

Pittsburgh Curling Club Board Meeting Minutes

4/11/2023

7:00

491 McCoy Road

MEMBERS PRESENT	Dustin Devine , Travis Eiler, Sean Mizerski , Gerry Kyle, Joe Walton , Steve Buffington, Allison Devine , Burt Cubbison, Erin McManus, Sarah Fissella , Leonard Jarabeck, Daphne Roberts , Ryan Fissella , Deb Spang
MEMBERS ABSENT	Constantin Koehler
OBSERVERS	Matthew Clark, Ryan Waskiewicz , Jacki Temple, Quintin Lovicks, Wenjun Xue, Marie Rose
CALLED TO ORDER	7:04 PM

APPROVAL OF PREVIOUS MINUTES

DISCUSSION		
CONCLUSIONS	Approval of Previous Month's Minutes: Walton/Kyle; carried unanimously	
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

MEMBER COMMENTS

DISCUSSION
<ul style="list-style-type: none"> Email from Neill Turner: <p>I was thinking last night and I was wondering if the board had considered splitting the running of the building from the running of the club. That is to say PCC the 501c3 would run everything related to actual curling, and a separate corporation "Pittsburgh Curling Center" would manage everything related to owning the building. I.e. PCC would be tenants of Pittsburgh Curling Center.</p> <p>I've curled in a few clubs now in Scotland and almost all of them have this kind of arrangement where the building operations as separate from the club.</p>

The reason they do this is to maximize the use of the building when curling isn't taking place. Some of them use the building for band practices, country dancing, carpet bowls or summer programs that would jeopardize the charitable status of the curling club since they would be outside the remit of the club.

For example, one club leases their kitchen to a catering business that runs their own business but also provides refreshments to the curlers using the building. I could see options like that potentially being long term solutions to establishing more consistent income.

If you think about the parts of the building as assets then there is a warm room that could be used as a community meeting space/venue; Kitchen space that could be developed as a food truck prep space or small catering business; practice space for local bands; and in the summer the ice house could be used for something too (bingo, Cornhole?). A for profit company running the building could maximize the use and revenue income from the building.

Also, from a membership point of view it might be worth considering partnering with PUMP for a Tuesday curling league. I know we had a one off session before, but PUMP already has a well developed membership that actively wants to try different sports. If we provided the facilities and expert tuition and PUMP provided the logistics of league management. It might not be as profitable as our own league would be but it could be a low risk way to introduce people to curling and another avenue to recruit full members outside of the learn to curls. If pump can successfully run broomball leagues or dodgeball leagues, curling shouldn't be out of the question.

- Response:
 - Currently the non-profit Pittsburgh Curling Clubs owns the building, and built the building with non-taxed funds so a transition to separate organizations could bring additional liability.
 - Pump/PSL:
 - Had interest in possibly forming a league this season, but we did not have the space/volunteers to support it.
 - Discussion on how to approach them to discuss a potential fall league
 - Reach out now to gauge interest? Create pricing structure to present them first?
 - Discussion whether this would be financially more beneficial than keeping the slot open for private events (likely tuesday evening)

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

BOARD ANNOUNCEMENTS

BOARD MEMBERS

DISCUSSION		
<ul style="list-style-type: none"> ● Lottery Raffle: <ul style="list-style-type: none"> ○ Sold out of tickets just prior to the first drawing ○ All winners have been notified ○ \$2,488.04-total revenue <ul style="list-style-type: none"> ▪ Q, Heather Clay, and Joe Fey were winners who donated the winnings back to the club. Big Thanks! ● Clinic: <ul style="list-style-type: none"> ○ Currently have 19-20 people interested ○ Most likely will be May 13, 2023 ○ States that he can work around Stones and Scones ○ Question regarding best way to set up registration <ul style="list-style-type: none"> ▪ Will be set up on Join Us 		
CONCLUSIONS		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

