



# ગુજરાતી સમાજ

Gujarati Samaj of Baltimore

## Navneet

## Gujarati Community Newsletter

A Non-Profit Tax-Exempt Organization

MAILING ADDRESS: P.O. BOX 687, OWINGS MILLS, MD 21117

Federal ID 52-1038340 Web Address: [www.gsbaltimore.org](http://www.gsbaltimore.org) E-mail: [gsofbaltimore@gmail.com](mailto:gsofbaltimore@gmail.com)

Manu Shah, Editor

V10-01

January, 2010

### Board of Trustees Year 2010-11

#### Chairman

Raj Pujara  
410-654-0693

#### President

Payesh Jhaveri  
443-568-1300

#### Vice-President

Hament Patel  
410-239-1586

#### Secretary

Manu Shah  
410-551-8324

#### Treasurer

Kanu Patel  
410-465-7418

#### Auditors

Atul Patel  
410-833-2251  
Shailesh (Sly) Patel  
443-865-2525

#### Members

Dilip Daya  
410-485-3600  
Dipak Desai  
410-356-5660  
Gaurang Patel  
410-526-4574

### President's Message

Wishing you all a great, blissful, healthy and a very happy and a prosperous New Year. On behalf of the in-coming Executive Committee, I want to thank you all for giving us this opportunity to serve you and I also thank the departing Committee for their dedicated service. I also want to thank everyone who showed up for the General Body Meeting despite adverse weather conditions.

As a new initiative to go green for the environment and to reduce the cost of printing and postage incurred by the Samaj for the Newsletter, we are requesting all of you to send us your updated contact information **including email address** so that we can communicate electronically. This will also help us notify you of any events such as Drama that we can arrange on a short notice as often times, when we arrange drama on a short notice, we get substantial discounts which we can pass on to you - the members. Email us the updated contact information at [gsofbaltimore@gmail.com](mailto:gsofbaltimore@gmail.com).

Included in this flier is the Unaudited Report of the Treasurer which provides comparative analysis for the past two years. Similar full report was presented at the General Body Meeting held in December 2009. For the eleven month period ending November 30, 2009, the event related disbursements **exceeded** the receipts by **\$23,168** and for the last two years combined, the Samaj disbursements for the events **exceeded** the receipts by **\$9,993**. Please refer to the Treasurer's Report for more details.

Based on the many issues we have identified and the lessons learned during the last couple of years, I strongly believe there is a need for an advisory committee to address the many sensitive issues in our current Bylaws. I propose to appoint, under Hament Patel's leadership, some distinguished members of our society including past presidents on the advisory committee. Please be assured that there will be no decisions made without extensive discussions on all proposed changes to the Bylaws and the explicit approval from the membership. In addition, we will form an investment advisory committee under the leadership of Shailesh (Sly) Patel and their goal will be to assess current financial health of our assets and make recommendation for any improvements, if needed. Atul Patel will lead our efforts to update the membership database. For advertisements, please contact Dipak Desai and for event sponsorship you may contact any one of the Board members or send us an email at [gsofbaltimore@gmail.com](mailto:gsofbaltimore@gmail.com).

For your information, I am providing short bios, in bullet form, of the elected members of the Board of Trustees. Again, I would like to thank you all for giving us this opportunity and I truly welcome any suggestions and your warm support for the continued success of our Samaj.

Payesh Jhaveri

### Volunteers

Rushi Bhatt  
410-581-9693  
Nilesh Desai  
410-489-6592  
Nishith Gandhi  
410-997-3917  
Raj Patel  
410-998-9838

### Youth Committee Coordinator

TBA

### Members

TBA

### **Upcoming Event – Ski, Snowboarding, or Snow tubing trip to:**

Ski Roundtop, 925 Roundtop Road, Lewisberry, PA 17339

February 13, 2010 – See Details Inside

### **Bio Data of Elected Executive Committee Members**

#### Vice-President, Hament Patel

- Life member of the Gujarati Samaj for over 25 years.
- Has served honorably for many years on the Executive Committee and as a volunteer of Gujarati Samaj of Baltimore.
- Master of Business Administration degree from University of Texas at Arlington.
- Currently Deputy Chief Financial Officer of Maryland Environmental Service.

#### Secretary, Manu Shah

- Life member of the Gujarati Samaj for over 20 years.
- Has served honorably for many years on the Executive Committee of Gujarati Samaj of Baltimore.
- Received recognition award for his many years service to Jain Society in 2006 and in 2007 at the JAINA Convention.
- Trustee for six years on the Board of Trustees of Anne Arundel County Public Library.

#### Treasurer, Kanu Patel

- Life member of the Gujarati Samaj for over 18 years.
- Has served honorably for many years on the Executive Committee of Gujarati Samaj of Baltimore.
- Has served on the Board of Quail Meadows Home Owners Association for two year period including one year as a Treasurer.
- Retired as a Vice President from William T. Burnett Co., Inc.

#### Auditor, Shailesh (Sly) Patel

- Lifetime Member of Gujarati Samaj.
- Commissioner appointed by the Governor of Maryland on Governor's Commission on Asian Pacific American Affairs (2007 - Present).
- Director At Large for the Asian American Hotel Owners Association (2009 - Present).
- Regional Director for AAHOA (2004-2007).
- Executive Board for the Children's Cancer Foundation (2007 - 2009).
- President of the Anand Mitra Mandal (2006).
- Owns and operates numerous hotels in the surrounding states (MD, DE, NJ, PA, & NY).

#### Auditor, Atul Patel

- Life member of the Gujarati Samaj for over 16 years.
- Has served honorably for 6 years on the Executive Committee of Gujarati Samaj of Baltimore.
- Organized Navratri functions in India on mass basis (for over 20,000 people).
- Civil Engineer and currently working on a Mega Project - Woodrow Wilson Bridge over Potomac River.

## **Update of Constitution & Bylaws**

Hament Patel will be leading our efforts to update our Bylaws. We have been operating under the current bylaws that need to be revised as necessary. We also need to look at establishing a few permanent committees such as nominating committee, investment committee and more clearly define the roles of the Executive Committee members. We have grown to a membership consisting of over 550 life members. In order to serve our community better, we need to expand the membership on the Executive Committee and establish the positions of Joint Secretary, Joint Treasurer, Youth Coordinator and expand the number of Member-At-Large positions.

We will be recruiting some of the past presidents to help us in this task. We will look at the current Bylaws of other similar organizations, solicit your input and provide a draft of the proposed changes to you for discussion purposes before any changes are presented at a General Body Meeting.

## **Managing Samaj Assets**

Sly Patel will be leading our efforts to manage our cash resources. We currently have over 550 life members and we need to investigate the establishment of an endowment fund of over \$110,000 to provide income for operating expenses. We currently have over \$150,000 and need to consolidate the number of bank accounts we have and look at the alternatives to investments available such as laddering our CDs and providing optimum protection to our principal.

## **Updating Membership Records**

Atul Patel will be leading our efforts to update the membership records. This is necessary to improve our ability to communicate with the membership at large and update our Membership Directory. Please complete the form provided so that we have updated information on you, including a valid e-mail address and phone number.

## **Advertisements**

We encourage businesses and professionals to place their advertisement in our community newsletter. We will, at a minimum, publish 4 newsletters annually and will also place your advertisements on the website. For further details, please contact Dipak Desai at 410-356-5660 or send us an email at [gsofbaltimore@gmail.com](mailto:gsofbaltimore@gmail.com) to indicate your interest. Camera ready copy of your advertisement would be preferable.

## **Event Sponsorship**

Without the support of our members, volunteers, and the sponsors we would not have seen the success that we have enjoyed during the past few years. Sponsors have enabled us to plan and organize out of town trips such as trips to Vraj or Golden Temple. We would like to continue to organize such events to benefit our members and, in particular, seniors who have been able to participate in these events. Please contact any one of the Board members for event sponsorship or send us an email at [gsofbaltimore@gmail.com](mailto:gsofbaltimore@gmail.com).

## **Management Training**

We are planning Management & Teamwork Training for members of the Board of Trustees and would like to invite any young members interested in serving Gujarati Samaj in the future. Please contact us or send us an e-mail at [gsofbaltimore@gmail.com](mailto:gsofbaltimore@gmail.com) to indicate your interest so that we can possibly include you in the training seminar.

