



BELLALUZ

COMUNIDAD DE PROPIETARIOS

Minutes of the 34th Bellaluz Annual General Meeting held on 29th April 2018 at the Owners Clubhouse, La Manga Club, Murcia, Spain

The following appendices are attached for information:

- Appendix A - List of Apologies
- Appendix B - List of Attendees
- Appendix C - 2018 Financial Accounts
- Appendix D - Owners week Accounts 2018
- Appendix E - List of Debtors as at 26th April 2019
- Appendix F - Inmogolf Co-efficient report

First Call

The President made the first call at 9.30am for the 34th AGM of the Community of owners of Bellaluz. As there was not a majority of the owners present and in accordance with the Notice of the meeting he declared the second call of the AGM would be at 10.00 am.

The President started his statement by welcoming everyone.

At 10.00am he made the second call to order of the 34th AGM of the Community of owners of Bellaluz Community in accordance with the Notice of the meeting.

Before dealing with the items on the Agenda The President took a moment to offer his condolences to all the people that the village has lost over the last year in particular the sudden loss of Mario Betes who passed away only this weekend and he also gave details on when the funeral would be taking place

The President then began to deal with the items on the Agenda as follows:

1. Apologies for Absence (Appendix A)

The President showed on the screen those Owners who had sent their apologies and asked if there were any more from the floor. The following apologies were offered

Joy & Bryan Marshall	15.09
Steve & Jenny Elms	11.08
Mike & Val Ashton	13.03
Peter & Maria Smith	19.07

2. Formal Approval of the Minutes of the 32nd AGM - 2018

Following the meeting in 2018 the minutes were sent to all owners and amended to reflect corrections received.

Proposer for the Approval of the Minutes of the 2018 AGM – Tom McCartan – 03.01. Seconded by Philip Lowes – 16.06.

Votes			Coefficient		
For	Against	Abstain	For	Against	Abstain
76	0		27,171	0,000	0
			Approved		

3. Acceptance of the Administrator's Report

The Administrator's Report was distributed with the Notice of the Meeting. The President asked if there were any comments related to the content of the report, there were no comments.

The Administrator Juan Carlos Cabeza Martinez updated the Owners regarding the on-going court case against the apartment number 06.03.

An embargo in favor of The Community of Owners of Bellaluz had now been placed on the property other embargoes in place are that of La Caixa Bank who have a mortgage charge against this property. We are now in the position to enter in to discussions with La Caixa to request the execution of the mortgage which could lead to the property being sold.

**Proposer for Acceptance of the Administrators Report – Philip Lowes 16.06
Seconded by Ashley Scott 10.03**

Votes			Coefficient		
For	Against	Abstain	For	Against	Abstain
75	0		26.808	0.00	0
			Approved		

4. Acceptance of the President's Report

The President's report was distributed with the Notice of the Meeting.

The President asked if there were any comments related to the content of the report, which were not covered under other agenda items; there were no comments. He then added some comments to it as follows:

- Pavements and walkways - These have been upgraded throughout the whole village not only for health and safety reasons but to enhance the look of the village.
After a report from the civil engineer regarding the ceiling above the walkway between blocks one and two which had collapsed due to age, wear and tear. The ceiling has now been completely replaced with modern steel and board structure, the joists and ceiling have since been replaced and painted.

Further inspections will be made to the 6 other walkway ceilings within the village in order to establish their condition and remedial works and repairs to be carried out if required

- The rendering programme as voted for in the AGM last year is almost complete there has been a small delay due to the poor weather but completion of this project is now imminent.
- Adopt a pot – this idea was suggested by Laurence Pearson and some Owners do care for small areas of our community gardens, if any owner is interested in tending a pot, please let us know so we can inform the gardeners. Ian took the opportunity to thank all the ladies that had dedicated their time in order to manage the gardens with the garden contractor. Unfortunately, the new gardener has not been able to maintain the standards that we expect and therefore the gardening contractor will now be changed.
- Club TV and Wi-Fi installation – Up to 90% of the subscribers to Club TV are now signed up to the Wi-Fi option that was agreed at the AGM 2018. Owners who require this service who have yet to complete the relevant forms have until the 30th June to do so and receive free installation. New Owners to the village will have this option available until the end of 2019.
- Swimming Pool & solar system – Meetings continue with our electrical contractor and last Friday it was agreed that a bigger heat exchanger would be installed to boost the system. The contractor will also install a modern economic heat pump to work in tandem with the solar panel heating system. They have signed a contract to that effect with the works to be completed before the summer season. They have also given a guarantee that the temperature throughout the winter months of 25 degrees would be achieved or compensation of 10,000€ would be paid to The Community.
- CCTV – Due to the installation of fibre optics from Bellaluz Village to Gate 1, the general community security team have taken over the responsibility of managing the security systems throughout Bellaluz. The President thanked Tracey Craik of Club TV for the installation of this fibre optic link at no cost to the community.
- Fire Safety – The yearly inspection of the fire extinguishers resulted in several extinguishers being condemned, on the advice of the inspector new fire extinguishers have been installed in all 52 stairwells throughout the village , in the swimming pool and all public areas. The President asked all owners to make themselves familiar with the situation of the nearest fire extinguisher to their property.

The President asked if there were any comments related to the content of the report.

18.12 – George Rishi Asked a question relating to the irrigation pipe work to the rear of blocks 17 and 18 which is currently not working.

Ian responded that he was aware of the problem and after several attempts to repair the pipe it had been decided that the whole irrigation system would be replaced, and a worksheet had been prepared for the works to take place.

19.06 – Mr Smith Asked the question regarding a hedge that had recently been cut down and enquired why the Owners were not informed of the action due to take place before it happened.

Ian responded that the hedge had been cut due to a community decision a new hedge is to be installed with a temporary privacy screen being erected.

There were no further questions.

**Proposer for the Acceptance of the President’s Report – Graham Jackson 06.02.
Seconded by Alan Gemmell 02.12**

Votes			Coefficient		
For	Against	Abstain	For	Against	Abstain
76	0		27.260	0,000	0
Approved					

5. Approval of the 2018 Financial Accounts – Appendix C

The 2018 financial accounts were distributed with the Notice of the Meeting and shown on the screen at the meeting.

The President commented on the over budget in Buildings and that this was due to the completion on the painting project in early 2018 which had been completed a year earlier than projected

He also highlighted the over budget to Professional fees. This was due to invoices being received for court cases that were no longer being pursued. A one off as now we are billed once the case is submitted to court.

He then asked if there were any questions relating to the content of the report.

18.12 – George Rishi – Raised the query for further clarification as to why Professional fees were so high,

Ian explained one of the reasons for this was paying court fees due to the Inmogolf case.

George Rishi further asked were the fees recoverable

Ian responded – Yes

Proposer for the Approval of the Financial Accounts for 2018 – Alan Gemmell 02.12 Seconded by Mike Mcpherson 15-02

Votes			Coefficient		
For	Against	Abstain	For	Against	Abstain
76	0		27.260	0.00	
Approved					

6. Acceptance of the Examiner’s Report.

The Examiners report was included with the Notice of the Meeting and also shown on the screen at the meeting.

The President mentioned that thanks to close examination of the account from Laurence the 15% prompt payment discount has been agreed for the first half of 2019

The President asked if there were any comments or questions relating to the content of the report. There were no questions.

**Proposer for Acceptance of the Examiner's Report – Philip Lowes 16.06
Seconded by Graham Jackson 06.02**

Votes			Coefficient		
For	Against	Abstain	For	Against	Abstain
76	0	0	27.260	0,000	0,000
Approved					

Owners week accounts

Ian took the opportunity to update Owners on the Owners week account as displayed on the screen at that point of the meeting (Appendix D)

The bank account that kept the funds from the Owners Week accounts had been closed as it was expensive due to fees and bank charges. This account has now been merged with the Bellaluz accounts and Mike Mcpherson is the Treasurer, the accounts are in a healthy situation and are expected to rise in the coming week.

From this account a donation to a local charity will be made this year and it is hoped to donate to a local Dementia charity.

This account is also used to fund the additional Christmas tree decorations Ian took the time to thank Mike for his hard work in maintaining these accounts. He also asked for suggestions on how to use the fund to make improvements to the community.

7. Review of Debtors at 31st December 2018

The review of Debtors as at 31st December 2018 was distributed with the Notice of the Meeting and shows the position at the end of 2018. It was also displayed on the screen at the meeting.

The President asked if there were any questions regarding this agenda item. There were no questions.

11.04 – Orlagh Woods (acting as Proxy for Owner 11.04 – Geraldine Woods) offered to update the meeting with the current situation with her court case against Inmogolf over the co-efficient of 11.04a and the debt outstanding. The court case had been heard and the judge had ruled in favour of Mrs Woods and ruled that Inmogolf are to pay the outstanding debt on 11.04a. Inmogolf have appealed the ruling claiming the interest payment is incorrect.

A new date for the hearing against the appeal has been set for June with a hope to finding a solution to the current debt.

**Proposer for Review of Debtors at 31st December 2017, Mark Clements 13.14
Seconded by Mike Mcpherson 15-02**

8. Review of Debtors at 20th April 2018 – Appendix E

Appendix 8 – Review of Debtors as at 20th April 2018 – Copies of this list were issued at the signing in with the ballot papers. It was also displayed on the screen at the meeting.

The President started by explaining the following:

- 06.03 - the debt still continues to rise and the property is in a state of disrepair with huge mortgage debts outstanding on the property. Current debt currently stands at 77.082.17-€

- If we add up the historical debt of 06.03 the old debts from 2006 and the debt of Inmogolf take this figure away from the total debtors the real debt to our community stands at approx. 78.000.00-€
- We have 3 long term debtors who are no longer Owners we have recruited the services of CCI (a different debt collecting agency). A court case has begun against one of the old Owners and the other 2 are being pursued we hope to secure possible payments in the future. He further added that if no resolution to these debts was found the provision for doubtful debt will be used to write them off.

The President asked if there were any further questions regarding this item. There were none.

9. Election of Officers

This year there has been no challenge for President, Administrator and Examiner, Ian, Juan Carlos and Laurence are standing again for these positions and are automatically elected.

There are seven nominations for Vice Presidents, all shown on the screen and on the ballot papers

The President, at this point, asked if there were any other nominations for Vice President from the floor. There were none.

All current Vice Presidents are therefore elected for a further year

Ian expressed his thanks to Juan Carlos, Laurence and all members of the committee for their hard work and support over the last year.

The results of the election were as follows

	Votes			Coefficients		
	For	Against	Abstain	For	Against	Abstain
Jimmy Wood	79	0	0	28.535	0.00	0.00
Mike McPherson	80	0	0	28.780	0.00	0.00
Ashley Scott	78	0	0	27.950	0.00	0.00
Anne McCartan	78	0	0	28.241	0.00	0.00
Janet Horsburgh	78	1	0	27.928	0.316	0.00
Philip Lowes	79	0	0	28.244	0.0	0.00
Alan Gemmell	76	2	0	27.540	0.559	0.00

10. Approval of Revised 2019 and 2020 Budgets

The budgets were distributed with the Notice of the Meeting and shown as a slide show on the screen.

There has been a 3% increase on some budgeted items and an increase in the Gardeners budget due to the new contractor.

The main change to the budget is down to the General Community increasing their annual budget. Initially they wanted an increase of 14.5% but after some objections and a meeting between Ian and Tony Coles (General Community President) and Jane Harris (The then General Community Treasurer) the increase was reduced to 9%. This equates to approx. 5% of our half year fees which may jeopardise the additional 5% prompt payment discount for 2nd half fees.

14.14 – Mark Clements asked if the increase in General community fees applied to every community.
Ilan answered Yes.

**Proposer for the Approval of Revised 2018 and 2019 Budgets, Mark Clements
13.14 Seconded by Tom McCarten 03.03**

Votes			Coefficient		
For	Against	Abstain	For	Against	Abstain
76	0	0	27.260	0.0	0
			Approved		

11. Five Year Budget Projection

Fees have remained unchanged for the last 6 years and as per the budget will continue to do so.

The reserve fund continues to increase, and the accounts are in a very healthy position.

01.14 – Lesley Wells stood to thank Ian for all his work especially for maintaining and managing the budgets so well to bring about such stability to the Bellaluz accounts. In previous years before Ian’s Presidency there were large increases in the fees this stability is so appreciated.

There was a round of applause after this statement.

Proposer to accept the Five-Year Budget Projection. Local 197 – Juan Carlos Cabeza Martinez

Votes			Coefficient		
for	Against	Abstain	for	Against	Abstain
77	0	0	27,623	0.00	0
			Approved		

12. Committee Resolution - Authorisation of the President to Pursue Court Actions against Debtors

This item is included each year to support court actions to recover debts owed to the Community.

Votes			Coefficient		
For	Against	Abstain	for	Against	Abstain
77	0	0	27.263	0.0	0
			Approved		

13. Committee Resolution - Building Licence applications To authorise the President to approve building licence applications to the Town Hall for damages covered under the Community Insurance Policy.

This item is included each year to authorise the president to apply for licences on behalf of the community the Community.

Votes			Coefficient		
for	Against	Abstain	for	Against	Abstain
79	0	0	28.695	0.0	0.0
			Approved		

14. Committee Resolution – Policy for Debt Recovery

This proposal was distributed with the Notice of the Meeting.

Proposal

We approve the inclusion in the Bellaluz Regulations and Guidelines, Article 5. The role of the Bellaluz Administrator, as follows:

“When debts become two months overdue, notices are sent to each debtor to reach an agreement for payment. Each case is considered on its merits and efforts are made to seek agreement with the owners to pay the outstanding debt.”

Votes			Coefficient		
for	Against	Abstain	for	Against	Abstain
79	0	0	28.695	0.0	0.0
			Approved		

15. Committee Resolution - Upgrading of Bellaluz small community Pool - This proposal was distributed with the Notice of the Meeting and shown on the screen during the meeting.

Ian explained that the small pool needs to be emptied every year, the vessel is old and needs to be replaced, the water is always freezing until the height of the summer. The proposal would be to take out the old vessel and replace it, using a concrete cast which would then be tiled.

During the winter months the water would be heated with solar panel and a heat pump which are low on electric consumption.

Massage jets would be installed on two of the existing inlet jets, steps added that would act as seats and air jets installed to create massage bubbles.

Approx budget 15.000.0-€

03.01 – Ann McCartan asked is it possible to switch off these additions and use just as a heated pool?

Ian responded the air jets and massage jets would be switched off in the summer and returned to it’s use as a small pool for children.

17.21 – Elaine Almond raised her concerns regarding installation of Jacuzzi’s and the control of bacteria and germs and asked how the standards would be maintained

Ian responded stating that the word Jacuzzi had not been used and that the temperature would not be that of a Jacuzzi. The current cleaning system is computerized, so all the chemical levels are checked and treated automatically according to the levels recorded. They are also checked manually twice a day with the water maintaining perfect quality.

The President asked if there were any further questions regarding this item. There were none. He then requested that Owners marked their ballot papers accordingly.

Votes			Coefficient		
For	Against	Abstain	For	Against	Abstain
76	3	0	27.673	1.022	0,000
			Approved		

16. Owner Resolution - Proposed changes to Bellaluz Rules and Regulations in relation to the use of Bellaluz community Pool. Arthur Leaker 09-09.

This proposal was distributed with the Notice of the Meeting and shown on the screen during the meeting.

In order to comply with Spanish law no glass wear, crockery, eating or drinking would be allowed at the pool. A terrace area has now been created to provide some divide between the pool bar area and the pool area. Ian commented that the policing of this resolution would be difficult but plastic water bottles would be allowed in to the pool area.

06.06 – Jaqueline Capps mentioned that trying to stop children eating ice cream by the pool would be impossible and does not think it would be feasible.

Ian commented that the pool eating area had been made larger to accommodate this.

18.11 – David John suggested this resolution was not practical, it cannot be policed as stopping children eating and drinking would be impossible. He agreed to the policy of no glass around the pool

Ian mentioned that if the pool bar was inspected the kiosk and the pool would be closed as we currently are not complying with Spanish law.

09.05 – Lorna Foster questioned the implications of voting against this proposal

Ian responded that voting against would be a non-compliance of Spanish Laws.

18.22 – Lee Horton asked when the law came in to force?

Ian Responded the law came into force in 2006, since the implementation of the law Bellaluz has not been inspected.

03.01 – Ann McCartan added that any potential inspections which may happen, Bellaluz must comply with the current laws.

13.14 – Mark Clements also mentioned that we must comply with the law, Ian also agreed.

07.07 – Miles Taylor asked the question who will police this law?

Ian responded that the pool area now has a defined area for eating and the balustrades defining this area comply with the law.

With no further questions Ian asked everyone to mark their ballot papers

Votes			coefficient		
for	Against	Abstain	For	Against	Abstain
63	13	0	22.738	4.578	0.0
			APPROVED		

17. Owners Resolution - Pool opening times, Wendy Taylor. Villa One

This proposal was distributed with the Notice of the Meeting and shown on the screen during the meeting.

Ian informed Owners that the pool closes early in April and May due to the pool covers being put on to maintain the heat of the water once the cover are placed then to comply with insurance the pool area has to be closed.

18.12 – George Rishi stated that 9am opening is too late for the early morning swimmers, throughout July and August the pool should be open from 8am
 Ian mentioned that during July and August the pool could open at 8am as the pool and area is cleaned from 7am and the process takes an hour but the pool cannot be opened earlier in other months due to the cleaning procedure that starts at 8am.

13.09 – Carol Jillins asked how is our pool different to Hotel pools?

Ian responded we are a private community and fall in to a different set of laws.

15.05 – Sharron Powell stated that 6pm leaving time during April and May is too early, if we have a surplus of money we can extend the working hours of the contractors.

Ian responded that we are tied to a contract and the hours allowed. The contracted hours are in favour of early opening times. The European working time directive also limits the hours of the maintenance staff of which we only have two.

Ian asked if Owners would be prepared to run a rota system for the covering of the pool to allow later opening times.

15.05 – Sharron Powell stated that we should be asking what the Owners want, are we complying with all the rules and regulation for example showers being reduced in the pool area, people not showering before they go in to the pool, will the new jacuzzi comply with all the rules and regulations.

01.15 – Jan Jones Asked why does the pool close at 6pm during April and May?

Ian responded this was purely down to the pool covers being put on, as of the 1st of June the pool covers are not needed therefore the pool stays open until 9pm.

18.22 – Lee Horton agreed that a possible split shift would enable later opening times during the early months

Ian asked the Owners to vote on this resolution

Votes			Coefficient		
For	Against	Abstain	For	Against	Abstain
67	7		23.904	2.457	
Approved					

18. Owners Resolution Richard Stubbs Bellaluz 19-02 An Owners Forum

This proposal was distributed with the Notice of the Meeting and shown on the screen during the meeting.

Ian commented that this proposal would involve another website to be built with owner contact details being required, this automatically raises problems with Data Protection and could be classed as breaking the law.

Ian asked the Owners to vote on this resolution

Votes			Coefficient		
For	Against	Abstain	For	Against	Abstain
13	65	0	5.536	22.605	0,000
Rejected					

19 . - Owners Proposal - Richard Stubbs Bellaluz 19-02 Changes to Proxy voting.

This proposal was distributed with the Notice of the Meeting and shown on the screen during the meeting.

Ian informed the Owners that this resolution contravenes Bellaluz bylaws and Horizontal property law, Approval of this resolution would require 100%.

Ian asked the Owners to vote on this resolution.

Votes			Coefficient		
For	Against	Abstain	For	Against	Abstain
10	66	0	3.491	23.945	0
			Rejected		

20. Owners’ Proposal - Owners Proposal Inmogolf S.L. Locals 74,75,172 & 289 Change to the Bellaluz Co-efficient.

This proposal was distributed with the Notice of the Meeting and shown on the screen during the meeting.

This resolution has arisen as an effort to reduce the co-efficient of Local 289 (The ghost restaurant) from 5.6% to 3.2% for the resolution to be passed 100% approval by Owners is required in accordance with Bellaluz by-laws.

Inmogolf were represented by Pancho Peral, Manolo Sanchez and Architect Rafa Amat Tudurí Pancho took the opportunity to read a paper that had been prepared by 3 chosen architects and their findings See Appendix F.

03.01 - Ann McCartan stated that the mistake in the co-efficient was the mistake of Inmogolf, any changes would be expensive and Inmogolf remain the biggest debtors to the community.

15.02 – Mike Mcpherson stated that the new co-efficient were based on the square meterage of each property however the measurement of the Ghost restaurant had only considered one floor to the restaurant where the design showed 2 floors.

Any change to the co-efficient of the village would mean every property would have to be measured, who would fund these fees and repeated that the motion would require 100% approval.

The Architect Rafa Amat Tudurí then explained the following

The report considers the deeds of Bellaluz to try and see how the original co-efficient was calculated.

By studying the built areas of Bellaluz it can be established that properties of the same size have the same co-efficient this is not correct, and it must be made clear what is private and what is common for all members of the community.

He gave the following example

10 Owners each has 100 square meters of property therefore each Owner contributes one tenth to the budget.

The splitting of the budget is easy to calculate when all the properties are the same but becomes complicated when patios and gardens become involved and the spilt is difficult to calculate.

Ground floor apartments with private terraces have to be taken into account, co-efficient should be worked out on the areas that the owners has the benefit of.

The report with the proposed change to co-efficient shows apartment with the same square meterage but different charges.

In conclusion the Architect suggests further investigations to prepare a better more equal co-efficient reflective to the whole village is required.

Ian commented that the new report produced by Inmogolf was incorrect for example 07.01 measurements had not taken in to account the void that had been developed by Inmogolf to extend what had been the Inmogolf office.

03.01 Tom McCartan asked why does the co-efficient have to be changed?

Juan Carlos asked the Architect to explain how previous co-efficient had been calculated.

The reply described the co-efficient was decided down to construction law, how the complex is built before the co-efficient is decided.
 10 items were used to decide each co-efficient for each property, previously that was the way co-efficient had been used to make the calculation, however with new communities it is decided on the square meterage of the property and the total square meterage of common areas solely.
 Juan Carlos added that consideration for developed voids had not been included in the new report.
 Pancho added that there had been many errors made in the calculation of the Bellaluz co-efficient, the new proposal had been based on the inspection of the original deeds but they had not had access to the properties to be more specific.
 The whole purpose of the project was to reduce the co-efficient of the Ghost restaurant.

09.02 - Gill Schofield asked has this proposal only been directed to Bellaluz
 The reply was Yes

07.07 - Richard Hopkins stated the document is irrelevant we should do as owners want and not review co-efficient there is no need for this report.

03.01 Ann McCartan mentioned the building of 4 Villas, but approval of this idea could not be supported while Inmogolf remain as debtors but if built the current co-efficient would be divided between the 4 Villas.

Manolo Sanchez stated that Inmogolf have been aware of the errors in the co-efficient of Bellaluz for many years now the time has come that these have to be corrected.
 The model used at the time was correct, but things have changed and the models now used should also be applied to the Bellaluz community.

11.04 Orlagh Woods questioned if there have been discrepancies in the co-efficient for the last 35 years fees have still be paid accordingly and how could the co-efficient now be changed?
 Inmogolf responded that half the properties are paying too much and half too little.
 Juan Carlos asked who would be responsible to pay for the costs for all the changes required
 Inmogolf stated the costs would have to be paid for by the community.

Ian stated that Inmogolf must comply to the payment plan agreed that they signed up to.
 The Owners were then asked to mark their ballot papers accordingly.

Votes			Coefficient		
For	Against	Abstain	For	Against	Abstain
6	70	0	2.235	24.937	0
			Rejected		

AOB

Ian stated that the item included in the Agenda relating to storage area and electric charging points had been withdrawn by the Owner.
 He did raise the issue of storage areas being built within the village and asked for a show of hands if there was any interest to this matter.
 Only 1 Owner raised their hand.

01.14 Lesley Wells asked a question about the website as she had been having trouble logging in and wasn't able to register. Mike agreed to meet after the meeting to sort the problem.

10.04 Harry Horsburgh remarked that the time has now come to re-invest Owners money in to re-vamping the pool kiosk in order to modernize the area and be able to comply with all the rules and regulations.

Ian stated that the kiosk is not fit for purpose to the extent that roof is beginning to crumble.

09.01 Gill Schofield stated that previous plans had been drawn up several years ago and could these be used.

Ian answered that the costs for that project was over 100K 15 years ago and the community do not have the funds to support such a project.

Ian asked for a show of hands to decide the motion.

The motion was passed unanimously with no votes against, it was agreed tenders would be sought regarding prices and Ian would contact all the owners later in the year, with the new plans

With no other questions Ian brought the meeting to a close inviting all Owners to meet for drinks and tapas at Abela Teresa from 2pm this afternoon.

The proposed date for the AGM in 2020 is April 20th 2020

With no further questions or business the meeting was closed at 11.51am

Appendix A

List of apologies received

	PROPERTY	NAME	COMMENTS	DATE
1	08.08	BOJDYS, Jame and Henri		21/03/2019
2	16.05	SIMON, Ully and Brian		07/04/2019
3	09.11/19.02	STUBBS, Richard and Celia		21/03/2019
4	09.16	LESLIE, James		15/04/2019
5	17.02	TRIPOLITAKIS, Deborah		15/04/2019
6	17.20	STRANGE, Gary		15/04/2019
7	09.03	CROOKE, Stephen		15/04/2019
8	18.05	RODGERS, Barry		15/04/2019
9	08.12	INGRAM, Craig		15/04/2019
10	14.04	MORONEY, James		15/04/2019
11	02.06	TICKNER, David and Margaret		20/04/2019
12	09.07	PEALING, David		20/04/2019
13	04.04	SHARP, David and Sue		16/04/2019
14	09.08	COX, Nigel and Brenda		16/04/2019
15	19.04	BARRACLOUGH, Jan & Mike BAKER		17/04/2019
16	18.19	PEARSON, Laurence and Margaret		23/04/2019
17	14.06	ALSOP, Ian and Elsa		23/04/2019
18	09.08	JOY, Anthony		22/04/2019
19	05.06	MAHABIR, Sonia		22/04/2019
20	08.04	GRAHAM Les & Anne		26/04/2019
21	17.17	BURGESS Alan & Vicky		26/04/2019
22	07.01	McCARTHY Adrian & Erica		26/04/2019
23	11.03	HARRISON David & Diane		26/04/2019
24	10.15	CURRY, Frank		26/04/2019
25	04.08	CORCUT, Angela		26/04/2019

List of attendees

OWNERS PRESENT

Owners Present and Represented by Proxy at 2019 AGM			
Owners Present	Property	Coef.	Also Attending
HOPKINS, RICHARD	01.01	0,348	JOY & JEANNE HOPKINS
WELLS, L.A.	01.14	0,320	HULSE, STEPHEN
CLARKE, GARRY	01.16	0,300	CLARKE, BERNADETTE
GEMMELL, ALAN	02.12	0.318	
JONES, JEANNE	02.15	0.261	JONES, DAVID CLIVE
MCCARTAN ANNE	03.01	0,201	MCCARTAN, TOM
GATES, MARGARET	03.05	0,267	GATES, JOHN
JARRATT, VIVIEN	04.01	0.254	
SKINNER, AGNES	04.07	0,224	
JACKSON, GRAHAM	06.02	0.189	JACKSON, LYNN
CAPPS, JACQUELINE	06.06	0.266	
EVERSON, LINDA	07.02	0,287	TERRY EVERSON
TAYLOR, MILES	07.07	0,294	TAYLOR, WENDY
CONDUIT, SUE	08.02	0.277	
SCHOFIELD, GILLIAN	09.01	0,401	SCHOFIELD, NOEL
LONG, JEAN	09.02	0,391	LONG, STEPHEN
FOSTER, LORNA	09.05	0.261	FOSTER, ANDREW
GARRATT, STEVE	09.12	0,316	
LUNA, JUAN ANTONIO	09.15	0,284	
SCOTT, ASHLEY	10.03	0,272	
HORSBURGH, HARRY	10.04	0,272	HORSBURGH, JANET
SAMWAYS, EDDIE	10.05	0,252	SAMWAYS, JACKIE
RICHARD, ANTHONY	10.06	0,252	RICHARD, GILLIAN
SINCLAIR, R.	10.10	0,272	SINCLAIR, S.
EBDON, PIPPA	10.12	0.252	
EBDON, RODERICK	10.13	0.229	EBDON, PENNY
SHOOBRIDGE, SUE	11.01	0.273	
GLOVER, IAN	11.02	0,461	GLOVER, LAURA
HUNSLEY, JOHN	12.01	0.247	
CHAMBERS, LAWRENCE	13.05	0,329	LINDA CHAMBERS
PEALING, SUSAN	13.06	0,372	
JILLINS, CAROL	13.09	0,312	

Appendix B continued

Owners Present	Property	Coef.	Also Attending
CLEMENTS, MARK	13.14	0,318	JANE CLEMENTS
WOOD, JAMES	13.21	0,320	
CULL, ANN	13.23	0,326	
MCVICARS, CONNIE	14.07	0,358	
JOHNSTON, RAYMOND	14.08	0,363	
MCPHERSON, PAULINE	15.02	0,355	MCPHERSON, MICHAEL
POWELL, SHARON	15.05	0.328	
SOUTHGATE, ROGER	15.07	0,363	SOUTHGATE, SANDRA
C. LOWES, PHILIP	16.06	0,422	
TATTON, LESLIE	16.07	0,364	DORIS TATTON
HALGARTH, SARAH	17.09	0.308	
CORNELIUS, LYNN	17.16	0.321	SUE CORNELIUS
JILLINS, CAROL	17.18	0,499	
ALMOND, DAVID	17.21	0,316	ALMOND, ELAINE
ARMSTRONG, JENNIFER	18.01	0.433	
CAHILL, BERNARD	18.02	0.436	
BATES, JEAN	18.07	0.436	BRIAN BATES
BATTERTON, BARBARA	18.08	0.310	
JOHN, DAVID	18.11	0,433	JOHN, BERYL
RISHI, SUNDHIR	18.12	0,436	BUNTY RISHI
HORTON, LEE	18.22	0,326	TERESA HORTON
ANNIBAL, ALBERT	VILLA 5	0,452	
SMITH, COLUM	VILLA 6	0.464	
MESSEGUER, ANTONIO	LOCAL 70	0.355	
LA MANGA CLUB, S.L. Manuel Lopez	LOCAL 74	0,374	PERAL, PANCHO
LA MANGA CLUB, S.L. Manuel Lopez	LOCAL 75	0,374	PERAL, PANCHO
MESSEGUER, ANTONIO	LOCAL 77	0.293	
JUAN CARLOS CABEZA MARTINEZ	LOCAL 97	0,512	
SCOTT, JOHN ASHLEY	LOCAL 140	0.408	
LA MANGA CLUB, MANUEL LOPEZ	LOCAL 172	0,292	PERAL, PANCHO
LA MANGA CLUB, MANUEL LOPEZ	LOCAL 289	5,388	PERAL, PANCHO

Appendix B continued

OWNERS REPRESENTED

Owners Represented	Property	Coef.	Represented by:
WAGHORN, SUE	01.03	0,311	IAN GLOVER
MCGIFFERT, JOHN	01.12	0,320	IAN GLOVER
BASTOW/MOULTON	01.20	0,318	ALBATS, RAYMOND
STANDING, JOHN	02.11	0,320	IAN GLOVER
DAVIDSON, ROBERT CAMERON	02.16	0,245	IAN GLOVER
SHERWOOD, GRAHAM	04.14	0,224	IAN GLOVER
MCCARTHY, ADRIAN	05.05	0,177	IAN GLOVER
NABOGAMA, S.L.	06.01	0,189	SCOTT, ASHLEY
MCCARTHY, ADRIAN	07.01	0,181	IAN GLOVER
TOMAS WALL	08.03	0,322	MICHELLE WALL
ROCA, MARIA	08.07	0,280	SCOTT, ASHLEY
CROOKE, STEPHEN	09.03	0,314	IAN GLOVER
LEAKER, ARTHUR	09.09	0,284	IAN GLOVER
MCCARTHY, ADRIAN	10.09	0,272	IAN GLOVER
CURRY, FRANK	10.15	0,293	IAN GLOVER
MCCARTHY, ADRIAN	10.16	0,272	IAN GLOVER
HARRISON, DAVID	11.03	0.286	IAN GLOVER
WOODS, GERALDINE	11.04	0.623	ORLAGH WOODS
ELMS, S.C.	11.08	0.293	TONY RICHARDS
COOKSON /LORD	12.02	0,243	IAN GLOVER
JOYCE, J.	12.03	0.243	IAN GLOVER
FORTESCUE, MARIAN	13.01	0,372	GLOVER, LAURA
PHILLIPS, KATHY	13.02	0.346	CONNIE MCVICARS
HOWES, G.	13.19	0,320	IAN GLOVER
ALSOP, IAN	14.06	0.359	IAN GLOVER
SEDDON PRICE GARETH	15.11	0,465	IAN GLOVER
BURGESS, ALAN	17.17	0,536	CAROL JILLINS
CAHILL, BERNARD	18.02	0,436	IAN GLOVER
RODGERS, BARRY	18.05	0,540	IAN GLOVER
PEARSON, LAURENCE	18.17	0,433	IAN GLOVER
BARRACLOUGH, JAN	VILLA 04	0,554	IAN GLOVER
VAN GILSE, JAQUELINE	LOCAL 38	0,434	CABEZA, JUAN CARLOS
DIAZ, MARIA DEL CARMEN	LOCAL 64	0.355	ASHLEY SCOTT
DIAZ, MARIA DEL CARMEN	LOCAL 71	0.355	ASHLEY SCOTT
NABOGAMA, S.L.	LOCAL 83	0,361	SCOTT, ASHLEY
MYDRIN, S.A.	LOCAL 154	0,408	SABATINO, DOMINIC
SUPERMERCADO ROCA	LOCAL 160	0,364	SCOTT, ASHLEY

Appendix B continued

Owners Represented	Property	Coef.	Represented by:
SUPERMERCADO ROCA	LOCAL 161	0,364	SCOTT, ASHLEY
SUPERMERCADO ROCA	LOCAL 166	0,364	SCOTT, ASHLEY
SUPERMERCADO ROCA	LOCAL 167	0,364	SCOTT, ASHLEY
WOOLHOUSE, LISA	LOCAL 173	0.292	SCOTT, ASHLEY

APPENDIX C

APPROVED Budget 2018	2018		2018	
	Annual Budget - €		ACTUAL € TO 31 DEC 2018	
INCOME				
Total Income		763,108		783,705
Community Fees	757,483		757,484	
Less Prompt Payment Discount	(75,748)		(60,382)	
Bank Interest	50		4	
Debtor Interest	3,000		8,856	
TV Fees Invoiced (to owners).	75,823		75,010	
Misc. Income	2,500		2,733	
NORMAL (OPERATING) EXPENDITURE				
Services		278,916		287,049
General Community Fees	104.000		103.407	
TV Fees paid (to Club TV).	73.916		93,791	
Water Charges - Hidrogea	83,000		74,686	
Electricity Charges - Iberdrola	18.000		15,165	
Maintenance Costs				
Water Systems		5.000		
Pipework & Drainage Maintenance	5.000			
Electrical Systems		13.000		7.997
Repairs and Renewals	8.000			
Lighting Maintenance costs.	5.000		7,997	
Swimming Pools		49,830		34,656
Routine Maintenance & Cleaning	31.830		16,723	
Repairs and Renewals (Prev.Misc.)	10.000		13,415	
Furniture & Shades	3.000		4,519	
Pool Supervisor Fees	5.000			
Plaza Mayor and Plaza Chica		8.000		4,963
Infrastructure Maintenance	5.000		2,535	
Furniture & Shades	3.000		2,428	
Gardening		88.000		73.116
Gardening Contract	72.000		70,422	
Equipment Hire	10.000		2,694	
Supply of Plants	4.000			
Stones & Planters	2.000			
Buildings		85.500		186,172
General Repairs	20.000		80,002	
Facades Restoration (Painting)	65.000		103,819	
Fire protection	500		2,351	
Car Parks, Roads Paths		28.000		28,034
Car Parks	3.000		1,789	

Roads	3.000		75	
Paths	20.000		23,616	
CCTV Maintenance	2.000		2,554	
Cleaning		37,100		37,920
Plazas Mayor & Chica Cleaning	9.300		6,413	
Stairwells Cleaning	15.500		11,922	
Village Cleaning	12.300		19,585	
Administration		64,045		77,586
Administrator's Fees	40,170		40,170	
President's Honorarium	7.575		7.550	
Examiner's Honorarium	300			
Professional Fees	3.000		18,550	
Printing Postage & Stationery	1,500		931	
Website, Wi-Fi & Advertising	2.500		526	
Summer Events contribution	4.000		4.869	
AGM	3.000		2,505	
Owners Week	2.000		2.485	
Financial		19,500		16,994
Insurance	11,000		10,949	
Provision for Bad & Doubtful Debts	3,000		1,082	
Rates & Taxes	2.000		790	
Bank Charges	3.000		2.894	
Miscellaneous costs	500		1,278	
TOTAL OPERATING EXPENDITURE		676,31		754,487
INCOME LESS OPERATING EXPENDITURE		86,717		29,218
RESERVE FUND A/C				
BALANCE FROM PREVIOUS YEAR	427,397		427,397	
SURPLUS (INCOME LESS OPERATING EXPENDITURE)	86,717		29,218	
TOTAL RESERVES		514,114		456,615
<i>Statutory minimum required by our bylaws</i>		<i>136.347</i>		<i>150.897</i>
RESERVE FUND EXPENDITURE		48.000		15,080
Water Distribution Network Improvements				
Electrical Systems Improvements	18.000			
Pool Area Improvements	10.000		100	
Stairwells Restoration.	10.000		10,836	
Refuse Bins Enclosures	10.000		4,144	
BALANCE OF RESERVE FUND		466,114		441,535
<i>AS % OF TOTAL BUDGETED EXPENDITURE</i>		<i>64%</i>		<i>57%</i>

Appendix E

PROPERTY	Age of debt	Balance €	Comment
COMMUNITY ACTION			
CURRENT OWNERS			
02.01	2016	6.800,59 €	Debt being pursued through the Court
04.11	2008	7.769,67€	Only interests outstanding now. Bank being chased
05.07	2010	5.087,33€	Only interests outstanding now. Bank being chased
06.03	2003	77.082,17 €	Debt being pursued through the Court
18.22	2012	1.679,08 €	Not following payment plan
Loc. 74	2018	3.185,18 €	Not following payment plan
Loc. 75	2018	3.162,25 €	Not following payment plan
Loc.172	2018	3.038,73 €	Not following payment plan
Loc. 289	2014	201.958,92 €	Not following payment plan
OWNER ACTION			
11-04A	2009	18.718,68 €	Court action by Owner against Inmogolf
10 Properties - Sub Total		328.482,60€	
OLD DEBTORS			
04.06	2009	6.162,29€	Being pursued in the UK
05.03	2006	13.136,14€	Being pursued in the UK
08.10	2012	4.752,76€	Debt to be written off.
17.04	2006	21.120,50€	Being pursued in the UK
4 Properties - Sub Total		45.171,69€	
RECENT DEBTORS - CURRENT OWNERS			
02.10	2019	1.380,02€	Not paying
04.05	2018	662,71€	Missing some installments
04.06	2017	2.836,25€	Not paying
04.13	2016	4.886,46€	Not paying
06.05	2018/2019	896,10€	Not paying
07.10	2016	5.471,17€	Not paying
14.02	2019	1.199,58	Missing some installments
Loc. 92	2018	1.964,47€	Not paying
8 Properties - Sub Total		18.630,16€	
FOLLOWING PAYMENT PLAN			
20 Properties - Sub Total		37.476,77€	
PROPERTIES WITH OUTSTANDING BALANCE < 50€			
3 Properties - Sub Total		101,39€	Amounts recoverable with 2019 2nd half year fees
TOTAL	DEBTORS:	€ 430.529,21	

Appendix D

Owners' Week Brochure	Income	Expenditure	Profit
Donations			
Honeys	20,00 €		
Supermercado	20,00 €		
Phoenix	10,00 €		
El Bistro	10,00 €		
Vivir	10,00 €		
La Manga Getaways	20,00 €		
committee contribution	496,10 €		
Printing cost (Graficas Alamo)		496,10 €	
	586,10 €	496,10 €	90,00 €

Post AGM Drinks - Abela Teresa	Income	Expenditure	Profit
Entrance fees	6,50 €	650,00 €	
100			
committee contribution	-	-	
Abela Teresa	6,50 €	650,00 €	
100			
	650,00 €	650,00 €	-

€

Supper / Bingo - El Bistro	Income	Expenditure	Profit
Entrance fees	not provided		
Prizes		not provided	
	-	-	-
	€	€	€

Dominos - El Secreto	Income	Expenditure	Profit
Entrance fees	2,00 €	50,00 €	
25			
Prizes		-	
	50,00 €	- €	50,00 €

Par 47 Pitch and Putt	Income	Expenditure	Profit
Green Fees	5,00 €	65,00 €	
13			
prizes to Winners		65,00 €	
	65,00 €	65,00 €	- €

Golf - Mixed Florida Scramble	Income	Expenditure	Profit
Entrance Fees	5,00 €	120,00 €	
24			
refreshments			
Prizes		85,00 €	
	120,00 €	85,00 €	35,00 €

Afternoon Tea - El Secreto			Income	Expenditure	Profit
Entrance fees		10,00 €	200,00 €		
	20				
costs		10,00 €		200,00 €	
	20				
			200,00 €	200,00 €	- €

Race Night / Food - Scotsman			Income	Expenditure	Profit
Horse Race Sales			13,00 €		
float supplied by Ian			50,00 €		
Race Sponsors					
Honeys			20,00 €		
Supermercado			10,00 €		
Phoenix			10,00 €		
Gemini			10,00 €		
Ian Glover			10,00 €		
Ashley Scott			10,00 €		
Tote			255,50 €		
Entrance Fees		1,00 €	43,00 €		
	43				
Meals		9,00 €	387,00 €	387,00 €	
	43				
float returned to Ian				50,00 €	
Prizes to Winning Owners				50,00 €	
			818,50 €	487,00 €	331,50 €

Bus Tour			Income	Expenditure	Profit
Entry fees		45,00 €	2.385,00 €		
	53				
committee contribution			371,00 €		
Cost of Bus	}				
Dinner	}			2.756,00 €	
			2.756,00 €	2.756,00 €	-

€

Live Music / Charity Raffle			Income	Expenditure	Profit
raffle			280,00 €		
committee contribution			200,00 €		
Bo Jangles				200,00 €	
			480,00 €	200,00 €	280,00 €

Bowls			Income	Expenditure	Profit
Green Fees					
prizes to Winners					
			- €	- €	- €

Quiz and Bingo Night - Scotsman			Income	Expenditure	Profit
Entry fee		1,00 €	52,00 €		
	52				
Ashley charity fee match			132,00 €		
Bingo books		5,00 €	325,00 €		
	65				
Meals (Scotsman)		9,00 €	468,00 €	468,00 €	
	52				
Bingo Prizes		45,00 €		135,00 €	
	3				
			977,00 €	603,00 €	374,00 €

Craft Morning - Pool			Income	Expenditure	Profit
Bric-a-Brac Sales			133,00 €		
Cava corks			35,55 €		
Cake Sales			35,00 €		
Wine and Water Tombola			41,00 €		
			244,55 €	- €	244,55 €

Golf - Individual Stapleford			Income	Expenditure	Profit
Entrance Fees		5,00 €	100,00 €		
	20				
refreshments					
Prizes				64,00 €	
			100,00 €	64,00 €	36,00 €

Seve Golf Challenge Bellaluz Pool			Income	Expenditure	Profit
Entrance Fees			11,00 €		
			11,00 €	- €	11,00 €

Dinner Dance			Income	Expenditure	Profit
Tickets		35,00 €	2.310,00 €		
	66				
Dinner Cost		36,50 €		2.409,00 €	
	66				
Entertainment (Jenna)				300,00 €	
committee contribution		1,50 €	399,00 €		
	66				
Gratuities Collected			132,00 €		
Gratuities Paid				132,00 €	
			2.841,00 €	2.841,00 €	- €

2017 Owners Week			Income	Expenditure	Profit
Owners' Week Brochure			586,10 €	496,10 €	90,00 €
Post AGM Drinks - Abela Teresa			650,00 €	650,00 €	- €
Supper / Bingo - El Bistro			- €	- €	- €
Dominos - El Secreto			50,00 €	- €	50,00 €

Par 47 Pitch and Putt	65,00 €	65,00 €	- €
Golf - Mixed Florida Scramble	120,00 €	85,00 €	35,00 €
Afternoon Tea - El Secreto	200,00 €	200,00 €	- €
Race Night / Food - Scotsman	818,50 €	487,00 €	331,50 €
Bus Tour	2.756,00 €	2.756,00 €	- €
Live Music / Charity Raffle	480,00 €	200,00 €	280,00 €
Bowls	- €	- €	- €
Quiz and Bingo Night - Scotsman	977,00 €	603,00 €	374,00 €
Craft Morning - Pool	244,55 €	- €	244,55 €
Golf - Individual Stapleford	100,00 €	64,00 €	36,00 €
Seve Golf Challenge Bellaluz Pool	11,00 €	- €	11,00 €
Donation - Pauline McPherson	70,00 €		
flowers & gift for President & wife		80,00 €	
Dinner Dance	2.841,00 €	2.841,00 €	- €
	9.969,15 €	8.527,10 €	1.442,05 €

Donations to Charity

Diabetes UK	250,00 €	- 250,00 €
Asociación Española Contra el Cáncer	250,00 €	- 250,00 €
	500,00 €	- 500,00 €

Summary	Income	Expenditure	Balance
2017 brought forward	75,29 €		
2018 Income	9.969,15 €		
2018 Expenditure		8.527,10 €	
charitable donations		500,00 €	
	10.544,44 €	9.027,10 €	1.517,34 €

cash paid in

942,05 €

Appendix F

Rafael Amat Tudurí, Ignacio García-Marcos and Carlos Javier Martínez Ruiz, chartered architects nº 471, 713 and 1120 respectively at the official College of Architects of Murcia draw, at the request of Inmogolf S.L., this report in relation to the content of the Deed of Segregation, Declaration of New Works and Constitution of Horizontal Property dated July 30, 1984, concerning Bellaluz complex, located at La Manga Club (Los Belones).

In addition to the abovementioned Deeds, we were provided with the subsequent Deed of amendment dated 4 October of the same year, as well as a Certification from the Land Registry Office dated April 4, 2006, for our review.

The description of the complex, in its registration aspects, determines the number of blocks and their composition, location and total areas.

Within the description at the land registry office of each and every dwelling the complete functional definition of each of the properties is included, with reference to its location regarding block, entrance, floor and situation in relation to adjacent properties. In addition, the description contains areas of the dwellings including terraces, private gardens, patios and proportionate share of common areas and the corresponding built area of each unit.

Furthermore, we have included the corresponding participation quota that each party "is assigned in relation to the total value of the property, elements and the common costs of the same".

On first analysis of the definitions and data provided in the above mentioned documentation, and after the relevant verifications of each part in relation to the whole, we highlight the lack of criterion for such distribution, and therefore, a conclusion on its application that justifies the impartiality of the result, which constitutes the main target of a Horizontal Division.

It stands out from the comparisons made and expressed in the attached tables, the disparity between homogeneous parts and the result of the coefficients of participation.

The assigned proportions between the private built area, and the corresponding total area, including common areas, do not maintain a principle of proportionality that justifies such imbalances and, therefore, the equity in the share of community expenditures. From this, we reach a conclusion regarding the results applied via the coefficients of participation: overall, there isn't a justification on the proportionality and equity of the coefficients, or where such imbalances are concentrated.

There are, within the quantifications, extreme cases that justify the content and conclusion of this report: There are properties that have no common areas assigned, properties where the areas including common areas are equal to the built area and even properties with a higher built area than the area including common areas. In the attached tables we have included a proposal of participation quotas which are adjusted to the available information. It follows distribution criteria, regarding the implementation and registration of its Horizontal Division as agreed in professional practice.

Therefore, without going into further detail, the undersigned have the criterion, for the benefit of all, to carry out a survey or to obtain further information so as to propose a better and fairer definition in the aforementioned coefficients of participation.

We do so, according to our loyal knowledge and understanding, in Cartagena, March 4, 2019.

Fdo.: Rafael Amat

Ignacio García-Marcos

Carlos Javier Martínez