

MSPOA 2023 Annual General Meeting Minutes

DATE:	February 7th, 2023 10:00am CST			
LOCATION:	Community Maintenance Building, Mayan Seaside, Consejo, Corozal District			
INVITEES:	John Scappaticci, Chairman	X	Doug Bellamy, Member-at-Large	A
	Susan Glaze, Secretary	X	Greg McCarthy, Member-at-Large	A
	Kristine Arnason, Treasurer	X	28 Community members participated	

I. Opening of meeting by Chairman

- Meeting called to order at 10:07 am .
- Secretary to verify quorum – quorum verified .
- Chairman to read mission statement – **“To create a culture of kindness and respect within our community and with nature that builds a safe and sustainable environment.”**
- Welcome the 2023 MSPOA Board of Directors:
Kristine Arnason, Susan Glaze, Rick Keating, Marna Stahlka, and Kathy Luna

II. Executive Reports

- A Year in Review- John
- Treasurers Report- Including Auditors Statement- Kristine
- Committee Reports- Susan

III. Questions from the Community

Q1. We used to have a mixture of marl and chippings on hand to repair community roads as needed throughout the year. Why do we no longer keep this on site?

A1. After consulting with current and previous Board members, it was decided that for the price, this product is not significantly more effective than the marl and lime mix we currently use to maintain the community roads. The cost difference of the marl and lime mix versus the marl and chippings mix is roughly half. Our contract with Chris Loza Services includes 4 days of road maintenance with 3 workers. We usually try to do 2 days (or 1 day equivalent with larger crew) after the rains (mid-January) to repair all of the community roads, 1 day before rainy season (early-June) to touch up any potholes on Smugglers access road, and 1 day mid rainy season (October-ish) to re-address Smugglers potholes. We do usually keep a load of marl at the entrance to Mayan Seaside that we can tap into on our own as needed to address the potholes.

Q2. Can you please address the dog poop in the common areas? I've seen owners watch their dog poop and not pick it up.

A2. We'll send a reminder to owners to please bring a bag along and pick up after your dog.

Q3. What could we do as a community to prepare for all types of emergencies? What about building a storage building for future supplies, or resources, food, etc.? Or a common community center building?

MSPOA 2023 Annual General Meeting Minutes

A3. Regarding building more structures, we try to keep our spending to items that don't have large maintenance attached to them. We're using the budget amount that we have just to keep everything up and running, so a community center building is not feasible. Also we are not in a position to be able to store food or anything like that as a community. This should be done on an individual level. With regards to emergency preparedness, specifically during hurricane season, we can send out a hurricane preparedness checklist to the community.

Q4. What about perimeter fencing like a gated community?

A4. It would be difficult as we have so much water front so anyone can gain access from the sea. Plus we don't own the roads so we can't block off road access either. So this is not practical.

Q5. What projects could we embark on to make the community more self-sufficient? Even planting fruit trees everywhere would be a start.

A5. Everyone is welcome to plant as many fruit trees as they want on their own property. On a community level, it's not a direction we would go as far as moving towards self-sufficiency.

Q6. We are getting a lot of cutter ants, etc. on our property as well as other surrounding properties with the nests being found on one of the lots. Would it be possible for Chris Loza and his crew when they are underbrushing to identify areas that have nests, termite mounds, damaged trees, etc. therefore being proactive so that appropriate steps can be taken to kill the nests?

A6. We'll talk to Chris Loza and ask him to be more proactive with this and to bring any issues to the Board's attention so that we can address it with the individual property owners. We will also send a notice out to the community. If you notice any of these issues on a neighbor's lot, please bring it to the Board's attention.

Q7. A number of trees on some lots are getting quite tall. Would it be possible for them to be cut back a little?

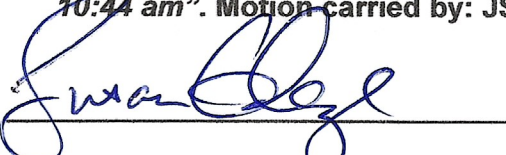
A7. This goes back to the previous question. If it starts to become hazardous or looks like it's going to cause damage to persons or property, please bring it to the Board's attention.

Q8. Can coconuts on lots be removed when hurricane season is upon us?

A8. This should be dealt with on an individual basis. We have such a short window when we know a hurricane is imminent and do not have the manpower to remove coconuts from every tree. If you have coconuts on your lot or even on an adjacent lot that you feel could cause structural damage, have your caretaker remove them if possible. We can also include this in the hurricane preparedness checklist.

IV. Adjournment of meeting

Motion made by Susan Glaze, seconded by Kristine Arnason to "Adjourn the meeting at 10:44 am". Motion carried by: JS, SG, KA.



Susan Glaze, MSPOA Secretary

MSPOA Annual General Meeting 2023 - A Year in Review

2022 has been a busy year here at Mayan Seaside. Some major projects and several maintenance items were addressed. We got a lot done! Some of the items worth mentioning are:

- **Seawall Path and Top Ups:** A new path was installed along the seawall connecting the existing path to the dock. This path is well traveled by morning walkers and afternoon strollers alike. The existing path and new path were both topped with chippings allowing for easier mobility for walkers and cyclists.
- **Maya Mound Path Repairs:** The path running along the seaside of the large Maya mounds was showing signs of erosion due to high seas during windy season. Large rocks were added to prevent further erosion. The path was then topped up with more chippings for easier mobility.
- **Electric Meter Kiosks:** The community electric meter kiosks were in dire need of attention. Several required structural repairs and all received a fresh coat of paint. They look fabulous!
- **Mayan Seaside Entrance Sign:** A new fiberglass sign was installed at the entrance to Mayan Seaside. This sign, crafted by a local Mayan artisan, is bright and colorful and definitely one of a kind. Pruning and a refresh of foliage around the park was also completed.
- **Central Park Refurbishment:** Over a 3 day period, a team of volunteers removed 35 truckloads of dead or damaged trees and limbs allowing for more natural light to enter the park. A new water system was installed allowing for easier plant care.
- **Community Maintenance Building:** The Community Maintenance Building was cleaned out and organized with a brand new corral for the kayak equipment, shuffleboard cues and golf clubs. Labeled baskets make smaller items easy to find. Yard tools are now hanging neatly on the wall. Both wood doors were repaired and new combination locks were installed.
- **Smugglers Road:** A Smugglers Road Maintenance Fund was established to cover costs associated with the upkeep of the access road. Phase 1 which included grading of the road has been completed. Phase 2 will begin early 2023.
- **Government Requirements:** All government filings have been completed in advance of deadlines, the MSPOA is in full compliance with The Companies Act, Chapter 250 of The Laws of Belize Revised Edition, 2000, as well in compliance with the Financial Intelligence Unit (FIU). All monthly reporting requirements were met by our Money Laundering Compliance Officer (MLCO).

On behalf of the Board of Directors we would like to thank all of our owners for your continued support and encouragement. We must also thank our community team members and volunteers. Without you, none of this would be possible. Thanks to the owners who volunteered their time and monetary donations with community projects. And a big thank you to our community team leaders Su (Facilities), Ian (Grounds), Alicia/Elle/Shona/Pam (Welcome Committee), Tim who ensures our community water system stays up and running and Clay for his tech support during our Zoom meetings.

After many years of service, Kenny is stepping down as MSAC team lead. Moving forward, Roger has agreed to take on this task. Thank you to Kenny for your years of service and thank you to Roger for taking on the role as the new team lead.

After several years as our MLCO, Louise has decided to take a break from her duties. Moving forward, Joni has agreed to take over this position. Thank you to Louise for your years of service and thank you to Joni for taking over the MLCO responsibilities.

We would also like to recognize John Bailey for his contribution to the community through the bi-monthly newsletter. After several years of keeping us in the know, John has decided to hang up his writers cap.

And lastly, we would like to thank our outgoing board members, John, Doug and Greg, for their hard work, loyalty, and commitment to this community.

On behalf of the MSPOA Board of Directors we wish all community members a happy and healthy 2023.

"To create a culture of kindness and respect within our community and with nature, that builds a safe and sustainable environment."

MSPOA Annual General Meeting Treasurer Report

The MSPOA Statement of Operations for 2022 is attached. You may recall in the March 11, 2022 meeting minutes, the board discussed and agreed on the following:

1. No reserves would be transferred in 2022 and funds would be used towards maintenance projects.
2. We would use the \$5,000 allocated to the water system for purchase of a new pump so we would have a back up pump in the event of any disruption.

The statement of operations indicates we in fact transferred \$7,141 into reserves for 2022. This is as a result of not completing some big-ticket project items such as water access on Maya Beach. We also did not dip into our water system allocation. All in all it was a good year, with no outstanding collections and full adherence to the previously approved budget. The 2022 budget was set at \$76,908 and we came in under budget at \$72,625. The difference being the uncompleted projects. The only glaring variance from 2021 to 2022 was in the Misc. Labour category, where we increased our spending quite substantially. This was as a result of some seawall repair work that needed doing, as well as a big portion went to the clearing of the Access Road brush. In the latter part of 2022 the board implemented a Road Maintenance Fund and solicited donations from residents in Mayan Seaside, Wagners Landing and Moonlight Bay. Going forward, all Access Road maintenance will come from this fund as opposed to MSPOA funds since this road is accessed by all communities. There has been approximately \$2,480.00 received in donations for this fund and collections will be ongoing. Should you wish to donate, please see Su Glaze.

Attached is the auditor's report which I will read aloud:

This is to confirm that I, C. Roger Henry have reviewed the financial statements of Mayan Seaside Owners Association for the year ending December 31, 2022. I find them in good order.

Of note is they reflect a total revenue of \$80,096 an increase of \$3,400.19 over the prior year and total expenses of \$72,635. The surplus of \$7,471 was transferred to various reserve funds. The balance in the reserve funds at year end is \$120,227.63.

All 2022 fees were collected. The 2023 fees stand at 97% collected with payment arrangements made with the remaining 2 owners. Thanks to everyone for paying their fees in a timely manner.

With all costs rising, especially the fuel prices, we have been advised by our contract provider Chris Loza that the fee for yard care will be going up in 2024. We saw a nominal increase in 2023 that was absorbed by the MSPOA. However, you will see an increase for the yard maintenance when 2024 invoices go out later this year. We may also need to look at increasing annual fees to offset the increase to the MSPOA portion. Again, this will be dependent on fuel prices as well as the negotiated contract price with Chris Loza Services in the fall of 2023.

The 2023 "DRAFT" Budget has been completed and circulated to the board. Going forward, for ease of recording and reporting, the budget will be split into 3 categories only, combining Facilities and Grounds into 1 new category called Maintenance, and keeping the other 2, Admin and Projects.

Since we did in fact transfer to reserves in 2022 when we earmarked those funds for ongoing maintenance items, we will endeavor to follow that practice in 2023. If approved, we will not be transferring to reserves in 2023. Preliminary discussions indicate all board members support this approach and changes to budget categories. Quotes are being obtained for additional stair cases to be built for shallow water access. If this is to come to fruition, then funds would have to come from reserves in order to complete these projects. This will be a discussion by the new board members and input from the community is welcomed.

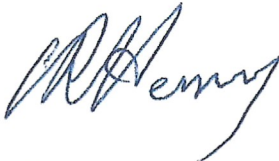
All monthly and quarterly financials have been completed and all financial policies are adhered to.

Many thanks to my fellow board members and committee team leads who are cautious with spending and ensure expenditures are in line with the budget.

January 05, 2023

This is to confirm that I C. Roger Henry have reviewed the financial statements of Mayan Seaside Property Owners Association for the year ending December 31, 2022. I find them in good order.

Of note is they reflect a total revenue of 80,096.00 an increase of 3,400.19 over the prior year and total expenses of 72,635. The surplus of 7,471.00 was transferred to various reserve funds. The balance in the reserve funds at year end is 120,227.63.

A handwritten signature in blue ink, appearing to read "C R Henry". The signature is stylized and cursive.