## Unaudited Report of the Treasurer of the Gujarati Samaj of Baltimore

Jan 1, 2008 - Dec 31, 2008 AND Jan 1, 2009 - Nov 30, 2009

(Note: Subject to verification and validation of the requested receipts documents)

	Calendar Year 2008	Calendar Year 2009
<b>Balance on Hand January 01, 2008 and January 01, 2009</b>	<b>\$136,891</b>	<b>\$162,704</b>
	<b>Total</b>	<b>Total</b>
<b>Receipts - Events and Program Specific</b>		
Youth and Other Events (Bowling, Ski trips)	\$1,505	\$3,825
Drama	\$20,461	\$17,754
Temple & Other Field Trips	\$4,700	\$13,885
Picnic	\$1,190	\$1,121
Navratri	\$26,345	\$23,967
Diwali	\$5,900	\$10,841
Events & Program Specific Donations/Contributions Received	\$4,554	\$1,751
	<b>\$64,655</b>	<b>\$73,144</b>
<b>Disbursements - Events and Program Specific</b>		
Transportation & Related (Contractors)	\$6,170	\$14,528
Professional Fees and other Payments to Independent Contractors (Includes payment to: Drama Co's, Caterers, Artist for Navratri/Diwali)	\$23,214	\$49,020
Occupancy, Rent (school facilities), Utilities, and Maintenance	\$6,416	\$13,959
Music System Rental & Audio Technicians	\$2,034	\$3,662
Event Fees & Supplies (Fees, Misc Food & Supplies)	\$9,196	\$10,280
Donations Paid	\$1,200	\$1,963
Custodial Service Fees (Janitorial)	\$3,250	\$2,900
	<b>\$51,480</b>	<b>\$96,312</b>
<b>Receipts Less total Disbursements - Events and Program Specific</b>	<b>\$13,175</b>	<b>(\$23,168)</b>
<b>Receipts - General</b>		
Advertisement Proceeds	\$1,200	\$0
Investment Income	\$4,751	\$2,634
Donations - General	\$2,000	\$6,086
	<b>\$7,951</b>	<b>\$8,720</b>
<b>Disbursements - General</b>		
Printing, Publications, Postage, and Shipping	\$1,565	\$2,212
Professional Fees	\$0	\$1,000
Donations Paid - General	\$2,001	\$0
Office Supplies	\$425	\$296
Occupancy, Rent (School Facilities), Utilities, and Maintenance	\$0	\$250
Liability Insurance	\$293	\$324
Bank Fees	\$51	\$33
	<b>\$4,335</b>	<b>\$4,115</b>
<b>Receipts Less total Disbursements - General</b>	<b>\$3,616</b>	<b>\$4,605</b>
<b>Receipts - Membership Dues</b>		
Members' Dues - Life Membership (42 - Year 2008; 51 - Year 2009)	\$8,322	\$10,200
Members' Dues - Annual Membership (14 - Year 2008; 12 - Year 2009)	\$700	\$600
	<b>\$9,022</b>	<b>\$10,800</b>
<b>Total Membership Dues Received</b>	<b>\$9,022</b>	<b>\$10,800</b>
<b>Net Increase or Decrease in Cash Balance</b>	<b>\$25,813</b>	<b>(\$7,763)</b>
<b>Balance on Hand December 31, 2008 &amp; November 30, 2009</b>	<b>\$162,704</b>	<b>\$154,941</b>
Prepared: Dec-09		
Audited:		
Audited By:		
<b>Note: Classification of expense categories subject to change based on either Audit or additional information made available after the report date.</b>		

Confidential and prohibited from unauthorized use under applicable law. For Baltimore Gujarati Samaj members use only.

### Gujarati Samaj of Baltimore Summary of Program/Events Receipts and Disbursements for year 2008 and 2009 (unaudited)

Year	2008	2009
<b>Receipts</b>		
Receipts-Diwali		
Receipts-Donation		
Receipts-Drama		
Receipts-Field Trips (Temple, Others..)		
Receipts-Navratri		
Receipts-Picnic		
Receipts-Youth & Other Program (Snow Tubing, Bowling...)		
<b>Disbursements</b>		
Disbursements-Custodial Service Fees (Janitorial)		
Disbursements-Donations Paid		
Disbursements-Event fees & supplies (fees, misc food & supplies)		
Disbursements-Music System Rental		
Disbursements-Occupancy, rent (school facilities), utilities, and maintenance		
Disbursements-Professional fees and other payments to independent contractors		
Disbursements-Transportation & Related (Contractors)		
<b>Total</b>	<b>(\$1,698)</b>	<b>(\$2,952)</b>
<b>Receipts</b>	<b>1,505</b>	<b>3,825</b>
<b>Disbursements</b>	<b>3,203</b>	<b>6,830</b>
<b>Total</b>	<b>\$4,080</b>	<b>(\$1,575)</b>

