

Pittsburgh Curling Club Board Meeting Minutes

5/9/2023

7:00p

491 McCoy Road

MEMBERS PRESENT	Dustin Devine, Steve Buffington, Travis Eiler, Leonard Jarabeck , Gerry Kyle, Debbie Spang, Sean Mizerski , Allison Devine , Sarah Fissella , Ryan Fissella , Burt Cubbison , Joe Walton , Constantin Koehler , erin mcmanus
MEMBERS ABSENT	Daphne Roberts ,
OBSERVERS	Lora Kyle, Rich Palagallo, Matthew Clark, Marie Rose
CALLED TO ORDER	7:01 PM

APPROVAL OF PREVIOUS MINUTES

DISCUSSION		
	<ul style="list-style-type: none"> • Correction of Dean Roth's name 	
CONCLUSIONS		
	Approval of Previous Month's Minutes with correction: Buffington/Kyle; carried unanimously	
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

MEMBER COMMENTS

DISCUSSION		
	<ul style="list-style-type: none"> • Question from Matthew Clark regarding the member survey and whether the responses had been compiled and sent out yet. <ul style="list-style-type: none"> o Responses have been compiled and sent to the board <ul style="list-style-type: none"> ▪ Will be sending an email to membership with updates regarding responses being compiled and asking them to reach out to the appropriate committee with direct comments 	
CONCLUSIONS		

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

BOARD ANNOUNCEMENTS

BOARD MEMBERS

DISCUSSION	
<ul style="list-style-type: none"> ● Nittany Valley reported being happy about their purchase of our set of stones ● Can utilize “scheduling” calendar on website to block off events, so different committees can see the ice utilization <ul style="list-style-type: none"> ○ Can give access to this calendar to more people ● Facilities committee update: <ul style="list-style-type: none"> ○ Trane reached out to us informing us that last year our account was given to a new account manager, who is no longer with the company and upon review they didn’t feel that this person did a very good job with our account <ul style="list-style-type: none"> ▪ They can not find a record of offering us a service account last year, and are interested in knowing if we want one ▪ We can explore this option, but the service account is essentially pre-scheduled maintenance and does not provide coverage for service calls due to equipment damage/failure ● Board election committee: Leonard, Sean, Erin, and Debbie <ul style="list-style-type: none"> ○ Board members whose terms expire this year: Dustin, Travis, Steve, and Constantin 	
CONCLUSIONS	

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE
Contact Trane regarding potential service account	Steve Buffington	

MEMBERSHIP

DISCUSSION
<ul style="list-style-type: none"> ● Membership committee update: <ul style="list-style-type: none"> ○ Roster maintenance sub-committee <ul style="list-style-type: none"> ▪ Want to create a master roster for all current members, ensure everyone necessary has access ○ Leagues/scheduling sub-committee <ul style="list-style-type: none"> ▪ Question regarding when ice will be in/out next year <ul style="list-style-type: none"> ● discussion that this is typically dictated by when scheduling wants to start the season ▪ Question regarding how many weeks the season typically lasts <ul style="list-style-type: none"> ● We have been running two 13 week halves, then the spring session ○ LTC/new curling clinics sub-committee <ul style="list-style-type: none"> ▪ Looking to revamp the LTC process to capture more new members ○ Retention sub-committee <ul style="list-style-type: none"> ▪ Looking to retain current members, and generate additional members through the off-season ○ Socialization/member value sub-committee

- Working on pricing for membership
- Discussion regarding potential options for revenue generation for the summer
 - Offering a multi-year membership option for 5-10k
 - Mass email to all available addresses for donations
 - Is there anything the club can be used for in the offseason for revenue generation?
- Work to capture contact info (email) for all LTC/rental participants
 - Other clubs have email as a required field on an online waiver
 - This can go through Martha/Matthew for mailchimp

CONCLUSIONS		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

OUTREACH

DISCUSSION		
<ul style="list-style-type: none"> ● Potential Riverhounds game July 15 <ul style="list-style-type: none"> ○ We would receive a 50% kickback on revenue from ticket sales 		
CONCLUSIONS		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

FINANCIAL

DISCUSSION	
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Pittsburgh Curling Club Financial Reports		2.11 Months of Solvency		2.56 Months of Solvency with income through 5/8/2023								
As of 04/30/2023												
Current Assets		Current Income		Current Liabilities				Current Liabilities for May				
End of Month Balance		Income Deposited		Paid Liabilities	PAID	NOTES	EXPENSE TYPE	Planned Liabilities	SCHEDULED NOTES			
Dollar Checking	0.00	PNC - Money Market Interest	0.10	Duquesne Light	3,408.06	4/3/2023	PAID	Utilities	Comcast	201.29	5/8/2023	PAID
Dollar Savings	2,173.69	Dollar - Savings Interest	4.11	GNCC Legacy Interest	87.86	4/3/2023	PAID	Interest	Duquesne Light	3,533.56	5/9/2023	AUTO
Charles Schwab	0.00	Logo Shop	131.35	GNCC Legacy Loan	1,259.79	4/3/2023	PAID	Loan	Columbia Gas	228.89	5/12/2023	AUTO
PayPal	0.00	Sales Tax	6.65	Comcast	201.29	4/10/2023	AUTO	Utilities	West View Water	29.70	5/14/2023	AUTO
PNC - Money Market	24,812.20	Snacks	489.00	Jordan Tax Service	3,517.86	4/10/2023	PAID	Stowe Twp Property Tax	Intuit Qbooks	26.75	5/12/2023	AUTO
PNC - Primary Checking	12,260.36	Friday Pizza League	15.00	Jordan Tax Service	3.50	4/10/2023	PAID	bank fee	Iron City Express	118.71	5/12/2023	AUTO
PNC - Secondary Checking	2,017.04	Friday Pizza League Cost	(60.00)	Iron City Express	119.49	4/11/2023	AUTO	Utilities	Dollar Bank Loan	3,313.88	5/15/2023	
Total Cash/Checking/Savings	41,263.29	Sams Candy	249.74	West View Water	50.64	4/13/2023	AUTO	Utilities	Dollar Bank Interest	6,391.81	5/15/2023	
Other Current/Restricted Assets		Donations	850.00	Columbia Gas	450.76	4/13/2023	AUTO	Utilities	Jordan Tax Services	3,517.86	5/15/2023	Stowe Twp Propert
12201 - Grant Eagle Gift Cards	-	Group LTC	500.00	Intuit Qbooks	26.75	4/14/2023	AUTO	Office Expense	Jordan Tax Services	3.50	5/15/2023	bank fee
12100 - Prepaid Expense	17,144.96	Spel Sponsorship	3,000.00	Dollar Bank Loan	3,089.90	4/15/2023	PAID	Loan	Total Planned/Current Liabilities	17,365.95		
Other Current/Restricted Assets	17,144.96	Rocks	4,000.00	Dollar Bank Interest	6,624.79	4/15/2023	PAID	Interest				
Total Current Assets	58,408.25	Stripe - Credit Card	18,271.38	Dollar Bank Fee	0.05	4/15/2023	PAID	bank fee				
		Member Dues		Total Paid/Current Liabilities	18,832.64							
		League Fees										
		Stripe Fees		Long-term Liabilities	PRINCIPAL	CHANGE						
Movement Between Accounts		LTC		GNCC Legacy Trust Loan	33,883.51	-1,259.79						
Transfer from PNC - Secondary Checking to:		Borspiel		Dollar Bank Construction Loan	1,180,026.67	-3,080.90	6.5% Now					
PNC - Money Market	6,300.00	Group LTC		Rose-Buffington Loan	108,750.00	250.00						
PNC - Money Market	4,800.00	Ice Rental		Hutchinson Loan	18,040.99	0.00						
PNC - Money Market	6,800.00	Donation		Total Long-term Liabilities	\$1,340,701							
PNC - Money Market	3,600.00	Square - Credit Card	544.10									
		Retail Shop										
		Sales Tax Collected										
		Square Fees										
		Friday Night League										
		Raffles										
		Total Income Deposited	28,001.43									

Pittsburgh Curling Club Financial Reports		Expense	
For the period 04/01/2023 - 04/30/2023			
Income		Business Admin Expenses	
Direct Public Grants		Insurance	515
Non-profit Organization Grants	0	Office Expenses	27
Total Direct Public Grants	0	Total Business Admin Expenses	542
Direct Public Support		Building and Equipment	
Corporate Contributions	0	Equipment	0
Individual Contributions	3,850	Insurance	349
Member Contributions	0	Interest	6,713
Total Direct Public Support	3,850	Repairs & Maintenance	0
Other Types of Income		Taxes & Fees	3,518
Interest Income	4	Utilities	4,230
Miscellaneous Income	4,250	Total Building and Equipment	14,810
Refreshment Sales	489		
Total Other Types of Income	4,743	Operations	
Total Member Dues	300	Event Expenses	
Program Income		Bar & Bar Supplies	0
Gift Certificates Sold	0	Food & Food Supplies	0
Sponsorships	0	Gifts & Prizes	0
Member League Fees	4,845	Entertainment	0
Drop-in Curling	0	Total Event Expenses	0
Instruction	0	Advertising	0
Learn to Curl	0	Bank Fees	4
Group Curling Events	500	Charge Processing	0
Total Instruction	500	PayPal Fees	0
Competitions		Square Fees	9
Borspiel Entry Fees	1,810	Stripe Fees	223
Other Income	0	Total Banking & Processing	236
Total Competitions	1,810	Curling & Ice Costs	0
Retail Shop Sales		Equipment	0
Sales Tax Collected	7	Instruction Costs	0
Goods Sold	131	Membership Costs	0
Grant Eagle Cards Sold	0	Association Dues	523
Total Retail Shop Sales	138	Insurance - Member	61
Total Program Income	7,293	Total Membership Costs	584
Total Income	16,186	Supplies	0
		Total Curling & Ice Costs	584
		Retail Shop Expenses	0
		Inventory COGS	0
		Grant Eagle Cards	0
		Total Retail Shop Expenses	0
		Website & Internet Expenses	0
		Total Operations	620
		Total Expense	16,171
		Debt Service	
		WT Hutchinson PSP	0
		GNCC Legacy Trust Loan	1,260
		Dollar Bank Construction Loan	3,081
		Total Debt Service	4,341
		Net Income	(4,326)

- Ended April with \$41,263.29 in our accounts

- o Solvency: 2.5 months
- o Income this month \$28,001
 - significant portions of this is the rock sale, memberships, Laurel sponsorship, and increased donations (corporate matching, Bucks fundraiser spiel)
- o Paid liabilities this month: \$18,832.64
- o May's anticipated liabilities: \$17,365.95
- o Total long term liabilities owed: \$1.34m
- Small Financials:
 - o April 1 – 30: \$5250.12
 - \$900.00 Sponsorship (3 x \$300) Charlie Brown (checks deposited)
 - \$62.40 Cybergrants (Sarah Fisella, check deposited)
 - \$14.70 In-kind member donation (postage mailing pins)
 - \$1,063.02 Member donation
 - \$210.00 Recurring donations from 3 members
 - \$3,000.00 Non-member donations
 - o May 1 – 8: \$2064.70
 - \$14.70 In-kind member donation (postage mailing pins)
 - \$50.00 Non-member donations
 - \$2,000.00 Chesapeake Curling Club donation (check)
 - o PNC deposits:

5.1.23

Date	Department	Amt
4.26.23	snax	\$ 30.00
4.29.23	snax	\$ 20.00
4.29.23	donation - LTC tip	\$ 10.00
4.28.23	Charlie Brown Hotel Express	\$ 300.00
4.28.23	Charlie Brown TLC*	\$ 300.00
4.13.23	Cybergrants - Sarah Fissella	\$ 62.40
4.19.23	Schwab Charitable **	\$ 100.00
	TOTAL	\$ 822.40

*Charlie Brown total April donations: \$900. He has asked for a banner for TLC (Traveling Lube and Care). Marie working on it.

** from Bucks County Cc members Sue and Bill Niedrach

4.25.23

Date	Department	Amt
4.10.23	honor snax	\$ 20.00
4.12.23	honor snax	\$ 5.00
4.14.23	honor snax	\$ 10.00
4.19.23	honor snax	\$ 19.00
4.22.23	honor snax	\$ 47.00
4.21.23	Charlie Brown donation*	\$ 300.00
4.6.23	Sarris Candy	\$ 247.74
	TOTAL	\$ 648.74

*Charlie's donation was in response to some help steve and I gave him during a recent family emergency So technically it's not a banner renewal for next season But I don't know how you'd want to treat it.