C R Henry

**MAYAN SEASIDE PROPERTY OWNERS ASSOCIATION
STATEMENT OF OPERATIONS
YEAR END DECEMBER 31, 2022**

		2022	2021
Revenue	MSPOA Fees for current year 2022	\$45,589.00	\$ 49,919.81
	MSPOA Fees Collected in Current Year for Next Year 2023	\$30,997.00	\$ 23,776.00
	Donations \$2960 /MSPOA Fees for 2024 \$550	\$3,510.00	\$ 3,000.00
	TOTAL FEES & RECEIPTS	\$80,096.00	\$76,695.81
Expenses			
	Administration		
	Utilities-Pump House	\$948.01	\$ 783.00
	Prop. Taxes-Parks	\$973.00	\$ 973.00
	Pier Permit	\$800.00	\$ 800.00
	Legal/Government Filing Fees	\$1,626.71	\$ 1,235.77
	Office Supplies/Equipment/PO Box Rental/Webservices/Misc.	\$1,062.75	\$ 1,783.95
	CAP Land Lease (Parks)	\$50.00	\$ 50.00
	Total Administration	\$5,460.47	\$ 5,625.72
	Facilities		
	Pier Repair	\$0.00	\$ 2,877.06
	Pier Safety Equipment	\$0.00	\$ 1,430.00
	Raising Palapas and install sunshade	\$0.00	\$ 1,475.00
	Misc. Labour	\$1,885.00	\$ 560.00
	Roads- Material and Grading	\$665.06	\$ 3,455.00
	Repair Thatch	\$0.00	\$ 2,500.00
	Install Nettings on all Thatch Palapas	\$0.00	\$ 1,725.00
	Beach Ramp Replacement	\$0.00	\$ 700.00
	Water System & New Pump & Controls	\$3,240.08	\$ 422.54
	Tools/Tool Repair	\$261.31	\$ -
	Supplies (Includes Grounds)	\$2,382.06	\$ 1,612.85
	Total Facilities	\$8,433.51	\$ 16,757.45
	Projects		
	New seawall pathway/Maya Mound pathway/replenish gravel	\$8,625.00	
	Mayan Seaside entrance sign	\$2,000.00	
	Kiosk Repair/Repaint	\$5,628.36	
	Central Park water system and brush clearing	\$686.40	
	Total Projects	\$16,939.76	
	Grounds		
	In-house Labour Including Social Security	\$17,868.40	\$ 17,945.40
	Mowing & Maintenance Contracts	\$21,960.00	\$ 21,984.00
	Chemical/Fertilizer/Pest Control	\$1,962.86	\$ 1,350.00
	Palm Gardens (includes irrigation system)	\$	\$ 1,570.00
	Total Grounds	\$41,791.26	\$ 42,849.40
	TOTAL EXPENSES	\$72,625.00	\$ 65,232.57
	TOTAL REVENUE	\$80,096.00	\$ 76,695.81
	DIFFERENCE - Transfer to/-from Reserves	\$7,471.00	\$ 11,463.24

**MAYAN SEASIDE PROPERTY OWNERS ASSOCIATION
STATEMENT OF OPERATIONS
YEAR END DECEMBER 31, 2022**

DIFFERENCE - Transfer to/-from Reserves	\$7,471.00
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TOTAL TRANSFER TO RESERVES IN 2022	\$7,471.00
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BALANCE SHEET

Assets

Cash		\$118,165.61
Petty Cash		\$2,062.02
	Total Assets	\$120,227.63

Liabilities

2023/2024 Property Owners Payments Paid in 2022		(\$31,547.00)
	Liabilities	(\$31,547.00)

Allocations/Reserves

Operations Reserve		-\$15,000.00
Natural Disaster/Legal Fee Contingency		-\$30,000.00
Water System		-\$5,000.00
Roads/Culverts		-\$5,000.00
Pier Repairs/Replacement		-\$11,850.00
Balance of Reserves		-\$21,830.63
Total Allocations/Reserves		(\$88,680.63)
Total Allocations/Reserves & Liabilities		(\$120,227.63)
Total Assets		\$120,227.63
MUST EQUAL ZERO		\$0.00

MSPOA Annual General Meeting 2023 - Committee Reports

The board would like to thank our team leaders and volunteer helpers for their valuable contributions to the continual upkeep and upgrading of our community common areas. The work effort is tremendous, and very much appreciated by the board and no doubt the rest of the community members.

Facilities & Grounds:

All maintenance items were kept up to date. The water system was closely monitored and repairs were made as needed. A new spare water pump was purchased to prevent any long term disruption in our water supply. General up keep of the Community Maintenance Building was performed including repairing the paneled doors, installing new combination locks, and cleaning out and organizing all contents. New combination locks were installed on kayaks. Roads were repaired and ditches were kept clear for the rainy season. Grounds were kept neat and tidy and supplies were purchased as needed. We hosted a follow up site inspection with the Institute of Archeology who said they were pleased with our ongoing efforts to secure the integrity of the mounds.

Welcome:

We continue to see strong real estate sales in both existing homes and home sites. We are happy to welcome some friendly new faces:

Lot 18:	Cam & Kathleen Calwell
Lot 33:	Chris Wedding & Becca Hicks
Lots 37 & 66:	Ron MacDorman & Jackie Matko
Lot 54:	Ashley Redden
Lot 56:	Sophia Buckaloo
Lot 63:	Jimmy & Deanna Choate
Lot 80:	Chad Iverson & Jennifer Jordan
Lot 99:	Stephanie Clark

Welcome to our community!

MSAC:

Some work has been completed in our development, which is subject to approval from this committee.

- Shawn and Kristine enclosed the lower level of their cute house.
- Steve and Joni have a lovely Mennonite home complete with a refreshing pool and gorgeous mural.
- Neil and Deb Marshall's new home is coming along and should be completed early this year.
- Ron and Jackie are just getting started on their new build.

We thank our homeowners who reviewed the requirements and submitted their plans for approval.