



St. Paul Yacht Club

St Paul Yacht Club

SPYC Board Meeting

Tuesday, 11/12, 7pm ~ 8:30pm

See calendar for [Google Meet info](#)

Approved by: Greg Jorgensen , Jon Oulman , Diane Scovill , Bill Tschohl , Tom Surprenant ,
Andy Ristrom

Board members present: Bill Tschohl , Troy Janisch , Diane Scovill , Tom Surprenant ,
Andy Ristrom , Jon Oulman, Andrea Johnson , David Nelson , Greg Jorgensen (remote),
Nathan Schumann ,

Attending: Tom Marrone, Bonnie Jean MacKay, Greg Den Bleyker, Brett Cummings, Phlaurel Possible,
Fran Potvin, Victoria Fritz, Emma FritzKapps, Carol Janisch, Peter Borne, Bruce Johnson, Jarret, Matt
Hemauer, Andy Ryan.

Staff present: Kristina Cummings

Minutes

- **Call to Order Pledge of Allegiance (7:01)**
- **Approval of Agenda**
- **Open Comments from the Floor**

- **Board Officer Reports**
 - Commodore - Bill Tschohl No Report
 - Vice-Commodore - Nathan Schumann No report
 - Treasurer - Lynn Adler No report.
 - Secretary - Troy Janisch No report.

- **Marina Manager Report (included)**
 - O'Neill Electric will provide recommendations and a staged plan for updating the club's electrical infrastructure.
 - LSM will Dredge upper harbor in the spring.

- **Committee Reports**
 - Clubhouse & Amenities (No report)
 - Finance (No report)
 - Marketing & Membership (No report)
 - Operations (No report)
 - Dredge spoils will be removed in December



St. Paul Yacht Club

- Social Committee (included)

Motion by: Diane Scovill

Seconded by: Tom Supranet

Motion: “The social committee will obtain an account with a debit card that can be used to purchase items for social events. Itemized receipts will be collected for each expense and budget balance will be reported monthly by the committee chair.” This eliminates the burden of members using personal funds for event supplies. This is to be setup for ongoing use during the 2025 budget year.

Status: Passed

Motion by: Diane Scovill

Seconded by: Andy Ristrom

Motion: “All revenue collected from social events be returned to the social committee budget. Any funds removed from the social committee budget must be done with acknowledgement of the social committee chair. Funds remaining at the end of the year will be returned to the general fund.”

Status: Passed

Motion by: Diane Scovill

Seconded by: Andrea Johnson

Motion: “A current, member mailing list will be maintained for club use. It will be securely maintained and made available upon request for appropriate uses. For example, mailed delivery of event invitations.” Mailing lists are often needed 7 weeks prior to events (Commodore’s Ball, Holiday Party, etc). Timing isn’t convenient because it often coincides with peak club activity.

Status: Passed

- Strategic Planning (included)

The club created a **Business Planning, Operations and Maintenance Manual** in order to fulfill our lease obligations with the city of St Paul.

Motion By: Bill Tschohl

Seconded By: Tom Surprenant

Motion: “Approve \$40k purchase of materials for a DNR-approved dock project to be completed in 2025.” Cost of this project is offset by a reduction in the SPYC lease. Cost does not include \$7k for the Spud Poles that will be needed for installation. Expense is contingent on city approval.

Status: Passed

Motion By: Bill Tschohl

Seconded By: Tom Surprenant

Motion: “Approve \$6,800 for a land survey of the yard area between the yard gate and high bridge, then from the road to the river area.” Based on proposal from Sunde Land Surveying. The Survey would be for the area West of the yard gate to the high bridge edge, then between the road and the river. Cost of this survey is to



St. Paul Yacht Club

be offset by a reduction in the SPYC lease. Expense is contingent on city approval.

Status: Passed

- **Old Business**

- Utility Bills

Motion By: David Nelson

Seconded By:

Motion: “Provide an (estimated 20%) for electric bills applied to year-round residents during the 2022 and 2023 calendar years, to offset an overcharging for common utility costs.”

Status: Failed - No Second

- 2025 Budget

Motion By:

Seconded By:

Motion: “Approve the proposed SPYC budget of \$721,215 for 2025, based on a slip rate of \$85 per slip boat length.” Social fund to increased by: \$4430. Transient income to be increased by \$4430.

Status: passed

- **New Business**

- 2025 Election

Election Committee is Greg Jorgensen , MJ Babcock, and Kevin Goodspeed. Consideration of Bylaw changes to be added to 2025 ballot.

Board will consider bylaw changes to include: fewer board members/staggered terms

- Motion to engage HR consultant

Motion By: Troy Janisch

Seconded By: Tom Supranet

Motion: “Engage HR consultant Wendy Berry to work with the board to implement appropriate HR job descriptions, policies and procedures to support SYPC. Spend no more than \$5000 of the remaining 2024 budget. Approve additional funds, as needed, in the 2025 budget for additional or ongoing needs.”

