

55
PGA

18 years!

2023 Annual Report

2023 Executive Committee



From Left to Right:

Romeo D'Souza – Communications Director

Ruby Moraes – Assistant Communications Director

Aggie D'Mello – Treasurer

Ruth Remedios – Vice President

Alcino Rodrigues – President

Leslie de Souza – General Secretary

Tony Braganza – Committee Member

President's Report for 2023

Alcino Rodrigues (President)



Dear Members.

On behalf of the Executive Committee, I would like to thank you for your continued support at all our events. While it has been a pleasure to serve you for the past two years, this marks the end of our tenure. You will notice later in this report that every committee member is a veteran at his/her portfolio and despite our being a skeletal committee, everyone gave their best, never seeking personal recognition. It is rare to find such a combination of individuals with a singular commitment to serve the community and serve it well.

Events:

Continued fear of COVID prevented a larger attendance at some of our events, but those who graced the events had a ball as was evidenced by the number of attendees at our Christmas Gala. Close to 360 members and guests graced the evening and danced to the music until the early hours of the morning. The venue, service & meal surpassed our expectations. For the second year, despite rising costs, and with personal efforts by a few committed individuals, we were able to provide an evening at a very reasonable price. Given the escalating prices across the spectrum, continuation of subsidized pricing may have to be revisited.

Your Executive Committee for 2023:

Ruth Remedios (Vice-President and Social Secretary)

There are no superlatives to express Ruth's enthusiasm and commitment to serve the Association. She is the first woman to hold the two portfolios. Rarely do you see such passion & love, in an individual, to serve the community. She is an indefatigable "superwoman" with unprecedented tenacity to fulfill her role to the fullest. Her portfolio is the core of our activity that requires constant scanning of the landscape to seek the best venues and meal suppliers for our events, the Mississauga Convention Centre being one of the highlights. Given her ability to attract attendance Ruth must be considered the most valuable asset to any Executive and especially the Association. Given the high turnover in the portfolio, no wonder Ruth was the prime candidate to four Presidents as the most successful and sought after "Social Secretary".





Leslie de Souza (General Secretary)

First came on board in 2014 and has managed this portfolio ever since. The position is the most dynamic and labour- intensive on the Executive requiring utmost attention to members' requirements year-round. It is the only portfolio that does not take a winter break. Leslie continues to maintain pristine records of the Membership Roster for our Association. She is our principal conduit between the Executive, General Membership, City of Mississauga and other Governmental Agencies. She plays a pivotal role in maintaining the record keeping for all our events especially at our Christmas Dance. Leslie is the "hawk eye" of the committee which makes it easy to ensure the accuracy of all outgoing communications. Another truly committed individual.

Aggie D'Mello (Treasurer)

Another veteran who came on board in 2016 with vast experience from serving the BMX group. Aggie is an extremely committed individual who always seeks improvement in his presentations. Taking advantage of the rising interest in 2023, Aggie invested the receipts from the events, drawing only what was necessary for operation, and earned us a considerable amount of interest income which helped us to defray a good chunk of our expenses. Aggie was also a member of a special sub-committee that raised funds to offset ticket prices for our Christmas Gala. But his major contribution was working with our Communications Director and General Secretary to establish electronic transfer of payments for events and membership fees to replace the labour intensive and costly cheque processing. In 2023, he was solely responsible to turn the Association financial situation into a large positive contribution. Another indefatigable individual, Aggie is continually on the prowl seeking both operational and financial improvements benefitting the Association. In the past, members have opposed accumulation of surpluses and have suggested a break-even position at all the events. The 2024 Budget reflects this sentiment.