MEMBERSHIP

DISCUSSION

- Survey:
 - Ryan W has compiled/categorized the survey results.
 - This has been sent out to board members
 - Discussion regarding board response to the survey
 - Recommended sending an email to membership discussing that the results have been summarized and that the club will work to implement potential changes based on the responses
 - This will likely be done primarily via the newly formed committee's
 - Can encourage membership to join select committee's to help institute the changes they would like to see
- Spring session:
 - Registration up to about 60 members
 - Has increased significantly since last board meeting/after the special meeting
 - Doubles being run Sunday
- Committee's:
 - Financial:
 - Refining sub-committee's
 - Treasury/Accounting
 - Taxes/Contracts
 - Budgeting/Planning

- Fundraising/Sponsorship
 - First committee meeting will be tomorrow
 - Looking for volunteers for all sub-committee's
- Membership:
 - Had first meeting last week
 - 5 current sub-committee's
 - Roster Maintenance
 - Leagues/Scheduling
 - Learn to Curls/clinics
 - Social
 - Retention
- Events/Communication
 - Communication committee will meet this Thursday
 - Email **Ryan Fissella** if you are interested in joining
 - sub-committee's:
 - Bonspiel planning
 - Bonspiel procedure
 - Group event/outreach
 - Communications
 - Question about what communications sub-committee will focus on

- Is it going to be the voice for all committee's? Or is it focused on social media communications
 - Discussion that it will likely focus on social media
 - Would like to have next years bonspiel schedule planned by the annual meeting
- Facilities
 - No current committee head
 - While there are not pressing needs for this committee currently, will need to begin planning in the near future for taking the ice out, preparing to put the ice in, yard maintenance, etc.
 - Discussion about running this through sub-committee's for the time being
 - Sub-committee's:
 - Grounds-Laura Kyle
 - Ice-Sean Mizerski
 - Maintenance-Steve Buffington
 - Logo/Pro shop-Ryan Fissella
- Annual Membership meeting:
 - Discussion regarding choosing a date
 - Pro's and Con's to every choice
 - Discussion regarding choosing a date of 6/17/23, the weekend after Tropicurl
 - Discussion that membership will still be invested in the club, and may get better turnout

- Discussion that this would be potentially adding work for those who need to prepare for the meeting after having just hosted a large event at the club
 - Discussion that Tropicurl financials will not be in the presentation due to the quick turnaround, but that the meeting was held prior to Tropicurl last year so those financials have also been unavailable in the past
- Election committee can begin to find candidates for board elections (traditionally made up of board members who are due for election the following year; Sean, Deb, Leonard, Erin)

CONCLUSIONS		
Motion to host the annual meeting 6/17/23: Fissella/Walton; motion carried unanimously		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