Status: passed



St. Paul Yacht Club

- **Adjourn to Executive Session**
Review and approve confidential documents
- **Return to Open Session**
- **Adjourn**

Meetings & Events

- 11/21 - Social Event Planning Party
- 12/7 - Holiday Party, DeGideos

Marina Manager Report:

Kristina Cummings

November 2024

Financial

Checking Account - \$338,033.18

Mud Cat Loat - \$137,274.96

Past Due Bills - \$130,226.59

Dredging

- LSM is planning on coming in the spring. Our permit is only good until January and we will need to file an extension.

Electric - O'Neill Electric will be getting our report to us as soon as Monday.

Water

Each unit is 748 Gallons

335 Water St - 15 units - (last month - 15 units)--- (last year for that month - 16 units)

377 Water St - 3 units – (last month - 3 units) --- (last year for that month - 5 units)

100 Yacht Club Rd – 21 units – (last month - 106 units) --- (last year for that month - 43 units)

- Invoice total of \$296.96 for the lower harbor

Bill	Location	Units	Charges	Electric Average Rate
			\$	
302180206	Shore Side East	2563	475.76	0.185626219
			\$	
302405475	Dahlgren	880	160.21	0.182056818
			\$	
302855851	Miller 4th from Left	707	131.36	0.185799151
			\$	
302867844	Yard & Gate B Facing East & Office	1521	318.58	0.209454306
			\$	
303179903	Shop	964	174.22	0.180726141
			\$	
303269162	Gate B Left Facing East	3411	618.91	0.181445324
			\$	
303300707	Gate B Facing South	1317	233.41	0.17722855
			\$	
303383996	Miller 2nd from Left	360	73.49	0.204138889
			\$	
303537985	Shoreside West	3623	726.59	0.200549269
			\$	
303576871	Upper Harbor East End	2561	579.17	0.226149941
			\$	
303646978	Miller 3rd from Left	73	66.57	0.911917808
			\$	
303737369	Miller Far from Left	1	13.45	13.45
			\$	
304283411	Club House	895	162.72	0.181810056
			\$	
		18876	3,734.44	

Straight Average \$ 0.20

Weighted Average \$ 1.18

Gas

30285515	Shoreside Gas	160	215.69	1.3480625
	Clubhouse & Shop	11	64.73	5.884545455
		171	280.42	

Social Committee Report 11/2024

With the energy still wafting in the air - please consider joining other marina members for a debriefing of this year's social events and help to craft possible events and activities for next season. I believe a google online connection will be made for the night and in person folks will meet at 6:00pm in the clubhouse. Please feel free to send ideas and feedback in so we can craft the best possible line up.

The social committee is aiming at the holiday party Saturday, December 7, at 6:00pm. The mailing will be sent this week or at the latest next Monday. We will once again celebrate at Saint Paul's DeGidio's. A fantastic band has been scheduled for our dancing pleasure plus an added pre dinner musical legend Linda Peterson, will serenade us.

The Winter Carnival is around the corner. We are asking for volunteers to prep the float and walk the parades. The day parade will be on Grand avenue in Saint Paul this year. A GREAT chance too expose new people to our marina's charms and exceptional location. The Torchlight Parade of course is downtown Saint Paul and it is always fun. More information will follow.

Proposed Motions:

Motion by: Diane Scovill

Seconded by:

Motion: "All revenue collected from social events be returned to the social committee budget. Any funds removed from the social committee budget must be done with acknowledgement of the social committee chair. Funds remaining at the end of the year will be returned to the general fund."

Status:

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Status:

Strategic Planning October report (updated 11/7/2024)

It's been a fun year with tons of awesome ideas submitted. We've reviewed the list and narrowed down our initial focus to three items. The next or fourth item would be to construct a new shop/ office/ partner space to replace the existing ones. That will take considerable time to get consensus on a design, approvals from the city, etc. and build so it is more likely a late 2025/2026 plan.

We have completed 2 of the 3 initial plans this year. Our goal is to work toward completing plan 3 in 2025.

Those three plans are:

- 1) Completed, with a more limited scope in partnership with SPPR. Enhance the club by protecting good trees and removing dead trees, invasive species, etc. around the Lower Harbor and Upper Harbor as well as the yard.

LH: Incomplete: Remove invasive species trees and shrubbery
(typically buckthorn)

Complete:

Remove dead trees and limbs as identified by St Paul parks / arborist

UH: Incomplete:

Remove invasive species trees and shrubbery (typically buckthorn)

Complete:

Remove dead trees and limbs as identified by St Paul parks / arborist

Yard: Incomplete:

Remove all invasive species trees and shrubbery (typically buckthorn)

Range: Remove to 10' away from fencing

Complete:

Remove dead trees and limbs as identified by St Paul parks / arborist

Incomplete:

Clear invasives away from office

Protect: In process, awaiting material:

Establish protection for trees that are healthy and within 50' of shoreline

-Fencing or netting, etc. to be determined with help from DNR.