Romeo D'Souza (Communications Director)



Yet another veteran on the Committee who needs no introduction. Romeo is solely responsible to develop and transmit the flyers for all our events, except for the Christmas Dance. He has perfected the responsibilities of the portfolio. Romeo is also our resident photographer and most of the members have seen his great work on our blog site. But his single most important contribution was in the implementation of electronic system for all payments to the Association. Most of you have now used them to pay your annual membership dues and tickets for events. This year he was also responsible to eliminate the tickets for our Christmas Gala, an activity that has previously caused inconvenience to many members collecting their tickets at the door. Romeo is also one of the core members of the Committee.

Ruby Moraes (Assistant Communications Director)

Another veteran who has run this portfolio very effectively especially in transmitting other communications to the membership. In 2023, Ruby took an added responsibility and assisted the Treasurer and the General Secretary in a number of their activities. Extremely supportive and a very co-operative individual.



Tony Braganza (Committee Member)



Another veteran who came on board in 2014 and has been serving the Association ever since. He is the Trojan of the Committee and never says no to any assignment. He is a great help at the events and solely responsible for our Bingo & 50/50 plays. We have received numerous acknowledgements for his courteous handling of people and issues at our events.

Auditors:

Aloysius Mathias (Auditor)

The only individual to serve the Association, in one capacity or another, since its founding 18 years ago. While serving mostly as an Auditor (2005-2007, 2012-2014 and 2022-2023) and several sub committees, Aloysius has also represented the Association at various levels of Government on issues affecting our operation and affiliation. In 2022 & 2023, despite being our Auditor, he single handedly assumed responsibility to negotiate terms for our continued affiliation to the City of Mississauga and spent inordinate amount of time to study and interpret the impact of the new “Ontario’s Not-for-Profit Corporations Act” (ONCA) affecting all registered not-for-profit organizations in Ontario.



It may be worthy of note that some 40 years ago, Aloysius’s greatest contribution to the Goan Community in Canada, was the creation of the “Goan Charitable Organization” that now serves as the premier Goan Charity for all deserving and less fortunate Canadians and especially Goans in Goa. No amount of words can express our gratitude for the contribution of his time and efforts, especially in the complex application of policies to better the 55PGA.



Almir Da Cunha (Auditor)

He is a first-time auditor who has served us for the past two years.

Special Christmas Dance Sub Committee:

From left to right: Rudi Rodrigues, Ruth Remedios, Osbert Remedios, Christine Rodrigues and Aggie D’ Mello, came forward to raise funds to defray the cost of tickets for our Christmas Dance. This activity helped the Association achieve its year-end surplus position.



Affiliation to the City of Mississauga & Compliance with ONCA:

The 55PGA is now fully affiliated with the City of Mississauga enjoying the benefits accorded to Seniors’ Recreation Providers in the City of Mississauga. We are also compliant with the ONCA.

Given the time-consuming requirements to keep abreast of changes of the two organizations and the reporting requirements, we recommend election of an individual to independently review our Constitution and blend it with the policies of the other two organizations.

Directors’ & General Liability Insurance Coverage:

Because of the high cost of premiums, the general body, at 2022 AGM, approved the Committee’s proposal to cancel the Directors’ Coverage but retain the Liability Coverage. Since ONCA now requires both, we are seeking quotes to ensure compliance.

Continual Caring by Members: History tells us that the success of any Community Organization rests on a symbiotic relationship between its members and the Committee that serves the Organization. Given our current “skeletal committee” the membership exhibited the symbiosis at every event, and stepped forward to assist us. The Christmas Dance was a perfect example. On behalf of your Committee I would like to thank each member, our guests and all the helpers for making our events and especially the Christmas Dance a resounding success. A special thank you to our professional MC, Raphael Fernandes for offering his services “gratis”.

Thank you once again for your support during our tenure and let us, *collectively*, ensure to do so to our future committees. The continuity of the Association depends on all of us, its members.

A handwritten signature in blue ink, appearing to read 'Alcino Rodrigues'.

Alcino Rodrigues
President



Financials
2023

Signed Auditors' Report

AUDITOR'S REPORT

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

We have audited the Balance Sheet and Income Statement of the 55 PGA West GTA Inc. as at December 31, 2023. These financial statements are the responsibility of the Organization's Executive Committee. 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 plan and perform an audit to obtain reasonable assurance that the financial statements are free from material misstatement, whether due to fraud or error.

An audit involves examining, on a test basis, evidence supporting the amounts and disclosure in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the Executive Committee, as well as evaluating the overall financial statement presentation.

In our opinion these financial statements present fairly, in all material respects, the financial position of 55PGA West GTA Inc. as at December 31, 2023 and the results of its operations for the year then ended in accordance with Canadian generally accepted accounting principles.



Aloysius Mathias (Hon. Auditor)



Almir D' Cunha (Hon. Auditor)

Toronto, Ontario
March 26th, 2024


Signed Balance Sheet

55 Plus Goan Association

Balance Sheet

As at 31 December, 2023

	<u>31-12-2023</u>	<u>31-12-2022</u>	<u>31-12-2021</u>	<u>31-12-2020</u>
ASSETS				
Current Assets				
Cash & Bank				
Royal Bank	\$2,335	\$7,383	\$40,139	\$43,974
Royal Bank - Events	\$30,617	\$21,390	-	-
Royal Bank - Memberships	\$1,243	-	-	-
Petty Cash	\$105	-	\$700	\$94
Total Chequing/Savings	<u>\$34,300</u>	<u>\$28,773</u>	<u>\$40,839</u>	<u>\$44,068</u>
Other Current Assets				
Accounts Receivable	\$350	-	-	-
Prepaid Insurance	\$563	\$1,047	\$907	\$907
Prepaid Expenses	\$1,305	\$2,090	-	-
Total Other Current Assets	<u>\$2,218</u>	<u>\$3,137</u>	<u>\$907</u>	<u>\$907</u>
Total Current Assets	<u>\$36,518</u>	<u>\$31,910</u>	<u>\$41,746</u>	<u>\$44,975</u>
Fixed Assets				
Computers	\$1,808	\$1,808	\$1,808	\$1,808
Computers - Acc. Depreciation	(\$1,806)	(\$1,806)	(\$1,806)	(\$1,806)
Fixtures	\$288	\$288	-	-
Fixtures - Acc. Depreciation	(\$204)	(\$60)	-	-
Total Fixed Assets	<u>\$86</u>	<u>\$230</u>	<u>\$2</u>	<u>\$2</u>
TOTAL ASSETS	<u>\$36,604</u>	<u>\$32,140</u>	<u>\$41,748</u>	<u>\$44,977</u>
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Accrued Expenses	\$27	-	-	-
Unearned or Deferred Revenue	\$1,090	\$900	\$310	\$130
Total Current Liabilities	<u>\$1,117</u>	<u>\$900</u>	<u>\$310</u>	<u>\$130</u>
Total Liabilities	<u>\$1,117</u>	<u>\$900</u>	<u>\$310</u>	<u>\$130</u>
Equity				
Opening Balance Equity	\$31,240	\$41,438	\$44,847	\$41,804
Net Income (Loss)	\$4,247	(\$10,198)	(\$3,408)	\$3,042
Total Equity	<u>\$35,487</u>	<u>\$31,240</u>	<u>\$41,438</u>	<u>\$44,847</u>
TOTAL LIABILITIES & EQUITY	<u>\$36,604</u>	<u>\$32,140</u>	<u>\$41,748</u>	<u>\$44,977</u>


 Alcino Rodrigues
 President


 Aggie D'Mello
 Treasurer

Profit & Loss Statement

55 Plus Goan Association					
Profit & Loss					
January through December 2023					
	Budget 2024	2023	2022	2021	2020
Revenue					
Membership Dues	\$9,000	\$6,970	\$6,650	-	\$6,710
Interest Earned	-	\$901	-	-	-
Total Revenue	\$9,000	\$7,871	\$6,650	-	\$6,710
Expenses					
AGM	\$750	\$585	\$524	-	-
Bank Charges	\$100	\$106	\$89	\$66	\$127
Computer and Webhosting	\$210	\$291	\$78	\$26	\$512
Committee Meetings	-	\$1,788	\$1,328	-	\$104
Depreciation	\$85	\$144	\$60	-	-
Donation	-	-	-	-	\$250
Insurance	\$750	\$2,173	\$3,001	\$2,721	\$2,417
Mass Cards	\$200	\$137	\$128	\$49	\$45
Misc. Exp	\$50	\$0	\$10	-	-
Office Supplies	\$250	\$384	\$406	-	\$47
Postage, Mailing Service	\$50	\$33	\$54	\$21	\$21
P.O. Box Rental	\$230	\$231	\$200	\$225	\$225
Presidents Discretion	-	-	\$561	-	\$348
	\$2,675	\$5,871	\$6,438	\$3,108	\$4,096
Surplus (Loss) before Events	\$6,325	\$2,000	\$212	(\$3,108)	\$2,614
Net Income/(Loss) on Events	-	\$2,247	(\$10,410)	(\$300)	\$428
Available to offset events	(\$6,325)				
Net Income/(Loss)	-	\$4,247	(\$10,198)	(\$3,408)	\$3,042

Summary Profit & Loss

55 Plus Goan Association	
EVENTS FOR THE YEAR	
Summary Profit & Loss	
January through December 2023	
	PROFIT (LOSS)
Whist Drive 1	(\$40)
Whist Drive - 2	\$40
Bowling	\$28
Casino 1	\$0
Magnotta Casino	(\$150)
Fish Curry Nite-27May2023	(\$133)
Grand River Cruise-28June2023	\$100
Summer Sizzle - 25Aug2023	\$718
Sunset In Summer - 22Sep2023	\$237
Xmas Dance-24Nov2023	\$1,448
Net Income/(Loss) on Events	\$2,247

Statement of Receipts & Payments

Statement of Receipts and Payments										
EVENTS for 2023										
1	2	3	4	5	6	7	8	9	10	YTD TOTAL
EVENT:	Whist Drive	Bowling	Casino1	Whist Drive	Magnotta Casino	Fish Curry Nite	Grand River Cruise	Summer Sizzle	Sunset in September	XMAS DANCE
26/Feb/23	1/Mar/23	30/Mar/23	15/Apr/23	16/Apr/23	27/May/23	28/Jun/23	25/Aug/23	22/Sep/23	24/Nov/23	
Event Hall	Konkan Delight	Streetsville Bowl	Falls View Casino	Konkan Delight	Falls View Casino	Autaq Banquet Hall	Caledonia	RCL-Hensall circle	RCL-Hensall circle	Mississauga Convention Center
No. Of attendees	40	19	25	52	22	134	35	120	70	359
RECEIPTS										
Sale of Tickets	\$1,230	\$285	\$675	\$1,560	\$660	\$5,670	\$2,820	\$3,960	\$2,320	\$23,510
Sponsors	-	-	-	-	-	-	-	-	-	\$6,895
50 / 50 Prizes	-	-	-	-	-	\$700	-	\$510	\$335	-
Raffle	-	-	-	-	-	-	-	-	-	\$3,140
TOTAL EVENT INCOME	\$1,230	\$285	\$675	\$1,560	\$660	\$6,370	\$2,820	\$4,470	\$2,655	\$33,545
EXPENSES										
Hall Rental	-	\$257	-	-	-	\$5,853	-	\$565	\$565	\$26,956
Food / Wine / Drinks	\$1,080	-	-	\$1,320	-	-	-	\$2,269	\$1,050	-
Prizes	\$190	-	-	\$200	-	-	-	-	\$120	-
50 / 50 Prizes	-	-	-	-	-	\$150	-	\$150	-	-
Raffle Prizes	-	-	-	-	-	-	-	-	-	\$1,597
Bus / Cruise	-	-	\$675	-	\$810	-	\$2,720	-	-	-
Plates/bowls/spoons	-	-	-	-	-	-	-	\$152	\$68	-
Bar	-	-	-	-	-	-	-	\$125	\$125	-
Band / DJ	-	-	-	-	-	\$500	-	\$400	\$400	\$2,173
Printing of Xmas Booklet	-	-	-	-	-	-	-	-	-	\$989
Dance Expenses	-	-	-	-	-	-	-	\$31	\$40	\$453
Water, Coffee, Tea Cups etc	-	-	-	-	-	-	-	\$60	\$50	-
TOTAL EVENT EXPENSES	\$1,270	\$257	\$675	\$1,520	\$810	\$6,503	\$2,720	\$3,752	\$2,418	\$32,097
Surplus(Deficit) per event	(\$40)	\$28	-	\$40	(\$150)	(\$133)	\$100	\$718	\$237	\$1,448
Accumulated Profit (loss) on events	(\$40)	(\$12)	(\$12)	\$28	(\$122)	(\$255)	(\$155)	\$563	\$799	\$2,247

**55 PLUS GOAN ASSOCIATION – WEST GTA INC.
MINUTES FROM THE ANNUAL GENERAL BODY MEETING
held on Thursday, April 20, 2023
Lucy Turnbull Room, Mississauga Seniors' Centre,
1389 Cawthra Road South, Mississauga, ON**

The meeting was called to order by the General Secretary, Leslie de Souza at 6:20 p.m. There were forty-five (45) members in attendance.

1 - Opening Prayer

Osbert Remedios said the opening prayer. We observed a minute of silence to remember our deceased members.

2 - President's Welcome

Alcino Rodrigues introduced the members of the 2022 Executive Committee and the two Auditors. He thanked those present for attending the AGM.

Lydia Nazareth commented on the use of the word "Trustees" in the President's Report saying that there are currently no 55 PGA trustees. The correct name should be "committee members". Comment noted.

3 - Confirmation of the Minutes of the AGM held on April 19, 2022

Members were asked if the minutes of the AGM held on April 19, 2022 could be confirmed. Since there were no objections, Al Mathias proposed acceptance of the minutes. It was seconded by Cynthia Harris and carried by the General Body.

4 - Matters Arising Therefrom

Under the heading "Election of a New Executive for 2022 & 2023" Lydia Nazareth pointed out that Osbert Remedios had "nominated" (not proposed) Alcino Rodrigues to be the next President. Likewise, Alcino nominated his Vice-President (Ruth Remedios), Treasurer (Aggie D'Mello) and General Secretary (Leslie de Souza). The four nominated committee members accepted and Al Mathias seconded the nominations. The wording in the 2022 minutes will be amended to reflect this change.

5 - To adopt Audited Financial Statements for 2022

Lydia Nazareth proposed the motion to adopt the 2022 audited financial statements. It was seconded by David Nazareth and carried by the General Body.

Changed Order of Items on the Agenda

Lydia Nazareth proposed that Item 7 (Comments on the Annual Report & Financials) on the agenda be discussed before Item 6 (Proposal to Increase Membership Fees for 2024) in order to maintain the flow of the discussion. The General Body agreed.

The numbering in these minutes reflect the change.

7 - Comments from Members on the 2022 Annual Report & Financial Statements

Alban Mascarenhas asked how the cost of the tickets (\$59.81) for Christmas Dance was calculated. Aggie D'Mello explained that the total number of attendees was 337 which included the people (committee members) who did not pay for the event. So, \$59.81 was the

cost to the Association versus \$65.00 that was the cost of the ticket. Aggie then recommended that the wording on the report should be changed to “Revenue Earned per Ticket” instead of “Cost of Ticket”.

Alban also questioned why the money spent under President’s Discretion (\$561) and the President’s Give Away (\$646) in 2022 had not been combined. It was explained that these are two distinct and separate items. The President’s Discretion showed money that was spent by the President over the year, while the President’s Give Aways reflected expenses that were incurred specifically for the May We Meet Again event.

Norman da Costa asked about the loss of \$972 that was incurred for the Mass for the Deceased event. There were 63 paid attendees, but additional food was ordered because the people in the choir were given free meals. In addition, the cost of the hall rental was \$452.

Because most of the events were run at a loss, Lydia Nazareth asked if budgets were prepared in advance with a view to breaking even. She was assured that they were. Lydia acknowledged that we cannot continue to try to keep the cost of the ticket low to please the members because the cost of everything has increased drastically.

Aggie D’Mello pointed out that the high amount of refunds (\$940) also contributed to the total loss for the Christmas Dance. Lydia reminded us that we had decided that there would be no refunds for events. However, that being said, there are sometimes extenuating circumstances that require special consideration.

6a - Budget for 2023

This item was added to the agenda at the meeting and approved by the General Body as an addition to the agenda.

Alcino Rodrigues presented the Budget for 2023. The document will be attached to and become a part of these minutes.

There are two sources of income – membership fees and income from events. Alcino explained that the revenue from membership fees should cover the Operating Expenses which total \$3,250 in 2023. We collected \$6,650 in membership fees for 2022. The amount collected for 2023 as of April 20 is \$4,540 which gives us a surplus of \$1,290.

However, the Event Chargeable Expenses, that include committee meetings, insurance and president’s discretionary expenditure totals \$5,100 which leaves us with a net loss of \$3,810 for 2023. Lydia Nazareth said that the budget reflected reality.

Danny Solomon suggested that we should increase the membership fees to offset some of the expenses. Francisco Carvalho suggested that we should increase the number of members.

Rudi Rodrigues noted that increasing the size of the membership was not the issue, rather, the goal should be to have more people attend the events. Aggie D’Mello invited the General Body to submit any suggestions that they might have for our consideration.

The budget was approved as presented.

6 - Proposal to Increase the Membership Fee for 2024

Alban Mascarenhas asked about how we could increase the membership fee for 2023 since many members had already paid their dues for 2023. It was explained that this proposal was for 2024. The wording of item 6 on the agenda (Proposal to Increase Membership Fee) will be amended to reflect this.

The cost of membership for the 55PGA has been \$10 since inception. It was agreed that the fee

should be increased. A vote was taken to determine whether the increase should be \$5 or \$10. Seventeen people voted for a \$10 increase and nineteen voted for a \$5 increase. Farida Alexander said increasing the membership fee was appropriate and that all other organizations charge \$20 or more. It was agreed that the membership fee for 2024 would be increased to \$15 and that the decision would be revisited for 2025.

8 - Comments on any other matters sent in writing to the General Secretary prior to April 13, 2023

There were no comments received by April 13, 2023. It was decided that comments received after April 13, 2023 would be dealt with under “Any Other Business”.

9 - Update on Items Proposed by the Previous Committee at the 2022 AGM

Most of the items that were proposed by the previous committee are affected by the Ontario Not for Profit Act (ONCA) and we have to ensure full compliance.

Al Mathias provided this update on the three items.

(a) Election of Auditors

Al Mathias’ proposal is shown below:

“Be it resolved that this General Body, under the provisions of Section 76 (1) (b) and 76 (2) (b) of the Ontario Not for Profit Act (ONCA), the Corporation is not required to appoint Publicly Licensed Auditors to review the annual financial accounts of the corporation, moves that the 55 PGA does not appoint Publicly Licensed Auditors.

However, under Section 77 of ONCA, the 55 PGA should appoint two persons to report on the financial statements in accordance with the regulations and with the generally accepted auditing or review engagement standards.