OUTREACH

DISCUSSION		
CONCLUSIONS		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

FINANCIAL

DISCUSSION		

Pittsburgh Curling Club Financial Reports		1.69 Months of Solvency		2.50 Months of Solvency with income through 4/10/2023					
As of 03/31/2023									
Current Assets		Current Income		Current Liabilities		PAID	NOTES	EXPENSE TYPE	Current Liabilities for April
End of Month Balance		Income Deposited		PAID Liabilities					Planned Liabilities
Dollar Checking	0.00	PNC - Money Market Interest	0.11	Duquesne Light	4,463.79	3/2/2023	PAID	Utilities	Duquesne Light
Dollar Savings	11,876.22	Dollar - Savings Interest	4.56	GNCC Legacy Interest	91.00	3/3/2023	PAID	Interest	GNCC Legacy Interest
Charles Schwab	0.00	Charles Schwab - Interest	0.35	GNCC Legacy Loan	1,256.65	3/3/2023	PAID	Loan	GNCC Legacy Loan
PayPal	0.00	Logo Shop	293.53	Marie Rose	243.71	3/3/2023	PAID	cleaning, kitchen supplies	Comcast
PNC - Money Market	3,312.10	Snacks	163.02	Sarah Fissella	162.76	3/3/2023	PAID	spiel food, bar, supplies	Columbia Gas
PNC - Primary Checking	12,204.62	Friday Pizza League	380	Ryan Fissella	1,235.90	3/3/2023	PAID	spiel food, bar, supplies, prizes	West View Water
PNC - Secondary Checking	4,701.56	Friday Pizza League Cost	(235.75)	Trane U.S. Inc.	1,954.39	3/3/2023	PAID	chiller maintenance	Intuit Qbooks
Total Cash/Checking/Savings	32,094.50	Drop-in Curling	25	Tull Mechanical Systems, Inc.	200.00	3/3/2023	PAID	backflow test	Iron City Express
Other Current/Restricted Assets		Donations	76.2	Comcast	201.29	3/5/2023	AUTO	Utilities	Dollar Bank Loan
122001 - Grant Eagle Gift Cards	-	Spjel Meals	100	Iron City Express	111.60	3/6/2023	AUTO	Utilities	Dollar Bank Interest
12100 - Prepaid Expense	18,592.96	Spjel 50/50	395	West View Water	36.68	3/13/2023	AUTO	Utilities	Jordan Tax Services
Other Current/Restricted Assets		Spjel Baskets	620	Columbia Gas	565.45	3/14/2023	AUTO	Utilities	Jordan Tax Services
Total Current Assets	50,687.36	Spjel Bar	1442	Intuit Qbooks	26.75	3/14/2023	AUTO	Office Expense	Total Planned/Current Liabilities
		Stripe - Credit Card	11,748.54	GNCC	150.00	3/14/2023	PAID	additional dues	18,826.20
		Member Dues	300.00	GNCC	60.00	3/14/2023	PAID	additional insurance	
Movement Between Accounts		League Fees	6,950.00	USCA	340.00	3/14/2023	PAID	additional dues	
Transfer from PNC - Secondary Checking to:		Stripe Fees	(361.46)	Dollar Bank Loan	3,705.14	3/19/2023	PAID	Loan	
PNC - Primary Checking	6,200.00	LTC	950.00	Dollar Bank Interest	6,000.55	3/19/2023	PAID	Interest	
PNC - Primary Checking	3,300.00	Bonspiel	0.00	Steve Buffington	135.89	3/21/2023	PAID	dehumidifier fan	
PNC - Primary Checking	3,800.00	Group LTC	2,600.00	Marie Rose	1,026.44	3/21/2023	PAID	spiel food, supplies	
Transfer from PNC - Money Market to:		Ice Rental	100.00	Ryan Fissella	200.00	3/21/2023	PAID	spiel prizes	
PNC - Primary Checking	24,000.00	Donation	1,210.00	Erin McMannus	109.20	3/21/2023	PAID	advertising, spiel food	
Transfer from PNC - Primary Checking to:		Square - Credit Card	1,085.94	Win T Hutchinson Co PSP	258.16	3/21/2023	PAID	Interest	
Dollar Savings	20,000.00	Retail Shop	274.00	Win T Hutchinson Co PSP	2,451.59	3/21/2023	PAID	Loan	
Transfer from Charles Schwab to:		Sales Tax Collected	9.03	Ryan Fissella	78.32	3/21/2023	PAID	spiel bar	
PNC - Primary Checking	1,008.47	Square Fees	(32.19)	Daphne Roberts	630.20	3/21/2023	PAID	spiel bar, supplies, paper	
		Friday Night League	165.00	Leonard Jarabeck	722.52	3/21/2023	PAID	spiel bar	
		Raffles	670.00	PAMS	105.83	3/28/2023	AUTO	Utilities	
		Total Income Deposited	15,888.40	PAMS	0.40	3/28/2023	AUTO	bank fee	
				John K Weinstein	6,223.95	3/27/2023	PAID	Allegheny county real estate tax	
				Total Paid/Current Liabilities	32,746.16				
				Long-term Liabilities	PRINCIPAL	CHANGE			
				GNCC Legacy Trust Loan	33,883.51	-1,256.65			
				Dollar Bank Construction Loan	1,183,107.57	-3,705.14	6.5% Now		
				Rose-Buffington Loan	108,750.00	250.00			
				Hutchinson Loan	18,040.99	-2,541.59			
				Total Long-term Liabilities	\$1,343,782				

