Terwillegar Gardens Homeowners Association
Board of Directors Meeting
January 8, 2026 at 5:30pm
Location: Hart's Table & Bar
Meeting Minutes

Attendees:	Sid Kuzmanovic, President	Jennifer Nemet, Director
	Matt Matia, Vice President	Mike Chapelsky, Director
	Karen Wingnean, Secretary	Tríona Cosgrave, Cosgrave Consulting & Management Ltd.
	Julianna Haave, Treasurer	
Regrets:		

1. **Call to order – Sid Kuzmanovic** - **6:15pm**

2. **Approval of Meeting Minutes**
   - AGM Meeting Minutes – July 7, 2025
   - Board Meeting Minutes – Nov 10, 2025
     - Motioned by Julianna Haave, seconded by Karen Wingnean, Approved

3. **Board Positions**
   - Sid Kuzmanovic, President
   - Matt Matia – Vice President
   - Karen Wingnean – Secretary
   - Julianna Haave- Treasurer
   - Jennifer Nemet – Director
   - Mike Chapelsky - Director

4. **HOA Update–** Tríona Cosgrave
   - 2026 Maintenance
     - Cosgrave Management obtain quotes for the winter planters from VP Planters.
     - Cosgrave Management will obtain quotes for the 2026 maintenance.
   - Director update
     - Cosgrave Management confirmed the Directors will all stand for re-election at the Annual General Meeting.

5. **Financial**
   - Payable Process
     - Cosgrave Management provided an overview on the payable process.
     - The Board would like to set up electronic payments that can be created by cosgrave management and approved by 2 of the Board members.
     - Payables above $2,000 require 2 approvals.
     - Cosgrave Management will follow up with BMO and get more info from ATB.
   - Prior year Collections
     - Cosgrave Management reported that there are 37 homes currently unpaid. Cosgrave Management suggests engaging Field Law for the collections process going forward.
   - 2026 Budget
     - Cosgrave Management presented a draft budget for 2026.
     - There will be some changes circulated to the Board and approval obtained via email.
   - 2025/2026 Auditor
     - Cosgrave Management suggested that the Association change the accounting firm from Vantage to Cass & Fraser for the 2025/2026 year. They will provide a full Audit for the same price.

6. **Other Business**
   - IVRNET

- The Board unanimously approved the implementation of the IVRNET Website, database and ecommerce.
- Cosgrave Management will work directly with them on the new website implementation.

7. Next Meeting Date

- February 19, 2026, at 6:30pm
- 730 Todd Landing NW

8. Adjournment – Sid Kuzmanovic - 8:36pm