Cost: We utilized an SPPR recommended arborist and removed a number of dead trees and nuisances from around the harbors. Many dead trees have been left that are inconsequential to operations areas or are critical to the wildlife and habitat. This work was completed at a cost of roughly \$10,000, which is far less in scope than initially estimated. The DNR also helped us mitigate costs by addressing the dead snag in the tree above ramp A at no cost to us.

We can continue some of the invasive species removal work with volunteers on an as available basis in the coming years.

2) Install a boat dock at the Lilydale Regional Park boat launch ramp.

Draft design submitted by MinnCor

--Treadplate at start of entrance ramp

-30' x 6' entrance ramp

-20' x 6' first section

-20' x 8' fishing dock dogleg section

-Railings on downstream sides and as adjusted for fishing dock usage

-2 anchoring points with 6-10" spud poles

-Portable, movement system for 32' boat launch entrance ramp

MinnCor has a history with the SPYC and has built many of the dock sections in use across our harbors. They build all docks requested by the MN DNR. River City Welding has been very helpful to the SPYC over the years with spud poles and other transitory work items beyond our crews core strengths.

Unknowns:

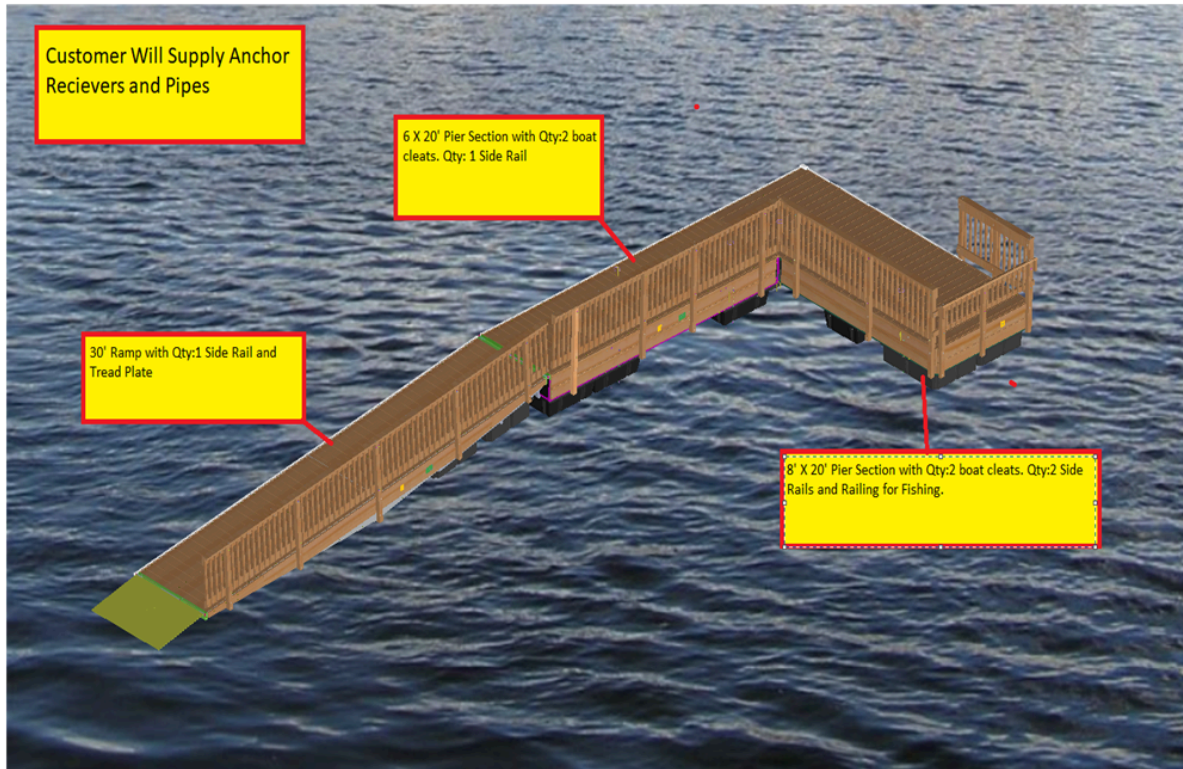
Cost of landing point changes that may be necessary.

Cost: Minncor about constructing the dock and the quote is \$31,500 plus delivery.

Portable dock ramp transport system : \$8,400

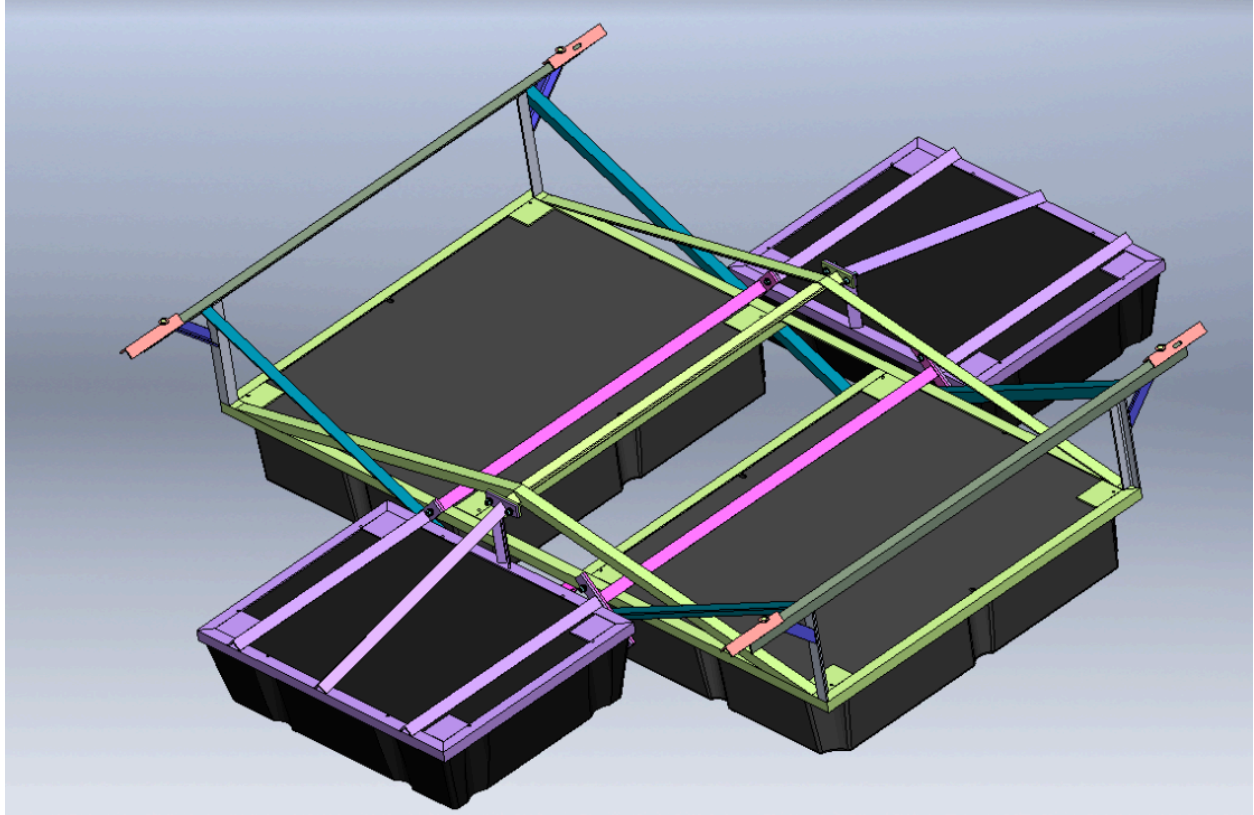
Spud Pole installation and connection : \$7k for installation including spud poles and connection points for spud poles

Total cost estimated to be around \$46,900 to \$59,900 (estimate only)



11/7/2024 update: pending discussion with DNR: DNR recommends never mixing a boat dock with a fishing platform. Considering removal of railing/ fishing platform amenities added to initial design.

Portable cradle for the extended ramp - used to remove the ramp during high-water or as other needs dictate.



Boat dock plans will be sent to MN DNR, SPPR, Commercial traffic sources and others to gather design feedback before final submission. This is expected to occur after the budget meeting in November.

Motion for November SPYC Board meeting:

SPYC to finalize design approved by DNR, create a mutually beneficial partnership agreement with SPPR and move forward with ordering materials at a cost of \$40,000. (This does not include expected spud pole costs of \$7,000 we anticipate incurring. That will be finalized once we have a final approved design / location and agreement with SPPR and can occur in early 2025.)

Once we have an agreement on the above motion we will finalize agreements, and put the dock and ramp items on order.

- 3) Complete, awaiting Go-Live November 22nd.
 - Assist the MN DNR and St Paul Parks and recreation to locate a wildlife camera.
 - a) Placement location approved by DNR, St Paul and SPYC.
 - i) MN DNR has completed supervisory review.
 - b) Camera placement, power, WiFi and other infrastructure under review.
 - i) Details of agreements further below. Presented to the board at .

The DNR team brought representatives to the St Paul Yacht Club from their key departments and leadership on Thursday, July 18th. They were all in agreement that it is a great location and would like to proceed.

