		\$17,400.0
Retail Shop			\$88.00	\$772.00	\$1,046.00	\$1,322.53	\$897.00	\$623.15	\$567.53	\$441.35	\$590.18	\$1,198.41	\$7,546.1
Rocks										\$4,000.00			\$4,000.0
Snacks	\$9.40			\$1,188.00	\$601.00	\$383.39	\$434.00		\$353.02	\$489.00	\$257.00	\$96.00	\$3,810.8
Gift Certificates					\$150.00	\$2,450.00	\$250.00	\$100.00		\$150.00	\$100.00		\$3,200.0
Instruction										\$1,470.00	\$630.00		\$2,100.0
Sponsorship			\$1,400.00		\$400.00						\$300.00	\$7,500.00	\$9,600.0
Other										\$500.00			\$500.0
Friendly											\$265.00		\$265.0
Sales Tax Collected			\$6.16	\$26.46	\$11.62	\$42.07	\$29.19	\$19.46	\$9.03	\$17.85	\$26.46	\$35.98	\$224.2
Bank Interest/Fees	\$5.54	\$40.57	\$9.08	\$6.89	\$3.85	\$4.92	\$5.92	\$4.47	\$5.02	\$4.21	\$5.38	\$4.76	\$100.6
Total Income	\$13,431.61	\$19,287.90	\$38,203.81	\$16,725.35	\$22,655.13	\$32,741.29	\$37,462.76	\$10,796.14	\$16,717.80	\$28,650.17	\$39,106.19	\$21,247.77	\$297,025.9
				5.9% 6.4% 6.7%		27 2%		Member Ci Bonspiel Group LTC Fundraiser GE Gift Ca Donations LTC Retail Shop Rocks Snacks Gift Certific Instruction Sponsorsh	o ates				
					14.0%	20.5%		Other Friendly Sales Tax (

• Each committee that brings in revenue should have goals for income for the 2023-2024 year.

CONCLUSIONS											
Income budget will be discussed at the August meeting											
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE									
Committees that bring in revenue need to set income goals and share with board members.	Committee chairpersons	August 1, 2023									

MEMBERSHIP

DISCUSSION

- Registration
 - o Join.Us 2.0 is getting updated.
 - Registration for Membership, Three Rivers Spiel, and GNCC Senior Men's Championship will be opened soon.
 - Payment plans for membership will be included.
 - \$25 will be added to payment plans.

- Scheduling
 - The Wednesday league last year created some problems with the 2 draw times.
 - Members were disappointed to sign up for a 7:00 pm time and have either a 6:00 pm or 8:15 pm time instead.

CONCLUSIONS

 Add a disclaimer statement to each league stating that draws may have to split if there is a high demand.

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

FACILITIES

DISCUSSION

- Ice Installation
 - o Need 9 days to put in the ice with 2 floods per day
 - o Turn on the chiller on September 6, 2023
 - o Need members to schedule time to help out
 - o Painting the floor vs. white wash
 - Painting
 - cost ~\$1200 for paint Gerry Kyle is checking out the price.
 - must sandblast the floor cost ~\$900 \$1000
 - This will save time with ice removal
 - Each year paint touch-ups may be needed
 - Whitewash
 - cost is \$1200 every year
 - requires more time for floor cleaning at end of year
 - requires more time for ice installation
- Insulation
 - Roof leaks in ladies room & main room
 - Repairs will be performed on Monday, July 17

CONCLUSIONS

Allocate no more than \$2200 toward sandblasting and painting the floor this year. Buffington / S Fissella; carried unanimously

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

FINANCE

EVENTS / COMMUNICATION

DISCUSSION			
 No report 			
CONCLUSIONS			
ACTION I	TEMS	PERSON RESPONSIBLE	DEADLINE

NEW BUSINESS

DISCUSSION

- Join.Us 2.0 is being updated. We are waiting for it to be operational before opening membership, the Three Rivers Spiel, and GNCC Senior Men's Championship.
- USA CURLING is introducing a new membership model.
 - o memberships will run December November
 - o There will be tiered individual memberships.
 - o Member clubs will pay a flat fee based on the number of sheets at their facility.
- Athlete Outreach Program from USA Curling
 - o Jacki Temple has information about this program.
 - o There is a question about possible costs.

CONCLUSIONS

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE
Membership committee will look into the new USA Curling membership model.	Membership committee	November 2023
Finding costs about Athlete Outreach Program.	Jacki Temple	August 8, 2023

MEETING ADJOURNED	Motion to adjourn: Temple / Palagallo; carried unanimously	
NEXT BOARD MEETING	August 8, 2023 at 7:00 pm at PghCC	