



**Crystal Lake Community Association
Annual General Meeting
Wednesday, June 9, 2021**

Agenda

1. Call to Order & Approval of Agenda
2. Welcome and Introductions
3. Approval of 2020 AGM Minutes
4. Updates from Executive Committee/Board of Directors
 - o 2020 Financial Report (attached)
 - o Membership
 - o Lake Steward
 - o General Program Updates
5. Approval of Directors Actions
6. Election
7. Questions
8. Adjourn



CLCA
FINANCIAL SUMMARY
FOR THE YEAR 2020
AS AT DEC 31, 2020

	AS AT DEC 31, 2019		AS AT DEC 31, 2020		Budget 2020		2019A vs 2020A		2020B vs 2020A	
	TOTAL		TOTAL		TOTAL		Difference		Difference	
	DR	CR	DR	CR	DR	CR	DR	CR	DR	CR
INCOME										
MEMBERSHIP		\$ 3,880.00		\$ 4,680.00		\$ 4,000.00		\$ 800.00		\$ 680.00
ADVERTISING REVENUE		\$ 4,125.00		\$ 3,575.00		\$ 3,300.00		\$ (550.00)		\$ 275.00
DONATIONS		\$ -		\$ -						\$ -
COMMUNITY EVENTS		\$ 1,094.00		\$ 949.00		\$ 500.00		\$ (145.00)		\$ 449.00
LOGO REVENUE		\$ -		\$ 20.00				\$ 20.00		\$ 20.00
DANCE REVENUE		\$ -		\$ -						
DISBURSEMENTS										
ASSOCIATE MEMBERSHIP	\$ 750.00		\$ 742.50		\$ 750.00		\$ 7.50		\$ (7.50)	
MAILINGS	\$ 488.20		\$ 3.60		\$ 420.00		\$ 484.60		\$ (416.40)	
COMMUNITY SUPPORT	\$ 2,387.59		\$ 4,053.31		\$ 2,400.00		\$ (1,665.72)		\$ 1,653.31	
WEB MAINTENANCE	\$ 544.95		\$ 543.01		\$ 550.00		\$ 1.94		\$ (6.99)	
NAVIGATIONAL AIDS	\$ 256.34		\$ 62.83		\$ 500.00		\$ 193.51		\$ (437.17)	
SIGNS/MAINTENANCE	\$ 879.19		\$ 1,166.82		\$ 1,000.00		\$ (287.63)		\$ 166.82	
NAME CHANGE EXPENSE	\$ -		\$ 264.59		\$ 1,500.00		\$ (264.59)		\$ (1,235.41)	
INSURANCE	\$ 1,778.76		\$ 1,778.76		\$ 1,900.00		\$ -		\$ (121.24)	
PAYPAL FEES	\$ 124.98		\$ 101.90		\$ 175.00		\$ 23.08		\$ (73.10)	
BANK CHARGES	\$ -		\$ 14.00		\$ -		\$ (14.00)		\$ 14.00	
BALANCE	\$ 7,210.01	\$ 9,099.00	\$ 8,731.32	\$ 9,224.00	\$ 9,195.00	\$ 7,800.00	\$ (1,521.31)	\$ 125.00	\$ (463.68)	\$ 1,424.00
PROFIT/(LOSS)		\$ 1,888.99		\$ 492.68		\$ (1,395.00)		\$ 1,396.31		\$ 1,887.68
BALANCE SHEET										
RBC BANK - Dec 31, 2019	\$ 15.01		\$ 0.00		\$ -		\$ (15.01)		\$ 0.00	
TD BANK - Dec 31, 2019	\$ 14,460.03		\$ 16,299.50		\$ 13,080.04		\$ 1,839.47		\$ 3,219.46	
A/R PAYPAL - Dec 31, 2019	\$ (0.00)		\$ (0.00)		\$ -		\$ -		\$ (0.00)	
INVENTORY - PRIZES	\$ 480.36		\$ 430.08		\$ 480.36		\$ (50.28)		\$ (50.28)	
INVESTMENT(See Note)	\$ -		\$ -		\$ -		\$ -		\$ -	
PREPAID MEMBERSHIP		\$ 2,640.00		\$ 3,560.00		\$ 2,640.00		\$ 920.00		\$ 920.00
ACCOUNTS PAYABLE		\$ -		\$ 361.50				\$ 361.50		\$ 361.50
NET WORTH		\$ 12,315.40		\$ 12,808.08		\$ 10,920.40		\$ 492.68		\$ 1,887.68
TOTALS	\$ 14,955.40	\$ 14,955.40	\$ 16,729.58	\$ 16,729.58	\$ 13,560.40	\$ 13,560.40	\$ 1,774.18	\$ 1,774.18	\$ 3,169.18	\$ 3,169.18



CLCA
FINANCIAL SUMMARY
FOR THE YEAR 2021
AS AT DEC 31, 2021

	AS AT DEC 31, 2020		Budget 2021	
	TOTAL		TOTAL	

	DR	CR	DR	CR
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Business Rationale

INCOME

MEMBERSHIP	\$	4,680.00	\$	4,700.00
ADVERTISING REVENUE	\$	3,575.00	\$	3,390.00
DONATIONS	\$	-		
COMMUNITY EVENTS	\$	949.00	\$	500.00
LOGO REVENUE	\$	20.00		
DANCE REVENUE	\$	-		

235 members * \$20 - hold to our 2020 membership target.
12 paid advertisers @ \$275 + pro-rated payment for 1 advertiser.
Assume we will have Canada Day community event - this budget is assuming we receive 5 - 10 sponsorships \$\$ that will offset spend. Net \$500 spend for collective 2021 lake event.

DISBURSEMENTS

ASSOCIATE MEMBERSHIP	\$	742.50	\$	1,000.00
MAILINGS	\$	3.60	\$	650.00
COMMUNITY SUPPORT	\$	4,053.31	\$	3,000.00
WEB MAINTENANCE	\$	543.01	\$	605.00
NAVIGATIONAL AIDS	\$	62.83	\$	500.00
SIGNS/MAINTENANCE	\$	1,166.82	\$	3,150.00
NAME CHANGE EXPENSE	\$	264.59	\$	500.00
INSURANCE	\$	1,778.76	\$	1,958.00
PAYPAL FEES	\$	101.90	\$	175.00
BANK CHARGES	\$	14.00	\$	-
BALANCE	\$	8,369.82	\$	9,224.00
PROFIT/(LOSS)	\$	492.68	\$	(2,948.00)

FOCA \$900 + CEWF \$75 + NORKLA \$25 (FOCA fee + membership have increased - fees by 14% + membership count estimate by 20%)
Printing of newsletter \$100+ printing and laminating the new CLCA map \$2*250
Crystal Lake day \$1000 + Members draw + Kinfest \$300 (yes)+ galway hall \$300+ foodbank \$500 + community care \$500; gazette sponsorship \$300
expect 12% increase for any changes to web for name change.
incremental investment to replace navigational aids
Regular sign maintenance \$1,200+ Upgrade signage for two CLCA signage \$500 + community Muskoda chair \$950 +library exchange box \$500
Budget for legal name change
expect 10% increase
~ 70% of membership/advertising is through PayPal * 3.5%
Etransfer fees for payment through bank - estimate factored in PayPal fees

BALANCE SHEET

RBC BANK - Dec 31, 2019	\$	0.00	\$	-
TD BANK - Dec 31, 2019	\$	16,299.50	\$	13,351.50
A/R PAYPAL - Dec 31, 2019	\$	(0.00)	\$	-
INVENTORY - PRIZES	\$	430.08	\$	430.08
PREPAID MEMBERSHIP	\$	3,560.00	\$	3,560.00
ACCOUNTS PAYABLE	\$	361.50		
NET WORTH	\$	13,169.58	\$	10,221.58

TOTALS	\$	16,729.58	\$	16,729.58	\$	13,781.58	\$	13,781.58
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CONSTITUTION AND BY-LAWS FOR THE CRYSTAL LAKE COMMUNITY ASSOCIATION

ARTICLE 1: PURPOSE

The Crystal Lake Community Association (CLCA) is an incorporated, not for profit organization created to represent its members within the Crystal Lake and area community. More specifically defined to achieve this purpose, the following are the essential aims and objectives of the CLCA:

1.1 To promote and increase the interests of all residents and property owners for the betterment of the Lake and Galway area environment.

1.2 To protect and maintain the recreational amenities of the Lake and area for the continued enjoyment and pleasure of all members and their guests.

1.3 To present a united front for the Lake and Galway area community enterprises involving residents and property owners and their inter-relationship with Municipal, County, and Provincial Government councils, boards, and agencies.

1.4 To make formal representation when and where deemed appropriate, to any Municipal, County, and Provincial or other governing body on matters affecting cottage and property owners who are members of the CLCA, collectively, as it relates to any and all aspects of their interests in Crystal Lake and/or the Galway area.

1.5 To take action, within legal limitations, to curtail the use of the Lake, its roadways, public camping areas, and surrounding forest environs, where it is determined that such use is either destructive or harmful to the water purity, wildlife, or natural forest resources, and where such use may be detrimental to the interests of the legal owners of property resulting in devaluation of same.

1.6 To generate, promote, and stimulate a continuing spirit of community relationship among all residents by planning and implementing recreational programs and activities of interest to all concerned.

1.7 To promote safe and responsible operation of all watercraft, motorized and non-motorized vehicles and related activities.

1.8 To take any and all other types of action (within legal limits) where deemed appropriate by the Executive Committee and the Board of Directors of the CLCA, to enhance and progressively further the objectives of the CLCA and its members.

1.9 To continue to be an associate member of the Federation of Ontario Cottagers' Associations (FOCA), Coalition of Equitable Waterflow (CEWF) and others as determined by the Executive Committee and Board of Directors.

ARTICLE 2: MEMBERSHIP

2.1 Memberships shall be open to all residents and property owners in the Crystal Lake and Galway area and their immediate families.

2.2 The annual membership fee shall be determined at the Annual General Meeting (AGM) of the Association. Annual memberships are from January 1 to December 31 of a given year.

ARTICLE 3: VOTING

3.1 All matters, save as otherwise provided by the Constitution, shall be decided by a simple majority of voting members and by a show of hands, or by an electronic vote. A secret ballot in any matter may be requested by a voting member, which request shall be decided by a show of hands. Such secret ballot shall be conducted in a manner as prescribed by the President.

ARTICLE 4: ANNUAL GENERAL MEETING

4.1 The Annual General Meeting (AGM) of the Association will be held each year in June, at a date, time and such a place or virtually as determined by the Executive.

4.2 Notices of the AGM will be announced in the annual newsletter, the CLCA website and/or through CLCA social media to all members at least two weeks in advance of the proposed AGM.

4.3 This notice will contain a proposed agenda for the meeting and other information of mutual interest.

ARTICLE 5: ELECTIONS

5.1 Elections shall be held bi annually, at the time of the AGM, to fill all offices of the Executive Committee and the Board of Directors of the Association.

5.2 Elections will be held in odd numbered years (1,3,5,7,9).

5.3 Nominations for the Executive Committee and Board of Directors shall be submitted to the Secretary, at least two (2) weeks before the annual general meeting.

ARTICLE 6: OFFICERS OF THE ASSOCIATION

The governing bodies of the Association shall be comprised of the following:

6.1 Executive Committee:

- The Immediate Past President
- The President
- One (1) Vice-President
- One (1) Secretary
- One (1) Treasurer
- One (1) Membership Secretary

The Executive Committee will be voted on by the general membership at the AGM for a term of two (2) years

6.2 Board of Directors:

- Chairman (chosen by the Board)
- Regular members

The Board of Directors shall be comprised of a minimum of three (3) members and a maximum of five (5) members of the general membership and are elected by the Association at the AGM for a term of 2 years.

6.3 Any vacancy on the Executive Committee or Board of Directors created by the resignation of any director, or any other causes, may be filled upon the passing of a resolution by the remaining Executive Committee and Board of Directors appointing an active member to serve the balance of the term of the retired director or vacancy.

6.4 Executive Committee and Board of Directors are expected to abide by the Code of Conduct.

6.5 The Executive Committee and Board of Directors can remove a director by a majority vote at a special meeting where the notice of the meeting states that they will be asked to vote on removing the director. The member of the Executive Committee and Board of Director is entitled to give a statement giving reasons for opposing his or her removal if a meeting is called for the purpose of removing him or her. The President must immediately circulate the director's statement to the Executive Committee and Board of Directors.

ARTICLE 7: DUTIES OF THE OFFICERS OF THE EXECUTIVE COMMITTEE

7.1 Immediate Past President: To act in an advisory capacity to the current Executive. Other duties as may be assigned.

7.2 President: The duties of the President will be to chair each meeting of the Association and to interpret and administer the decisions of the Association. He/She shall, in consultation with the Executive Committee, have the authority to call a meeting of the Association at any time, when deemed necessary, in the interests of the Association. The President shall be responsible for the operation and the management of the Association in accordance with this Constitution and By-Laws, in consultation with the Board of Directors.

Approved – June 2002 at CLCA Annual General Meeting
Amended (Article 4.1) – June 2016 at CLCA Annual General Meeting

7.3 Vice-President: The Vice-president shall assist the President in carrying out the wishes of the Association. He/She shall act in the position of the President when the President is unable to act, in consultation with the Executive Committee.

7.4 Secretary: The Secretary will keep the minutes of the AGM, as well as receiving and dispatching correspondence of the Association.

7.5 Treasurer: The treasurer will receive, deposit, and dispatch all funds of the Association, subject to the authority of the Executive. He/She shall present a full financial report of the Association at each AGM or whenever requested to do so by the President.

7.6 Membership Secretary: The Membership Secretary will maintain the membership roll and the mailing list of all the cottage and property owners.

ARTICLE 8: DUTIES OF THE BOARD OF DIRECTORS

The duties of the Board of Directors will be that of acting in a governing capacity as follows:

8.1 To approve major expenditures passed by the Executive Committee exceeding five hundred dollars.

8.2 To rule on major decisions and recommendations of the Executive Committee where required, in keeping with the purpose, aims, and objectives of the Association in the interests of its members.

8.3 To enact any by-laws or regulations approved by the Executive Committee and passed by the general membership where it is deemed necessary or required.

8.4 To maintain and promote continuing liaison with organizations such as: ~~GARAI~~, FOCA, and Municipal, County, and Provincial governments.

ARTICLE 9: LAKE STEWARD

9.1 A designated individual who acts as a liaison between waterfront property owners, the CLCA and community partners such as the Ministry of the Environment and Conservation and Parks, Ministry of Natural Resources and Forestry, Kawartha Lakes Stewards Association.

9.2 The individual helps to spread the word about environment-related issues and maintains records of the chemical and biological status of the lake, checking for foreign species, algae growth, etc.

9.3 The individual will attend related meetings/seminars as appropriate

ARTICLE 10: QUORUM

10.1 A Quorum for the Annual General Meeting (AGM) of the Association shall be no less than twenty (20) members or by no more than 10 % of registered members, who are on file with the Membership Secretary, whichever is less.

ARTICLE 11: CONSTITUTIONAL AMENDMENTS

11.1 This Constitution may be amended at any AGM of the Association, or at any special meeting of the Association. A two-thirds majority vote of the members in attendance at a duly constituted meeting will be required to amend this Constitution.

11.2 Any member may submit in writing to the Executive Committee, any requested change in the Constitution, for their consideration. Such proposed amendments to be presented to the Association at the AGM for acceptance or rejection. When deemed necessary by the Executive Committee, such proposed amendments can be dealt with at a special meeting, with thirty (30) days notice to the general membership.

Crystal Lake Community Association Executive Committee and Board of Directors Code of Conduct

The Crystal Lake Community Association (CLCA) is an incorporated, not for profit organization that works hard to represent the interests of all waterfront and area property owners. The CLCA is guided by a constitution as well as financial policies and procedures. The CLCA is made up of a Board of Directors and an Executive Committee.

This Code of Conduct is intended to support a positive and collaborative working environment and each member of the Executive Committee and Board of Directors shall comply with the Code of Conduct.

The Executive Committee and Board of Directors shall:

1. Fulfill their role to the best of their ability in an efficient and competent way.
2. Work for the common good of all CLCA members and not for any private or personal interest.
3. Conduct themselves honestly, responsibly and with integrity, treating others with fairness, equality, dignity and respect.
4. Declare any potential conflicts of interest and not use their position to influence decisions in which they have a material, personal, financial or political interest or advantage.
5. Make every effort to attend meetings regularly, shall refrain from interrupting other speakers, making personal comments not germane to the business of the body, or otherwise interfering with the orderly conduct of meetings.
6. Respect and protect confidential information exchanged at all meetings. They shall neither disclose confidential information without proper authorization, nor use such information to advance personal, financial or other private interests.
7. Support a positive and collaborative environment for all Executive Committee and Board of Director members.
8. Communicate openly and thoughtfully and be considerate of varying views, opinions, levels of experience, and backgrounds.
9. Be advocates of the CLCA while out in the community.