We have talked with the City and DNR to draw up what an agreement would look like. The city and DNR both agree this works well.

Location:

The DNR Eagle camera would be positioned above and around an eagle nest in a cottonwood tree located alongside the ramp at Gate A near the Clubhouse.

Provided by SPYC:

Electric and network connections will be provided to the DNR equipment by the St Paul Yacht Club. (rough estimate \$926 annual cost with dedicated Internet connection)

Updated 10/2024: The DNR has provided their own cellular network service for now. This may be adjusted to an SPYC WiFi connection at a future date after further evaluation at the DNR's discretion.

Site access will be provided to the MN DNR and their partners so they will be able to maintain equipment and respond on-site as needed.

Provided by MN DNR:

Electric, network and camera setup along with any tree trimming, permits, equipment, etc. will be provided by the MN DNR and their partners.

Occasionally, the MN DNR may host events on-site such as when they band the fledgling Eagles each year. These will be arranged by the MN DNR with the St Paul Yacht Club so we have sufficient time to clear the area.

SPPR:

St. Paul Parks and Recreation will be noted as a sponsor on the MN DNR eagle camera website page.

Other: No mention of the SPYC will be on the website so as to avoid any belief that we can provide access, etc. People may figure out where the Eagle Camera is, but we don't want them calling us asking about them or jumping the fence, etc.

Cost: The wildlife camera should be minimal to no cost to the City or club. The camera and supporting infrastructure should draw less than an amp / hr. We have follow-up meetings to discuss various points with MN DNR, MinnCor and SPPR.

Status of items 1, 2 and 3:

Item 1: Tree management: This work is substantially completed per agreement with SPPR. St Paul Public Works will be addressing further tree removal along the Lower Harbor and other areas. We have not addressed the invasive species, but intend to follow-up on that. Invasive species removal is likely a good opportunity for us to address with volunteers from the club.

Item 2: Boat ramp dock: Kristina and Bill are continuing to work with DNR and SPPR liaison to get agreement on direction and any approval or changes they deem necessary. Will seek approval with the 2025 budget.

Once we have an agreement on direction we will finish gathering bids, put some items on order and get other stakeholders such as DNR and COE engaged and in agreement on the plan.

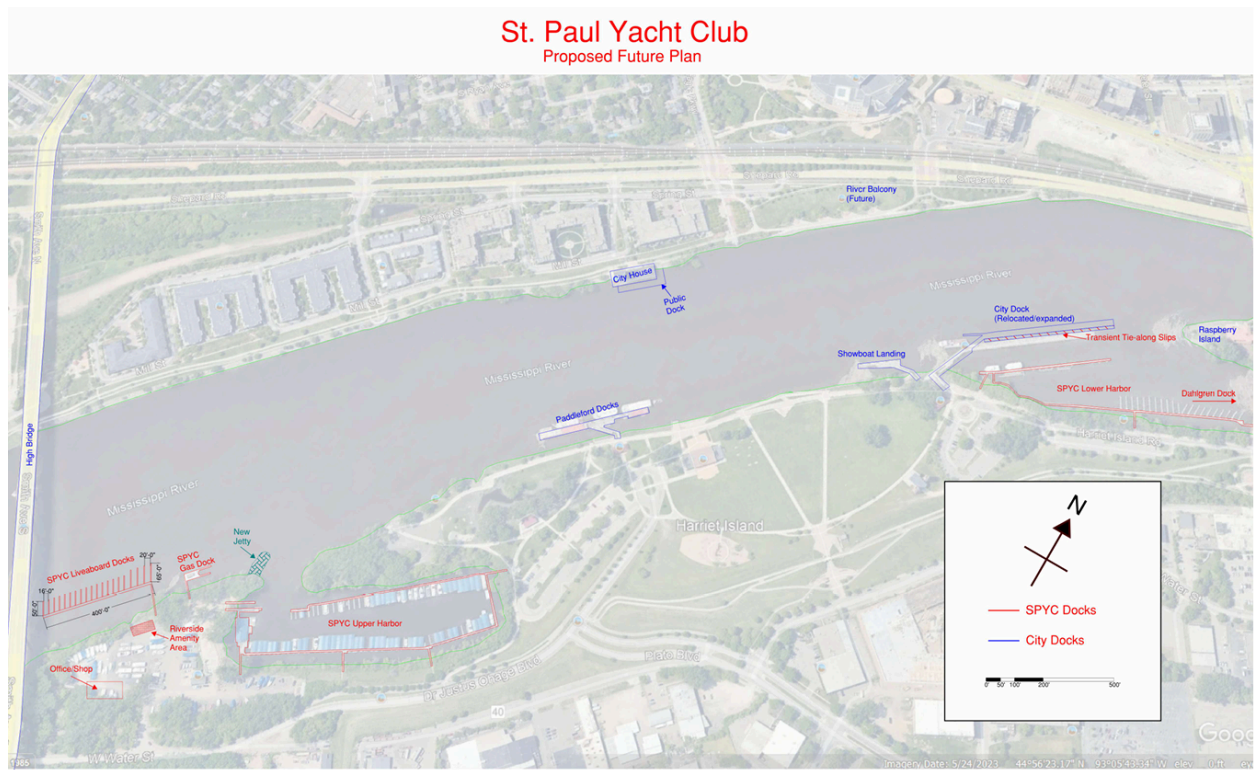
Item 3: DNR Eagle Camera - The SPYC and DNR along with SPPR went ahead as planned. Installation activities have been completed and the DNR is ready for go-live November 22nd.

Future or other items in progress for strategic planning:

Draw up an aerial view that has all or a lot of any structural changes we think of put together on it for a visual to share with members. We may not do them, may not do any of them, but we'd have a visual to engage our membership and partners in conversations.

-Brett has drawn up a nice map highlighting the various project thought ideas. This map has been posted in the clubhouse along with a QR code linked to the SPYC ideas submission form.

Future opportunities map



Future Shop / Office / Flex space planning discussion

Planning steps:

Survey of yard property - boundaries of property and elevations

Sunde Land Surveying has done surveys of the property for St. Paul Parks and Recreation over the years. We may be able to ask our SPPR contract contact to provide us a copy or give Sunde permission to share that with us.

Requirements gathering for space (what are we replacing, building for?)

Office Space needed -

Current office is 14x40 with one bathroom 560 sq. ft.
Shop Space needed -
Current shop is 24x30 with one bathroom 720 sq. ft.
(bathroom is located in storage space inventory)
Storage Space needed -
Current inventory -container (320), shed (240), lean to (450),
old yellow storage (240), upstairs storage (480) - 1,730 sq. ft.
Flex/ partner space needed
6,000 sq. ft.
Entrance / Exit design considerations - TBD

Facility requirements:

Electric - TBD
Gas - TBD
Water - TBD
Sewer - TBD

Maintenance / other costs:

Demolish and remove existing office, shop and sheds. - est. TBD
New construction should utilize no or low-maintenance materials
(i.e. Steel roof, siding, natural stone materials wherever
possible to limit ongoing maintenance costs.)
Annual maintenance - est. TBD
Monthly/ Annual cleaning - est. TBD

Revenue Opportunities Estimates

Lease 6,000 sq. ft. to local boat building company that builds boats
for Wilderness Inquiry and can provide programming opportunities suitable
for the location within a St Paul Park - est TBD

Lease 500 sq. ft. to a local bike, canoe, kayak rental business - est TBD

Utilize oversize office space as flex programming for SPPR
and other partner opportunities - est TBD.

For those new to the club or long-term members not yet engaged. We meet on the 2nd and 4th
Thursday of every month. One is zoom only and one is in-person only. The schedule can be
found on the club calendar page. <https://www.stpaulyachtclub.org/calendar>

FYI -
Strategic Planning's purpose, mission and timelines.

Committee Members: Bill Tschohl (Chair), Brett Cummings (Co-chair), Troy Janish, Lee Pfeilsticker, Dave Nelson, Kit Richardson

Purpose: Gather and develop projects from ideation to deliverables with input from stakeholders.

Mission: The Strategic Planning committee will serve to benefit the St. Paul Yacht Club, St. Paul Parks & Recreation along with enhancing our outreach to the community. The committee will deliver detailed plans with expected benefits, costs and ongoing maintenance analysis for club and board review and approval.

Timeline:

Spring meetings : gather ideas and concepts

All ideas are good ideas. That said, the ideas and concepts phase is not to revisit board decisions, but to gather ideas and even generate ways to gather more ideas via surveys, visits with area stakeholders, etc.

Summer meetings: refine list to 2-3 ideas for further project planning /development. From the ideas gathered in the Spring along with input from our St Paul Parks contract representative, determine which are meaningful projects to further evaluate and plan, budget, estimate further.

Fall meetings: Finish project planning and development, create presentations, verify costs and funding. Projects should be as thoroughly designed as possible. Wherever possible they should have full design, benefits anticipated, cost analysis, anticipated timelines and agreement from any necessary committees such as amenities, operations, etc.

Budget: The committee has no fixed budget. That said, projects that partner with the City of St. Paul's Parks and are approved by the city can potentially lessen our lease payment if Parks agrees the item is mutually beneficial.

Note:

Projects should be fully developed before the November Board meeting to be included in the following year's budget, if approved.

Location: <https://maps.app.goo.gl/SyLQm2X5vY2LxKov9>

Marina strategic opportunity inputs gathered so far:

New since last meeting: (to be reviewed)

Ferris wheel -Betty Danger style

Carousel

Bumper Boats

Conservation planting - intentional, milkweed, etc.

