

Minutes of the November 2025 Cape St. Claire Swim Club Board of Governors Meeting

Thursday, November 13, 2025 – Hammond Residence

Present

1. Fran Bray, President
2. Lindsey Hammond, Vice President
3. Lori Graf, Treasurer
4. Jeff Haines, Secretary
5. Keri Morris, Membership chairperson
6. Amber Herr, Aquatics co-chairperson
7. Sharon Sandoval, Social chairperson
8. Cara Malfi, Marketing and Communications chairperson

Call to Order

- Governor Bray called the meeting to order at 7:11 p.m.

Minutes and Financial Statements

- The minutes of the October monthly Board meeting were reviewed.
- A motion by Governor Hammond to approve the October Board meeting minutes passed unanimously.
- Governor Graf reviewed the Club finances.
- Governor Graf confirmed that BGE is a Buildings and Grounds responsibility and we need to procure a current login.
- A motion by Governor Haines to approve the October 2025 financial report passed unanimously.

Officer and Committee Reports

President

- No update.

Vice President

- Governor Hammond is satisfied with the revised management contract submitted by American Pool, LLC for the 2026 and 2027 seasons.
- Per the vote at the October Board Meeting, Governor Hammond will sign the contract.

Secretary

- Governor Haines updated all Board email accounts.

Membership

- Governor Morris is working to receive updated documentation on a prospective membership transfer, which should go to vote at the December Board Meeting.

Buildings and Grounds

- No report

Capital Improvements

Governor Harris submitted an update via email:

- A new Anne Arundel County Department of Public Works storm drain installation running from Blue Ridge Place to Hilltop Drive directly addresses runoff contributing to erosion along the west/southwest boundary of CSCSC property. Governor Harris expressed appreciation to Anne Arundel County and the Cape St. Claire Improvement Association for their support working with the county to advance this project. Governor Harris recommends that we continue to monitor the affected area over the next several months to evaluate improvements, ensure stabilization, and determine if any additional mitigation steps are needed.
- Governor Harris has reinitiated discussions with the Cape Conservation Corps (CCC) regarding potential efforts to improve the path along the CSCSC boundary. CCC previously indicated access to grant funding in the range of \$50,000 and are interested in possible collaboration. Governor Harris recommends that the CSCSC Board meet informally with CCC in the coming months to hear their ideas and proposals, without getting too far ahead of any formal planning.
- Governor Harris intends to contact the contractor that completed Harting Farm's clubhouse to investigate design, material, or structural solutions that may apply to CSCSC long-term needs. Governor Harris plans to gather multiple quotes and develop options for future clubhouse improvements or replacement for Board review and discussion.

Aquatics

- Governor Herr provided an update about 2026 season plans and presented capital improvement proposals to support aquatics programs, including the purchase and installation of additional storage containers for equipment. Governor Herr will coordinate with the Buildings and Grounds co-chairs.
- Governor Herr discussed ideas for clarifying the financial relationship between the Club and club aquatics programs and potentially formalizing the return of a portion of aquatics profits to the Club

Social

- Governor Sandoval proposed May and September movie nights for 2026 and clarified that bathrooms will need to remain unwinterized.
- Governor Sandoval plans to schedule another meet and greet night prior to the start of the season.
- Governor Sandoval is exploring additional fundraising opportunities.

Marketing and Communications

- Governor Malfi has created multiple logo concepts to visually brand the club and enable us to potentially offer exclusive apparel to Members. Concepts will be presented at the December Board Meeting.

Old Business

- Governor Bray continues to work with the Cape St. Claire Business Lot Owners Association to regain access to the trash compactor so the Club will not need to maintain a separate on-premises dumpster.

New Business

- No new business.

Adjournment

- Because of conflicting community holiday events, the December Board Meeting was rescheduled for Tuesday, December 16, 2025 at 6:45 p.m. at Della Notte.
- A motion by Governor Hammond to adjourn the meeting passed unanimously.
- The meeting was adjourned at 8:54 p.m.

Cape St. Claire Swim Club, Inc.

Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L

January - December 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
4000 Earned revenues		0.00	0.00	
4025 Membership		50.00	-50.00	
4026 Membership annual dues-Members	145,000.00	145,000.00	0.00	100.00 %
4027 Annual Dues - Leases	20,145.00	13,940.00	6,205.00	144.51 %
4028 Guest Cards	3,731.00	3,885.00	-154.00	96.04 %
4029 Sitter Pass	900.00	600.00	300.00	150.00 %
4030 Late Charges	2,500.00	0.00	2,500.00	
4031 Membership Sales	150.00		150.00	
Total 4025 Membership	172,426.00	163,475.00	8,951.00	105.48 %
4050 Aquatics		0.00	0.00	
Swim Lesson Income	482.70	581.00	-98.30	83.08 %
Swim Team Income	34,168.85	32,755.77	1,413.08	104.31 %
Dolphin Cafe	4,623.71	3,275.00	1,348.71	141.18 %
Registration		0.00	0.00	
Swim Team	0.00	889.00	-889.00	0.00 %
Total Registration	0.00	889.00	-889.00	0.00 %
Total Swim Team Income	38,792.56	36,919.77	1,872.79	105.07 %
Total 4050 Aquatics	39,275.26	37,500.77	1,774.49	104.73 %
4090 Social Income		0.00	0.00	
Private Party - Guests	2,350.00	1,625.00	725.00	144.62 %
Total 4090 Social Income	2,350.00	1,625.00	725.00	144.62 %
4095 Misc Revenue	2,710.00	3,000.00	-290.00	90.33 %
5310 Interest-savings/short-term inv	784.68	1,208.91	-424.23	64.91 %
Total 4000 Earned revenues	217,545.94	206,809.68	10,736.26	105.19 %
Total Income	\$217,545.94	\$206,809.68	\$10,736.26	105.19 %
GROSS PROFIT	\$217,545.94	\$206,809.68	\$10,736.26	105.19 %
Expenses				
6560 Payroll Expenses	4,338.41	8,952.14	-4,613.73	48.46 %
Taxes	1,124.06	1,021.49	102.57	110.04 %
Wages	15,471.19	13,278.04	2,193.15	116.52 %
Total 6560 Payroll Expenses	20,933.66	23,251.67	-2,318.01	90.03 %
66910 Bank Service Charges	418.50	200.84	217.66	208.37 %
7200 Salaries & related expenses		0.00	0.00	
7240 Insurance	670.00	10,000.00	-9,330.00	6.70 %
7250 Payroll taxes	245.36		245.36	
Total 7200 Salaries & related expenses	915.36	10,000.00	-9,084.64	9.15 %
7500 Other personnel expenses		0.00	0.00	
7501 Stipend	3,625.00	3,575.00	50.00	101.40 %
7520 Accounting fees		6,500.00	-6,500.00	
7540 Pool Management	88,964.29	88,066.00	898.29	101.02 %

Cape St. Claire Swim Club, Inc.

Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L

January - December 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Total 7500 Other personnel expenses	92,589.29	98,141.00	-5,551.71	94.34 %
8100 Non-personnel expenses		0.00	0.00	
8110 Supplies	425.93	798.72	-372.79	53.33 %
First Aid		35.44	-35.44	
Guards		55.35	-55.35	
Swim Test Bands	423.35		423.35	
Total 8110 Supplies	849.28	889.51	-40.23	95.48 %
8130 Telephone & telecommunications	2,225.17	2,243.31	-18.14	99.19 %
8135 Utilities	5,204.64	4,531.19	673.45	114.86 %
8140 Postage and Shipping	14.23		14.23	
8160 Equip rental & maintenance		46.61	-46.61	
Total 8100 Non-personnel expenses	8,293.32	7,710.62	582.70	107.56 %
8200 Occupancy expenses		0.00	0.00	
8210 Rent, parking, other occupancy	1,000.00	1,750.00	-750.00	57.14 %
8212 Permits		350.00	-350.00	
8215 Off Duty Police Coverage	500.00	1,000.00	-500.00	50.00 %
8230 Real estate taxes	472.05	783.41	-311.36	60.26 %
Total 8200 Occupancy expenses	1,972.05	3,883.41	-1,911.36	50.78 %
8400 Depreciation & amortization exp		7,106.00	-7,106.00	
8500 Misc expenses	324.03	106.14	217.89	305.29 %
8501 Social	2,443.94	1,545.45	898.49	158.14 %
8502 Software/MemberSplash	2,000.00	2,100.00	-100.00	95.24 %
8520 Insurance - non-employee	8,721.95		8,721.95	
8560 Outside computer services		0.00	0.00	
8561 Cape Pool Website	1,905.33	879.95	1,025.38	216.53 %
Total 8560 Outside computer services	1,905.33	879.95	1,025.38	216.53 %
Online Processing Fees	-1,925.70	-1,501.39	-424.31	128.26 %
Visa/MC Processing Fee	121.49		121.49	
Total Online Processing Fees	-1,804.21	-1,501.39	-302.82	120.17 %
Total 8500 Misc expenses	13,591.04	3,130.15	10,460.89	434.20 %
8550 Aquatics	600.00	0.00	600.00	
8554 Aerobics	600.00	400.00	200.00	150.00 %
8558 Swim Team	2,924.32	0.00	2,924.32	
Banquet	109.02	353.33	-244.31	30.86 %
Championship Registration	842.00	924.00	-82.00	91.13 %
Coach Supplies	297.02	422.06	-125.04	70.37 %
Concessions	227.90	1,990.00	-1,762.10	11.45 %
French Toast Fridays	394.30	634.75	-240.45	62.12 %
Insurance		0.00	0.00	
Athletes	2,547.24	3,209.63	-662.39	79.36 %
Total Insurance	2,547.24	3,209.63	-662.39	79.36 %
League Dues	250.00	250.00	0.00	100.00 %

Cape St. Claire Swim Club, Inc.

Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L

January - December 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Other	325.92	3,607.86	-3,281.94	9.03 %
Ribbons, Awards, Team Gifts	2,704.45	859.04	1,845.41	314.82 %
Suits, Googles, Caps, T-Shirts	8,753.57	8,668.19	85.38	100.98 %
Total 8558 Swim Team	19,375.74	20,918.86	-1,543.12	92.62 %
Total 8550 Aquatics	20,575.74	21,318.86	-743.12	96.51 %
8571 Maintenance	10.60	0.00	10.60	
8572 Grounds	1,752.37	245.23	1,507.14	714.58 %
Landscape / Trees / Mulch / Gravel	2,558.03	5,577.23	-3,019.20	45.87 %
Lawn Service mowing & leaf removal	11,121.00	6,521.00	4,600.00	170.54 %
Pool Deck, Walls, Pavilion, Cabanas, Umbrellas	5,629.43	5,620.88	8.55	100.15 %
Total 8572 Grounds	21,060.83	17,964.34	3,096.49	117.24 %
8573 Repairs		2,412.95	-2,412.95	
Electrical including pool lighting	700.00		700.00	
Pool Repairs, Parts, incl. plaster	3,715.82	5,417.28	-1,701.46	68.59 %
Total 8573 Repairs	4,415.82	7,830.23	-3,414.41	56.39 %
Cleaning Supplies	766.90	327.01	439.89	234.52 %
Tools & Supplies, Locks & Keys		10.60	-10.60	
Total 8571 Maintenance	26,254.15	26,132.18	121.97	100.47 %
8600 Business expenses	4,450.00	5,000.00	-550.00	89.00 %
8602 Bank Charges	141.77	191.22	-49.45	74.14 %
Total 8600 Business expenses	4,591.77	5,191.22	-599.45	88.45 %
Total Expenses	\$190,134.88	\$206,065.95	\$ -15,931.07	92.27 %
NET OPERATING INCOME	\$27,411.06	\$743.73	\$26,667.33	3,685.62 %
Other Expenses				
9800 Fixed asset purchases				
9830 Capital purchases - equipment	879.50		879.50	
Total 9800 Fixed asset purchases	879.50		879.50	
Total Other Expenses	\$879.50	\$0.00	\$879.50	0.00%
NET OTHER INCOME	\$ -879.50	\$0.00	\$ -879.50	0.00%
NET INCOME	\$26,531.56	\$743.73	\$25,787.83	3,567.36 %