NUUSBRIEF

MOSSELBAAI GHOLFLANDGOED

WELKOM NUWE LEDE

Mosselbaai Gholflandgoed Huiseienaarsvereniging verwelkom graag al ons nuwe eienaars. Ons hoop dat u reeds tuis voel in ons gemeenskap en dorp. Kontak ons gerus indien u raad of bystand nodig het.

WEBTUISTE NUUTSTE WEERGAWES

Die nuutste weergawes van die Gedragsreëls, AHK Riglyne en Sekuriteitsreëls is op die webwerf beskikbaar. Gebruik gerus hierdie skakel: https://mosselbaygolfestate.co.za

KOMMUNIKASIE BESTUURSAGENT

Status-Mark is die Bestuursagent vir Mosselbaai Gholflandgoed HEV. Stuur asseblief alle kommunikasie en navrae na Jaco Stander by: status2@status-mark.co.za

INHOUDSOPGAWE

Welkom by die HERFSUITGAWE!

Terwyl die gewoel van die somervakansie effens bedaar het, is Mosselbaai steeds ‘n lewendige en gewilde bestemming. Net soos ons, geniet die besoekers ons strande, die natuur en buitelug-leefstyl. Terwyl ons vir die koeler maande wag, waardeer ons die lewe en energie in ons pragtige omgewing.

Ons verwelkom al ons nuwe inwoners wat onlangs by ons gemeenskap aangesluit het! Ons hoop julle voel gou tuis en geniet alles wat ons landgoed bied.

Ons maak van hierdie geleentheid gebruik om inwoners te herinner aan die belangrikheid van die landgoed se reëls. Hierdie riglyne help om goeie verhoudings te handhaaf en almal veilig te hou. Slaan veral ag op die spoedbeperkings en help ons met die beskerming van ons plantegroei en dierelewe.

Nog ‘n belangrike versoek—ouers, maak asseblief seker dat u kinders te alle tye onder volwasse toesig is. Gedurende die feestyd het ons verskeie voorvalle van kattekwaad en selfs skade aan gemeenskaplike fasiliteite gesien, veral by die swembaddens. Een van die meer ongewone vondse was ‘n hoop olyfpitte wat ‘n pomp verstop het! Om ons gedeelde ruimtes in ‘n uitstekende toestand te hou en onnodige uitgawes te vermy, vra ons vir jul samewerking om verantwoordelike gebruik aan te moedig.

Terwyl ons die nuwe seisoen binnegaan, wens ons vir almal ‘n voorspoedige en genotvolle 2025 toe. Mag die komende maande vir julle goeie gesondheid, geluk en baie geleenthede bring om die skoonheid van ons landgoed en omgewing te geniet!

Paolo Mastroguiseppe - Voorsitter: Sosiale & Kommunikasie-Subkomitee

BOODSKAP VAN DIE VOORSITTER

Met die woelige feestyd agter die rug, kan ons rustig besin oor hoe ons landgoed gedurende hierdie tydperk funksioneer het.

Hierdie afgelope vakansieseisoen was een van ons besigste nóg, maar ons is bly om te kan rapporteer dat alles glad verloop het. Klein uitdagings is vinnig en professioneel deur ons bestuurspan en diensverskaffers hanteer, wat verseker het dat inwoners en besoekers ‘n aangename en kommervrye tyd kon geniet. Die belangrikste is dat geen ernstige probleme aangemeld is nie—iets waaroor ons almal dankbaar kan wees.

Een van ons sleutelprojekte is die oorskakeling na die nuwe toegangstelsel by die hekke. Die implementering verloop tot dusver goed. Die oorgrote meerderheid van die huiseienaars is reeds geregistreer en vind die stelsel doeltreffend en maklik om te gebruik. Ons waardeer die terugvoer wat ons ontvang het. Rickus verdien ons dank en ‘n pluimpie vir sy toewyding om huiseienaars met die oorskakeling te help. Indien u nog nie geregistreer het nie, moedig ons u aan om dit so gou as moontlik te doen, aangesien die ou toegangstelsels op ***3 Maart 2025*** nie meer in gebruik sal wees nie. (Lees gerus die artikel oor hierdie onderwerp elders in die nuusbrief.)

Die Raad werk hierdie jaar hard aan verskeie inisiatiewe om ons dienste en administratiewe- en finansiële bestuursprosesse te versterk. Ons nuwe Finansiële Direkteur het reeds ‘n aantal belangrike prosedures geïmplementeer om bedrywighede glad te laat verloop. (Vir ‘n volledige oorsig van ons finansiële posisie, verwys asseblief na die finansiële verslag in hierdie nuusbrief.)

Ons hoop dat hierdie nuusbrief vir u insiggewend en nuttig is. Dit is deel van ons deurlopende poging om ons gemeenskap betrokke en goed ingelig te hou.

Met die vakansiegangers wat nou terug huis toe is, het ons die voorreg om ons pragtige strande sonder die skares te geniet. Laat ons die warm weer terdeë benut terwyl dit nog hou, voordat die koeler maande begin nader kruip!

Vriendelike groete
Nick van Noordwyk, Voorsitter – Mosselbaai Gholflandgoed

LAASTE KANS - REGISTREER VIR DIE NUWE TOEGANGSTELSEL VÓÓR 3 MAART!

Die tyd raak min! Die sperdatum om vir die nuwe hektoegangstelsel te registreer is om die draai. Op 3 Maart 2025 word die ou “e-tags”- en “cell to gate”-stelsels heeltemal gedeaktiveer. As jy nog nie geregistreer het nie, doen dit asseblief dadelik om enige ongerief te voorkom.

VOORDELE VAN DIE NUWE STELSEL

- **Verbeterde Sekuriteit** – Strenger toegangsbeheer maak die landgoed veiliger vir almal.
- **Maklike Toegang** – Gebruik jou selfoon vir gerieflike hektoegang.
- **Bly Ingelig** – Ontvang belangrike opdaterings en kennisgewings via die toep.

HUIDIGE REGISTRASIESTATUS

Die nuwe stelsel is reeds ten volle in werking. Hier is ons vordering:

- 345 van 384 huise geregistreer – 39 huise moet nog registreer
- 1 100 voertuie geregistreer
- Rekordverkeer op een dag: 2 112 voertuie op 30 Desember 2024
- Totaal vir Desember: 54 562 voertuie
- Totaal vir Januarie: 41 613 voertuie (daaglikse gemiddeld: 1 434)

TOETS JOU TOEGANG VÓÓR 3 MAART

Nie seker of jou voertuig geregistreer is nie? Ry by die besoekershek by Schoemanstraat in – slegs die nuwe toegangstelsel is daar in werking. As jy sonder probleme kan inkom, het jy suksesvol geregistreer.

HOE OM TE REGISTREER

- Voltooi jou registrasie aanlyn: Registreer Hier
- Hulp nodig? Kontak ons vir bystand.

TREE NOU OP OM ONTWRIGTING TE VOORKOM!

Ons waardeer u samewerking en moedig alle inwoners aan om hul registrasie so gou moontlik te voltooi. Onthou: na 3 Maart sal ongeregistreerde inwoners nie meer toegang tot die landgoed hê deur die ou stelsel nie.

WORD DEEL VAN DIE PROSES TERWYL ONS DIE MOI HERSIEN

BESTUUR VAN ONS GEMEENSKAP: DIE BELANGRIKHEID VAN DIE MOI

Die Memorandum van Inkorporasie (MOI) speel ‘n belangrike rol in die bestuur van die Mosselbaai Gholflandgoed en verseker deursigtigheid, regverdigheid en nakoming van wetgewing. Dit bepaal hoe besluite geneem word, wat die regte en verantwoordelikhede van lede is, billike geskilbeslegting, stemreg, en hoe finansies bestuur word. Misverstande ontstaan dikwels wanneer lede aanneem dat standaard besigheidswette direk van toepassing is.

HERSIENING EN OPDATERING VAN DIE MOI

Die huidige MOI is laas in 2014 bygewerk en moet nou hersien word om aan nuwe wetgewing, insluitend die Gemeenskapskemas Ombuddienswet (CSOS) en ander regulatoriese vereistes, te voldoen. ’n Spesiale subkomitee, in samewerking met regskenners, is aangestel om hierdie proses te lei. Waar nodig, sal die MOI bygewerk word om nakoming, duidelikheid en doeltreffendheid in landgoedbestuur te verseker.

HOE KAN LEDE BETROKKE RAAK BY DIE PROSES?

Lede sal gereeld op hoogte gehou word oor vordering. Dit is belangrik dat u algemene vergaderings bywoon en insette lewer soos die proses aangaan.

WIL U GRAAG MEER OOR DIE PROSES WEET?

‘n Volledige artikel oor die hersiening van die MOI verskyn in die Engelse weergawe van hierdie nuusbrief. Indien u belangstel om die Afrikaanse vertaling te bekom, nooi ons u vriendelik uit om dit per e-pos aan te vra by die bestuursagent, Status-Mark.
status11@status-mark.co.za

HOE LYK ONS GELDSAKE?

Finansiële Oorsig - Finansiële Jaareinde Junie 2025
(1 Julie 2024 tot 31 Januarie 2025)

Die Finansiële Subkomitee doen graag verslag oor die huidige stand van ons finansies. In hierdie verslag deel ons insigte oor die kern finansiële sake, insluitende ons kontantvloei-posisie, heffingbetalings en medium- en langtermynvooruitsigte. Ons moedig almal aan om hierdie verslag te lees sodat u bewus kan wees van ons suksesse asook die uitdagings wat ons saam kan takel.

Oor die korttermyn, bly die landgoed in 'n matige finansiële posisie. Inkomste en uitgawes word maandeliks noukeurig dopgehou – nie net deur die Finansiële Subkomitee nie, maar deur die volledige raad, wat elke maand bestuursverslae ontvang.

KONTANTVLOEI & HEFFINGBETALINGS

Ons lopende rekening is onder druk, aangesien die gemiddelde maandelikse verpligtinge ongeveer R630 000,00 beloop. Om 'n gesonde kontantvloei te handhaaf en hierdie verpligtinge na te kom sonder om ons reserwes te gebruik, doen ons 'n beroep op inwoners om hulle heffings op die eerste van elke maand te betaal. 'n Spesiale woord van dank aan diegene wat reeds betyds of vooruit betaal—ons waardeer julle getroue ondersteuning!

BESTUUR VAN UITGAWES & INSTANDHOUDING VAN DIE LANDGOED

Dit bly 'n uitdaging om uitgawes binne die begroting te hou, gesien in die lig van veranderlike koste wat verband hou met die instandhouding van die landgoed. Hierdie uitgawes is noodsaaklik om die landgoed in sy huidige puik toestand te hou, nog voordat verbeterings of groot projekte in ag geneem word.

Om kostes effektief te bestuur, versoek ons inwoners om die landgoed se fasiliteite met respek te behandel. Onnodige skade lei tot herstelkoste wat elders beter bestee kan word.

HUIDIGE SPAARGELD & TOEKOMSTIGE PROJEKTE

- Kontantvloei-reserwes staan tans op sowat R3,7 miljoen, wat gelykstaande is aan 5–6 maande se bedryfskoste. Alhoewel dit korttermyn-stabiliteit bied, sal komende projekte ons reserwes aansienlik beïnvloed.
- Die fasiliteitsopgraderings wat onder Resolusie 4 by die AJV op 7 November 2024 goedgekeur is, sal na raming R1,9 miljoen kos.
- Die verouderende grensheining wat binnekort vervang moet word, is tans onder bespreking en sal verdere finansiële druk meebring.

FINANSIËLE MODEL & LANGTERMYN-VOLHOUBAARHEID

Die landgoed het histories rente op spaargeld gebruik om maandelikse heffings te verlaag. Hierdie benadering is deur inwoners verwelkom en het gelei tot mededingende heffingstariewe wanneer dit vergelyk word met soortgelyke landgoedere, beide plaaslik en nasionaal.

Dit het egter ons vermoë aan bande gelê om noemenswaardige reserwes vir groot projekte op te bou. As ons ons huidige spaargeld hiervoor gebruik, kan dit die finansiële sekuriteit van die landgoed in die gedrang bring en dit moeilik maak om by ons mikpunt van 5–6 maande se bedryfsreserwes te hou.

RAAK BETROKKE!

Ons moedig inwoners aan om:

- By die Finansiële Subkomitee aan te sluit om ‘n beter begrip van die landgoed se finansies te kry en hul kundigheid by te dra.
- Betrokke te raak by finansiële besprekings, sodat ons saam die finansiële toekoms van ons gemeenskap kan vorm.

ONS PAK DIE TOEKOMS SAAM AAN

Die hele raad bly verbind tot die finansiële stabiliteit en langtermyn-volhoubaarheid van die landgoed. Ons waardeer die volgehoue ondersteuning en samewerking van alle inwoners terwyl ons hierdie finansiële uitdagings saam aanpak.

JOU PRIVAATHEID IS BELANGRIK: HOE MBGE JOU PERSOONLIKE INLIGTING BESKERM

By Mosselbaai Gholflandgoed (MBGE) neem ons jou privaatheid ernstig op. Daarom voldoen ons aan Suid-Afrikaanse wetgewing om jou persoonlike inligting te beskerm en deursigtigheid te verseker.

WAT IS POPIA EN PAIA?

Twee wette reguleer hoe ons persoonlike data hanteer:

- **POPIA** (Wet op die Beskerming van Persoonlike Inligting) – Verseker dat jou data teen misbruik en ongemagtigde toegang beskerm word.
- **PAIA** (Wet op die Bevordering van Toegang tot Inligting) – Laat individue toe om toegang tot sekere inligting te versoek onder wettige voorwaardes.

POPIA beskerm jou privaatheid, terwyl PAIA deursigtigheid verseker waar dit deur die wet vereis word.

HOE MBGE JOU PERSOONLIKE INLIGTING BESKERM

Sedert 1 Julie 2021 het MBGE verskeie maatreëls geïmplementeer om aan POPIA en PAIA te voldoen:

Regshulp en Beleide: Die regsfirma, Rauch Gertenbach, het ons privaatheidsdokumente opgestel. Ons het ook ’n Privaatheidsverklaring en Operateur-ooreenkoms goedgekeur.

Aanstelling van Inligtingsbeamptes: Me. Lize Uys (Bestuursagent) is aangestel as Inligtingsbeampte en Mnr. Arno von Mansberg (Direkteur) dien as Adjunk-inligtingsbeampte.

Datasekuriteit en Deursigtigheid: Huiseienaars is oor hul regte ingelig; streng sekuriteitsmaatreëls beskerm data teen ongemagtigde toegang en diensverskaffers wat met persoonlike data werk, het nakomingsooreenkomste onderteken.

Jou Regte as Huiseienaar: Jy mag weet watter persoonlike inligting MBGE oor jou het. Jy mag ook versoek om jou data in te sien, te wysig of te laat verwyder.

Jaarlikse Privaatheidsimpakbepaling (PIA): MBGE hersien jaarliks ons dataverwerkingsproses om moontlike risiko’s te identifiseer, databeskerming te verbeter, en te verseker dat ons voldoen aan wetlike vereistes.

BENODIG U MEER INLIGTING?

‘n Volledige artikel oor hoe die POPIA en PAIA wetgewing MBGE raak, verskyn in die Engelse weergawe van hierdie nuusbrief. Indien u belangstel om die Afrikaanse vertaling hiervan te bekom, nooit ons u vriendelik uit om dit per e-pos aan te vra by die bestuursagent, Status-Mark. status11@status-mark.co.za

Ons POPIA- en PAIA-handleidings is ook beskikbaar op ons webwerf. Vir navrae, kontak gerus ons Inligtingsbeampte via die Bestuursagent.

Dankie vir jou vertroue – ons bly daartoe verbind om jou privaatheid te beskerm.

EDITION 1/2025 AFRIKAANS

Kliek Hier

NEWSLETTER

MOSSEL BAY GOLF ESTATE

WELCOME NEW MEMBERS

Mossel Bay Golf Estate Homeowners Association would like to take this opportunity to extend a warm welcome to all our new members. We trust that you have already settled in well. For any assistance or advice, please feel free to contact us.

WEBSITE LATEST VERSIONS

The most recent versions of the Conduct Rules, ARC Guidelines and Security Rules are available on the Website. Our website is accessible at: https://mosselbaygolfestate.co.za

COMMUNICATION MANAGING AGENT

Status-Mark is the Managing Agent for Mossel Bay Golf Estate HOA. Kindly send all correspondence and queries to Jaco Stander at: status2@status-mark.co.za

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Welcome to the AUTUMN EDITION!

As the peak holiday rush eases, Mossel Bay remains a vibrant and sought-after destination. Visitors continue to enjoy our beaches, nature, and outdoor lifestyle. While things will quiet down further as we move into the cooler months, for now, there’s still plenty of life and energy in our beautiful surroundings.

A warm welcome to all new residents who have recently joined our community! We hope you feel at home and enjoy everything our estate has to offer.

We also want to take this opportunity to remind all residents of the importance of following estate rules. These guidelines help maintain harmony among neighbours and protect our environment, particularly when it comes to speed limits and the preservation of our local flora and fauna.

Another important request—parents, please ensure that children are supervised at all times. Over the festive season, we saw several incidents of mischief and even damage to communal facilities, particularly around the swimming pools. One of the more unusual discoveries was a pile of olive pits clogging a pump! To keep our shared spaces in great condition for everyone and avoid unnecessary expenses, we ask for your cooperation in encouraging responsible use.

As we step into the next season, we wish you all a successful and enjoyable 2025. May the months ahead bring you good health, happiness, and many opportunities to appreciate the beauty of our estate and surroundings!

Paolo Mastroguiseppe - Chairperson: Social & Communication Sub-Committee

CHAIRPERSON'S MESSAGE

With the busy festive season now behind us, we can take a moment to reflect on how our estate managed during this time.

This past holiday season was one of our busiest yet, but I am pleased to report that everything ran smoothly. Minor issues were swiftly and professionally handled by our management team and service providers, ensuring that residents and visitors alike could enjoy a pleasant and stress-free stay. Most importantly, no serious problems were reported—something we can all appreciate.

One of our key projects at the moment is the transition to the new gate access system. The rollout has been progressing well, with the majority of homeowners already registered and finding the system both effective and easy to use. We greatly appreciate the feedback received so far and extend a special thank you to Rickus for his dedication in assisting homeowners with the transition. If you have not yet registered, we urge you to do so as soon as possible, as the old access system will be discontinued on ***3 March 2025***. (Please refer to the article on this topic elsewhere in the newsletter.)

Looking ahead, the Board is actively working on several initiatives to enhance our services, strengthen administrative and governance processes, and improve financial management. Our new Financial Director has already implemented several important procedures to streamline operations. (For a detailed update on our financial position, please refer to the financial report included in this newsletter.)

We hope you find this newsletter informative and helpful as part of our ongoing effort to keep our community engaged and well-informed.

With the holidaymakers now back home, we have the privilege of enjoying our beautiful beaches without the crowds. Let's make the most of the warm weather while it lasts, before the cooler months start creeping in!

Kind regards,
Nick van Noordwyk, Chairperson - Mossel Bay Golf Estate HOA

FINAL CALL: REGISTER FOR THE NEW GATE ACCESS SYSTEM BEFORE 3 MARCH!

Time is running out! The deadline to register for the new gate access system is fast approaching. On 3 March 2025, the old “e-tags” and “cell to gate” systems will be completely deactivated. If you have not yet registered, we strongly urge you to do so immediately to avoid any inconvenience.

BENEFITS OF THE NEW SYSTEM

- **Enhanced Security** – Better access control means a safer estate for everyone.
- **Seamless Access** – Enter with ease using your mobile phone.
- **Stay Informed** – Receive estate updates and alerts via the app.

CURRENT REGISTRATION STATUS

The new system is already in full operation, and here’s where we stand:

- 345 out of 384 homes registered – 39 houses still need to sign up.
- 1,100 vehicles registered.
- Record traffic day: 2,112 vehicles on 30 December 2024.
- Total vehicles for December: 54,562.
- Total vehicles for January: 41,613 (daily average: 1,434).

TEST YOUR ACCESS BEFORE 3 MARCH

Not sure if your vehicle is registered? Use the visitor’s entry gate at Schoeman Street — only the new system is active there. If you can enter without issues, you’re good to go.

HOW TO REGISTER

- Complete your registration online: Register Here
- Need help? Contact us for assistance.

ACT NOW TO AVOID DISRUPTIONS!

We sincerely appreciate your cooperation and encourage every resident to complete their registration as soon as possible. Remember, after 3 March, unregistered residents will not be able to access the estate via the old system.

STAY TUNED FOR THE MOI REVIEW PROCESS

UNDERSTANDING COMMUNITY SCHEME GOVERNANCE: TRANSPARENCY, RIGHTS, AND LEGAL FRAMEWORKS

Here at the Mossel Bay Golf Estate, we form a close-knit community that operates within specific structures and rules. In this follow-up article, Sakkie Jacobs, Chairperson of the Legal and Compliance Subcommittee, explains the importance of our Memorandum of Incorporation. You will also learn why it is necessary to amend this document and how the process will be managed. Your involvement in this process is important. Whether you are a new resident or have lived here for years, these insights are valuable to everyone. While it may not be the most exciting read, it is worth familiarizing yourself with how our community is managed and protected.

In any Homeowners' Association (HOA) structured as a Non-Profit Company (NPC), transparency, accountability, and the protection of members' rights are key priorities. This aligns with the Companies Act, 2008, which governs NPCs like the Mossel Bay Golf Estate (MBGE). The Act aims to ensure corporate transparency, protect stakeholders (in this case, members/shareholders), and provide mechanisms for resolving disputes fairly.

For members of an HOA, this means:

- Access to information about governance and finances.
- Fair participation in decision-making through voting rights.
- The ability to challenge irregular or unfair decisions.
- Assurance that the estate is managed in their collective best interest.

This legal foundation ensures that members have not only rights but also responsibilities, creating a balanced governance structure.

THE ROLE OF CSOS AND COMMUNITY SCHEMES

While the Companies Act provides a broad governance framework for NPCs, specific regulations apply to community schemes. This is where the Community Schemes Ombud Service (CSOS) plays a vital role. Established under the CSOS Act, its purpose is to:

- Regulate and monitor governance within community schemes.
- Provide a dispute resolution mechanism.
- Ensure that governance documents align with legal and ethical standards.
- Offer training and education to property owners and governing bodies.

CSOS oversees various types of community schemes, including:

1. **Homeowners' Associations (HOAs)**
   – Like MBGE, where governance is defined by the MOI.

2. **Bodies Corporate (Sectional Title Schemes)**
   – As seen in San Vincente and Oporto Village, governed by the Sectional Titles Schemes Management Act (STSMA).

3. **Share Block Schemes** – Where residents hold shares in a company that owns the property.

4. **Retirement Housing Schemes** – Communities specifically designed for retirees with unique governance structures.

5. **Co-operative Housing Schemes** – Where residents collectively own and manage the property.

6. **Other Hybrid or Unique Arrangements** – Some estates or mixed-use developments may fall under multiple categories.

Understanding where your estate fits into this broader landscape is essential for ensuring compliance and knowing your rights as a member.

WHY YOUR MOI MATTERS

In a previous article, we emphasized the importance of understanding the specific conditions of the MOI governing MBGE. While the Companies Act and CSOS regulations provide broad guidance, the MOI sets out the estate's unique governance rules.
This document determines:

- The powers and limitations of the Board.
- How meetings, voting, and proxies are handled.
- The rights and responsibilities of sub-associations and individual members.
- How levies and financial management are structured.

Many governance disputes arise when members assume that general company laws or personal business experience apply directly to the HOA. In reality, Mossel Bay Golf Estate's governance must be interpreted through its MOI, its Conduct Rules, and relevant legal frameworks.

LOOKING AHEAD: MOI REVIEW AND UPDATE

The current MOI of MBGE was originally developed in 2007 and later updated in 2014 to align with the amended Companies Act. However, in essence, it has remained largely unchanged except for minor updates.

Since then, new laws and regulations have been introduced that impact community schemes, most notably:

- The Community Schemes Ombud Service (CSOS) Act, which provides a governance and dispute resolution framework.
- The Sectional Titles Schemes Management Act (STSMA), which, although not directly applicable, influences governance expectations.
- The Promotion of Access to Information Act (PAIA) and the Protection of Personal Information Act (POPIA), which introduce new compliance requirements.
- Additional determinations by CSOS, CIPC, and various court rulings, which have shaped the governance of HOAs.

These developments have made it necessary to review and, where needed, update the MBGE MOI to ensure compliance, clarity, and efficiency in estate governance. Furthermore, some existing provisions in the MOI have become redundant, ambiguous, or have created unnecessary administrative burdens on the Board and members.

THE MOI REVIEW PROCESS

The current MOI has served MBGE well over the years, and while updates are needed, it will not be replaced entirely. Instead, a focused review and update process is being undertaken to refine and modernize it.

To guide this process:

- A sub-committee has been established, comprising current and past directors as well as homeowners with legal backgrounds.
- The legal firm, Raubenheimers, has been engaged to provide expert legal support.
- The review team will evaluate the current MOI, propose necessary amendments, and draft special resolutions for member approval at a general meeting.
- Once approved, the updated MOI will be formally registered with the Companies and Intellectual Property Commission (CIPC).

This critical process will not be rushed. The goal is to ensure that the MOI:

• remains compliant with all relevant laws and regulations;
• balances the rights and obligations of members and the Board fairly;
• removes outdated provisions and unnecessary administrative burdens; and;
• incorporates best practices from legal rulings and governance trends.

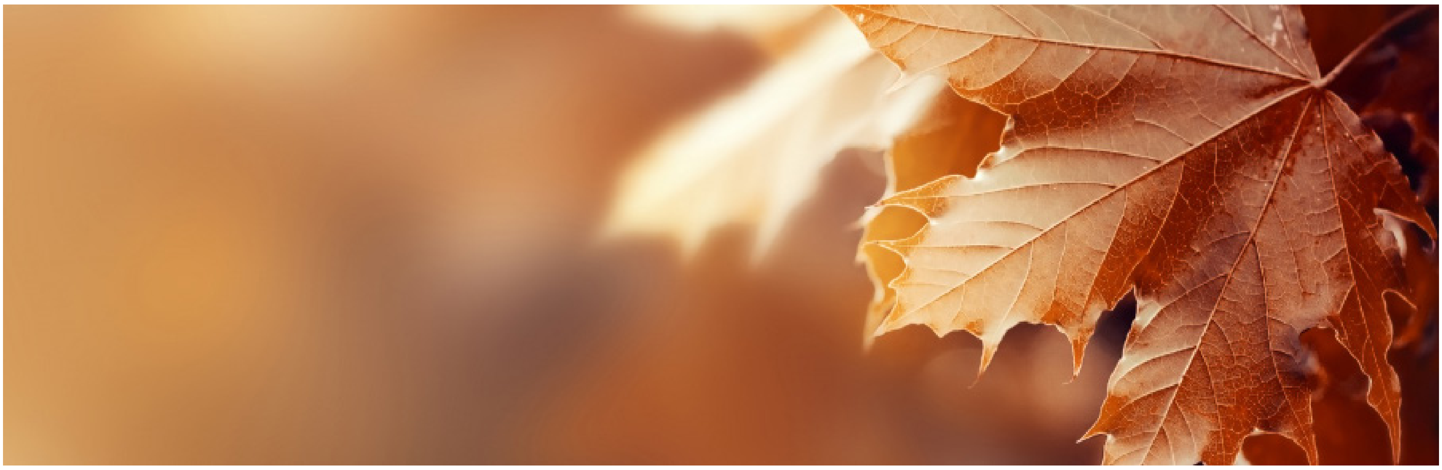
Members will receive regular updates on progress, and their input will be encouraged at key stages.

HOW CAN MEMBERS GET INVOLVED IN THE REVIEW PROCESS?

As this process unfolds, members are encouraged to:

- Stay informed through updates in future newsletters.
- Engage with the process by participating in general meetings.
- Provide feedback and questions where necessary.

By ensuring that the MBGE MOI reflects both legal compliance and the community's needs, we continue to strengthen the governance of the estate for the benefit of all members.



LET'S TAKE A LOOK AT THE NUMBERS

Financial Overview - Financial Year-End June 2025
(1 July 2024 to 31 January 2025)

The Finance Sub-Committee is pleased to present an update on the current financial status of the association. In this report, we outline key financial highlights, including our cash flow position and levy payments, while also providing insight into medium- and long-term financial projections. We encourage all residents to review this report to stay informed about both our successes and the challenges we navigate together.

The association remains in a moderate financial position in the short term. Income and expenses are closely monitored on a monthly basis, not only by the finance committee, but by the entire board, who receive monthly management account reports.

CASH FLOW & LEVY PAYMENTS

With average monthly obligations of approximately R630 000.00, our current account is under pressure. To maintain a healthy cash flow and meet these obligations without dipping into our reserves, we urge residents to pay their levies on the first of each month. A special thanks to those who already do so and to those who make advance payments—your support is greatly appreciated!

MANAGING EXPENSES & ESTATE MAINTENANCE

Keeping expenses within budget remains a challenge, particularly with the variable costs associated with maintaining the estate. These costs are necessary to preserve the estate in its current great condition, even before considering improvements or major projects.

To help manage costs effectively, we ask all residents to respect and care for the estate's facilities. Avoidable damage leads to unnecessary repair expenses that could be better spent elsewhere.

CURRENT SAVINGS & FUTURE PROJECTS

- Our cash flow savings currently stand at approximately R3.7 million, equating to around 5–6 months of operating expenses. While this provides short-term stability, upcoming projects will significantly impact our reserves.
- The facility upgrades approved under Resolution 4 at the AGM on 7 November 2024 are estimated at R1.9 million.
- Additionally, current discussions include the ageing perimeter fence that will require replacement in the near future, adding further financial pressure.

FINANCIAL MODEL & LONG-TERM SUSTAINABILITY

Historically, the estate has used interest earned on cash savings to help offset monthly levies. This has been well received by residents, as it has allowed for competitive levy rates compared to similar estates, both locally and nationally. However, this approach has limited our ability to build substantial reserves for major projects. Using our current savings for these initiatives could leave the estate financially vulnerable if we aim to maintain 5–6 months of operational reserves.

GET INVOLVED!

We encourage residents to:

- Join the finance sub-committee to gain a deeper understanding of the estate's financial operations and contribute their expertise.
- Get involved with financial discussions. Your involvement can help shape the financial future of our community.

LOOKING AHEAD

The entire board remains committed to ensuring the financial stability and long-term sustainability of the estate. We appreciate the continued support and cooperation of all residents as we navigate these financial challenges together.

YOUR PRIVACY MATTERS: HOW MBGE PROTECTS YOUR PERSONAL INFORMATION WITH POPIA AND PAIA

At Mossel Bay Golf Estate (MBGE), your privacy is a top priority. We are committed to protecting homeowners' personal information while ensuring compliance with South African privacy laws.

Two key laws guide how we handle personal data:

- POPIA (Protection of Personal Information Act) – Protects your personal data from misuse.
- PAIA (Promotion of Access to Information Act) – Ensures access to certain information under legal conditions.

Our goal? To balance privacy protection with transparency. Here's what that means for you as a homeowner.

WHY COMPLIANCE MATTERS

POPIA and PAIA set clear rules for how organisations like MBGE must handle personal information. By complying with these laws, we:

- Keep your personal data safe from unauthorized access and misuse.
- Ensure transparency so homeowners can access certain information when legally required.
- Avoid legal risks—non-compliance can lead to penalties, complaints, or reputational harm.

POPIA VS. PAIA: WHAT'S THE DIFFERENCE?

Both laws regulate how information is handled, but they focus on different areas:

Aspect	POPIA (Protection of Personal Information Act)	PAIA (Promotion of Access to Information Act)
Purpose	Protection of personal information from misuse and unauthorized access	Allowing individuals and organisations to request access to information
Focus	Privacy and data security	Transparency and legal access to records
Scope	Governs how personal data is collected, stored, and shared	Governs how people request access to records from public and private entities
Who It Affects	Any organisation or person handling personal data	Any organisation that holds records someone may legally request
Your Rights	You can access, correct, or request deletion of your personal information	You can request access to certain records under specific conditions
MBGE's Obligations	We must process personal data lawfully, securely, and with consent	We must provide access to requested information unless there's a valid reason to refuse

In short: POPIA protects your privacy, while PAIA ensures transparency where required by law.

HOW MBGE PROTECTS YOUR PERSONAL INFORMATION

Since 1 July 2021, MBGE has taken key steps to ensure full compliance with POPIA and PAIA:

1. Appointing Legal & Compliance Experts

- In May 2021, MBGE appointed the law firm Rauch Gertenbach to draft legal compliance documents.
- Our Privacy Statement and Operator Agreement were finalized and approved in Board meetings.

2. Appointing Information Officers

- The Board appointed Ms. Lize Uys (Managing Agent) as Information Officer and Mr. Arno von Mansberg (Director) as Deputy Information Officer.
- These officers ensure that MBGE follows all data protection laws.

3. Strengthening Data Security & Transparency

- Homeowners were informed about their privacy rights through newsletters and direct communication.
- Security measures were put in place to prevent unauthorized access to personal data.
- Compliance agreements were signed with service providers handling personal information.

4. Developing Compliance Documents

To ensure clarity, MBGE created several key documents:

- Privacy Statement – Explains how your data is collected, stored, and used.
- Operator Agreement – Defines how the Managing Agent processes personal information.
- Consent Forms – Ensure homeowners' personal data is processed lawfully.

YOUR RIGHTS AS A HOMEOWNER

As a homeowner, you have the right to:

- Know what personal information MBGE holds about you.
- Request access to your personal data.
- Request corrections or deletions of incorrect data.

NEED TO REQUEST YOUR INFORMATION?

Check the PAIA Manual on our website for details on the process and required forms.

ANNUAL PRIVACY IMPACT ASSESSMENT (PIA): KEEPING YOUR DATA SAFE

To maintain compliance and improve security, MBGE conducts a Privacy Impact Assessment (PIA) every year.

WHAT IS A PIA?

It's a structured review to:

- **Identify risks** in how we collect, store, and process personal data.
- **Ensure legal compliance** with POPIA and PAIA.
- **Strengthen security** and prevent data breaches.

WHAT DOES THE PIA INCLUDE?

- Data Flow Analysis – Mapping how personal information is handled.
- Risk Assessment – Identifying threats like unauthorized access or data loss.
- Legal Compliance Check – Ensuring MBGE's policies meet legal requirements.
- Review of Service Providers – Confirming third-party compliance.
- Incident & Breach Response Plan – Ensuring MBGE is prepared in case of a data breach.

PIA is conducted annually and reviewed by the Board of Directors to maintain the highest data protection standards.

WHAT'S NEXT? MBGE'S ONGOING COMMITMENT TO PRIVACY

We are proud to announce that MBGE has developed and approved the POPIA and PAIA Manuals, now available on our website. These manuals explain:

- How MBGE protects your data.
- How to check what information we hold.
- How to request access to information under PAIA.

The Board of Directors remains committed to safeguarding homeowners' personal data while ensuring transparency under the law.

QUESTIONS? WE'RE HERE TO HELP!

If you have any concerns about your personal information, please contact our Information Officer via the Managing Agent.

FINAL THOUGHTS: WORKING TOGETHER FOR A SECURE & COMPLIANT MBGE

By working together, we can ensure that MBGE remains a legally compliant and secure environment for all homeowners.

Thank you for your trust in us as we continue to protect your privacy and uphold your rights.