*Garden area - High Bridge direction, similar to garden area above High Bridge
Bat and bird houses*

Essentials:

Boat slips and docks
Boat and trailer storage
Fuel dock

Wants:

Boat ramps for visitors
Boat rentals
Business center
Clubhouse
Complimentary WiFi
Fitness center and sauna
Grills
Kayaks and paddle board rentals
Laundry
Marina store
Media equipment
Picnic area
Poolside bar
Private beach access
RV parking
Shower facilities
Tennis court
Transient slippage
Water skiing
Waterfront pool
Improved boat dock access
Reopen Gate F in the Lower harbor
There needs to be a Wheelchair Accessible Ramp and clear the debris

Non-Boating or Programming activities that correlate well in the park

Biking
Bird watching
Guided history tours
Photography
Scooters
Wildlife and wilderness exploration - Wildlife camera?
Run or race with canoes/ kayaks? Hidden Falls to here? Food trucks and music in the yard, stop at pool & yacht
Large boat moored for rental, living activities, programming on the river

Balcony / patio area with roof, food trucks, music area accompanying

Movies at night

Music programming opportunities, etc. with local artists

Food Truck Connections

Let's Create Locked Food Truck Hookups inside our gates at each parking lot that can be managed by us with Food truck vendors.

St. Paul Yacht Club Profit and Loss (2025 Budgeting Breakdown)

2024 Budget 2024 Actual-not current 2025 Proposed -TBD

Income

	2024 Budget	2024 Actual-not current	2025 Proposed -TBD	
40000 REVENUE				
40100 DUES INCOME	15,100.00	13,916.66		removing for 2025
40150 CLUB HOUSE FUND	20,385.00	19,720.00		removing for 2025
40200 SUMMER DOCKAGE MAIN	321,287.00	286,605.19	430,100.00	Total ft of rented slips x \$85-includes 560' of new slips
40220 SUMMER STORAGE	21,420.00	40,346.02	22,750.00	Total ft of boat x \$35
40250 DISCOUNTS GIVEN	(19,500.00)	(15,800.00)	(19,500.00)	65 members x (\$300)
40300 WINTER STORAGE	126,485.00	124,875.00	199,850.00	Total ft of boat (land/water) x \$35 (4550 existing + 560 ft of new)
40325 LIFT INCOME	49,075.00	36,400.00		removing for 2025
40337 HARBOR MAINTENANCE	52,670.00	37,972.65		removing for 2025
40350 UTILITY SALES(GAS/ELEC/WATER)	60,000.00	59,059.90	60,000.00	Billed/metered utilities
40360 WINTER WATER UTILITY SALES	12,000.00		5,000.00	
40500 GASOLINE INCOME	75,000.00	73,042.31	75,000.00	Gross sales of gas based on 15k gallons @ \$5.00/gal
40550 TRANSIENT	2,000.00	2,317.00	9,900.00	Raise transient rate for weekday, additional adjustments for weekend and event
Total 40700 SHIP STORE SALES	10,000.00	8,906.83	10,000.00	Gross revenue from ship store
42000 SAFETY FEES	-	8,400.00	-	net zero expected revenue
42500 Yard Income	-	-	-	Yard/staff services
Total 40000 REVENUE	745,922.00	695,761.56	793,100.00	
Total Income	745,922.00	695,761.56	793,100.00	
Cost of Goods Sold				
50100 COS- GAS	60,000.00	48,658.92	60,000.00	Assuming 15k gallons @ \$4.00/gal
50300 COS-SHIP STORE	6,000.00	9,253.03	6,000.00	Cost of ship store inventory
50400 COS-SALES TAX EXPENSE	985.00		985.00	9.85% of ship store sales
Total Cost of Goods Sold	66,985.00	57,911.95	66,985.00	
Gross Profit	678,937.00	637,849.61	726,115.00	47,178.00
Expenses				
60000 MEMBERSHIP & FUNDRAISING		100.60		
60300 ANCHOR & LINE				
Total 60000 MEMBERSHIP & FUNDRAISING				
60100 ADVERTISING & PROMOTIONS	5,000.00	1,552.28	5,000.00	Boat show, marketing efforts
60600 SOCIAL FUND	15,100.00	12,572.62	15,100.00	Social events, total # of boats x \$70
60800 CLUB HOUSE EXPENSE	6,500.00	6,514.90	23,500.00	Cleaning and supplies (mini-split, cable and tv added for 2025 capital)
61000 BANK FEES/SERVICE CHARGES	3,000.00	9,287.98	2,000.00	Credit servicing fees covered 100% under new proposal except for fuel sales w credit card
61100 OFFICE SUPPLIES & EQUIPMENT	5,000.00	4,160.29	5,000.00	Misc office supplies incl. new employee materials
61150 OFFICE SOFTWARE	6,000.00	3,584.00	7,000.00	Google Business, Website
61170 OFFICE/GENERAL ADMINISTRATIVE EXPENSES	1,000.00	967.12	1,000.00	
62000 MILEAGE -EMPLOYEES	1,000.00	3,430.97	1,000.00	
63000 PAYROLL ADMINISTRATION	1,000.00	556.80	750.00	Zenefits monthly fee
63500 PROFESSIONAL FEES	7,500.00	8,264.88	7,500.00	Smith Schafer accounting, NMMA fees
63600 TRAINING/PROFESSIONAL DEVELOPMENT	7,000.00	4,511.90	7,000.00	Training/Consulting/Legal Fees
64000 HARBOR RENT	58,649.00	27,500.00	43,719.00	6.5% of total income less discounts, utilities, fuel sales