This is logged into donately.

5.8.23			
	Date	Department	Amt
	5.3.23	snax	\$ 55.00
	5.4.23	snax	\$ 5.00
	5.1.23	donation Chesapeake CC	\$ 2,000.00
	5.6.23	Friendly basket raffle	\$ 160.00
	5.6.23	Friendly 50/50	\$ 105.00
	5.6.23	donations	\$ 811.00
		TOTAL	\$ 3,136.00

- Private Loan Discussion:
 - Buffington/Rose: Have not yet received updated paperwork to defer the loan
 - Hutchinson: Dean Roth reached out to us again today offering to reduce our payment. He informed us that an interest only payment would be \$261, which would be the minimum acceptable amount.
 - We need to decide whether to adjust payments to the interest only payment, or continue to pay some amount on principle as well
 - Discussion that we will request to decrease payments to the interest only level
 - Next payments would be in June and September
 - GNCC: Have received revised paperwork to pause payments until Jan 1, 2024.
 - Will sign revised paperwork and return to GNCC
- Discussion regarding conversation with Brian Friedman on possible assistance with financial plan for the club
 - Discussion so far has been outside of voted board members
 - Through the email chain that was sent to the board Brian's planned solution appears to be for the club to default on it's loan, in hopes that it could then attempt to negotiate a more beneficial loan structure with a new lender
 - This would cause the current loan guarantors to forfeit their guarantees to dollar bank, which is a substantial sum
 - It's unclear if Brian was aware of the loan guarantors upon his initial assessment of our situation

- Dustin will reach out to Brian to see if there are any other options worth exploring through his company
- Finance committee update:
 - Joe Walton is stepping down from committee head due to a move to State College
 - Matthew Clark and Martha Riecks have been working from a fundraising standpoint
 - Matthew is working on a more person to person standpoint, and Martha on mass email
 - Suggestion that potential refinancing opportunities be run from a small group
 - suggest that guarantors be included and anyone with experience in financial law

CONCLUSIONS	
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ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE
Reach out to Brian Friedman	Dustin Devine	

EVENTS

DISCUSSION	
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- Event committee update:
 - Friendly:
 - Had 49 participants from PCC, Nittany Valley, Rail City, Morgantown, and French Creek
 - Donations totaled a little over \$1,000
 - Laurel Medical Solutions Wheelchair Spiel
 - Menu has gone out to Marie
 - Will not apply for special event liquor license as it would not be expected to bring in significant return
 - Expect to receive the 2nd check from Laurel Medical this month prior to the spiel

- Will have 50/50 raffle
- o Tropicurl
 - Marie working on menu
 - Working on getting bar set up
 - Steve is getting the pins for the event
 - Raffle/Auction items are being collected
 - Received football signed by entire Steelers team
 - o Discussion on how to best maximize the income from this item
 - Should it be its own basket
 - Should it be a silent auction
 - Could include this on social media and potentially take bids from people not at the club
 - o Would want to run any of these ideas past Q since he has procured it for us
 - Will plan to auction off a “sheet E” rock as well
 - 39 teams registered currently
 - Liquor permit is in hand
 - We need to be aware that there will be a relatively significant reimbursement for food items from the event, just so we can prepare accordingly
- o Planning schedule for next year’s bonspiels
 - TBD Fall Spiel: Oct 20-22

- GNCC Sr Men's: Nov 17-19
- Party Spiel: Jan 19-21
- Tropicurl: June 6-9
 - Would look to host possibly two additional spiels
- Bucks Fundraiser:
 - 27 individuals signed up currently, will be capped at 32 for scheduling purposes
 - Have received donations from individuals who could not attend the event but wished to help as well

CONCLUSIONS		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

MEETING ADJOURNED	Motion to adjourn: Spang/Kyle; carried unanimously
NEXT BOARD MEETING	June 13, 2023 at PCC

EMAIL VOTES

ALL

DISCUSSION		
CONCLUSIONS		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE