The Pine Tree Curling Club Dedicated Ice Business Plan
Rev. O (January 24, 2020)

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Executive Summary

In December 2018, the Board of Directors of the *Pine Tree Curling Club ("PTCC"* or *"the Club")* voted to move forward with plans for creating a dedicated curling facility in the Portland, Maine area. The *Club* was established as a 501(c)(3) nonprofit organization in 2015. Since then, the *Club* has rented ice time at the Troubh Ice Arena in Portland for league play, Learn-to-Curl ("LTC") sessions, and private events.

The *Club* is uniquely situated to successfully open and operate a dedicated curling facility in southern Maine. There are no dedicated curling facilities within 75 miles of Portland. Portland lies at the heart of the most populated part of the state, with over 500,000 residents in the tri-county area. Portland has become a destination city because of its vibrant and growing food and entertainment scene, making it an attractive venue for bonspiels (curling tournaments). There is growing interest in the sport, as witnessed by the fact that the *Club* routinely fills its Learn-to-Curl events. Based on an analysis of other curling clubs which have transitioned from arena ice to dedicated ice, the *Club* can reasonably expect to grow by 50% in its first few years at a dedicated facility, with the distinct possibility that it will double in size.

Curling at a multi-use ice arena such as the Troubh Ice Arena presents several challenges. First, the *Club* lacks access to curling ice at reasonable times. The *Club's* main leagues begin play at 9:10 p.m. on Wednesday nights, ending at midnight. This challenging time has significantly hindered the ability to attract and retain players. Second, although the Arena makes every effort to provide and maintain quality curling ice, arena curling is difficult because of the number of uses made of the surface, particularly hockey and the necessity for using a Zamboni on the ice. The ice is full of ridges, gouges, and is not level. Third, ice availability is severely limited, making it a challenge to schedule special events, practice time, and Learn-to-Curls. Because the *Club* pays an hourly rental for ice time, bonspiels (curling tournaments) are not feasible, and making events financially viable is difficult. The *Club's* goal is to open a three or four-sheet dedicated curling facility by February 1, 2022, in time for the surge in interest expected from the 2022 Winter Olympics.

Following the model used by many other clubs transitioning from arena ice to dedicated ice, the *Club* will reduce the cost of establishing a curling club by moving from the traditional model of building a facility custom-designed for curling to a model wherein an existing warehouse space is retrofitted for curling. This model significantly reduces the startup costs of a new facility and provides the *Club* with the means to grow to the point to support the costs of a custom-built facility.

The *Club's* ability to finance and open a dedicated facility hinges on four main factors:

- Securing the anticipated donation of two chillers from the Cross Insurance Arena, expected to occur in 2020
- Successfully applying for and receiving a ten-year interest-free loan from the World Curling Federation
- Successfully applying for and receiving a five-year, $30,000 low-interest loan from the Grand National Curling Club
- Finding and leasing a 12,000 - 15,000 square foot structure at an annual lease rate of no more than $7.00 per square foot annually, with the landlord to make the necessary improvements and amortize that cost over the lease term
- Securing approximately $70,000 - $150,000 in interest-free loans from *Club* members.

With a dedicated curling facility, the *Club* will be able to fulfill its mission of teaching, growing, and promoting the sport to a more diverse membership. The *Club* anticipates offering curling opportunities for youth, senior, scholastic, and adaptive athletes, and making the *Club* available for bonspiels, corporate, and private events, while maintaining and advancing the spirit of the sport.

Curling and the Need for Dedicated Ice

Overview of the Pine Tree Curling Club

The *Pine Tree Curling Club* is a 501(c)(3) nonprofit organization founded in Portland, Maine in 2015 by people interested in the Olympic ice sport of curling. Following the 2014 Winter Olympics, our founding members started the organization, which remains the only curling club in southern Maine. The founders acquired curling stones, rented space at a local arena, and began to promote and teach the sport, which involves two teams of four attempting to score the most points by delivering their curling stones closest to the center of a target at the opposite end of the ice. The organization consists of approximately 70 members as of January 2020.

The *Club* has been operating for the past four years by renting ice time at the William B. Troubh Arena in Portland. Ice time is limited due to commitments to other recreational ice sports, which hinders the organization's development of youth leagues, leagues for persons with disabilities, senior leagues, and other programs vital to its mission. This lack of availability, combined with less-than-ideal playing conditions resulting from ice not specifically dedicated to curling, has prompted the *Club* to commit to building a dedicated curling facility in the Portland area.

There are no dedicated curling facilities within 75 miles of Portland. **The *Club's* goal is to open a dedicated curling facility by February 1, 2022, the beginning of the 2022 Winter Olympics.**

The *Club* is operated entirely by volunteers and is managed by a nine-member Board of Directors. Each member is elected for a period of three years. Following each annual meeting, the Board elects officers from its members. As needed, the Board appoints volunteer committee heads, coordinators, and representatives for various club positions both from the Board and the *Club* at large.

Mission Statement and Vision

The mission of the *Pine Tree Curling Club* is to promote curling throughout Maine by offering opportunities to learn and enjoy the sport. By providing a first-class experience guided by the positive and motivating spirit of curling, the *PTCC* will foster the growth of the sport within our community, including opportunities for youth, adults, seniors, and those with mental and physical challenges. The organization will develop programs that lead to local, regional, and national competition; coordinate and develop interscholastic competition; and create public awareness and appreciation for the sport.

Our Vision:

- To be a premier curling venue that hosts local, regional, and national curling events
- To offer a variety of curling programs that meet the needs of C*lub* members regardless of age, gender, ability, or experience
- To participate fully in the advancement of curling instruction and technical skills to new and existing athletes
- To grow our *Club* membership and promote member participation in *Club* operations, activities, and events
- To maintain a dynamic and professional organization that is a credit to our members and an asset to our community.

The Sport of Curling

Curling is a sport of precision – it demands that a team deliver a curling stone weighing 42 pounds across more than 130 feet of ice to come to rest in a very specific location, where mere inches often make the difference between victory and defeat. Equally important to the sport of curling is its spirit. The spirit of curling evolved in its early days, and while the main object of the game is to score more points than the opposing team, the spirit of the game demands sportsmanship and honorable conduct. There are no referees in curling, as the players officiate their own games. Curling is not just a sport – it is a sport of camaraderie that nurtures life-long bonds and friendships.

Extensive time and care is put into preparing and maintaining the playing surface to ensure that it is level, clean, free of impurities, and at an ideal temperature for curling.

- Proper ice preparation is a labor of love and takes hours to perfect
- Curling ice is flooded and frozen, using distilled water to remove any impurities, several times to build up a perfectly level foundation

- The ice is then pebbled, again using distilled or deionized water, creating droplets of frozen water on the surface that make it easier for the stones to move across the ice
- A "scraper" with a precise, level blade is then used to remove any inconsistency in the ice created by pebbling, and the pebble/scrape process is repeated several times across the entire surface. This process is repeated countless times throughout the season to maintain the playing surface
- Contact with the ice is limited to what is necessary in gameplay; players keep their shoes and brooms clean, and are discouraged from having hands and knees in contact with the ice for any unnecessary period of time since body heat affects the ice surface
- A Zamboni is never used on curling ice.

Explanation of Terms

Curling is an international sport dating back to the 16th Century. It is one of the world's oldest team sports, originating on Scottish ponds and lochs. Compared to Canada, which has almost one million curlers, the United States is relatively new on the curling landscape. Curling's presence in this country is among the fastest-growing in the world.

Curling can be played on two kinds of ice – ***Multi-Use Arena Ice*** and ***Dedicated Curling Ice***.

Multi-Use Arena Ice serves a multitude of ice sports such as ice hockey, figure skating, speed skating, and curling.

Dedicated Curling Ice is single-purpose and groomed specifically for the sport. The primary differences are the quality of the ice and the availability of ice.

Why Dedicated Curling Ice?

Access to the arena ice is the *Club's* main impediment to growth. The *Club's* Wednesday league runs from 9:10 p.m. – 11:40 p.m. and the Sunday league runs from 8:00 p.m. – 10:30 p.m. These inconvenient times have been identified as the *Club's* main barrier to attracting and retaining curlers.

Instructors sometimes apologetically explain to new curlers that playing on Multi-Use Arena Ice is like learning to play golf on a miniature golf course, on the side of a mountain. Arena ice is not flat, but a tilted landscape of peaks, plateaus, and valleys. Racked by Zamboni ridges, figure skating toe picks, and uneven wear from hockey, curling stones cannot be counted on to "curl" consistently. Practicing putting uphill against windmills will never prepare a competitor for Pebble Beach. *PTCC* curlers, particularly its competitive teams, will always be constrained by the quality of their home ice.

Multi-Use Arena Ice is also inherently challenged by the number of sports sharing it. The *PTCC* cannot satisfy the demands for league play, Learn-to-Curl clinics, lessons, practice time, fundraising events, and other paid activities on arena ice. It also cannot pursue further development of programs for youth, seniors, adaptive players, and other special groups. If the *Club* is to fulfill its mission of expanding the sport and welcoming athletes of all ages and abilities, playing the game as it was meant to be played, it needs quality dedicated curling ice of its own.

Dedicated ice requires a large playing area. Each curling sheet is approximately 150 feet long and 15 feet wide. A three-sheet facility therefore requires an area 150 feet by 45 feet (6,750 square feet) and a four-sheet facility requires an area 150 feet by 60 feet (9,000 square feet) just for the playing surface.

Growth of Curling in America

New curling facilities are springing up across the United States, which demonstrates the demand for and growing popularity of the sport. Examples of new facilities established within recent years include those in Phoenix, Denver, Fort Wayne, Charlotte, Raleigh, and Atlanta. There are currently nearly 200 curling clubs in the United States, and more than 22,000 people curl.

When curling became an official Olympic Sport in 1998, a new generation of Americans discovered curling. Curling receives extensive television airtime during the Winter Olympics, which has caused the U.S. to be the one of the fastest growing curling countries in the world. Curling clubs around the country organize events in concert with the Olympics to leverage that publicity, introducing the sport to large numbers of newly-minted curlers.

Target Market and Area Demographics

All *PTCC* curling currently takes place in Portland. The future location will also be in metropolitan Portland. The target market for membership is Portland and its surrounding counties. The Metropolitan Statistical Area has a population of approximately 515,000 people in York, Cumberland, and Sagadahoc counties, with a median household income of approximately $52,000. A

large portion of that population would be able to curl, creating a large potential market. Curlers can range from ages 8 to 90. Entire families can curl together, presenting a unique family recreational opportunity. The sport can be played by people with a range of athletic ability – from the mildly active to very athletic – and it is a very accessible sport for those with mental and physical disabilities, including but not limited to blindness, deafness, and paraplegia. For example, the *Club* has already partnered with the Alzheimer's Association to provide curling opportunities for its clients. The *PTCC* intends to form leagues for men's, women's and mixed teams, and also to provide opportunities for youth, K-12 schools, colleges, and disabled persons. The organization will also provide and promote opportunities for corporate and teambuilding events, for which the target market is a broad range of local businesses.

For bonspiels, which are two to seven-day curling tournaments, the target market extends to curlers from clubs across the northeastern United States and Canada. The most accessible targets for bonspiels are curlers from the nearest clubs: Belfast Curling Club, Boston Curling Club, Broomstones Curling Club, Canadian Club of Boston, Marlborough Curling Club, Merrimack Valley Curling Club, Mount Washington Valley Curling Club, Nashua Country Club, and Upper Valley Curling & Woodstock Curling Club, all within 150 miles of Portland. Based on discussions with these clubs, many in smaller markets than Portland, *Club* growth will be rapid once the dedicated *PTCC* curling facility is opened.

Market Analysis

Current Opportunity

The *PTCC* was established after the 2014 Winter Olympic Games and has grown to approximately 70 curlers. The opening of a dedicated facility in metropolitan Portland will create further interest and enable the *Club* to continue to fill all Learn-to-Curl events with potential new curlers. League ice time is currently generally limited to five hours a week, beginning at 9:10 p.m. on Wednesday nights and at 8:00 p.m. in a shortened Sunday evening league. With five curling sheets at the arena, only 40 people can curl during each session. The Board has identified these difficult league times as the primary barrier to growth. The 2 1/2 hours of ice time on Wednesday nights are fully utilized with league play.

During and since the 2018 Winter Olympics, *PTCC* hosted numerous Learn-to-Curl events. More than 400 people have attended, but the *Club* has only been able to convert a small fraction of them into regular league curlers, mainly because of lack of access to the ice arena at reasonable times. A dedicated facility is essential in order to provide curling time for all current members, optimize the curling experience, and allow the *Club* to grow and diversify the sport. *PTCC* began a campaign to pursue the creation of a dedicated curling facility in metropolitan Portland in the winter of 2018-19. The Building Committee, and subcommittees, were formed and have been charged by the Board of Directors with overseeing the creation of a new facility.

It is noteworthy that Maine has the oldest population in the United States. The median age in Maine is 44.6 years, a full 1.5 years older than the next oldest state (New Hampshire, from which the *Club* could draw some members with dedicated ice), and 8.6 years older than the national average. Providing curling experiences for the targeted senior market presents a prime opportunity for the *Club*.

Competitive Analysis

Because there are no other curling facilities within a reasonable distance, the *PTCC* has no direct competition for membership within the target area. However, the *Club* will face competition in the recreational sports market. In order to compete with league-based sports like basketball, softball, and volleyball, the *PTCC* will continue to differentiate curling as a unique, fun, inexpensive sport that is accessible to most people in the Portland area.

The *Club* will face some competition from other curling clubs across the United States and Canada for its bonspiels and events. Over 200 bonspiels – usually two or three-day tournaments – are hosted in the United States each year, and curlers must decide which events they will spend their time and money on. As the organization adds additional events, it will be critical to choose themes and promotions that attract attention in the marketplace. Portland has become a destination city because of its vibrant food and entertainment scene, which will make it an attractive venue for bonspiels. The *Club* will enjoy the distinct advantage of having the only dedicated curling facility within 75 miles.

Market Segments

Within the current membership of the *Club*, curlers range from 23 to 70 years old, with a median age in the late 40's. Though several live in Portland near the arena, most others travel to Portland to curl, including from as far as Kennebunk, Auburn, and Brunswick. Most members have a household income higher than the $52,000 median in the Portland area.

Despite some similarities among current members, the target market segments are derived from a large demographic profile. Curlers can range from ages 8 through 90, of either gender, and with any level of education or income. Initial equipment – sliders, brooms and stabilizers – are provided by the *Club*, so new curlers have no start-up costs. Curlers may wish to purchase their own equipment as they go forward, but it is not required. This allows the *Club* to target a broad market for membership and events.

Entry Barriers

The *Pine Tree Curling Club* is the only curling club in Portland, and the barriers to creation of a competing similar organization in the area are very high. For the past decade, the Portland area has experienced a shortage of ice arena space. The formation of a dedicated curling club requires ice availability, a significant amount of capital, and effort. Due to the existing exclusivity of the *PTCC* in the region, startup by a competing curling club would be very difficult. We can safely expect to have the only curling facility in Portland for many years to come.

Projection of Future Growth

The United States has the fastest growing number of curlers of any country in the world. Every four years, significant additional growth is driven by the Winter Olympics, resulting in high demand for curling events. The *PTCC* is committed to becoming a thriving and self-sustaining organization which offers curling to people of all abilities and ages, while respecting the spirit and traditions of the sport. A dedicated facility will allow for far more curling opportunities and a better curling experience, which will increase the membership conversion rate, allow new market segments to join, and influence former members to return. Accordingly, *Club* membership is conservatively expected to increase by 10% per year over the next four years (see Table 1 below), with the largest increase in the Young Adult, Senior, and Youth membership categories.

With dedicated curling ice and the accompanying ability to schedule events at any time throughout the day and week, the *Club* will be able to incorporate youth, senior, adaptive, high school, and college curling programs. Typical programs at dedicated curling facilities include:

- Junior leagues
- High school leagues
- College leagues
- Adaptive and wheelchair leagues
- Adult leagues
    - Adult men's
    - Adult women's
    - Adult mixed (two men, two women)
    - Open
    - Beginners
    - Seniors

Between 2011 and 2017, nine curling clubs transitioned from Multi-Purpose Arena Ice to Dedicated Curling Ice. The chart below shows how their membership changed from the year prior to having dedicated ice to the year after the dedicated ice facility was opened:

TABLE 1

Club Name	# of Sheets in Dedicated Facility	Membership Before Dedicated Ice	Membership After Dedicated Ice	Percent Change in Membership
Bowling Green CC	4	75	110	+46.7%
Brainerd Lakes CC	4	63	91	+44.4%
Charlotte Center CC	4	56	126	+125.0%
Coyotes CC	4	98	146	+49.0%
Dakota Curling	6	75	433	+333.3%
Denver CC	4	93	343	+268.8%
Evergreen CC	3	115	163	+41.7%
Fort Wayne CC	4	35	70	+100.0%
Triangle CC	4	66	113	+86.4%
		676	**1,595**	**+135.9%**

The most conservative projection is that our membership would grow by at least 40% after opening a dedicated facility, with a reasonable probability that it would double.

Sales and Marketing Strategy

In order to support its mission, the *Pine Tree Curling Club* has an integrated multi-faceted sales strategy, largely focused on membership recruitment and retention, execution of bonspiels and special events, donations, and advertising revenue/sponsorships. In order to facilitate the sales strategy and promote the sport of curling, the marketing strategy focuses on building awareness and reputation, promoting the *Club* and its events, and fostering symbiotic relationships with other curling clubs. These plans are detailed in the sections below.

Product/Service Strategy

The *PTCC* provides the only curling opportunities in the metropolitan Portland area. The organization currently offers Learn-to-Curl events for prospective curlers, as well as memberships for dedicated players. Following the facility opening, the *Club* will be able to increase the number and frequency of LTC events, which will create a larger pool of potential members.

Various events will be offered throughout the curling season, including corporate, fundraising, and private events. Corporate events can serve as parties or teambuilding sessions, and will be positioned as a unique, low-cost opportunity for local businesses to provide their employees with a fun, active experience. Fundraising events have, and will be, held to assist families and friends facing medical or emergency situations. Private events could include birthday parties, school events, youth group outings, senior events, and more; the flexibility of these event options will allow the *Club* to address the needs of the market on demand and at off-peak times.

The *PTCC* currently holds no bonspiels because of lack of ice availability, ice rental fees, and ice conditions which fall below those expected at a bonspiel. The *Club* expects to hold two bonspiels in its first year at the new facility, three the following year, and four per year thereafter. These events will allow the *Club* to expand its reach to additional clubs and curlers throughout the northeast and Canada. This will boost visibility and create self-sustaining bonspiels, which will require only a small promotional budget.

In the Business-to-Business market, the *PTCC* will offer many sponsorship and advertising opportunities in its new facility to support operations. Sponsorship and advertising categories include the following:

- Building sponsorships: Naming rights, lounge, locker rooms
- Billboard Advertising: Small, medium, large options
- Scoreboard Advertising: Banner ad, logo
- In-ice Advertising: Center ice logo, front of house, house logo, on the button, front of hack.

Pricing Strategy

The current price for Learn-to-Curl events is $25 per person. Membership is $60 per person annually, and each league costs approximately $120 to $360 depending on duration. When the new facility opens, the pricing structure will be similar. Current members will pay approximately the same amount for the same amount of curling. This will allow the organization to easily retain its current members. Members will have an improved curling experience and more curling options, which are likely to lead to an increased perception of value and a higher average spend per person.

The *PTCC* will adopt a penetration pricing strategy to attract new curlers. While the initial Learn-to-Curl price will remain $25 per person, an advanced LTC will be offered for $15. A follow-on “Rookie League” will allow additional weeks of curling without additional commitment. New curlers will then be offered membership and league play.

Corporate and private event prices will vary based on event needs, duration, number of people, etc. An average corporate event, using the entire facility for 32 people over 3 hours, would cost approximately $500. A smaller event, such as a birthday party, would cost approximately $400. These prices are competitive with other venues, and are lower than most corporate activity-based event options.

Bonspiels are expected to have an entry fee of approximately $360 per four-person team. This price is competitive with other bonspiels in New England and around the country.

Most advertising and sponsorship prices will be charged annually, and will be available at many price points to fit most marketing budgets. Billboard, scoreboard, and in-ice advertising prices range from $200 to $5,000 annually, not including sign costs. The larger building sponsorship prices will be determined at a future date by the *Club*.

Recruitment and Retention Strategy

In order to sustain the new facility, the *Club's* goal is to increase its membership by at least 10% per year over the first four years at the new facility, and by 5% in years five through seven. The marketing tactics detailed below will be employed to attract new curlers to Learn-to-Curl events and provide an introduction to curling.

Once a potential member has attended his or her first LTC or corporate/private event, he or she will be offered additional options to engage with curling and the *Club* – for example, a lower-priced advanced LTC and an introductory Rookie League. Neither of these options will require additional commitment, which allows for a more relaxed and enjoyable learning experience for the new curler. Exposure to these additional opportunities will increase the likelihood that the new curler will become a long-term member.

It will be very important to engage the new member with growth opportunities. Additional training will help the new curler become more comfortable with the game and he or she will then be ready to sign up for additional leagues. After the new member is fully trained and engaged with the *Club*, he or she would become a potential candidate for donations or volunteer activities; however, it will be very important to wait until that level of engagement to solicit any commitment.

To retain members, frequent training and development opportunities will be key, especially for those who wish to pursue higher levels of competition. The *PTCC* will host curling clinics such as the Hot Shots Curling Camp and similar events. The *Club* will also host in-house clinics to teach basic and advanced strategy, delivery techniques, skipping, and other curling skills.

The *Club* is also engaging with special groups to introduce them to curling. Outreach will be made to youth, high school, college, and senior groups, with leagues formed within those groups as people join. The *Club* has already begun discussions with Maine Adaptive Sports and Recreation about leagues and clinics for its clients.

Fundraising/Sponsorship Strategy

The fundraising strategy of the *PTCC* has several components:

- Appeal to current members for donations, pledges, and loans
- Appeal to former members and Learn-to-Curl attendees
- GoFundMe appeal to members' Facebook friends
- Fundraisers to obtain sponsorship of specific equipment such as the ice scraper, furniture, or kitchen equipment from corporate or private sponsors
- Fundraising events such as Buildspiels
- Solicitation of advertisers for billboards and other display areas of the ice area by preparing a brochure and distributing it to interested local businesses and online
- Application for various grants applicable to our mission and vision and which are relevant to our objective of inclusion of disadvantaged and disabled people
- Application to the World Curling Federation for their interest-free loan program
- In-house raffles and draws.

Bonspiel and Special Events Strategy

Bonspiels will be an important source of revenue and will serve to promote the *PTCC* both locally and in the larger North American curling community. During the first year in the new facility, the *Club* will limit the number of bonspiels in order to concentrate on operations. This will permit the *Club* to adjust to the increased volunteer participation required to maintain the facility and run leagues and events throughout the season. In following years, the *PTCC* will host additional bonspiels.

Hosting corporate "team building" events within the facility has proven to be a major source of revenue for most curling clubs. The *PTCC* already receives numerous requests for special events from businesses and private individuals. The ability of the *Club* to host these events is currently limited by lack of ice time, but with the new facility, these programs will be limited only by volunteer personnel needed to organize, instruct, and host the events. It is expected that the *Club* will host approximately one corporate event and one private event per month. These will generate roughly $500 and $400 per event, respectively.

Current and Future Operations Plan

The *PTCC* is positioned to be the only dedicated curling club in southern Maine. After several years of successful club operations in rented arena space, the organization is planning to build a dedicated curling facility, which will allow the *Club* to grow to its full potential. The operations plan for the new facility is outlined in the sections below.

Location

The current mailing address of the PTCC is:

12 Settlers Road
Westbrook, ME 04092

The address of the William B. Troubh Ice Arena, the current curling location, is:

225 Park Avenue
Portland, ME 04102

Operation

The current regular operating hours of the *Club* are Wednesdays from 9:10 p.m. – 11:40 p.m.. Ice availability is subject to the Troubh Arena schedule. The Fall and Winter Leagues curl on Wednesday nights at 9:10 for ten weeks. An abbreviated Sunday League curls from 8:00 p.m. – 10:30 p.m.

Maine Brew Bus Learn-to-Curl sessions are held monthly throughout the curling season. Public Learn-to-Curl sessions are scheduled throughout the year. A special Learn-to-Curl for Maine's craft brewers was held on March 30, 2019, introducing curling to the Maine craft brewing industry, one of the fastest-growing industries in the state and a likely source of future support.

Following the opening of the new facility, the operating hours of the *PTCC* will be approximately 10:00 a.m. through 9:00 p.m. from mid-September to mid-May.

Employees (All Volunteers)

PTCC has no paid employees. It is expected that it will continue as a volunteer-managed organization for the foreseeable future. Once the dedicated facility opens, all members will be expected to donate a minimum of 10-20 volunteer hours per year. The Board of Directors will continue to be comprised of volunteers, and the Board may appoint the following volunteer positions as needed:

- Planning Committee Head
- Membership Committee Head
- Fundraising and Sponsorship Committee Head
- Marketing Committee Head
- Corporate / Special Events Committee Head
- Ice and Equipment Committee Head
- Player Development Committee Head
- League Coordinator
- Learn-to-Curl Coordinator
- Youth Curling Coordinator
- Adaptive Curling Coordinator.

Creating a Dedicated Curling Ice Facility

The *Club* needs a dedicated ice facility that can support both its current and future programs. Dedicated ice will allow the *Club* to expand its curling programs, provide the practice ice and programs necessary for the development of competitive curlers, and support additional league times.

There are five possibilities for creating a facility:

- The *Club* Designs and Constructs a Facility on Land it Purchases
    - Gives *Club* the most control over the facility and the future
    - Greatest stability for the *Club* in the long term
    - Most expensive upfront cost
    - Most expensive ongoing cost
- The *Club* Designs and Constructs a Facility on Land it Leases
- The *Club* Purchases an Existing Ice Facility

    - Highly unlikely, since it would require a facility going on the market at the proper time in the proper location for the proper price
- The *Club* Purchases an Existing Non-Ice Facility that Could be Retrofitted as a Curling Facility
    - High upfront cost
    - Cheaper than buying and building from scratch
- The *Club* Leases an Existing Non-Ice Facility that Could be Retrofitted as a Curling Facility
    - Lower cost to build
    - Existing features (restrooms, parking, etc.) can be incorporated
    - Possibly more location choices
    - Infrastructure (electric, water, etc.) may already be in place

The building will require a concrete floor, sufficient electrical power (600 amps with 460-480 volts) to power the ice plant, and an existing structural configuration that can accommodate the features described in the table below. It is anticipated that all of the other features will involve some level of tenant improvements depending on the specific building, such as ADA improvements and insulation. Any lease term should be at least 7-10 years, with an option to renew for an additional term.

An estimate of space needs for a three or four-sheet facility is shown in the following table:

TABLE 2

Space	***Square Footage for 3 Sheet Facility***	***Square Footage for a 4 Sheet Facility***
Curling Rink (Four Sheets)	8,200-8,500	11,500-12,500
Ice Plant	500-600	500-600
Equipment Room	600-800	600-800
Warm Room (Viewing Area)	800-1,000	800-1,000
Bar	200-300	200-300
Restrooms	300-500	300-500
Kitchen/Snack Bar	300-500	300-500
Locker Rooms	200-400	200-400
Reception/Office	150-250	150-250
Total	**11,250-12,850**	**14,550-16,850**

The objective of the design of the dedicated ice facility is to provide an ADA-compliant curling facility with a superior playing surface and the amenities needed to run a successful curling club. Due mainly to start-up costs, the *Club* plans to enter into a long-term lease for an existing building and retrofit it as a dedicated curling facility.

The goal is to provide three or four sheets – each sheet accommodates eight curlers for a game. With three or four sheets, the facility will be able to support upwards of 200 curlers in recreational and competitive leagues. According to a 2016 Bowling Green State University study, the most common number of sheets at a dedicated curling facility is four. This capacity will also serve the needs of junior, senior, adult, and wheelchair/adaptive curlers; practice ice time and lessons for members; and bonspiels. To meet these objectives, a 12,000 - 15,000 square foot facility is needed with a daily parking capacity of approximately 20 to 30 cars and special events parking capacity of 50 to 60 cars.

The *Club* has engaged an experienced commercial real estate broker to guide the search for a suitable location. In early 2019, representatives of the *Club* toured three locations in Portland, South Portland, and Westbrook, ranging in lease rates from $4.95 to $9.00 per square foot annually.

Design/Architectural Considerations

There are two basic approaches to designing and building a curling facility: **design-bid-build** and **design-build**.
Each method has advantages and disadvantages.

Design-bid-build: In this approach, design and construction are two separate steps. First, a designer (architect) is hired to define the project and prepare a design, construction drawings, and specifications. Second, the design information is given to contractors who bid or negotiate a price for their part of the project based on the specifications and drawings. There are several advantages to this approach. The Building Committee will be more involved in the process and will make the important decisions. Less up-front money is required because initially only a designer is hired. Fundraising will be easier because people can see what the project will look like before it is built. Completing the design before getting a bid makes

quality control easier. Soliciting bids from several contractors on a completed design may result in a lower cost. Using a separate designer means the designer will be the *Club's* agent and more likely to be an advocate in dealing with a builder. The down side of this approach is that costs remain unknown until the bids are received, and the process usually takes longer.

Design-build: In this approach, design and construction of the facility are the responsibility of the same entity. A contractor or builder is hired who, in turn, hires all consulting architects and engineers and all of the subcontractors who would build the facility. The advantages of this method are that the *Club* only has to deal with one contractor, and the process is usually faster than one that requires a separate construction bid. In addition, costs are known earlier. The downside is that there is no independent agent looking after *Club* interests regarding quality and performance. Additionally, since the price is usually agreed upon prior to building, there may be disputes about what was included in the price. Also, there may be little flexibility in changing the design after the contract is signed.

Selecting an Architect. The selection of an architect should be made using written selection criteria most critical to achieving a successful design. First, identify the qualifications that the architect must have in order to make the project a success. Typical criteria used for selection include:

- Past experience with similar facilities (curling clubs, private clubs, sports facilities, ice rinks, etc.)
- Ability to design to a budget
- Ability to work with groups/committees
- Quality of services provided (get references)

Selection should not be made only on the basis of cost. First, this is not like buying a product where value comparisons can be easily made. Rather, it is a service in which the relationship and working abilities differ such that cost has little relationship to the quality of service. Small variations in fees are not crucial in the overall project costs. The ability to provide the most responsive service is more critical to overall project success than a small difference in fees.

After establishing selection criteria, identify architects that are capable of providing the needed design. The initial list of candidates may be developed by word of mouth, online, or by placing an advertisement that describes the project, the selection criteria, and requests that interested firms submit a statement of qualifications. A due date is set for receipt of all statements of qualifications.

Once all responses are received, thoroughly review the information provided and rank the submissions from the most to the least qualified. At this time, a clear winner may be evident. However, normal practice is to invite the top two or three to an interview to assess them face to face. It is as important to know that you can work with them as it is to know they can do the job. How easy it will be to work with an architect will usually come out during an interview.

After the interviews are complete, rank the firms. Issue a scope-of-services to the highest-ranking firm and request that they submit a fee proposal. After reviewing the proposal, negotiate the scope and fee to fit within the budget. If a scope and fee agreement cannot be agreed upon, cease negotiations and request a proposal from the second firm.

With this selection process, the firm that is selected will be the most qualified, will be easiest to work with, will be most responsive, and will be priced within the budget.

Financial System

The *PTCC* Treasurer and a volunteer bookkeeper process all day-to-day financial transactions for the *Club*. An accountant will produce financial statements and tax returns.

Computer System

The *PTCC* has purchased club management software, Curling Club Manager, which manages functions including member registration, league management, league standings, league substitution list, club calendar, website, mass email functions, sponsor ad tracking, photo gallery, and more.

Tools and Equipment

Ice preparation tools include the following, some of which are currently owned by the *Club*:

- Hoses
- Ice scraper
- Nipper
- Hand scraper
- Four pebble cans

- Assorted pebble heads
- Two 8’ mops
- One 8’ sweeping brush (owned)
- Water RO treatment and storage system
- Water Heater
- Rock Boxes (owned)
- Thermometers

In addition, the organization owns, or will purchase, the following equipment necessary for curling:

- 32 curling stones and handles (owned)
- Ten hacks (owned)
- Five scoreboards (owned)
- One adjustable measuring device
- Assorted club sliders (owned)
- Assorted club grippers (owned)
- Club brooms (owned)
- Curling stabilizers (owned)

Miscellaneous equipment which will need to be acquired includes a toolbox of light carpentry and maintenance tools and one computer and one printer for the *PTCC* office.

Furniture

Furniture in the new facility will be purchased, or received as donations, consisting of:

- Round tables (to seat eight each)
- Chairs to match tables
- Additional seating, stadium or freestanding
- Folding tables
- Bar stools
- One office desk and chair
- Two office chairs
- One filing cabinet

Displays

A roadside advertising sign and assorted notice boards for the warm room will be purchased.

Permits and Licenses

Building permits will be secured. A business license and fraternal bar license will also be needed.

Insurance

The following types of insurance will be purchased:

- Errors and Omissions to protect the Board of Directors
- Employee theft coverage
- Building, Fire, Damage and Theft Insurance
- Contents Insurance
- Liability Insurance, including liquor liability.

Financial Plan

Current Financial Summary

The *Pine Tree Curling Club* has produced excess revenue each year since 2016, even though the *Club* has typically only been able to curl once per week. In the initial years, some of these excess funds were used as startup costs to acquire club stones and associated equipment, which provided the *Club* with tangible assets. This is unusual for a non-profit organization and reflects the strong demand in the area and efficient management by the Board of Directors.

The *Club* currently pays $235 per hour for ice time at the Troubh Arena.

League fees have remained relatively constant at approximately $360 per person for the fall/winter leagues and $120 for the shorter spring league. On average, curlers pay around $16 per night.

Learn-to-Curl events have made a significant contribution to the group's financial success over the past four years. While first-year revenue for these events was only $2,700, the revenue for these events was $4,000 in 2018, primarily due to the Olympic bump. With a dedicated facility, the net income from those events will rise noticeably since incremental ice costs will fall to nearly zero.

The *Club* has a cash balance of $30,137 as of January 2020. The *Club* may qualify for a zero-interest loan from the World Curling Federation (WCF). In discussions between the *Club* and USA Curling, which administers the loan, the *Club* was informed that applications are generally favorably received, and that it is a "strong positive" if most funding is already committed.

The *Club* plans to lease, retrofit, and operate a dedicated ice facility by February 1, 2022. This financial plan outlines the associated costs and funding, and is divided into two parts – income projections and expense projections over seven years.

Gross Income Projections

The following table presents anticipated *Club* income for the first seven years at a dedicated curling facility. These projections assume a 10% yearly growth rate in years 1-4 and a 5% yearly rate in years 5-7, and a cost to play of $18 per person/per day through all seven years ($10 for juniors and college students).

TABLE 3

INCOME PROJECTIONS FOR FIRST SEVEN YEARS OF DEDICATED FACILITY*

Year 1	# of Participants	Gross Income	Cost to Play
Men's Winter (10 Week)	40	7,200	$18/pp/day
Women's Winter (10 Week)	24	4,320	$18/pp/day
Adult Open Winter (10 Week)	40	7,200	$18/pp/day
Senior Winter (10 Week)	20	3,600	$18/pp/day
Mixed Winter (10 Week)	40	7,200	$18/pp/day
Adaptive Winter (10 Week)	8	1,440	$18/pp/day
High School Winter (8 Week)	12	1,728	$18/pp/day
Junior Winter (8 Week)	12	960	$10/pp/day
College Winter (8 Week)	12	960	$10/pp/day
Men's Spring (6 Week)	40	4,320	$18/pp/day
Women's Spring (6 Week)	24	2,592	$18/pp/day
Adult Open Spring (6 Week)	40	4,320	$18/pp/day
Senior Spring (6 Week)	20	2,160	$18/pp/day
Mixed Spring (6 Week)	40	4,320	$18/pp/day
Adaptive Spring (6 Week)	8	864	$18/pp/day
Junior Spring (6 Week)	12	720	$10/pp/day
2 Bonspiels (16 Teams @ $360 Per Spiel)		11,520	
Learn-to-Curl	200	5,000	$25 pp
Bar/Concession		25,000	
Corporate Events	6	3,000	$500 per event
Private Events	6	2,400	$400 per event
Men's Fall (11 Week)	40	7,920	$18/pp/day
Women's Fall (11 Week)	24	4,752	$18/pp/day
Adult Open Fall (11 Week)	40	7,920	$18/pp/day
Senior Fall (11 Week)	20	3,960	$18/pp/day
Mixed Fall (11 Week)	40	7,920	$18/pp/day
Adaptive Fall (11 Week)	8	1,584	$18/pp/day
High School Fall (8 Week)	12	1,728	$18/pp/day
Junior Fall (8 Week)	12	960	$10/pp/day

College Fall (8 Week)	12	960	$10/pp/day
		138,528	
Year 2 (Assumes 10% Growth in # of Curlers)		**Gross Income**	
		154,698	
Year 3 (Assumes 10% Growth in # of Curlers)		**Gross Income**	
		171,912	
Year 4 (Assumes 10% Growth in # of Curlers)		**Gross Income**	
		185,883	
Year 5 (Assumes 5% Growth in # of Curlers)		**Gross Income**	
		194,594	
Year 6 (Assumes 5% Growth in # of Curlers)		**Gross Income**	
		203,580	
Year 7 (Assumes 5% Growth in # of Curlers)		**Gross Income**	
		212,566	

*Complete details on gross income for years 2 through 7 can be found in Appendix 4 – Income Projections for First Seven Years at Dedicated Facility.

Expense Projections

The following four tables present the projected monthly and annual costs associated with a 12,000 square foot (3 sheets) 15,000 square foot (4 sheets) curling facility leased for seven years (with a renewal option for an additional seven years). The costs are based on a $6.00 per square foot (Scenario 1 & 3) or $7.00 per square foot (Scenario 2 &4) annual initial lease rate, NNN of 30% of lease rate, a 2.5% annual rent increase, $60,000 build-out cost amortized over seven years, an interest-free WCF loan with payback in eight annual installments commencing in the third year after the loan is made, and a low-interest GNCC loan of $30,000 repayable during years 1-5 at the new facility, and interest-free loans from *Club* members.

TABLE 4

Financial Cost (Scenario 1) 12,000 Square Feet (3 Sheets) for 7 Years/Rent at $6.00 per Square Foot in Year 1								
	Rent @ $6.00/Sq .Ft.	NNN (Maintenance, Fire Protection, Insurance, Landscaping, Plowing, RE Taxes, Water, Sewer ($1.80/Sq.Ft.	Reimbursement of $60,000 for buildout over 7 years	Heat/Electricity @ $1.50/Sq. Ft.	WCF Interest-Free Loan of $30K*	GNCC Low-Interest Loan of $30K**	Interest-Free Member Loans of $72,263***	Total
Month 1	6,000	1,800	714	750				9,264
Month 2	6,000	1,800	714	1,500				10,014
Month 3	6,000	1,800	714	1,500				10,014
Month 4	6,000	1,800	714	1,500				10,014
Month 5	6,000	1,800	714	1,500				10,014
Month 6	6,000	1,800	714	1,500				10,014
Month 7	6,000	1,800	714	1,500				10,014
Month 8	6,000	1,800	714	1,500				10,014
Month 9	6,000	1,800	714	1,500				10,014
Month 10	6,000	1,800	714	1,500				10,014
Month 11	6,000	1,800	714	1,500				10,014
Month 12	6,000	1,800	714	750				9,264
Annual	**72,000**	**21,600**	**8,568**	**16,500**		**6,100**		**124,768**

Year 2	**Assume 2.5% Increase to $6.15**	**Assume 2.5% Increase to $1.85**						
Monthly	6,150	1,850	714	1,500				10,214
Annual	**73,800**	**22,200**	**8,568**	**16,500**		**6,100**	**7,226**	**134,394**
Year 3	**Assume 2.5% Increase to $6.30**	**Assume 2.5% Increase to $1.90**						
Monthly	6,300	1,900	714	1,500				10,414
Annual	**75,600**	**22,800**	**8,568**	**16,500**	**3,750**	**6,100**	**10,839**	**144,157**
Year 4	**Assume 2.5% Increase to $6.46**	**Assume 2.5% Increase to $1.95**						
Monthly	6,460	1,950	714	1,500				10,624
Annual	**77,520**	**23,400**	**8,568**	**16,500**	**3,750**	**6,100**	**14,453**	**150,291**
Year 5	**Assume 2.5% Increase to $6.62**	**Assume 2.5% Increase to $2.00**						
Monthly	6,620	2,000	714	1,500				10,834
Annual	**79,440**	**24,000**	**8,568**	**16,500**	**3,750**	**6,100**	**18,066**	**156,424**
Year 6	**Assume 2.5% Increase to $6.79**	**Assume 2.5% Increase to $2.05**						
Monthly	6,790	2,050	714	1,500				11,054
Annual	**81,480**	**24,600**	**8,568**	**16,500**	**3,750**		**21,679**	**156,577**
Year 7	**Assume 2.5% Increase to $6.96**	**Assume 2.5% Increase to $2.10**						
Monthly	6,960	2,100	714	1,500				11,274
Annual	**83,520**	**25,200**	**8,568**	**16,500**	**3,750**	**6,100**		**137,538**

TABLE 5

Financial Cost (Scenario 2) 12,000 Square Feet (3 Sheets) for 7 Years/Rent at $7.00 per Square Foot in Year 1								
	Rent @ $7.00/Sq .Ft.	NNN (Maintenance, Fire Protection, Insurance, Landscaping, Plowing, RE Taxes, Water, Sewer ($2.10/Sq.Ft.	Reimbursement of $60,000 for buildout over 7 years	Heat/Electricity @ $1.50/Sq. Ft.	WCF Interest-Free Loan of $30K*	GNCC Low-Interest Loan of $30K**	Interest-Free Member Loans of $76,163***	Total
Month 1	7,000	2,100	714	750				10,564
Month 2	7,000	2,100	714	1,500				11,314
Month 3	7,000	2,100	714	1,500				11,314

Month 4	7,000	2,100	714	1,500				11,314
Month 5	7,000	2,100	714	1,500				11,314
Month 6	7,000	2,100	714	1,500				11,314
Month 7	7,000	2,100	714	1,500				11,314
Month 8	7,000	2,100	714	1,500				11,314
Month 9	7,000	2,100	714	1,500				11,314
Month 10	7,000	2,100	714	1,500				11,314
Month 11	7,000	2,100	714	1,500				11,314
Month 12	7,000	2,100	714	750				10,564
Annual	**84,000**	**25,200**	**8,568**	**16,500**		**6,100**		**140,388**
Year 2	**Assume 2.5% Increase to $7.18**	**Assume 2.5% Increase to $2.15**						
Monthly	7,180	2,150	714	1,500				11,544
Annual	**86,160**	**25,800**	**8,568**	**16,500**		**6,100**	**7,613**	**150,741**
Year 3	**Assume 2.5% Increase to $7.36**	**Assume 2.5% Increase to $2.20**						
Monthly	7,360	2,200	714	1,500				11,774
Annual	**88,320**	**26,400**	**8,568**	**16,500**	**3,750**	**6,100**	**11,424**	**161,062**
Year 4	**Assume 2.5% Increase to $7.54**	**Assume 2.5% Increase to $2.26**						
Monthly	7,540	2,260	714	1,500				12,014
Annual	**90,480**	**27,120**	**8,568**	**16,500**	**3,750**	**6,100**	**15,233**	**167,751**
Year 5	**Assume 2.5% Increase to $7.73**	**Assume 2.5% Increase to $2.32**						
Monthly	7,730	2,320	714	1,500				12,264
Annual	**92,760**	**27,840**	**8,568**	**16,500**	**3,750**	**6,100**	**19,041**	**174,559**
Year 6	**Assume 2.5% Increase to $7.92**	**Assume 2.5% Increase to $2.38**						
Monthly	7,920	2,380	714	1,500				12,514
Annual	**95,040**	**28,560**	**8,568**	**16,500**	**3,750**		**22,849**	**175,267**
Year 7	**Assume 2.5% Increase to $8.12**	**Assume 2.5% Increase to $2.44**						
Monthly	8,120	2,440	714	1,500				12,774
Annual	**97,440**	**29,280**	**8,568**	**16,500**	**6,250**			**158,038**

TABLE 6

Financial Cost (Scenario 3) 15,000 Square Feet (4 Sheets) for 7 Years/Rent at $6.00 per Square Foot in Year 1

	Rent @ $6.00/Sq.Ft.	NNN (Maintenance, Fire Protection, Insurance, Landscaping, Plowing, RE Taxes, Water, Sewer ($1.80/Sq.Ft.)	Reimbursement of $60,000 for buildout over 7 years	Heat/Electricity @ $1.50/Sq. Ft.	WCF Interest-Free Loan of $50K*	GNCC Low-Interest Loan of $30K**	Interest-Free Member Loans of $87,001***	Total Monthly Lease Cost
Month 1	7,500	2,250	714	875				11,339
Month 2	7,500	2,250	714	1,875				12,339
Month 3	7,500	2,250	714	1,875				12,339
Month 4	7,500	2,250	714	1,875				12,339
Month 5	7,500	2.250	714	1,875				12,339
Month 6	7,500	2,250	714	1,875				12,339
Month 7	7,500	2,250	714	1,875				12,339
Month 8	7,500	2,250	714	1,875				12,339
Month 9	7,500	2,250	714	1,875				12,339
Month 10	7,500	2,250	714	1,875				12,339
Month 11	7,500	2,250	714	1,875				12,339
Month 12	7,500	2,250	714	875				11,339
Annual	**90,000**	**27,000**	**8,568**	**20,500**		**6,100**		**152,168**
Year 2	**Assume 2.5% Increase to $6.15**	**Assume 2.5% Increase to $1.85**						
Monthly	7,688	2,313	714	1,875				12,590
Annual	**92,250**	**27,750**	**8,568**	**20,500**		**6,100**		**155,168**
Year 3	**Assume 2.5% Increase to $6.30**	**Assume 2.5% Increase to $1.90**						
Monthly	7,875	2,375	714	1.875				12,839
Annual	**94,500**	**28,500**	**8,568**	**20,500**	**6,250**	**6,100**	**4,350**	**168,768**
Year 4	**Assume 2.5% Increase to $6.46**	**Assume 2.5% Increase to $1.95**						
Monthly	8,075	2,438	714	1,875				13,102
Annual	**96,900**	**29,250**	**8,568**	**20,500**	**6,250**	**6,100**	**8,700**	**176,268**
Year 5	**Assume 2.5% Increase to $6.62**	**Assume 2.5% Increase to $2.00**						
Monthly	8,275	2,500	714	1,875				13,364
Annual	**99,300**	**30,000**	**8,568**	**20,500**	**6,250**	**6,100**	**13,050**	**183,768**
Year 6	**Assume 2.5% Increase to $6.79**	**Assume 2.5% Increase to $2.05**						
Monthly	8,488	2,563	714	1,875				13,640

Annual	**101,850**	**30,750**	**8,568**	**20,500**	**6,250**		**17,400**	**185,318**
Year 7	**Assume 2.5% Increase to $6.96**	**Assume 2.5% Increase to $2.10**						
Monthly	8,700	2,625	714	1,875				13,914
Annual	**104,400**	**31,500**	**8,568**	**20,500**	**6,250**		**21,750**	**192,968**

Table 7

Financial Cost (Scenario 4) 15,000 Square Feet for 7 Years/Rent at $7.00 per Square Foot in Year 1								
	Rent @ $7.00/Sq.Ft.	NNN (Maintenance, Fire Protection, Insurance, Landscaping, Plowing, RE Taxex, Water, Sewer ($2.10/Sq.Ft.)	Reimbursement of $60,000 for buildout over 7 years	Heat/Electricity @ $1.50/Sq. Ft.	WCF Interest-Free Loan of $50K*	GNCC Low-Interest Loan of $30K**	Interest-Free Member Loans of $150,730***	Total Monthly Lease Cost
Month 1	8,750	2,625	714	875				12,964
Month 2	8,750	2,625	714	1,875				13,964
Month 3	8,750	2,625	714	1,875				13,964
Month 4	8,750	2,625	714	1,875				13,964
Month 5	8,750	2.625	714	1,875				13,964
Month 6	8,750	2,625	714	1,875				13,964
Month 7	8,750	2,625	714	1,875				13,964
Month 8	8,750	2,625	714	1,875				13,964
Month 9	8,750	2,625	714	1,875				13,964
Month 10	8,750	2,625	714	1,875				13,964
Month 11	8,750	2,625	714	1,875				13,964
Month 12	8,750	2,625	714	875				12,964
Annual	**105,000**	**31,500**	**8,568**	**20,500**		**6,100**		**171,668**
Year 2	**Assume 2.5% Increase to $7.18**	**Assume 2.5% Increase to $2.15**						
Monthly	8,975	2,688	714	1,875				14,252
Annual	**107,700**	**32,250**	**8,568**	**20,500**		**6,100**		**175,118**
Year 3	**Assume 2.5% Increase to $7.36**	**Assume 2.5% Increase to $2.20**						
Monthly	9,200	2,750	714	1,875				14,539
Annual	**110,400**	**33,000**	**8,568**	**20,500**	**6,250**	**6,100**	**7,537**	**192,355**
Year 4	**Assume 2.5% Increase to $7.54**	**Assume 2.5% Increase to $2.26**						
Monthly	9,425	2,825	714	1,875				14,839
Annual	**113,100**	**33,900**	**8,568**	**20,500**	**6,250**	**6,100**	**15,073**	**203,491**

Year 5	**Assume 2.5% Increase to $7.73**	**Assume 2.5% Increase to $2.32**						
Monthly	9,663	2,900	714	1,875				15,152
Annual	**115,950**	**34,800**	**8,568**	**20,500**	**6,250**	**6,100**	**22,610**	**214,778**
Year 6	**Assume 2.5% Increase to $7.92**	**Assume 2.5% Increase to $2.38**						
Monthly	9,900	2,975	714	1,875				15,464
Annual	**118,800**	**35,700**	**8,568**	**20,500**	**6,250**		**30.146**	**219,964**
Year 7	**Assume 2.5% Increase to $8.12**	**Assume 2.5% Increase to $2.44**						
Monthly	10,150	3,050	714	1,875				15,789
Annual	**121,800**	**36,600**	**8,568**	**20,500**	**6,250**		**37,683**	**231,401**

* The WCF Interest-Free Loan is a ten-year loan. The loan is repaid in eight equal installments in years 3-10.

** The GNCC Low-Interest Loan is a five-year loan. The loan is repaid in equal installments in years 1-5.

*** Interest-Free Member Loans would be paid back according to terms agreed upon by the *Club* and the member. In Scenarios 1 and 2 (3-Sheet facility), the proposed payback plan is 10% in year 2, 15% in year 3, 20% in year 4, 25% in year 5, and 30% in year 6. In Scenarios 3 and 4 (4-Sheet facility), the proposed payback plan is 5% in year 3, 10% in year 4, 15% in year 5, 20% in year 6, 25% in year 7, and 25% in year 8.

Net Income Projections

The following table compares revenue versus expenses over seven years based on the above income/expense projections.

TABLE 8

Year 1 Revenue (From Table 3)	**Year 1 Expense (Scenario 1 – 3 Sheets @ $6/square foot)**	**Year 1 Expense (Scenario 2 – 3 Sheets @ $7/square foot)**	**Year 1 Expense (Scenario 3 – 4 Sheets @ $6/square foot)**	**Year 1 Expense (Scenario 4 – 4 Sheets @ $7/square foot)**
$138,528	$124,768	$140,368	$152,168	$171,668
Net (+/-)	$13,780	($1,840)	($13,620)	($33,120)
Year 2 Revenue	**Year 2 Expense (Scenario 1)**	**Year 2 Expense (Scenario 2)**	**Year 2 Expense (Scenario 3)**	**Year 2 Expense (Scenario 4)**
$154,698	$134,394	$150,741	$155,168	$175,118
Net (+/-)	$20,304	$3,957	($470)	($20,420)
Year 3 Revenue	**Year 3 Expense (Scenario 1)**	**Year 3 Expense (Scenario 2)**	**Year 3 Expense (Scenario 3)**	**Year 3 Expense (Scenario 4)**
$171,912	$144,157	$161,062	$168,768	$192,355
Net (+/-)	$27,755	$10,850	$3,144	($20,443)
Year 4 Revenue	**Year 4 Expense (Scenario 1)**	**Year 4 Expense (Scenario 2)**	**Year 4 Expense (Scenario 3)**	**Year 4 Expense (Scenario 4)**
$185,883	$150,291	$167,751	$176,260	$203,491
Net (+/-)	$35,592	$18,132	$9,615	($17,608)
Year 5 Revenue	**Year 5 Expense (Scenario 1)**	**Year 5 Expense (Scenario 2)**	**Year 5 Expense (Scenario 3)**	**Year 5 Expense (Scenario 4)**

$194,594	$156,424	$174,559	$183,768	$214,778
Net (+/-)	$38,170	$20,035	$10,826	($20,184)
Year 6 Revenue	**Year 6 Expense (Scenario 1)**	**Year 6 Expense (Scenario 2)**	**Year 6 Expense (Scenario 3)**	**Year 6 Expense (Scenario 4)**
$203,580	$156,577	$175,267	$185,318	$219,964
Net (+/-)	$47,003	$28,313	$18,262	($16,384)
Year 7 Revenue	**Year 7 Expense (Scenario 1)**	**Year 7 Expense (Scenario 2)**	**Year 7 Expense (Scenario 3)**	**Year 7 Expense (Scenario 4)**
$212,566	$137,538	$158,038	$192,968	$231,401
Net (+/-)	$75,028	$54,528	$19,598	($18,835)
Total 7 Year Revenue	**Total 7 Year Expense (Scenario 1)**	**Total 7 Year Expense (Scenario 2)**	**Total 7 Year Expense (Scenario 3)**	**Total 7 Year Expense (Scenario 4)**
$1,261,781	$1,004,149	$1,127,786	$1,214,426	$1,408,775
Net (+/-)	$257,632	$133,995	$47,355	($146,994)

Costs and Source of Funds

Table 7 below lists known and anticipated up-front costs and the sources of funds to cover those up-front costs. The notes following Table 7 provide more extensive explanations for some line items.

The primary assumption for the up-front costs is that the *Club* will receive a donation of two Carrier 30GXR125-A-65Q6 chillers (125 ton screw units) from the Cross Insurance Arena in the summer of 2020. These units are 16 years old and have had "the utmost care" per the Cross Insurance Arena. Cross is replacing those chillers in the summer of 2020, and it is their intention to donate them to the *Club*. Each unit individually should be sufficient to create three or four sheets of curling ice.

TABLE 9

	Scenario 1	**Scenario 2**	**Scenario 3**	**Scenario 4**
Ice Plant Acquisition and Refurbishment*	$60,000	$60,000	$60,000	$60,000
Ice Mats, Headers, Hardware, Glycol	$36,000	$36,000	$45,000	$45,000
3-Months Security	$23,400	$27,300	$29,250	$34,125
Ice Scraper	$10,000	$10,000	$10,000	$10,000
Insurance	$10,000	$10,000	$10,000	$10,000
Reserve for First 3 Years Operating Deficit)	$0	$0	$12,246	$75,283
Permits	$3,000	$3,000	$3,000	$3,000
Nipper	$1,000	$1,000	$1,000	$1,000
Bar License	$1,000	$1,000	$1,000	$1,000
Unaccounted-for Expenses	$35,000	$35,000	$42,642	$38,459
Total Up-Front Cost	**$179,400**	**$183,300**	**$214,138**	**$277,867**
Source of Up-Front Costs				
GNCC Loan	$30,000	$30,000	$30,000	$30,000
WCF Loan**	$30,000	$30,000	$50,000	$50,000
GoFundMe	$1,743	$1,743	$1,743	$1,743
Due from Broomstones	$3,600	$3,600	$3,600	$3,600
Checking Account	$4,613	$4,613	$4,613	$4,613
Dedicated Ice Account	$6,275	$6,275	$6,275	$6,275
PayPal	$13,906	$13,906	$13,906	$13,906
Member Pledges	$2,000	$2,000	$2,000	$2,000
Member Interest-Free Loans***	$72,263	$76,163	$87,001	$150,730
Advertising/Naming Rights	$15,000	$15,000	$15,000	$15,000
Total Source of Up-Front Costs	**$179,400**	**$183,300**	**$214,138**	**$277,867**

Notes to Table 9

*This cost is based on discussions with the Cross Insurance Arena (Jim Leo) and AAA Energy Service (Chad Everett). AAA, which has serviced the Cross Insurance Arena ice plant over the years, has estimated that the two chillers would require approximately $100,000 updating and maintenance. Since one chiller would be sufficient to make three or four sheets of curling ice, the maintenance estimate has been lowered to $60,000 for immediate needs.

**The WCF loan (discussed in more detail in Appendix 2) requires a loan repayment guarantee. The WCF loan requirements are set forth in Appendix 2.

*** Interest-free member loans would be paid back according to an established schedule. Under Scenarios 1 and 2 (3-sheet facility), the loans would be paid back on a more aggressive schedule – 10% in Year 1, 15% in Year 2, 20% in Year 3, 25% in Year 4, and 30% in Year 5. Under Scenarios 3 and 4 (4-sheet facility), the payback would be 5% in Year 3, 10% in Year 4, 15% in Year 5, 20% in Year 6, and 25% in Years 7 and 8. A quicker payback should be more appealing to those members who might consider making and interest-free loan to the *Club.* In return for interest-free loans from members, the *Club* will offer incentives, such as recognition of the support in the form of a plaque in the warm room, reduced/waived league fees, reduced/waived bonspiel fees, or key access to the *Club*.

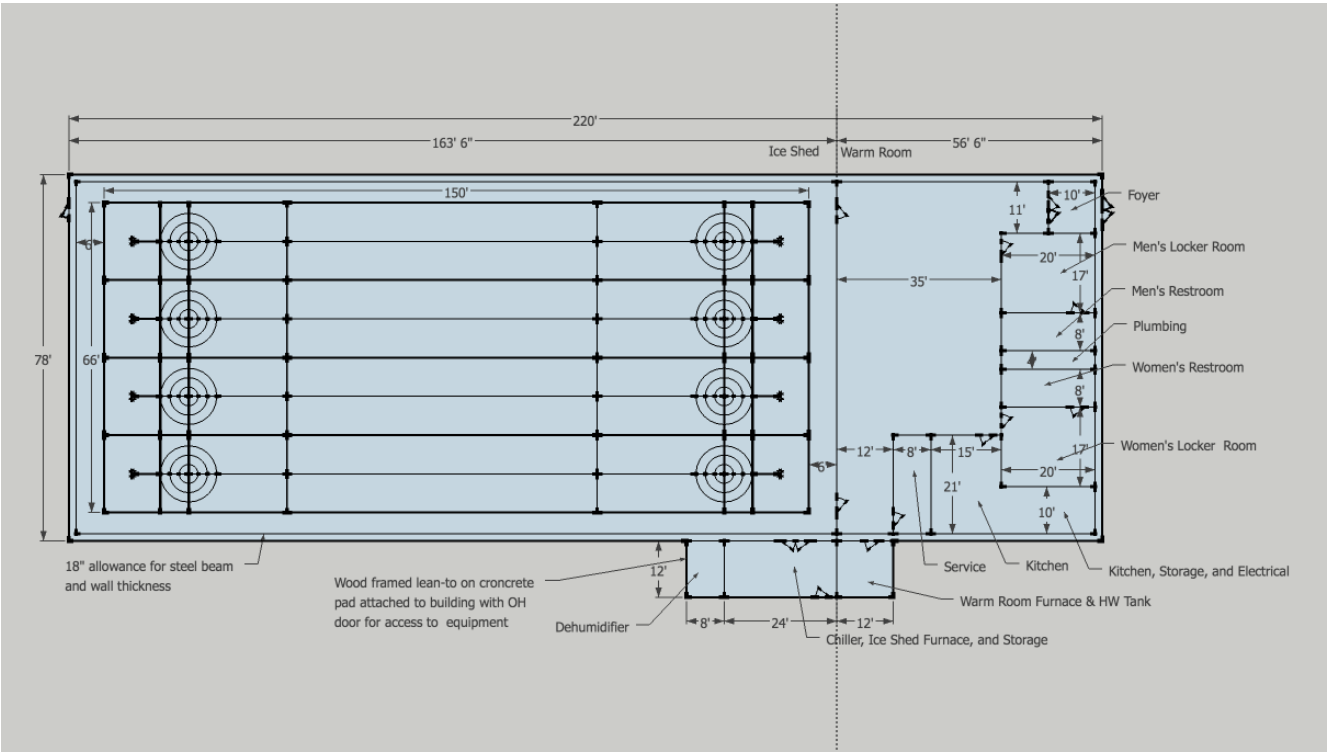
In discussions with the USCA, GNCC, Fort Wayne Curling Club, and the Cape Cod Curling Club, and from reviewing the Business Plans of other clubs which have transitioned to dedicated ice, it has become apparent that virtually all clubs making the transition have relied heavily on loans from the membership. In fact, in order to qualify for WCF and GNCC loans, the applying club must demonstrate a significant financial commitment from the membership. In almost all cases, this comes in the form of interest-free loans from members.

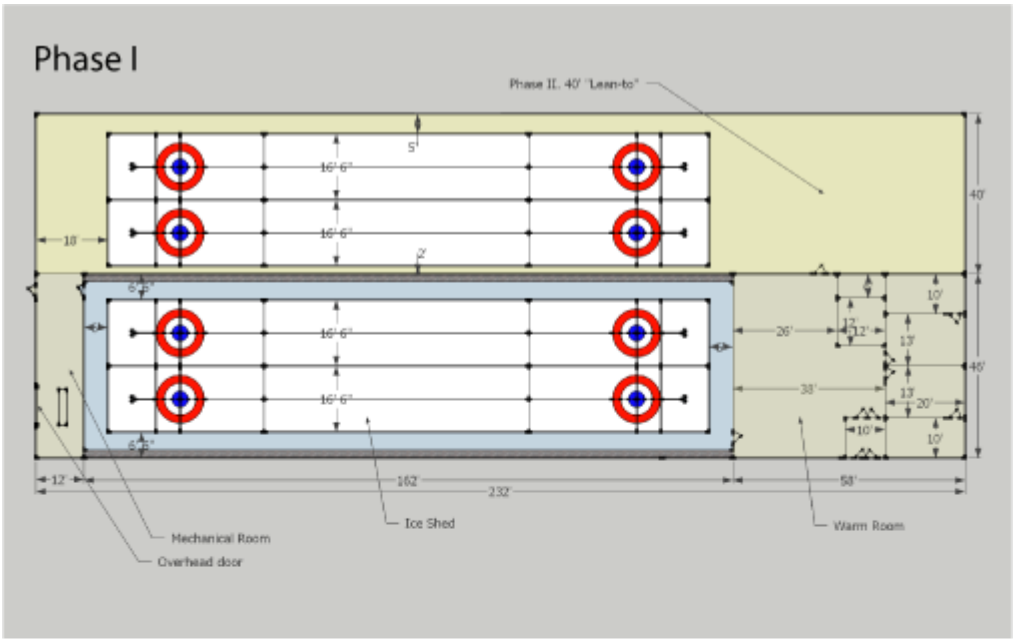
CONCLUSION

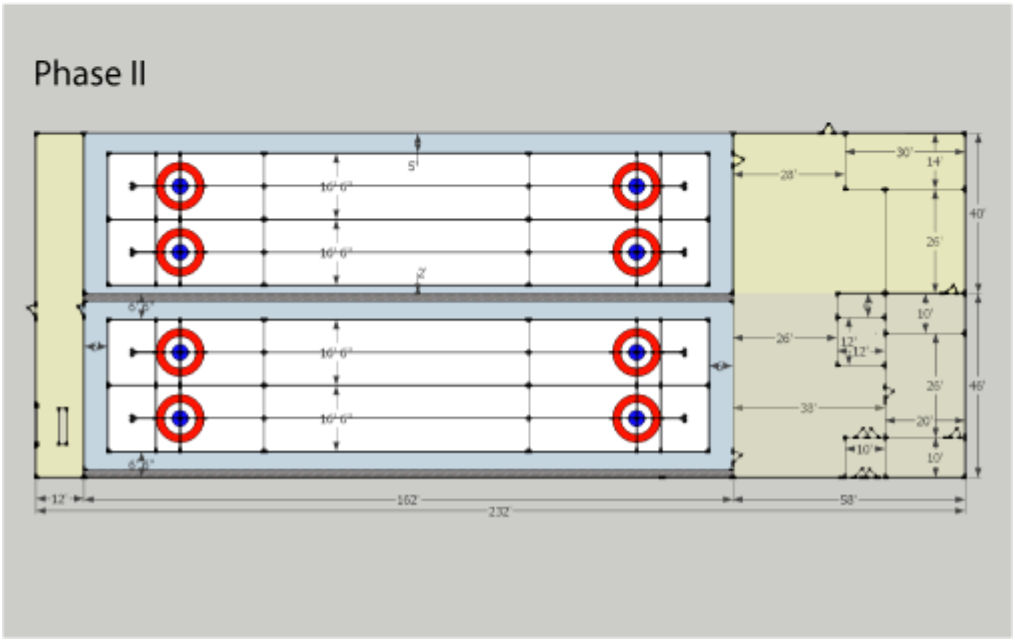
The *Club's* goal of opening a dedicated curling facility by February 2022 (or sooner) is attainable. Whether that be a 3 or 4-sheet facility is dependent upon a number of factors, the most significant of which is raising the funds necessary to move forward. Without funding supported by our membership, the path forward is almost impossible. With such funding, the leasing and retrofitting of a dedicated facility is very much possible. As we move forward, let us work together to make our dream a reality.

Appendices

Appendix 1 – Sample Building Layouts


220'
163' 6"
Ice Shed
Warm Room
56' 6"
150'
78'
66'
35'
11'
10'
Foyer
20'
17'
Men's Locker Room
Men's Restroom
8'
Plumbing
Women's Restroom
8'
12'
8'
15'
17'
Women's Locker Room
20'
21'
10'
18" allowance for steel beam
and wall thickness
Wood framed lean-to on croncrete
pad attached to building with OH
door for access to equipment
12'
Dehumidifier
8'
24'
12'
Service
Kitchen
Kitchen, Storage, and Electrical
Warm Room Furnace & HW Tank
Chiller, Ice Shed Furnace, and Storage





Appendix 2

World Curling Federation Curling Rink Loan Program

The program provides support of up to $50,000 per sheet interest free. Repayment begins on the third anniversary of the loan, which is then paid in full over the next seven years. All clubs interested in this program must contact the USCA, as loans are made through the USCA.

Technical requirements for good playing and environmental conditions in a new curling-rink. (When reconstructing an old rink or using an old building, the technical requirements have to be adapted).

1. The Building

- The sheets should be at least 16.5 feet wide and 150 feet long to follow the WCF Rulebook. From a technical point of view, 150 feet long sheets allow the scraper around the hacks.

- The walkways around the ice-surface should be at least 3 feet wide. At the home end we suggest even wider if possible. The reasons for that are to keep dirt off of the ice surface and to avoid air movement down the walls towards the ice surface due to cold walls.
- The height between the ice and the ceiling should be enough to prevent cooling of the ceiling which can cause drips because of the humidity in the rink. Solutions with low E ceiling are possible and good.
- The walls and the roof-design should be as tight (closed) as possible (see humidity below) and well insulated to prevent any adverse effect from outside weather conditions.
- A "warm" material, such as wood, should preferably be used in the ceiling (roof) and wall construction since it will not absorb the coldness as easily, which will cause higher humidity levels before the condensation point is reached (which prevents drips).
- There should be room in the ice area to park a power scraper on or close to the ice in a comfortable way.
- The scraper must be parked in a cold area. If possible, the blade should rest on cold carpet. There should be room to maintain (change or hone) the blade in the front of the machine.
- To take care of snow from the scraper, a snow-well on both short ends is recommended.
- A workshop room and a water room should be located in the building. The workshop room should be used to maintain and repair equipment, to keep the tools, and so on. In the water room, the pebble water heater and the pebble-equipment should be located together with the flooding hoses and a tap for both hot and cold water to mix for flooding, and also space for water treatment equipment (DI or RO). These rooms must be located so it is easy and comfortable to reach the ice area.
- A tap for drinking water for the curlers is good to have in the ice area.
- It's an advantage if the ice surface is free from stones when the ice is being maintained. A cold area with boxes for the stones outside the maintenance area is one solution.
- In cold areas where frost can go deep in the ground, the building should be insulated to prevent frost heaving.

The plant

- For a single curling rink, it is a good idea for safety reasons to use two or more compressors.
- For environmental and safety reasons, a direct expansion system should not be used. (Forbidden in most countries)
- Use compressors with primary refrigerants which are environmental friendly. (Different rules in different countries).
- Insulate all plant rooms carefully or locate them away from public rooms to avoid noise.