Pittsburgh Curling Club Financial Reports		For the period 03/01/2023 - 03/31/2023	
Income		Expense	
Direct Public Grants		Business Admin Expenses	
Nonprofit Organization Grants	0	Insurance	515
Total Direct Public Grants	0	Office Expenses	21
Direct Public Support		Total Business Admin Expenses	542
Corporate Contributions	0	Building and Equipment	
Individual Contributions	78	Equipment	0
Member Contributions	0	Insurance	340
Total Direct Public Support	78	Interest	6,598
Other Types of Income		Repairs & Maintenance	2,290
Interest Income	9	Taxes & Fees	6,274
Miscellaneous Income	1,015	Utilities	5,485
Refreshment Sales	1,895	Total Building and Equipment	26,946
Total Other Types of Income	2,919	Operations	
Total Member Dues	300	Event Expenses	
Program Income	0	Bar & Bar Supplies	1,474
Gift Certificates Sold	0	Food & Food Supplies	1,972
Sponsorship	0	Gifts & Prizes	640
Member League Fees	7,069	Entertainment	0
Drop-in Curling	25	Total Event Expenses	4,086
Instruction	960	Advertising	78
Loans to Curl	2,800	Bank Fees	0
Group Curling Events	3,552	Check Processing	0
Competitions	0	PayPal Fees	0
Bonspiel Entry Fees	0	Square Fees	32
Other Income	0	Stripe Fees	381
Total Competitions	0	Total Banking & Processing	381
Retail Shop Sales	588	Curling & Ice Costs	984
Sales Tax Collected	0	Equipment	0
Goods Sold	588	Instruction Costs	0
Grant Eagle Cards Sold	0	Membership Costs	0
Total Retail Shop Sales	588	Association Dues	523
Total Program Income	11,262	Insurance - Member	81
Total Income	14,497	Total Membership Costs	584
		Supplies	0
		Total Curling & Ice Costs	984
		Retail Shop Expenses	0
		Inventory COGS	0
		Grant Eagle Cards	0
		Total Retail Shop Expenses	0
		Website & Internet Expenses	0
		Total Operations	6,143
		Debt Service	
		WT Hutchinson PSP	2,452
		GNCC Legacy Trust Loan	1,257
		Dollar Bank Construction Loan	3,705
		Total Debt Service	7,413
		Net Income	(18,947)

- o Charles Schwab account closed and deposited into PNC account
- o Currently at 2.5 months of solvency

- Increase due to spring registration, bonspiel income, rock sales, Laurel Medical sponsorship, group LTC, \$500 donation
 - Expecting another \$3000 check from Laurel Medical
- Sarris candy profit \$249.74, will likely be deposited this week
- Stowe Twp property tax installments likely due May, July, and Sept (\$3500 each)
- June-Penn National insurance will be due (last year was \$4800)
- Income tab has been added to report, shows where income comes from
- Private Loans:
 - Buffington-Rose Loan:
 - Scheduled to begin paying on this loan this month
 - Buffington/Rose have offered to extend deferment of this loan
 - Will need a copy of the loan agreement sent to Steve Buffington and Joe Walton so that a modified version with a future repayment date can be drafted and notarized.
 - Hutchinson Loan:
 - Received email from Dean Roth stating that if we would like to reduce or defer principal payments on the loan that they are open to that.
 - Asked that the treasurer contact him if we are interested in doing so.
 - Discussion as to the best way to adjust the loan
 - Interest only? Interest plus some principle? Do we plan on making a lump payment after membership revenue comes in?
 - GNCC Loan:

- Dustin spoke with GNCC regarding what loans we were currently paying
- GNCC asked that we send an email to Kristin and Bob explaining our financial situation and asking to pause payment for financial hardship
 - They will take the request to the board of trustees to see what can be done
- General comments on loan repayment
 - Board member discussed a concern regarding taking the offers from Hutchinson/GNCC to reduce/pause principal payments as they have been supporters in the club. Member believes that if at all possible we should continue their loan repayment and focus on revenue generation.
 - Member comment regarding the possibility of continued interest being generated during any pause in principal payments, meaning the loan providers would be continuing to benefit from the loan.
 - Discussion that with our current solvency projection of 2.5 months we need to find any savings that we can right now, while also focusing on potential revenue.
- Brian/potential loan refinance:
 - Daphne has provided Brian additional information on several occasions since last meeting
 - Have not heard anything specifically back at this time regarding next steps.
- Giant Eagle gift card purchase:
 - A member has inquired about purchasing a large amount of gift cards for a household project
 - Marie Rose has offered to front the money to the club for the purchase
 - Marie offers to update the board throughout the process, and provide receipts.

CONCLUSIONS

Motion to purchase \$10,000 in giant eagle gift cards once Marie deposits the funds to the club. Club will then provide the gift cards to Marie upon receiving them: Fissella/Walton; motion carried unanimously

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE
Send Buffington/Rose Loan agreement to Buffington/Walton	Daphne Roberts	
Reach out regarding adjusting Hutchinson Loan	Allison Devine	

EVENTS

DISCUSSION	
<ul style="list-style-type: none"> ● Wheelchair Spiel: <ul style="list-style-type: none"> ○ 9 registered participants so far; also 2 registered spectators with meal plans ○ Ryan/Matt reaching out to other participants who have indicated they plan to come, but have yet to register ○ Laurel Medical has signed on as a “gold” sponsor, will now be called the “Laurel Medical Wheelchair Bonspiel” <ul style="list-style-type: none"> ▪ Gold sponsorship will include a banner in the ice-house, full page ad in program ○ Ryan checking on potential on ice assistants from Pitt/St Francis ● Friendly: <ul style="list-style-type: none"> ○ 6 clubs invited ○ 14 current participants from Pittsburgh, will likely need some more to fill the event ○ Pittsburgh will be donating the ice and food, other clubs have been asked to consider a potential donation ● Tropicurl: <ul style="list-style-type: none"> ○ Have reached out to all teams regarding their new first draw times since expanding to 40 teams ○ Have contacted first 8 waitlist teams, have heard back from all of them, and 4 have been invoiced/paid 	

- Waiting to hear back on confirmation from the other 4 teams
- Have 3 additional teams on waitlist
- Pin design for “evergreen” pin
 - Discussion regarding the designs that were submitted
 - Discussion regarding potential costs of each
 - Due to the necessity of a quick turnaround to have the pins in time for the event Steve (who is purchasing) will speak with manufacturer’s and select a design and place the order
 - Discussion about including “Tropicurl Island” now that we are not on Neville Island
 - 5 and 10 year patches each say Island
 - Trophy also has Island
- Question as to whether we plan to order event t-shirts to sell
 - Decision that this can be handled by the event committee
- Bucks County fundraiser:
 - Reciprocal members from Pittsburgh/Bucks were made aware of the clubs financial situation due to the email sent out regarding our membership meeting
 - Bucks curling board approved a one day fundraising spiel, set for 5/13
 - Bucks volunteered to host the event and provide the food
 - Bucks proposed that registration for the event be run through PCC website
 - Up to 64 participants, \$100/person
 - Have already had participants begin to register

- Link to donately page included for individuals who cannot make the event but wish to make a donation
- Discussion regarding adding this to website, potentially revamping donation tab

CONCLUSIONS		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE
Order Tropicurl pins	Buffington	

MEETING ADJOURNED	Motion to adjourn: Walton/Buffington; carried unanimously
NEXT BOARD MEETING	May 9th, 2023 at PCC

EMAIL VOTES

ALL

DISCUSSION		
CONCLUSIONS		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE