



2018 Annual Report



2017/2018 Executive Committee

Left to Right:

Lilian de Mello - Social Secretary; Aggie D'Mello – Treasurer;

Ruby Moraes – Communications; Norman da Costa – Vice President

Lydia Nazareth – President; Tony Braganza – Committee Member

Leslie de Souza – General Secretary; Romeo D'Souza – Asst. Communications

Ida Gomes – Asst Social Secretary; John D'Souza – Committee Member

Absent: Samson Santimano – Cultural Secretary

55 PGA – PRESIDENT’S REPORT FOR 2018

Reflecting on the past year of this journey that I undertook to serve the community, I feel a sense of accomplishment. I had previously been approached to take on the role of President of the 55 PGA, but at that time I felt that I was not ready. In January of 2018, I was blessed to be given the opportunity to retire early and this is what prompted me to accept the role. I was also very lucky that some of the previous committee members agreed to stay on as I faced the challenge head on. With the experience and knowledge that the committee brought to the table, we were able to host some very successful events.

Our year commenced in June with the first-ever **“Bunco Night”**, which at first seemed a little chaotic, but once the members got the hang of the game everyone had a ball. We got a lot of positive feedback from members who played the game. One wondered how we were going to pull it off, but this was made possible due to the hard work and dedication of the executive committee.

With the onset of summer, the July **“Summer Fling”** kicked into full gear. It was well attended and a good time was had by all. Members were encouraged to dress up in costumes to present a “carnival-like atmosphere.” Prizes for the best dressed male and female were presented.

August presented a challenge with numbers, due to vacations. The **“Grand River Cruise,”** was a huge hit as our sister organization TEGSA from the East end joined us. Both organizations received positive feedback from their members and TEGSA is looking forward to the next combined event.

In September, our very talented Cultural Secretary Samson Santimano directed and acted in a **Konkani Play titled “Ekech Rati”** (only one night) and **“Ragan Kazar, Mogan Divorce”** to a sold-out audience. The event also provided the opportunity for our local caterers to sell authentic Goan cuisine. The show was so popular that they were invited to perform for our sister organization TEGSA.

October brought us to **“East Meets West”**, which once again was well attended. Members were entertained by DJ Denis, featuring Valerie Concessio and the “Have a Heart Club Dancers.” They performed several dances that kept the crowd on their feet.

Due to multiple community events clashing, we held the ever-popular whist **“HalloWhist Drive”** on November 4th as a post-Halloween event. These whist drives have proved extremely popular.

The curtain came down on the year with our grand **“Winter Wonder”** (Christmas Dance) at the Renaissance by the Creek. The event started with cocktails in the foyer and our carolers directed by Delfine Da Costa were accompanied by band leader Bosco Fernandes of “Night Fever” who had our members rocking all night.

My sincere thanks and gratitude go to the Executive Committee:

Norman Da Costa, Vice-President: who has served as President and Vice-President in years past and whose service to the community goes even beyond the 55PGA, has helped and guided us down the right path. He was instrumental in co-ordinating and running the Christmas dance and soliciting sponsors for the Christmas Carol brochure which generated substantial income.

Leslie de Souza, General Secretary: who has held this position for many years and continues to go above and beyond to ensure that all the records are meticulously maintained. She works tirelessly and never hesitates to offer her assistance where ever and whenever needed.

Aggie D'Mello, Treasurer: who holds a tight rein of the association's finances and maintains excellent records and ensures that all reports for our functions are in order.

Lilian De Mello, Social Secretary: who successfully delivered enjoyable and sold-out events. Unfortunately, she had to step down due to personal reasons.

Ruby Moraes, Communications Director: is very organized, methodical. She was instrumental in testing and introducing a new email delivery system that has assisted us in ensuring all members now receive all 55 PGA communication on the same day, as opposed to the previous method which was time consuming and tedious.

Samson Santimano, Cultural Secretary: who never fails to put on very entertaining Konkani performances. He is a crowd pleaser.

Tony Braganza, Member: this gentle, quiet and soft-spoken man works tirelessly behind the scenes.

John D'Souza, Member: founder member of 55 PGA was very active in community work and participated in many social organizations. He was always willing to step in and help wherever he was needed. His passing is going to leave a huge void in our committee and the community as a whole. He will be missed dearly.

Romeo D'Souza, Assistant Communications Director: his many years of service to the association have been unquestionable and commendable. He continues to assist with taking photos at events and posting them on the website throughout the year and assists when requested.

Ida Gomes, Assistant Social Secretary: Ida loves working behind the scenes and seldom wants any recognition. She is never fazed by the work involved and always delivers.

At this time, I would also like to acknowledge **Alcino Rodrigues** and **Alvito Fernandes** for their time as auditors. I also want to thank **Rudi Rodrigues** and his wife **Christine** for assisting the committee during the year. A tip of the hat goes to **Neville Arnold** for stepping in as our master of ceremonies at some of the events.

Lastly, but surely not the least, my thanks go out to **Aloysius Mathias** and **Juliet Rebello** for attending various meetings relating to seniors within the City of Mississauga. They keep us apprised of all changes that would affect the 55PGA.

Finally, on behalf of my Executive Committee, I wish to take this opportunity of thanking you, the membership as a whole, for your support all through 2018 and look forward to your continued participation in 2019. We welcome your feedback and ideas to assist us in attempting to serve you better.

Lydia Nazareth – President

AUDITOR'S REPORT

To the Members of 55 Plus Goan Association – West G.T. A. Inc.

We have audited the Income Statement, Balance Sheet and Statement of Changes in the Financial Position of the 55 Plus Goan Association – West G.T. A. Inc. (55PGA) as at December 31, 2018

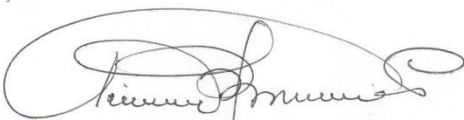
The Executive Committee is responsible for the preparation and fair presentation of the financial statements in accordance with the Canadian generally accepted accounting principles and for such internal controls it deems necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance that the financial statements are free from material misstatements.

An audit involves examination on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes evaluating the appropriateness of the accounting policies used and reasonableness of accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

In our opinion these financial statements present fairly, in all material respects, the financial position of 55PGA as at December 31, 2018 its financial performance and its changes in financial position for the year then ended in accordance with Canadian generally accepted accounting principles.



Alcino Rodrigues (Hon. Auditor)

Toronto, Ontario



Alvaro Fernandes (Hon. Auditor)

April 15th, 2019

55 Plus Goan Association
Balance Sheet as at December 31, 2018

	2018	2017
ASSETS		
Current Assets		
Royal Bank (Balance)	\$43,426	\$44,958
Petty Cash	\$200	\$180
Total Bank Balance & Petty Cash	\$43,625	\$45,138
Accounts Receivable		
Receivable	\$350	\$90
Total Receivables	\$350	\$90
Other Current Assets		
Prepaid Insurance	\$870	\$861
Prepaid Expenses	\$132	-
Total Other Current Assets	\$1,002	\$861
Fixed Assets		
Computers	\$1,808	\$1,808
Less Depreciation	(\$1,806)	(\$1,699)
Total Fixed Assets	\$2	\$109
TOTAL ASSETS	\$44,979	\$46,198
LIABILITIES & EQUITY		
Current Liabilities		
Accrued Expenses	\$0	\$300
Deferred Revenue (Fees for 2019)	\$3,640	\$3,320
Total Current Liabilities	\$3,640	\$3,620
Net Funds		
Opening Balance	\$42,578	\$45,842
Net Loss	(\$1,239)	(\$3,264)
Total Net Funds	\$41,339	\$42,578
TOTAL LIAB. & NET FUNDS	\$44,979	\$46,198



 Mrs. Lydia Nazareth
 President



 Aggie D'Mello
 Treasurer

55 Plus Goan Association
Profit & (Loss) for Fiscal Year Ending 2018

	Budget 2019	Actual 2018	Actual 2017
Revenue			
Membership Dues	\$8,100	\$8,080	\$8,040
Total Dues	\$8,100	\$8,080	\$8,040
Net Income (Loss) on Events	(\$3,000)	(\$3,717)	(\$4,251)
Total Income	\$5,100	\$4,363	\$3,789
Expenses			
AGM	\$650	\$657	\$864
Bank Charges	\$270	\$264	\$206
Computer Services	\$200	\$589	\$1,407
Committee Meetings	\$500	\$543	\$197
Depreciation	\$0	\$107	\$994
Liability Insurance	\$2,600	\$2,602	\$2,564
Mass Cards	\$100	\$84	\$82
Office Supplies	\$180	\$181	\$283
Postage & Mailing	\$75	\$60	\$47
P O Box Rental	\$225	\$215	\$210
President's Discretion	\$300	\$300	\$200
Total Expenses	\$5,100	\$5,602	\$7,053
Net Income/(Loss)	\$0	(\$1,239)	(\$3,264)

55 Plus Goan Association		
Net Income/(Loss) on Events		
<u>Event</u>	<u>2018</u>	<u>2017</u>
Whist Drive	\$120	\$0
Fish Curry Nite	(\$802)	(\$1,462)
May Flower	\$0	(\$263)
Bunco Nite	(\$373)	\$0
Canada Celebrates 150	\$0	(\$37)
Summer Fling	\$238	\$0
Down Memory Lane	\$0	(\$691)
Grand River Cruise	\$74	\$0
Agawa Canyon	\$0	(\$8)
Konkani Skit	(\$166)	\$13
East Meets West	(\$1,534)	\$0
Whist Drive	\$10	\$0
Christmas Dance	(\$1,285)	(\$1,804)
Net Income/(Loss)	(\$3,717)	(\$4,251)

55 PGA Goan Association
Summary of Events & Net Surplus/(Loss) for 2018

	Whist Drive	Fish Nite	Bunco Nite	Summer Fling	River Cruise	Konkani Skit	East vs West	Whist Drive	Xmas Dance	Fiscal 2018
Income										
Ticket Sales	1,920	6,330	1,430	2,505	5,620	1,430	5,760	1,100	17,900	
(Refunds)							(20)		(460)	
50/50 Sales & Raffle		980		440			760		2,270	
Food/Water Sale			70			140				
Adverts - Booklet									2,725	
TOTAL INC. (A)	1,920	7,310	1,500	2,945	5,620	1,570	6,500	1,100	22,435	
Expenses										
Hall & Catering	1,800	6,948	339	339	5,446	209	6,500		19,987	
Catering			900	1,535		990		900		
50/50 Prizes		600		220			240			
Other Prizes			180	75	100		280	190		
Bar Tenders			100	100			500			
Music		400	175	200			500		1,650	
Entertain.		150				500				
Cutlery/Croc.			78	177						
Decorations									535	
Tea/Coffee/Water			50	50		27				
Misc.		14	51	10		9	14		100	
Raffle									825	
Printing-Booklet									623	
TOTAL EXP. (B)	1,800	8,112	1,873	2,706	5,546	1,735	8,034	1,090	23,720	
NET SURP/(LOSS) (A-B)	120	(802)	(373)	239	74	(165)	(1,534)	10	(1,285)	(3,716)

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