2. The Ice Floor

- The WCF preference is for the base to be constructed of concrete (insulation with extruded Styrofoam will prevent frost underneath). If longer ice time than 6 months, the economical solution is to have less insulation and a heating floor underneath the floor, and with a year-round ice the heating floor is a must to prevent frost heaving. A heating floor is not possible to construct afterwards. Other types of floors (on pillars, second floor and so on) are possible. The heating floor can be used for ground heating with a heat pump.
- The requirement of the level of the cooling pipes in the floor is less than +-2 mm in difference. The level of the pipes is the most important part for a concrete floor of good quality. The concrete surface should also be levelled as well as possible on parity with the pipes to keep the ice as thin as possible.
- The pipes (polyethylene, PVC) should be dimensioned for a good flow for easy heat removal. The pipe diameter should be 25mm with 75mm or 20mm pipes with 60mm or less between the centers.
- The pipes should be located across the rink (if an "ice-mat" with small pipes is to be used, the mat pipes can be down the rink) to prevent frost ridges along the sheets. Large difference between ingoing and outgoing brine-temperature will give uneven frost ridges.
- With regard to energy efficiency, Calcium Chloride is a good choice of secondary coolant. Its heat transfer coefficient is better than glycol. Both are environmentally acceptable. There are also other secondary coolant liquids on the market.
- A three header system will give a more even temperature on distributed brine liquid and because of that more even temperature over the whole surface. A three header system is recommended. The cooling pipes should only do one turn from in to out to keep the difference (deltaT) in brine temperature as low as possible. The pipes, pumps and the settings in the cooling system should be dimensioned so laminar flow doesn't come up.
- The floor has to be reinforced and the top of the cooling pipes should be covered by 25mm concrete. It is advisable to lay a reinforcement net on top of the pipes as it gives a strengthened floor and also gives better possibilities to lay and keep the cooling pipes in level during the concrete pouring procedure. The base should be constructed to

prevent movement of the floor. If built directly on the ground, the base should not be connected to the rest of the building to prevent movement from the building influencing the base. (Floating floor).

- The edge of the concrete floor should have a frame of concrete (10-15mm high like a pool) to prevent leaks. On the inside of this frame, a wooden lining 12-15cm high should be fitted. A loose wood frame is also possible but is liable to leak. Other solutions are possible.
- The concrete surface should be smooth to have a good result when painting. The paint has to be of good quality. Take advice from an experienced painting company.
- When painting the ice, a high quality environmentally approved (non-toxic) ice paint should be used.

3. Air Condition, Humidity

- The air in the arena should be heated (see heat exchanger below) and controlled by a thermostat. Comfortable and economic air temperature is approximately 43-45 degrees Fahrenheit, 4-5 feet above the ice.
- In areas with high humidity the humidity inside the arena should be controlled by a dehumidifier. Dehumidifiers need a tight building to work well. The dimensioned dew point-temperature for a dehumidification plant is approximately 23-39 degrees Fahrenheit to prevent frost on the ice. The economical and appropriate running dew point temperature can be around 32 degrees.
- For good ice-conditions no constant air movement over any areas of the ice can be allowed. Cold walls can create air movement (cold draught) over the ice and problems with frost freezing along the wall. This can be prevented by walkways around the ice, but a better solution is well-insulated and tight walls.
- Compressors used in the air conditioning system must be environmentally approved.

4. Steering- and Control-Systems

- If the curling rink is using the same refrigeration system as a skating rink, the curling rink should have its own brine pump and its own steering- and control-system to enable the ice surface temperature to be maintained at the correct stable level. Using a three way valve with motor shunt thermostat-regulated towards the brine is a good solution to maintain a stable temperature. To have stable conditions on the right level in the rink is very important (see the handbook Curling Ice Explained from the WCF).

5. Heat Recycling

- The refrigeration plants should have a heat recycling system. The hot water produced should be used in the curling rink or where needed elsewhere. A heat recycling system has a payback time of 3 to 4 years.

6. Water

- An area with bad water will need a water purification system. (Deionizer or Reversed Osmosis), at least for the pebble water. Purified water is also recommended for flooding the ice. Pebble water needs to be heated, preferably in a thermostat-regulated tank.
- A Reverse Osmosis system (membrane system) is preferred as it is more environmentally friendly, since there is no requirement to take care of chemical substances like there is in a deionizing system.
- The hot flooding water (app. 95 degrees F) supply for a 4 sheet rink should have a capacity of at least 3 m/h in the end of the hose during the time of flooding (approx. 1 hour for four sheets) and a reheating capacity of 3 hours if warm water should be used.

7. Light

- The rink should have good light. At least 1000 Lux is required for TV. The lamps should be located in such a way that reflection towards the players will be prevented. Between the sheets and along the outside walls are the preferred locations. Fluorescent tubes (med for cold areas) are a very good solution, but LED is the choice if energy saving is important.

8. Acoustics

- As voice communication (screaming) is an important part of the game, it is wise to use a sound consultant to check the room and suggest solutions. Noise absorbing materials are important for the game.

9. Equipment

- A lot of equipment is needed to keep good playing conditions. Information about equipment can be found in the WCF handbook about curling ice, “Curling Ice Explained.”

10. Economy

- As the costs are different in different parts of the world, the suggestion is to hire a project leader and an architect that knows curling rinks.

Curling Rink Projects

Requirements for WCF to consider financial assistance

In order to make a decision on granting a loan for a facility project, the WCF requires, as a minimum, the following information:
1. LOCATION: Detail on the location, any neighboring facilities, and the demographics and accessibility of the area
2. TYPE OF FACILITY: New build, or conversion of an existing building
3. PLANS: Detailed architectural plans for the proposed building/conversion
4. COSTS: Detailed itemized build costs or estimates including land or building purchase costs and/or alteration costs and local taxes if applicable
5. FUNDING: Details of the funding arrangements, which grants/loans have been applied for, timescales involved, security requirements; also what security would be available to the WCF for their loan
6. OWNERSHIP: Details on the ownership arrangements for the facility
7. MANAGEMENT: If not the owner then who will operate/manage the building?
8. BUSINESS PLAN: A plan detailing the income and expenditure projections for the next 5/10 years following the completion of the building, evidence that there is demand for the rink, and information on how the target audience is going to be attracted to the facility.

Additionally, financing will only be provided for facilities dedicated to curling and no other ice sports, and only if financial need can be demonstrated and the project will not go ahead without the loan. No loans will be made without security or guarantees of repayment.

Loans are currently available to a maximum of $50,000 per sheet repayable over 10 years. No interest is charged and no repayments are required until the 3rd anniversary of the loan, repayment is then completed in 8 equal annual payments.

The Loan Agreements are subject to an Administration Fee of $150 + Value Added Tax (VAT) payable on return of the signed form.

Please note separate to any agreement on loan finance we are able to provide technical advice through our Board.

Appendix 3 – Sample Weekly Schedule

<table>
<tr><th></th><th>Monday</th><th>Tuesday</th><th>Wednesday</th><th>Thursday</th><th>Friday</th><th>Saturday</th><th>Sunday</th></tr>
<tr><td>8:00 a.m.</td><td rowspan="19">Practice Ice/Private Events</td><td rowspan="19">Practice Ice/Private Events</td><td rowspan="11">Practice Ice/Private Events</td><td rowspan="11">Practice Ice/Private Events</td><td rowspan="15">Practice Ice/Private Events</td><td rowspan="6">Junior Curling</td><td rowspan="3">Practice Ice</td></tr>
<tr><td>8:30 a.m.</td><td rowspan="5">Learn to Curl</td></tr>
<tr><td>9:00 a.m.</td></tr>
<tr><td>9:30 a.m.</td><td rowspan="2">Practice Ice</td></tr>
<tr><td>10:00 a.m.</td></tr>
<tr><td>10:30 a.m.</td><td rowspan="14">College Curling</td></tr>
<tr><td>11:00 a.m.</td><td rowspan="9">Hat Leagues</td></tr>
<tr><td>11:30 a.m.</td></tr>
<tr><td>12:00 p.m.</td><td>Practice Ice</td></tr>
<tr><td>12:30 p.m.</td></tr>
<tr><td>1:00 p.m.</td><td rowspan="6">Senior's League</td><td rowspan="6">Adaptive League</td></tr>
<tr><td>1:30 p.m.</td></tr>
<tr><td>2:00 p.m.</td></tr>
<tr><td>2:30 p.m.</td></tr>
<tr><td>3:00 p.m.</td><td rowspan="5">High School Curling</td></tr>
<tr><td>3:30 p.m.</td></tr>
<tr><td>4:00 p.m.</td><td rowspan="4">Practice Ice</td><td rowspan="4">Practice Ice</td></tr>
<tr><td>4:30 p.m.</td></tr>
<tr><td>5:00 p.m.</td><td rowspan="2">Practice Ice</td></tr>
<tr><td>5:30 p.m.</td><td>Practice Ice</td></tr>
<tr><td>6:00 p.m.</td><td rowspan="3">Men's League Draw 1</td><td rowspan="3">Men's League Draw 2</td><td rowspan="3">Private/Corp. Events; Learn to Curls</td><td rowspan="3">Women's League Draw 1</td><td rowspan="3">Women's League Draw 2</td><td rowspan="3">Mixed League Draw 1</td><td rowspan="3">Learn to Curl</td></tr>
<tr><td>6:30 p.m.</td></tr>
<tr><td>7:00 p.m.</td></tr>
</table>

7:30 p.m.							
8:00 p.m.	Practice Ice	Practice Ice		Practice Ice	Practice Ice	Mixed League Draw 2	Practice Ice
8:30 p.m.							
9:00 p.m.			Practice Ice				
9:30 p.m.							
10:00 p.m.							

Appendix 4 - Income Projections for First Seven Years at Dedicated Facility

Year 1	**# of Participants**	**Gross Income**	**Cost to Play**
Men's Winter (10 Week)	40	7,200	$18/pp/day
Women's Winter (10 Week)	24	4,320	$18/pp/day
Adult Open Winter (10 Week)	40	7,200	$18/pp/day
Senior Winter (10 Week)	20	3,600	$18/pp/day
Mixed Winter (10 Week)	40	7,200	$18/pp/day
Adaptive Winter (10 Week)	8	1,440	$18/pp/day
High School Winter (8 Week)	12	1,728	$18/pp/day
Junior Winter (8 Week)	12	960	$10/pp/day
College Winter (8 Week)	12	960	$10/pp/day
Men's Spring (6 Week)	40	4,320	$18/pp/day
Women's Spring (6 Week)	24	2,592	$18/pp/day
Adult Open Spring (6 Week)	40	4,320	$18/pp/day
Senior Spring (6 Week)	20	2,160	$18/pp/day
Mixed Spring (6 Week)	40	4,320	$18/pp/day
Adaptive Spring (6 Week)	8	864	$18/pp/day
Junior Spring (6 Week)	12	720	$10/pp/day
2 Bonspiels (16 Teams @ $320 Per Spiel)		10,240	
Learn-to-Curl	200	5,000	$25 pp
Bar/Concession		25,000	
Corporate Events	6	3,000	$500 per event
Private Events	6	2,400	$400 per event
Men's Fall (11 Week)	40	7,920	$18/pp/day
Women's Fall (11 Week)	24	4,752	$18/pp/day
Adult Open Fall (11 Week)	40	7,920	$18/pp/day
Senior Fall (11 Week)	20	3,960	$18/pp/day
Mixed Fall (11 Week)	40	7,920	$18/pp/day
Adaptive Fall (11 Week)	8	1,584	$18/pp/day
High School Fall (8 Week)	12	1,728	$18/pp/day
Junior Fall (8 Week)	12	960	$10/pp/day
College Fall (8 Week)	12	960	$10/pp/day
		137,248	
Year 2 (Assumes 10% Growth in # of Curlers)	**# of Participants**	**Gross Income**	**Cost to Play**
Men's Winter (10 Week)	44	7,920	$18/pp/day
Women's Winter (10 Week)	26	4,680	$18/pp/day
Adult Open Winter (10 Week)	44	7.920	$18/pp/day
Senior Winter (10 Week)	22	3,960	$18/pp/day
Mixed Winter (10 Week)	44	7.920	$18/pp/day
Adaptive Winter (10 Week)	9	1,620	$18/pp/day
High School Winter (8 Week)	13	1,872	$18/pp/day
Junior Winter (8 Week)	13	1,040	$10/pp/day
College Winter (8 Week)	13	1,040	$10/pp/day
Men's Spring (6 Week)	44	4,752	$18/pp/day
Women's Spring (6 Week)	26	2,808	$18/pp/day
Adult Open Spring (6 Week)	44	4,752	$18/pp/day

Senior Spring (6 Week)	22	2,376	$18/pp/day
Mixed Spring (6 Week)	44	4,752	$18/pp/day
Adaptive Spring (6 Week)	9	972	$18/pp/day
Junior Spring (6 Week)	13	780	$10/pp/day
3 Bonspiels (16 Teams @ $320/Spiel)		15,360	
Learn-to-Curl	200	5,000	$25/pp
Bar/Concession		27,500	
Corporate Events	7	3,500	$500 per event
Private Events	7	2,800	$400 per event
Men's Fall (11 Week)	44	8,712	$18/pp/day
Women's Fall (11 Week)	26	5,148	$18/pp/day
Adult Open Fall (11 Week)	44	8,712	$18/pp/day
Senior Fall (11 Week)	22	4,356	$18/pp/day
Mixed Fall (11 Week)	44	8,712	$18/pp/day
Adaptive Fall (11 Week)	9	1,782	$18/pp/day
High School Fall (8 Week)	13	1,872	$18/pp/day
Junior Fall (8 Week)	13	1,040	$10/pp/day
College Fall (8 Week)	13	1,040	$10/pp/day
		154,698	
Year 3 (Assumes 10% Growth in # of Curlers)	**# of Participants**	**Gross Income**	**Cost to Play**
Men's Winter (10 Week)	48	8,640	$18/pp/day
Women's Winter (10 Week)	29	5,220	$18/pp/day
Adult Open Winter (10 Week)	48	8,640	$18/pp/day
Senior Winter (10 Week)	24	4,320	$18/pp/day
Mixed Winter (10 Week)	48	8,640	$18/pp/day
Adaptive Winter (10 Week)	10	1,800	$18/pp/day
High School Winter (8 Week)	14	2,016	$18/pp/day
Junior Winter (8 Week)	14	1,120	$10/pp/day
College Winter (8 Week)	14	1,120	$10/pp/day
Men's Spring (6 Week)	48	5,184	$18/pp/day
Women's Spring (6 Week)	29	3,132	$18/pp/day
Adult Open Spring (6 Week)	48	5,148	$18/pp/day
Senior Spring (6 Week)	24	2,592	$18/pp/day
Mixed Spring (6 Week)	48	5,148	$18/pp/day
Adaptive Spring (6 Week)	10	1,080	$18/pp/day
Junior Spring (6 Week)	14	840	$10/pp/day
4 Bonspiels (16 Teams @ $320/Spiel)		20,480	
Learn-to-Curl	200	5,000	$25/pp
Bar/Concession		30,250	
Corporate Events	7	3,500	$500 per event
Private Events	7	2,800	$400 per event
Men's Fall (11 Week)	48	9,504	$18/pp/day
Women's Fall (11 Week)	29	5,742	$18/pp/day
Adult Open Fall (11 Week)	48	9,504	$18/pp/day
Senior Fall (11 Week)	24	4,752	$18/pp/day
Mixed Fall (11 Week)	48	9,504	$18/pp/day
Adaptive Fall (11 Week)	10	1,980	$18/pp/day
High School Fall (8 Week)	14	2,016	$18/pp/day
Junior Fall (8 Week)	14	1,120	$10/pp/day
College Fall (8 Week)	14	1,120	$10/pp/day
		171,912	
Year 4 (Assumes 10% Growth in # of Curlers)	**# of Participants**	**Gross Income**	**Cost to Play**

Men's Winter (10 Week)	53	9,540	$18/pp/day
Women's Winter (10 Week)	32	5,760	$18/pp/day
Adult Open Winter (10 Week)	53	9,540	$18/pp/day
Senior Winter (10 Week)	26	4,680	$18/pp/day
Mixed Winter (10 Week)	53	9,540	$18/pp/day
Adaptive Winter (10 Week)	11	1,980	$18/pp/day
High School Winter (8 Week)	15	2,160	$18/pp/day
Junior Winter (8 Week)	15	1,200	$10/pp/day
College Winter (8 Week)	15	1,200	$10/pp/day
Men's Spring (6 Week)	53	5,724	$18/pp/day
Women's Spring (6 Week)	32	3,456	$18/pp/day
Adult Open Spring (6 Week)	53	5,724	$18/pp/day
Senior Spring (6 Week)	26	2,808	$18/pp/day
Mixed Spring (6 Week)	53	5,724	$18/pp/day
Adaptive Spring (6 Week)	11	1,188	$18/pp/day
Junior Spring (6 Week)	15	900	$10/pp/day
4 Bonspiels (16 Teams @ $320/Spiel)		20,480	
Learn-to-Curl	200	5,000	$25/pp
Bar/Concession		33,275	
Corporate Events	7	3,500	$500 per event
Private Events	7	2,800	$400 per event
Men's Fall (11 Week)	53	10,494	$18/pp/day
Women's Fall (11 Week)	32	6,336	$18/pp/day
Adult Open Fall (11 Week)	53	10,494	$18/pp/day
Senior Fall (11 Week)	26	5,148	$18/pp/day
Mixed Fall (11 Week)	53	10,494	$18/pp/day
Adaptive Fall (11 Week)	11	2,178	$18/pp/day
High School Fall (8 Week)	15	2,160	$18/pp/day
Junior Fall (8 Week)	15	1,200	$10/pp/day
College Fall (8 Week)	15	1,200	$10/pp/day
		185,883	
Year 5 (Assumes 5% Growth in # of Curlers)	**# of Participants**	**Gross Income**	**Cost to Play**
Men's Winter (10 Week)	56	10,080	$18/pp/day
Women's Winter (10 Week)	34	6,120	$18/pp/day
Adult Open Winter (10 Week)	56	10,080	$18/pp/day
Senior Winter (10 Week)	27	4,860	$18/pp/day
Mixed Winter (10 Week)	56	10,080	$18/pp/day
Adaptive Winter (10 Week)	12	2,160	$18/pp/day
High School Winter (8 Week)	16	2,304	$18/pp/day
Junior Winter (8 Week)	16	1,280	$10/pp/day
College Winter (8 Week)	16	1,280	$10/pp/day
Men's Spring (6 Week)	56	6,048	$18/pp/day
Women's Spring (6 Week)	34	3,672	$18/pp/day
Adult Open Spring (6 Week)	56	6,048	$18/pp/day
Senior Spring (6 Week)	27	2,916	$18/pp/day
Mixed Spring (6 Week)	56	6,048	$18/pp/day
Adaptive Spring (6 Week)	12	1,296	$18/pp/day
Junior Spring (6 Week)	16	960	$10/pp/day
4 Bonspiels (16 Teams @ $320/Spiel)		20,480	
Learn-to-Curl	200	5,000	$25/pp
Bar/Concession		35,000	
Corporate Events	7	3,500	$500 per event

Private Events	7	2,800	$400 per event
Men's Fall (11 Week)	56	11,088	$18/pp/day
Women's Fall (11 Week)	34	6,732	$18/pp/day
Adult Open Fall (11 Week)	56	11,088	$18/pp/day
Senior Fall (11 Week)	27	5,346	$18/pp/day
Mixed Fall (11 Week)	56	11,088	$18/pp/day
Adaptive Fall (11 Week)	12	2,376	$18/pp/day
High School Fall (8 Week)	16	2,304	$18/pp/day
Junior Fall (8 Week)	16	1,280	$10/pp/day
College Fall (8 Week)	16	1,280	$10/pp/day
		194,594	
Year 6 (Assumes 5% Growth in # of Curlers)	**# of Participants**	**Gross Income**	**Cost to Play**
Men's Winter (10 Week)	59	10,620	$18/pp/day
Women's Winter (10 Week)	36	6,480	$18/pp/day
Adult Open Winter (10 Week)	59	10,620	$18/pp/day
Senior Winter (10 Week)	28	5,040	$18/pp/day
Mixed Winter (10 Week)	59	10,620	$18/pp/day
Adaptive Winter (10 Week)	13	2,340	$18/pp/day
High School Winter (8 Week)	17	2,448	$18/pp/day
Junior Winter (8 Week)	17	1,360	$10/pp/day
College Winter (8 Week)	17	1,360	$10/pp/day
Men's Spring (6 Week)	59	6,372	$18/pp/day
Women's Spring (6 Week)	36	3,888	$18/pp/day
Adult Open Spring (6 Week)	59	6,372	$18/pp/day
Senior Spring (6 Week)	28	3,024	$18/pp/day
Mixed Spring (6 Week)	59	6,372	$18/pp/day
Adaptive Spring (6 Week)	13	1,404	$18/pp/day
Junior Spring (6 Week)	17	1,020	$10/pp/day
4 Bonspiels (16 Teams @ $320/Spiel)		20,480	
Learn-to-Curl	200	5,000	$25/pp
Bar/Concession		37,000	
Corporate Events	7	3,700	$500 per event
Private Events	7	2,800	$400 per event
Men's Fall (11 Week)	59	11,682	$18/pp/day
Women's Fall (11 Week)	36	7,128	$18/pp/day
Adult Open Fall (11 Week)	59	11,682	$18/pp/day
Senior Fall (11 Week)	28	5,544	$18/pp/day
Mixed Fall (11 Week)	59	11,682	$18/pp/day
Adaptive Fall (11 Week)	13	2,574	$18/pp/day
High School Fall (8 Week)	17	2,448	$18/pp/day
Junior Fall (8 Week)	17	1,360	$10/pp/day
College Fall (8 Week)	17	1,360	$10/pp/day
		203,580	
Year 7 (Assumes 5% Growth in # of Curlers)	**# of Participants**	**Gross Income**	**Cost to Play**
Men's Winter (10 Week)	62	11,160	$18/pp/day
Women's Winter (10 Week)	38	6,840	$18/pp/day
Adult Open Winter (10 Week)	62	11,160	$18/pp/day
Senior Winter (10 Week)	29	5,220	$18/pp/day
Mixed Winter (10 Week)	62	11,160	$18/pp/day
Adaptive Winter (10 Week)	14	2,520	$18/pp/day
High School Winter (8 Week)	18	2,592	$18/pp/day
Junior Winter (8 Week)	18	1,440	$10/pp/day

College Winter (8 Week)	18	1,440	$10/pp/day
Men's Spring (6 Week)	62	6,696	$18/pp/day
Women's Spring (6 Week)	38	4,104	$18/pp/day
Adult Open Spring (6 Week)	62	6,696	$18/pp/day
Senior Spring (6 Week)	29	3,132	$18/pp/day
Mixed Spring (6 Week)	62	6,696	$18/pp/day
Adaptive Spring (6 Week)	14	1,512	$18/pp/day
Junior Spring (6 Week)	18	1,080	$10/pp/day
4 Bonspiels (16 Teams @ $320/Spiel)		20,480	
Learn-to-Curl	200	5,000	$25/pp
Bar/Concession		39,000	
Corporate Events	7	3,500	$500 per event
Private Events	7	2,800	$400 per event
Men's Fall (11 Week)	62	12,276	$18/pp/day
Women's Fall (11 Week)	38	7,524	$18/pp/day
Adult Open Fall (11 Week)	62	12,276	$18/pp/day
Senior Fall (11 Week)	29	5,742	$18/pp/day
Mixed Fall (11 Week)	62	12,276	$18/pp/day
Adaptive Fall (11 Week)	14	2,772	$18/pp/day
High School Fall (8 Week)	18	2,592	$18/pp/day
Junior Fall (8 Week)	18	1,440	$10/pp/day
College Fall (8 Week)	18	1,440	$10/pp/day
		212,566	