65000 REPAIRS & MAINTENANCE	55,000.00	49,938.43	25,000.00	Equip/facility maint., dock board replacement (\$5k)
65400 SHOP SUPPLIES	7,000.00	5,955.82	5,000.00	Miscshop supplies
65500 DREDGE & MODIFICATIONS EXPENSE	50,000.00	25,834.15	50,000.00	Dredge equip/material,spoil removal
66001 WINTER EXPENSES	4,000.00	3,026.50	4,000.00	Winterization (Club materials for winterizing)
66100 SAFETY EQUIPMENT	1,000.00	323.81	1,000.00	Misc safety equip/gear
66200 PERMITS, LICENSES	1,500.00	147.60	1,500.00	DNR/City permits and registrations
67000 WAGES & BENEFITS				
67100 GROSS WAGES		122,004.00		Included in summary line 67000 Wages and Benefits
67200 PAYROLL TAXES		21,721.22		Included in summary line 67000 Wages and Benefits
67400 RETIREMENT EXPENSE-ER		-		Included in summary line 67000 Wages and Benefits
WORKMAN'S COMP		2,460.00		Included in summary line 67000 Wages and Benefits
Total 67000 WAGES & BENEFITS	240,000.00	146,185.22	275,000.00	new office assistant, budgeted \$35k gross wages for 2025
68000 INTEREST EXPENSE	9,000.00	3,247.67	5,500.00	Mudcat loan interest
68500 LIABILITY INSURANCE	22,000.00	3,147.00	24,000.00	General liability insurance, roughly 10% increase expected
69000 UTILITIES	65,000.00	63,482.64	65,000.00	Billed/Metered utilities + marina common utilities
69100 Annual Electric inspection			13,000.00	annual electric inspection services (New line added)
Total 70000 OPERATING	-	-	-	
70075 BAD DEBTS	15,000.00	113,000.00	70,000.00	
Total Expenses	586,249.00	497,192.58	644,569.00	
Net Operating Income	92,688.00	140,657.03	81,546.00	
Other Income				
Total 90100 INTEREST INCOME	-	-	-	Accounts receivable interest
Total Other Income	-	-	-	
Other Expenses				
70100 DEPRECIATION EXPENSE	90,000.00	83,544.30	80,000.00	Includes mudcat loan principal payments
90400 OTHER EXPENSES	-	1,180.50	-	
Long-Term Debt Repayment	-	-	-	Included in depreciation expense
Plug				
Total Other Expenses	90,000.00	83,544.30	80,000.00	
Net Other Income	(90,000.00)	(83,544.30)	(80,000.00)	
Net Income	2,688.00	57,112.73	1,546.00	

Notes:

2025 Proposed / Budgeted Capital Expenses

New dock boards (approx. 400ft of dock)	\$ 5,000	Included in proposed budget
Mini split unit for clubhouse	\$ 18,500	Included in proposed budget
TV for Clubhouse & mount	\$ 500	Included in proposed budget

2025 Proposed / Budgeted Non-Capital Expenses

New Office assistant position	\$ 35,000	Included in proposed budget
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Cable internet in Clubhouse \$ 2,000 Included in proposed budget



St. Paul Yacht Club

Summer Season - April 15 to October 15

Winter Season - October 15 to April 15

Summer Slip Rate:

Rate is \$85/ foot of slip length

All slips feature metered twin 30 amp electrical service and water. Pumpout systems available in the upper and lower harbors.

All docks feature security lighting and locking security gates.

Winter Storage Rate: \$35 X Length of Boat Includes lift, wash bottom, blocking, spring launch.

Club Membership:

Regular (voting) membership requires 1 year presence in the harbor and \$1,500 initiation fee.

(Additional discounts apply with membership)

ST. PAUL YACHT CLUB 2025 SLIP RATES



Call 651-292-8964 for slip availability

www.stpaulyachtclub.org

office@stpaulyachtclub.org