

Harry Hoch
August 5, 2023

Garden Expenses

Up until this point I have been reporting costs that were established by the 2023 committee. The garden budget was not completed by the committee after they decided to keep the garden in the budget. In 2022 the Garden Advisory Board managed the gardens for a season and created a budget to present to Phil.

The GAB budget had roughly \$6500.00 in annual expenses and \$23,000 in needed upgrades and improvements. Some of the improvements have been done. The old raised-beds were falling apart and barely in usable condition. We patched together the old beds and added some soil amendments but did not make any major purchases or replace the shade house.

Phil has been paying Daria the gardener's wage this year. Jackie and Harry provided the funding for the inputs and paid Daria's Social Security fees. Her yearly salary is \$12,480.00 and her SS for the year will total \$1248.00 .

I feel the garden is already in place and needs to be maintained. Additionally, the Restrictive Covenants that we all signed on to with our lot purchase appears to require the gardens be maintained. The Deed of Declaration of Restrictive Covenants by Carmelita Belize Limited states in Article 1 line 16 section C The Civic Realm. "The Civic Realm of Carmelita Gardens consists of greenways, village easements, village green, parks, recreation areas and river front reserve. The greenways shall be maintained as community gardens, orchards, ponds and recreation."

My understanding is we do not have the authority to remove these gardens. Phil can approve their removal and the future HOA could vote to take out the gardens, but this simple maintenance fund should not remove the gardens, orchards, roads, or other features until there is an official governing body to make that decision.

What I am proposing for the garden is to fund the maintenance of the garden until an HOA is in place. After the HOA is in place that governing body can decide to remove, continue to fund as-is, or invest in its upgrade and expansion. I am not going to include the improvements that GAB suggested. Those are capitol improvements, and the CMF is all about maintenance.

Jackie and I will continue to manage the gardens. We will budget \$4,000.00 BZD for the time and effort we put into the garden project in 2023. \$12,480.00 for Daria's salary, \$1248.00 for SS. The garden inputs total \$6495.25 BZD.

Labor and SS \$17,728.00 BZD

Annual inputs \$6494.25 BZD

The garden cashflow is below. What you will see is about \$2500.00 BZD of income and about \$10,000.00 BZD in expenses for three fiscal quarters. Growing organic vegetables in the tropics is not a profitable enterprise. If we increase the prices by 4 times the gardens would break even. There is a reason you can't easily find certified organic produce in Belize. The heat, humidity, and inconsistent rainfall makes it very difficult and costly.

The other thing you will notice is local produce is highly seasonal. Many fruits and vegetables are grown around the dry season and are only available a few weeks of the year. The rest of the produce at the SI farmers market is imported. The vendors often buy quantities of produce from the same truck, then each vendor puts that product on his/her table and sells as his/her own. You are almost always seeing a display of some local produce and lots of imported produce. This is far from having independent food security. If there is a drought or civil unrest in Mexico, Guatemala, or Honduras the SI market will have major shortages of many food items.

If we want food security at CG we will have to invest in greenhouses, shade houses, irrigation, and expensive organic pesticides. These things will be needed to grow our produce out of the short local season.

CASHFLOW

| | Q4 2022 | Q1 2023 | Q2 2023 | Q3 2023 |
|---|--------------------|--------------------|--------------------|----------------|
| beginning balance | \$ 248.15 | \$ (2,523.05) | \$ (7,627.15) | \$ (12,895.37) |
| Income | | | | |
| Market Sales | \$ 424.25 | \$ 768.25 | \$ 932.25 | |
| Other income | \$ 17.00 | \$ 144.00 | \$ 48.50 | |
| Total | \$ 441.25 | \$ 912.25 | \$ 980.75 | |
| Expenses | | | | |
| Misc Cash box | \$ 94.45 | \$ 483.10 | \$ 648.95 | |
| <i>Misc tools</i> | | \$ 80.55 | | |
| <i>Bed repair supplies</i> | | \$ 1,207.70 | | |
| <i>Manure</i> | | \$ 1,125.00 | | |
| <i>irrigation</i> | | | \$ 918.00 | |
| <i>Fences</i> | | | \$ 892.02 | |
| <i>Tags</i> | | | \$ 358.00 | |
| <i>labor- Daria and SS for Daria</i> | \$ 3,120.00 | \$ 3,120.00 | \$ 3,432.00 | |
| Total | \$ 3,214.45 | \$ 6,016.35 | \$ 6,248.97 | |
| Ending balance | \$ (2,525.05) | \$ (7,627.15) | \$ (12,895.37) | |

All the expenses in bold print were paid for by Harry Hoch or Phil Hahn and have not been reimbursed .

GARDEN COSTS

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|--|--------------|
| This is the amount that the GAB came up with to subsidize the running of | |
| Please note all amounts are in Belize Dollars | |
| Operating Expenses | \$ 6,494.25 |
| Seeds | \$ 600.00 |
| Plant | \$ 572.00 |
| Tools | \$ 2,146.25 |
| Produce purchases | \$ 676.00 |
| Soil Ammdements | \$ 2,500.00 |
| Labor | \$ 17,728.00 |
| Daria | \$ 12,480.00 |
| ss payment | \$ 1,248.00 |
| Management | \$ 4,000.00 |
| Improvements | \$23,500.00 |
| tiller | \$ 2,500.00 |
| shadehouse | \$ 4,500.00 |
| Raised beds | \$ 3,000.00 |
| Soil | \$ 4,500.00 |
| Soil Ammdements | \$ 4,000.00 |
| Other MISC | \$ 5,000.00 |
| Annual Amount | \$47,722.25 |