



NARRAGANSETT
BOAT CLUB

Board of Governors Meeting Agenda

Date:	Wednesday, March 11, 2020
Time:	6:15 PM
Place:	JCC, 401 Elmgrove Avenue, Providence - go to main front door and get buzzed in; room is behind main desk.
Chair:	Jamie Reavis
Secretary	Sherri Nelson
Advance Materials:	Agenda Minutes of Annual Meeting Youth Program Policies Secretary's Report Draft Universal Waiver Draft Document Retention Policy Draft 990 Policy
Agenda:	<p>Approval of Minutes</p> <ul style="list-style-type: none">• February 12, 2020 BOG Meeting – Jamie Reavis <p>Question and Answers re Youth Rowing Program</p> <ul style="list-style-type: none">• Open Discussion, if applicable – Kristi Wharton, Jamie Reavis <p>Review of Committee Reports</p> <ul style="list-style-type: none">• Treasurer's Report – Joan Martin• Captain's Report – Eric Watne• DOR Report – Daniela Roop• Development Committee – Michael Hamilton, Pat Watson• Membership Committee Report – Ruth Berenson• Governance Committee – Alan Harlam<ul style="list-style-type: none">○ Universal Waiver○ Document Retention Policy○ 990 Policy• Others? <p>NBC 1.66</p> <ul style="list-style-type: none">• Updates – Jamie Reavis

Old Business

- 2020 Sweeps Program Committee – **Carol Browning**

New Business

- Coronavirus Precautions – **Jamie Reavis, Carol Browning**

Executive Session

Remarks for the Good of the Club

Next Meeting:

Date: April 8, 2020

Time: 6:15 PM

Place: TBD

Narragansett Boat Club
Board of Governors meeting
February 12, 2020 6:15 pm
45 Wriston Drive, Providence, RI

Board of Governors members present: Ruth Berenson, Carol Browning, Alden Bumstead, Pete Evans, Dan Gorriaran, Michael Hamilton, Alan Harlam, Virginia Hopkins, Joan Martin, Sherri Nelson, Jamie Reavis, Eric Watne, Pat Watson (by phone), Kristi Wharton
NBC members present: Rob English, Maura Flanagan, Daniella Roop, Charlie Whitin

The meeting was called to order at 6:15 pm by Jamie Reavis.

Approval of Minutes

- Minutes from the January 23, 2020 Annual Meeting were approved, and Rob English was thanked for his work as Secretary of the BOG.

Review of Committee Reports:

Notes from Secretary's report (information submitted by Deb Chute, Membership Coordinator):

- 24 members renewed and we had one new applicant since the last meeting.
- Juniors were mistakenly included as members in the January 2020 report.
- We have 209 members as of 2/5/20, for comparison, we had 162 members on 2/5/19.
- New member voted in: Hannah Galan (Regular).
- We have about 80 members from last year who have not signed up again this year (some of whom will rejoin).

Notes from Treasurer's Report (Joan Martin):

- Member renewal invoices not paid by 1/31 (after multiple reminders) were voided. They will be re-invoiced if they apply again for membership.
- Some numbers, when compared to the prior year, appear distorted due to timing differences in month-end accruals. Joan did not start making month-end expense accruals, prepaid expense adjustments, or unearned revenue adjustments until mid-2019. For example, January 2020 payroll appears to be a larger increase from January 2019 due to 2020 including the full accrual adjustment for wages earned in January and paid in February, while 2019 did not report the last week of January wages until they were paid in February.
- Question re program margins and discrepancies: Some classes were built in the MindBody system in 2019 using a member price net of discount while others were built at one rate with a member discount applied at checkout. The result is that the bottom line is correct; but the margins are distorted.
- Program net income when viewed as a whole appears higher than it is because it includes masters sweep program which had an unusually high margin in 2019 which is

unlikely to repeat. Pricing (\$375) for Masters sweeps program was based on an assumption of 25 participants. Participation was larger than planned while coaching level held. Carol added that the sweeps committee is working now; one issue is whether there will be an assistant coach this year. This is difficult to figure out in advance of knowing what the signups will be. Our adult and youth instructor thinks & development program margins were lower than the overall margin.

- There was a loss of approximately \$2,500 of regatta costs that never got billed because she didn't know the identity of the participants. Collections on the fees billed had stalled at last report and she was anticipating having to write off another approximately \$2,500. However, Carol Browning offered to help pursue regatta fees and collected approximately \$2,200 of the unpaid fees.
- New rule this year: regatta participants must pay in advance or they can't race. Having a registrar will help.
- We lost approximately \$900 on inventory (e.g. t-shirts, tank tops); which were distributed but only \$20 collected. (Daniella has the remaining inventory.) Joan recommends policy that the club should not own inventory and should instead use team stores (i.e. JL, Boathouse, or Sew Sporty). Some discussion re whether we should keep inventory; Joan commented if it is decided to keep inventory, we need to have a consistent policy and someone assigned to track it.
- Something to think about: First time member discounts of 50%. Joan believes it's not working; people are joining to take advantage of the discount which allows class discounts on class fees do not all return the next year at full rate. Last year, of 68 new members; 31 received 50% discount. Of that 31, 23 have returned. But 11 of them are non-member parents so longevity is limited. Most people join because they are taking classes. In most cases, the class discounts exceed the net membership dues we receive after the 1st time discount. Something to think about as we consider pricing as a whole. In response to Eric's question about whether this is different than prorated discounts, Joan responded the prorated amount starts after August 1st and that it is 50% until then.
- Ergathon run by a junior in 2108 (John Fay): It netted approximately \$1500 for disabled veterans. Bjorn tried relentlessly to turn over the money and couldn't get them to accept it. We still have it. (Pat Watson will look into this; there is an executive director she will contact.)
- Joan's goal in past year was to get a handle on what our true costs are. Now that we have those numbers it's time to figure out how to allocate those costs fairly between programs and membership.

Captain's Report (Eric Watne)

- Rowing committee meeting first time this coming Saturday; Eric will give a report next month.

DOR Report (Daniela Roop)

- New barge is here. What should the name be? The Rowing Committee suggests names for approval by the BOG.

- Fundraiser: 2 girls (in club programs) want to raise money for the Leukemia Society. It's a legitimate charity. We provide the equipment and space. Volunteer coaches and the money doesn't go through us. Decision: yes. (These need to be specifically approved each time by the BOG.)

Development Committee (Pat Watson)

- Explanation of how donations were used should be included in annual report so that people know how their philanthropy contributes to the club's mission.

Membership Committee (Ruth Berenson)

- Raffle reached \$3200 today. Will be drawn on Saturday, 2/15, at 8:00, at the boathouse.
- Directory: where to put it so that it's secure. Dan said that it would be an option through the logbook, which will have a remote login. It will be opt in, text and / or email, via individual profile on logbook. Logbook will go live on March 1.
- Sign up for MOR. B rated rowers can take out other rowers.

Governance (Alan Harlam)

- *NBC Governance and Fiduciary Responsibilities*: motion made and approved for BOG members to sign the Acknowledgement Agreement. Minor changes to be made for next year.
- Projects this year:
 - 1) Rewrite constitution
 - 2) Review / rewrite Policies and Procedures
 - 3) Chartering documents for non-profits
- Alan wants to meet with BOG members to ask for feedback re club documents to maintain consistency with mission, strategic planning, or other comments

NBC 1.66 Updates (Jamie Reavis)

- Army Corps has completely replaced their staff, and they are asking some questions that need to be answered, so signing off on documents is a bit delayed.

Old Business:

2020 Sweeps Program Committee (Carol Browning)

- They are making changes based on survey responses
- Scheduling will be sent out for a 2-week block
- They would like to have 2 coaches but it depends on numbers (there may be volunteer coaches)
- They are still meeting, continuing to tweak
- People will be strongly encouraged to participate in regattas if they sign up
- Coxswains are an issue; how to encourage people to sign up (discount?)
- Two 12-week sessions with 2-week break in between

New Business:

Champlin Foundation (Jamie Reavis)

- We have been rejected the past three years. Pat, Michael, Alden, Dan will meet and research how to proceed, and report back to BOG.

DOR position (Jamie Reavis)

- Small group has been meeting and interviewing candidates: Jamie, Kristi, Dan, Daniela. Joan has not been available for interviews. BOG members should let Jamie know if they would like to participate.

Other:

- Rob English raised the issue of having a penalty for paying dues late (after 1/31). Jamie noted that it was too late to implement this for 2020, but that the Finance Committee should look into it and make a recommendation for 2021.
- Kristi noted that she is now the Regatta Director, taking over from Gayle Simmons and Mitch Berkson. She put together a committee for initial organization: Rob English, Maura Flanagan, Susan Fasse. Mitch will continue to help with event scheduling in the regattas. The regatta dates are on row2k.

Executive Session (7:30-8:40) re Youth Rowing Program proposal (Kristi)

- Following the executive session, a motion by Michael Hamilton was approved: Endorse the proposed framework for the youth rowing program as presented at the BOG on 2-12-20, including a cost-based fee structure, to be determined subject to viewing final revisions by Kristi which will be shared with the BOG for comment and a final vote to be done by email by the BOG, by 2-19-20.
- The next BOG meeting will include a period of time for explanation of the program and questions and answers.

Meeting adjourned at: 8:50

Next meeting:

Wednesday, March 11, 2020, 6:15 pm

Location: JCC, 401 Elmgrove Ave, Providence, 02906

Respectfully submitted,

Sherri Nelson

Secretary

Narragansett Boat Club Youth Rowing

The NBC Youth Program provides quality rowing and camaraderie that is safe and equitable for all individuals.

An individual is considered a Youth rower through December 31 of the calendar year in which they graduate from high school.

Youth can participate in rowing at NBC in two ways:

- **Recreational Youth Rower** – for the individual who is learning how to row, is gaining fitness, but is not interested in racing. The Recreational Youth Rower participates by enrolling in NBC classes providing formalized instruction that meet 2-3 times per week within a defined session.
- **Competitive Youth Rower** – for the individual that is interested in putting in more training time and/or has an interest in competing in regattas. The Competitive Youth Rower participates as part of the NBC Youth Rowing Team, rowing 5 or more times per week as part of a Novice, Varsity, or High Performance (HP) group.

Four sessions are available annually (specific start & end dates vary by year):

Spring: March – May (on-water)

Summer: June – August (on-water)

Fall: September – November (on-water)

Winter: December – February (off-water)

- All Youth Rowers must sign up for the session(s) of their choosing and pay the associated fee(s) in order to participate in rowing and/or training at NBC.
- Class/program fees will be discounted for a Youth Rower whose parent is an Adult Member in good standing.

Recreational Youth Rowers will enroll in an instructional program that typically meets 2X/week or 3X/week per session.

- The fee for each class will cover rowing instruction and use of NBC equipment in a class under the supervision of an NBC Coach or the Director of Rowing (DOR).
- Participants will be assigned to the appropriate group based on skill level (Beginner, Intermediate, or Advanced) as determined by NBC Coaches and the DOR.

Competitive Youth Rowers will enroll and participate in a coaching program that meets 5 or more times per week on a per session basis, with four total sessions per year.

- Competitive Youth Rowers will participate in Novice, Varsity, or High Performance (HP) programs based on skill and motivation, as determined by NBC Coaches and the DOR.
- Competitive Youth Rowers will participate as part of the NBC Youth Rowing Team in regattas, the number and type will be determined by NBC Coaches and the DOR. At the beginning of each session, Competitive Youth Rowers will be made aware of the regattas at which the Team will compete. All regatta entries for NBC Youth rowers must be approved by the DOR. For any given regatta, if demand exceeds the number of available entries, lineup decisions are at the discretion of the DOR.
- Regatta entry fees, boat fees, and travel costs are in addition to the session fee for Competitive Youth Rowing and will be communicated to rowers and their parents at the beginning of each session at which time individuals must commit.
- Whether on or off the water, all Competitive Youth Rowers must be supervised by an NBC Coach, their parent Member, or an Approved Adult Member while at NBC. An Approved Adult Member is an explicitly named individual, 21 years or older, who has been designated by a parent or legal guardian by prior written arrangement to oversee their youth rower during that

calendar year. Both Captain and DOR must receive the written approval of any such Approved Adult Member/Youth rower relationships.

- Competitive Youth Rowers may row outside of the organized training program with their parent Member or Approved Adult Member for each session they have remitted payment.

NBC Policies for Youth Rowers:

- All Youth rowers are expected to abide by the NBC Rowers Code of Conduct, respecting all fellow Youth rowing participants, Coaches, NBC members, as well as, all equipment and boathouse facilities.
- Session or class fees must be paid in full at the start of each session and prior to participation of any Youth rower in rowing and/or training at NBC.
- The NBC Scholarship Fund is available to provide financial assistance to Youth rowers. Application information can be found on the NBC website.
- Annually, prior to participation, all NBC Youth rowers must have a liability waiver signed by a parent or guardian that they understand and acknowledge the risks of rowing, including collisions, wind, waves, tides, cold water, hypothermia, and death. This waiver should be filed with the DOR.
- SafeSport Training is required of all NBC Coaches and NBC Adult Members who work or row regularly with youth on and/or off the water.
- All boat usage involving Youth rowers follows those protocols set forth in the NBC Policies and Procedures (P&P).
- In the event of unfavorable weather or tide conditions at any time of the day, the DOR and/or Captain will decide if Youth rowers can launch.

Secretary's Report - as of 3/4/2020

Membership Category	3/4/2020	2/5/2020	3/19/2019
Regular	133	133	129
Spouse	11	11	14
72+	23	22	18
U27	30	28	22
Life	10	10	10
NonResident	3	3	
Clubhouse	2	2	4
Total Members	212	209	197
Applicant Members to Vote on (included in numbers above)			
Regular	Jennifer McEnaney (New)		
72+	Dave Loftus (Returning)		
U27	Georgia Jones (Returning)		
	Konstantin Hamilton (New)		

NOTE: Due to the new Youth Program, Junior participants will no longer be listed on the Secretary's report.

Narragansett Boat Club
Universal Release of Liability

IN CONSIDERATION of being given the opportunity to participate in any activity sponsored by Narragansett Boat Club, including scheduled or unscheduled, supervised or unsupervised club rowing or other activities, classes and regattas (an "Activity" or the "Activities") during the membership year January 1, 20XX to December 31, 20XX, I, my personal representatives, assigns, heirs, and next of kin, or my minor child on behalf of whom I am signing, expressly agree as follows (Note: If signing on behalf of my minor child, all references to "I" and "me" are being made by me on behalf of such child and are applicable to such child):

1. ACKNOWLEDGE, agree and represent that I understand the nature and demands of rowing activities, both on water and land-based, and that I am qualified, in good health, and in proper physical condition to participate in any such activity. Specifically, I affirm that I can swim at least 100 yards and tread water for at least 5 minutes.

2. FULLY UNDERSTAND that

(a.) ROWING ACTIVITIES INVOLVE RISKS AND DANGERS which are inherent in the activity, are foreseeable and unforeseeable, and which may include but are not limited to property loss and/or property damage, injury, serious bodily injury, illness or death ("Risks");

(b.) these Risks and dangers may be caused by my own actions or inactions, the actions or inactions of other parties, the conditions in which the Activity takes place, or the actions, inactions, or intentional conduct of Narragansett Boat Club, its administrators, directors, agents, officers, volunteers, contractors and employees, other participating organizers, any sponsors, advertisers, and if applicable, owners and lessors of premises (collectively known as "the Releasees") on which the Rowing Activity takes place;

(c.) there may be other risks and social and economic losses either not known to me or not readily foreseeable at this time; and **I FULLY ACCEPT AND ASSUME ALL SUCH RISKS AND ALL RESPONSIBILITY FOR LOSSES, COSTS AND DAMAGES** I incur as a result of my participation in the Activity.

I hereby agree to participation in the Activity or Activities with the knowledge of the risk and/or danger involved and hereby expressly agree to assume and accept any and all risk of illness, injury, serious bodily injury, death, property loss and/or property damage.

3. AGREE AND WARRANT that

(a.) I will examine and inspect each Activity in which I take part as a member of Narragansett Boat Club and that, if I observe any condition which I consider to be unacceptably hazardous or dangerous, I will notify the proper authority in charge of the Activity and will refuse to take part in the Activity until the condition has been corrected to my satisfaction, and

(b.) I, and I alone, am responsible for my personal health and safety and the personal property that I bring with me. I am solely responsible for my medical expenses and decisions with respect to my care. That notwithstanding, while engaged in the referenced Activity or Activities, I give my consent in the event of injury or illness to receive any emergency medical aid, treatment, anesthesia or operation deemed necessary by appropriate medical personnel.

4. I HEREBY RELEASE, waive, discharge, indemnify, hold harmless, and covenant not to sue the Narragansett Boat Club or Narragansett Boat Club's sponsors, members, employees, agents, officers, directors, volunteers, and representatives (hereinafter, collectively "Releasees") from any and all liability arising out of or in

connection with my (or my minor child's) participation in any Activities or as a result of any equipment that may have been provided for these Activities. For the purposes of this Agreement, "liability" means any and all claims, demands, actions and causes of action whatsoever that me/my child and/or my/my child's heirs or personal representatives may have against the Releasees because of accident, illness, injury, serious bodily injury, illness or death that may be sustained by me/my child during or by reason of any Activity, or for the loss or damage to any property belonging to me/my child during or by reason of the activity.

5. I HEREBY ACKNOWLEDGE AND AGREE and by my signature below, attest that I have received, read, fully understand and will abide by the Policies and Procedures of Narragansett Boat Club (www.rownbc.org), the Rules and Regulations of US Rowing, including but not limited to the US Rowing Rules of Rowing (www.usrowing.org), and the codes, rules, policies and procedures of the U.S. Center for SafeSport (www.SafeSport.org).

PHOTO RELEASE

6. I HEREBY GRANT my specific permission to the Narragansett Boat Club to take, have, use, publish, and reproduce all media (whether photographs, pictures or video)("my Image") participating in the Activities and to edit, alter, copy, copyright, exhibit, publish, display, distribute and make use of any and all photographs, pictures and/or video taken of me doing so in and/or for promotional or other materials including, but not limited to, newsletters, flyers, posters, brochures, advertisements, fundraising letters, annual reports, press kits and submissions to journalists, websites, social networking sites and other print and digital communications, without payment or any other consideration, so long as the use of my (or my minor child's) Image relates to my (or my minor child's) participation in the Activities. This authorization extends to all languages, media, formats and markets now known or hereafter devised. Additionally, I authorize Narragansett Boat Club to copyright the use of my Image in Narragansett Boat Club's own name, and to incorporate, broadcast, distribute, re-use, publish, re-publish, alter, edit and/or duplicate my Image for any purpose and in any manner whatsoever as Narragansett Boat Club so choose in any and all media. I further waive the right to inspect and/or examine all photographs and/or written text to which the images may be applied before use. I also waive any and all rights and claims, including future rights and claims to such photographic images and any interest therein, and I understand and agree that these materials shall become the property of Narragansett Boat Club and will not be returned. I hereby fully release and hold harmless the Narragansett Boat Club from any and all liability arising out of or in any way related to my Image, including but not limited to all claims, demands, losses, causes of action, suits, and/or judgments of any and every kind that arise as a result of my Image and resulting from any cause other than Narragansett Boat Club's gross negligence and/or intentional conduct.

* * * * *

I have read this agreement, fully understand its terms, understand that I have given up substantial rights by signing it and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law and agree that if any portion of this agreement is held to be invalid, the balance, notwithstanding, shall continue in full force and effect.

Printed Name of Participant: _____ Age (if less than 18) _____

Signature of Participant: _____ Date: _____

Printed Name of Parent/Guardian (if participant is under the age of 18): _____

Signature of Parent/Guardian: _____ Date: _____

03/02/20 DRAFT

Narragansett Boat Club
Document Retention and Destruction Policy
Presented to the Board of Governors
March 11, 2020

It is the policy of Narragansett Boat Club (“NBC”) that no member of the Board of Governors or of a Board committee and no employee or volunteer shall knowingly alter, destroy, mutilate, conceal, cover up, falsify or make a false entry in any record, document or tangible object (collectively referred to as “document”) with the intent to impede, obstruct or influence the proper administration of any matter related to NBC, including any internal or external investigation or litigation. All members of the Board of Governors (collectively, “the BOG”), all committee members, employees and volunteers shall comply with all applicable statutes, governmental regulation and policies with respect to documents, including document preparation, retention and preservation.