Year	2008	2009
<b>Receipts</b>		
Receipts-Diwali		
Receipts-Donation		
Receipts-Drama		
Receipts-Field Trips (Temple, Others..)		
Receipts-Navratri		
Receipts-Picnic		
Receipts-Youth & Other Program (Snow Tubing, Bowling...)		
<b>Disbursements</b>		
Disbursements-Custodial Service Fees (Janitorial)		
Disbursements-Donations Paid		
Disbursements-Event Fees & Supplies (Fees, Misc Food & Supplies)		
Disbursements-Meetings & Administrative costs		
Disbursements-Music System Rental & Audio Technicians		
Disbursements-Occupancy, Rent (School facilities), Utilities, and Maintenance		
Disbursements-Professional Fees and Other Payments to Independent Contractors		
Disbursements-Transportation & Related (Contractors)		
<b>Total</b>	<b>(\$3,005)</b>	<b>(\$8,492)</b>
<b>Receipts</b>	<b>1,505</b>	<b>3,825</b>
<b>Disbursements</b>	<b>3,203</b>	<b>6,830</b>
<b>Total</b>	<b>\$4,080</b>	<b>(\$1,575)</b>

## Gujarati Samaj of Baltimore - Summary of Ending Bank Balances

Bank Name	Account Type	Balance 12/31/07	Balance 12/31/08	Balance 11/30/09	Current Yield	Yield	2008
Regal Bank	Int Checking	\$ 6,291	\$ 32,023	\$ 22,005			
Sun Trust Bank	Checking	\$ 8,219	\$ 8,624	\$ 8,368			
Sun Trust Bank	Premium Business	\$ 20,014	\$ 15,043	\$ 15,060			
	Sub-total Checking	\$ 34,524	\$ 55,690	\$ 45,432			
Regal Bank	Certificate of Deposit	\$ 27,834	\$ 29,085	\$ 29,734	2.40%	4.49%	
Sun Trust Bank	Certificate of Deposit	\$ 10,703	\$ 11,195	\$ 11,317	1.54%	4.00%	
Sun Trust Bank	Certificate of Deposit	\$ 10,000	\$ 10,542	\$ 10,726	1.88%	5.00%	
Sun Trust Bank	Certificate of Deposit	\$ 10,000	\$ 10,498	\$ 10,881	0.65%	4.00%	
Key Bank	Certificate of Deposit	\$ 43,832	\$ 45,695	\$ 46,850	3.40%	4.25%	
	Sub-total CD's	\$ 102,369	\$ 107,015	\$ 109,509			
	Total Ending Bank Balance w/CD's	\$ 136,892	\$ 162,705	\$ 154,941			

Confidential and prohibited from unauthorized use under applicable law. For Baltimore Gujarati Samaj members use only.

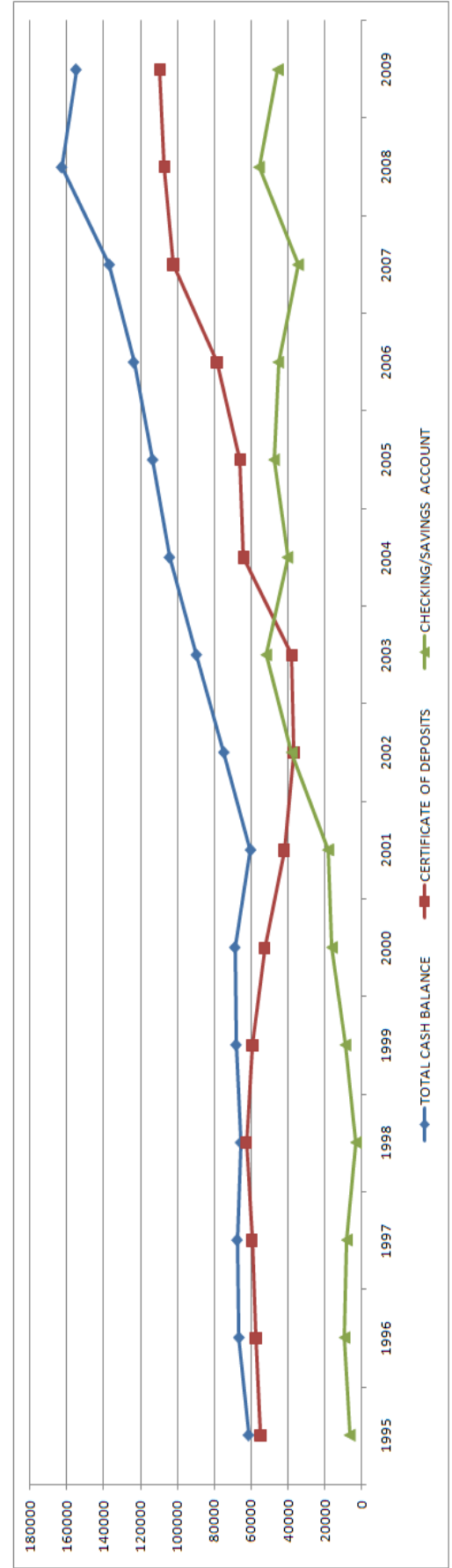
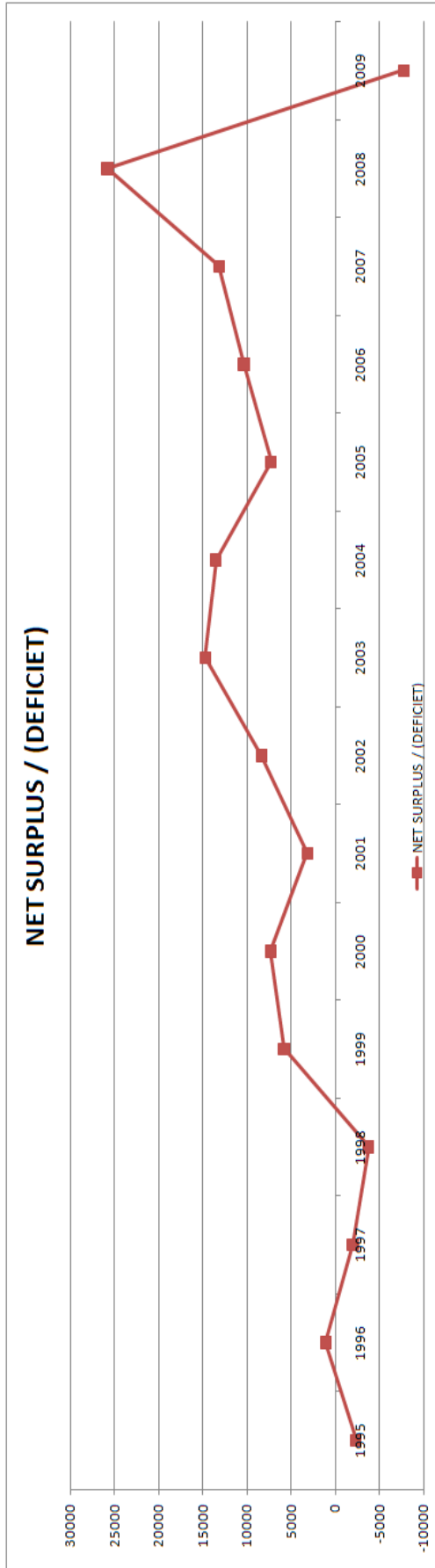


### Gujarati Samaj of Baltimore - Trend Summary - Year End Net Surplus / (Deficit) and Cash Balance

YEAR	12/31/95	12/31/96	12/31/97	12/31/98	12/31/99	12/31/00	12/31/01	12/31/02	12/31/03	12/31/04	12/31/05	12/31/06	12/31/07	12/31/08	11/30/09
TOTAL RECEIPTS	\$ 28,226	\$ 32,509	\$ 24,998	\$ 26,438	\$ 44,198	\$ 65,444	\$ 39,274	\$ 23,585	\$ 35,341	\$ 45,789	\$ 38,141	\$ 37,518	\$ 40,030	\$ 90,957	\$ 92,644
TOTAL DISBURSEMENTS	\$ 30,562	\$ 31,433	\$ 27,005	\$ 30,216	\$ 38,398	\$ 58,126	\$ 36,109	\$ 15,217	\$ 20,620	\$ 32,293	\$ 30,869	\$ 27,160	\$ 26,872	\$ 65,145	\$ 100,407
NET SURPLUS / (DEFICIET)	(\$2,336)	\$1,076	(\$2,007)	\$3,165	\$5,800	\$7,318	\$3,165	\$8,368	\$14,721	\$13,496	\$7,272	\$10,358	\$13,158	\$25,812	(\$7,763)

