

**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" option, 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 BUDGET FOR 2023						
		Budget 2023		Acual	Actual	Actual
		Adj-1	2023	2022	2021	2020
		a	b	c	d	e
Revenue						
Membership Fees	A	4,540	4,540	6,650	0	6,710
<b>Expenses (Operating Needs)</b>	1	a	b	c	d	e
AGM	2	800	800	524	0	0
Special AGM (Constitution)	3	0	800	0	0	0
Bank Charges	4	100	100	89	66	127
Computer/Webhosting	5	275	275	78	26	512
Depreciation	6	75	75	60	0	0
Printing	7	200	200	0	0	250
P O Box Rental	8	225	225	200	225	225
Mass Cards	9	150	150	128	49	45
Office Supplies/Printing	10	500	500	406	0	47
Postage & Mailing	11	75	75	54	21	21
Misc	12	50	50	10	0	0
Total Operating Expenses	B	<b>2,450</b>	<b>3,250</b>	<b>1,548</b>	<b>387</b>	<b>1,227</b>
Surp..Avail. to offset other Expenses (A-B)	C	2,090	1,290	5,102	<b>387</b>	5,483
<b>Event Chargeable Expenses</b>	D					
Committee Meetings	13	1,300	1,300	1,328	0	104
Insurance (Directors' Liability)	14	900	900	750	600	450
Insurance (Event Liability)	15	2,400	2,400	2,251	2,121	1,967
Presidents Discretion	16	0	500	561	0	348
Total Event Chargeable	17	<b>4,600</b>	<b>5,100</b>	<b>4,890</b>	<b>2,721</b>	<b>2,869</b>
<b>Net Income (Loss)</b>	18	<b>-2,510</b>	<b>-3,810</b>	<b>212</b>	<b>-3,108</b>	<b>2,614</b>
Total D17		<b>4,600</b>	<b>5,100</b>	<b>4,890</b>		
# of Attendees in 2022		1,213	1,213	1,213		
Allocation of D-17 per attendee		<b>\$3.79</b>	<b>\$4.20</b>	<b>\$4.03</b>		
Total D18		2510	3810			
		1,213	1,213			
		<b>\$2.07</b>	<b>\$3.14</b>			