

55 PLUS GOAN ASSOCIATION – WEST GTA INC.
ANNUAL GENERAL BODY MEETING
Thursday, April 25, 2019
Cawthra Seniors' Centre, Mississauga, ON

The meeting was called to order by the Vice-President, Norman da Costa at 6:30 p.m. There were sixty-one (61) members in attendance.

Opening Prayer

President, Lydia Nazareth said the opening prayer followed by a one-minute silence observed for our deceased members.

She introduced the members of the Executive Committee and thanked those present for attending the AGM.

Osbert Remedios told the attendees that a seat in the front row was reserved for the late John D'Souza in his memory to show our thanks and respect for all that he did for the 55 PGA.

Acceptance of the 2018 AGM Minutes

Members were asked if the minutes of the AGM held on April 18, 2018 could be accepted. Since there were no objections, Cynthia Harris proposed acceptance of the minutes. They were seconded by Osbert Remedios and carried by the General Body.

Matters arising from the 2018 AGM Minutes

There were none.

President's Report for 2018

Lydia Nazareth did not read the President's report to those present since it had been sent to the members in advance together with the agenda for the meeting. There were no questions.

To adopt Audited Financial Statements for 2018

Alcino Rodrigues proposed the motion to adopt the 2018 financial statements. It was seconded by David Nazareth and carried by the General Body.

Thanks to Committee Members

Alcino thanked Leslie de Souza and praised her for the quality of the minutes taken at the monthly committee meetings. He also applauded her record keeping for maintaining the Membership Roster and the details of other 55 PGA events which feed into the financial reporting.

Alcino also congratulated Aggie D'Mello for the excellent, easy to read and understand, format that he used to prepare the financials and for his complete and transparent reporting. He specifically commended the "Summary of Events & Net Surplus (Loss) for 2018" that Aggie had prepared.

Comments regarding the 2018 Financial Statements

Alcino Rodrigues made several observations/suggestions listed below:

- The selling price of the tickets for the Christmas dance was \$45 for the early bird special. Since the hall charged us \$49.75 per person, we started off with a shortfall. Alcino recommended that members should pay at least the fixed cost of the ticket for future events. Norman Da Costa stated that the purpose of keeping the ticket prices low was to give back to our members.
- The Executive Committee members should not pay for their tickets for regular events because of all the work that they do. For the Christmas dance only, each member's spouse should also be given a free ticket. Neville Arnold and Braz Menezes supported this proposal.
- Regarding the money spent on computer services, it was confirmed that the money spent covered anti-virus protection, Microsoft Office updates and the development of the 55PGA website. Alcino proposed that the budget for computer services should be increased from \$200 to \$600 for 2019.
- Currently there is an allowance of \$300 for President's discretion. It was recommended that this be increased to \$500. This was seconded by Osbert Remedios. However, Osbert stated that expenses incurred for a particular event should be reported in the financials as an expense for that event. The President's allowance should be used for purposes other than 55 PGA events.
- Alcino suggested that the Treasurer should prepare a budget for 2019.

Any Other Business

Submission from Rudy Fernandes:

Rudy Fernandes had submitted a proposal stating that while the net loss of \$1,239 for 2018 was a start, the **2019 Budget should include a loss of at least \$10,000**. His rationale was that:

- The total assets of \$44,979 was very high and may present an ongoing risk to the 55 PGA.
- The total assets of the 55 PGA may contravene the regulations. Francisco Carvalho confirmed that we were well within the CRA requirements.
- The funds could create a potential danger of misuse by a 55 PGA committee.
- At a previous AGM, members had expressed the value of using more of the fund to benefit our 55 PGA members. Norman Da Costa reiterated that the purpose of keeping lower ticket prices was to give back to the members.

Alcino Rodrigues commented that while Rudy's proposal had merit, he had some suggestions as to how the Reserves could be used. A few of his suggestions were made earlier in the meeting and so they are not being documented again.

Other ideas to reduce the fund put forward by Alcino were:

- to consider additional/extraordinary expenses to celebrate the 15th Anniversary in 2020
- to set aside funds to replace the current laptops within the next 2 – 3 years.

He noted that it would be difficult to accumulate new funds for future use once the existing funds are depleted.

Rudy Fernandes agreed with Alcino's suggestions.

Submission from Al Mathias:

Al Mathias sent an email to say that he found the statement “The items to be discussed at the AGM will be selected at the discretion of the Executive Committee” in Leslie de Souza’s letter to the members “intriguing”. His observation came as a surprise since this standard wording has been used since the inception of the 55 PGA. It was explained that if many comments and/or questions were received from the members, it may not be possible to discuss all of them at the AGM. The Executive Committee would then use its discretion to select the ones that are most relevant for discussion.

Membership Renewal

There was a discussion about membership renewal.

Leslie informed the members that 156 out of 840 members have not yet renewed their membership for 2019 despite having received 4 reminders so far. Leslie said that members who have not renewed their membership by May will be notified that they will be taken off the roster.

Members presented ideas on how to improve the renewal process:

- Several members suggested that we give members a deadline. February 28 is the deadline stated in the Constitution. Osbert Remedios suggested that we should make the deadline April 30.
- We should consider charging a penalty. We may have to amend the Constitution to do this. However, it is highly unlikely that defaulting members will pay a penalty if they haven’t paid the \$10 fee in the first place.
- It was noted that removing defaulters from the roster would create a loss of potential income. We need to reflect this in the budget for 2019.
- Roland Francis suggested that we consider accepting e-transfers. Aggie D’Mello said that he has already looked into this option and found that the reconciliation process would be very labour intensive.

Ticket Refunds

Delfine Da Costa asked why a refund could not be issued to a member who was unable to come to an event. We explained that if we were given sufficient advance notice we could give the member a refund. However, if the member informs us on the day of the event that he/she could not be there, we are unable to issue a refund since we have already made the catering arrangements and have paid the hall for the meal.

Succession Planning

Alcino Rodrigues suggested that the current committee should start grooming new people to take over at the end of our term. He also proposed that since the current reporting format for the financials was so thorough and transparent, future committees should use this format instead of reinventing the wheel each time that a new committee is formed.

Since there was no other business to discuss, David Nazareth proposed that the meeting should be adjourned at 7:30 p.m. The proposal was seconded by Delfine Da Costa.

Leslie de Souza
General Secretary
55 PGA – West GTA Inc.