Be it further resolved that, if the above motion is passed by a greater than 80% majority, then this Resolution should be incorporated in the Rules of the 55 PGA”.

The current requirement is that this resolution needs to be passed every year. However, there is an “Extraordinary Resolution” that, if approved by the members, removes the need to pass the resolution annually.

Outcome: A vote was taken and there was unanimous approval to adopt this proposal.

Al Mathias proposed the Resolution and Osbert Remedios seconded it.

(b) Election of a Board of Trustees

Al Mathias’ report is shown below:

Under Section 24 (5) of ONCA, election of Directors and their term, it states that, if Directors are not elected at the meeting, then the incumbent Directors shall continue in Office until successors are elected.

Therefore, in the case of the 55 PGA, if a new President, General Secretary and Treasurer are NOT elected at an AGM, then the incumbents shall continue in the Office until their successors are elected.

Hence, we do not need a Board of Trustees according to ONCA. These Officials shall continue to be responsible until their successors are elected.

While they may not conduct operational activities, they shall continue to be financially responsible until they are relieved of their duties by a newly elected Board of Directors.

Conclusion: A Board of Trustees is not needed for the 55 PGA.

Al Mathias presented the report and Norman Da Costa seconded it.

(c) Proposal to Incorporate Policies Prepared for the City of Mississauga into the Constitution

Al Mathias had written a letter to Bonnie Crombie, Mayor of Mississauga, who referred him to meet with Ms. Madison Piette, Community Development Coordinator for the City of Mississauga. Al suggested that this item should be deferred until after that meeting.

Conclusion: The General Body agreed that this item should be deferred.

10 – Reconsider Current Liability Insurance Coverages

Our Insurance Coverage includes two elements – Directors’ Liability and Event Liability. The Directors’ Liability costs \$900 annually. It was unanimously agreed that as long as the Directors followed due diligence in carrying out their duties (eg. requiring 2 signatures on every cheque that is issued), then the Directors’ Liability coverage is not required.

The General Body voted that we discontinue the Directors’ Liability coverage.

At the meeting with Ms. Madison Piette, Community Development Coordinator for the City of Mississauga, we will explore the possibility of riding on the City of Mississauga’s Master Insurance Policy.

However, we will continue with the current insurance coverage until these options are explored. Our current insurance policy expires on May 16, 2023 and we have a 30-day grace period to renew.

11 - Any Other Business

Brenda Anthony had sent comments for the AGM regarding the social calendar for 2023 and the need for new members on the executive committee especially a good Social Director. She was asked to send her suggestions, in writing, to the committee for consideration and implementation. Currently, Ruth Remedios is performing the duties of the Social Secretary.

Alcino Rodrigues presented a breakdown of how the ticket price would be established for the Christmas Dance with the goal of breaking even. With an attendance of 200 people, the ticket price would have to be \$106. If 300 people attend, the ticket price would come down to \$95 per person. Alcino asked the General Body if they felt that people would be willing to pay \$95 for the event. It was suggested that we explore other venues to see what else is available. One option would be to have a buffet meal instead of a sit-down dinner. Another would be to do away with the two free bottles of wine at each table. Al Mathias said that we should find ways to increase revenues at the events, and that by doing this, we could lower the ticket price.

Lydia Nazareth and Al Mathias congratulated the committee on a job well done.

Since there was no other business to discuss, Norman da Costa proposed that the meeting should be adjourned at 8:30 p.m. The proposal was seconded by Cynthia Harris.

Minutes prepared by:

Leslie de Souza

General Secretary

55 PGA – West GTA Inc.

55PGA – HOW WE BEGAN

John J. D'Souza – the Catalyst



THE FOUNDERS



Above, left to right: John J. D'Souza, Paul Nazareth, Muriel Lucas, Gerry Almeida, Lucy Fernandes, Mathew Rodrigues, Maureen Rodrigues, Francis Fernandes, Vivien Fernandes, Tony Fernandes, Juliet Rebello.