Subject to the above, it is the policy of NBC to provide for an orderly method for disposing of files, records and other documents that are no longer relevant or required and are not subject to a “litigation hold” because they contain information that may relate to an actual or potential claim related to NBC. This policy, compliance with which will be overseen jointly by the Treasurer and the Secretary, covers all records and documents that have been created or received by NBC in connection with the conduct of its business.

Upon any indication of an official investigation of NBC by the IRS or any other government entity, as well as any private litigation, document destruction shall be suspended immediately. Destruction in accordance with this policy shall be reinstated 60 days after conclusion of the investigation, upon direction of the BOG President, unless the President—in collaboration with the Finance Committee or Governance Committee Chair, as appropriate--determines that document destruction may properly commence at an earlier time after conclusion of an investigation. Document destruction may not be reinstated if a “litigation hold” is in effect.

Electronic records, such as e-files and e-mails, are also considered “documents” for these purposes and, for however long a record is maintained or retained were it in paper, it should be kept electronically. Routine email and voice mail messages may be deleted after the recipient responds to them, provided that the recipient is not then aware of any pending investigation or potential or actual claim relating to the substance of the email or message. For all other documents, whether paper or electronic, the Document Retention Time Chart specifies the applicable retention period.

Narragansett Boat Club
Document Retention Time Chart
March 11, 2020

Unless provided for below, paper documents of any kind can be destroyed after three years.

Type of Document	Minimum Requirement
Accounts payable ledgers and schedules	7 years
Audit reports	Permanently
Bank reconciliations	2 years
Bank statements	3 years
Checks (for important payments and purchases)	Permanently
Contracts, mortgages, notes and leases (expired)	7 years
Contracts (still in effect)	Contract period
Correspondence (general)	2 years
Correspondence (legal and important matters)	Permanently
Correspondence (with customers and vendors)	2 years
Deeds, mortgages, and bills of sale	Permanently
Depreciation schedules	Permanently
Duplicate deposit slips	2 years
Employment applications	3 years
Expense analyses/expense distribution schedules	7 years
Year-end financial statements	Permanently
Insurance records, policies, current accident reports, claims, etc. (active and expired)	Permanently
Internal audit reports	3 years
Inventory records for products, materials, and supplies	3 years
Invoices (to members, from vendors)	7 years
Minute books, bylaws, and charter	Permanently
Payroll records and summaries	7 years
Personnel files (terminated employees)	7 years
Retirement and pension records	Permanently
Tax returns and worksheets	Permanently
Timesheets	7 years

Type of Document	Minimum Requirement
Trademark registrations and copyrights	Permanently
Withholding tax statements	7 years

03/02/20 DRAFT

Narragansett Boat Club
Policy on Review and Approval of Form 990
Presented to the Board of Governors
March 11, 2020

The Board of Governors (“the BOG”) recognizes its obligation to provide for the timely review and approval of the organization’s annual Return of Organization Exempt from Income Tax (Form 990). The BOG has therefore established the following Policy:

The BOG shall designate the Finance Committee Chair to engage a qualified tax accountant to prepare the annual Form 990 on a timely basis.

The Finance Committee Chair or a designee shall send the completed draft Form 990 to all members of the Finance Committee for their review and approval. Upon completion of the review by the Finance Committee, the draft Form 990 shall be sent to each member of the BOG sufficiently in advance of the anticipated filing date to enable each such member to review the draft Form 990 and to obtain answers to any questions on the content prior to filing. Any such questions or concerns may be addressed to the Finance Committee Chair. If questions or concerns remain unresolved, a BOG member may raise the question or concerns with the BOG. For years for which donor disclosures are required within Form 990, such donor information will be redacted from review copies provided to the BOG in accordance with the Club’s Donor Privacy Policy.

After Form 990 for a given year is filed with the IRS, it will be made available for public inspection, along with such forms for the prior two years. For years for which donor disclosures are required within Form 990, such information will not be included nor made available for public inspection, as permitted by IRS regulations.

A copy of the most current year’s form and the forms for the two preceding years will be available upon request of the Treasurer at treasurer@rownbc.org.