**Bank Balance Summary**

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
CERTIFICATE OF DEPOSITS	\$ 54,953	\$ 57,315	\$ 59,538	\$ 62,630	\$ 59,355	\$ 52,678	\$ 42,000	\$ 36,783	\$ 37,912	\$ 64,035	\$ 65,856	\$ 78,523	\$ 102,369	\$ 107,014	\$ 109,509
CHECKING/SAVINGS ACCOUNT	\$ 6,492	\$ 9,292	\$ 8,067	\$ 3,046	\$ 8,847	\$ 16,164	\$ 18,278	\$ 37,969	\$ 51,760	\$ 40,248	\$ 47,520	\$ 45,211	\$ 34,524	\$ 55,690	\$ 45,432
TOTAL CASH BALANCE	\$ 61,445	\$ 66,607	\$ 67,605	\$ 65,676	\$ 68,202	\$ 68,842	\$ 60,278	\$ 74,752	\$ 89,672	\$ 104,283	\$ 113,376	\$ 123,734	\$ 136,893	\$ 162,704	\$ 154,941



Confidential and prohibited from unauthorized use under applicable law. For Baltimore Gujarati Samaj members use only.

**For Members only – Limited Capacity of 47 only**  
**SKI, SNOWBOARDING, OR SNOW TUBING EVENT REGISTRATION FORM:**

PLACE: Ski Roundtop, 925 Roundtop Rd, Lewisberry, PA 17339

Date: February 13, 2010

Pickup at 8:00 AM and Drop-off at 8:00 PM at  
 Owings Mills Metro Station



Please complete the form below and mail it along with your payment to Gujarati Samaj of Baltimore, P.O. Box 687, Baltimore, MD 21117. Use the worksheet below to calculate the total payment. Please ensure that the payment reaches us within a week or by January 31, 2010 whichever comes first. Samaj will provide the bus transportation and meals for nominal cost of \$10 per person. In addition members will get the group discounted rate from Ski Roundtop for Ski or Snow Tubing as listed below.

Please note: Each participant is required to sign Gujarati Samaj of Baltimore’s and Ski Roundtop’s release forms. Both release forms will be provided on a day of the trip.

<u>Name of Member attending the event</u>	<u>Relationship to Member</u>	<u>Age</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

	# of persons attending	Group Rate	Amount
<b>Ski, Snowboard, Snow Tubing package - Age 4 and older</b>			
<b>All day Ski or Snowboard Package:</b> Includes rental equipment and free class lesson at any ability level.	X	\$72 =	
Snow Tubing: <b>Two consecutive hours</b> of snow tubing	X	\$21 =	
Total number of persons attending the event - transportation and meal cost per person	X	\$10 =	
Total Cost: Please make check payable to Gujarati Samaj of Baltimore		Total cost	\$

Note: Payment must reach us within a week after the registration or latest by January 31, 2010 whichever comes first.

No refunds or substitutions. Mail the payment to: Gujarati Samaj of Baltimore, P.O. Box 687, Baltimore, MD 21117



Please complete the contact information below and fax the form to 443-568-1300 or mail the completed form to: Gujarati Samaj of Baltimore, P.O. Box 687, Owings Mills, MD 21117. Alternatively, please email the below information to [gsofbaltimore@gmail.com](mailto:gsofbaltimore@gmail.com).

**MEMBER CONTACT INFORMATION**

MEMBER NAME

FIRST: \_\_\_\_\_ MIDDLE \_\_\_\_\_ LAST \_\_\_\_\_

SPOUSE NAME

FIRST: \_\_\_\_\_ MIDDLE \_\_\_\_\_ LAST \_\_\_\_\_

ADDRESS \_\_\_\_\_

\_\_\_\_\_

HOME PHONE \_\_\_\_\_

CELL (MEMBER) \_\_\_\_\_ CELL (SPOUSE) \_\_\_\_\_

WORK (MEMBER) \_\_\_\_\_ WORK (SPOUSE) \_\_\_\_\_

EMAIL (MEMBER) \_\_\_\_\_

EMAIL (SPOUSE) \_\_\_\_\_

OTHER HOUSEHOLD MEMBERS:

NAME	RELATION	AGE
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Thank you in advance and we sincerely appreciate your help in sending us the information requested as this will help us to update the member's database and facilitate the email communication. It will also help facilitate and reduce our communications costs.

# ગુજરાતી સમાજ

Gujarati Samaj of Baltimore

## 2010 UPCOMING EVENTS CALENDAR (TENTATIVE)

Ski/Snow Tubing Trip to Ski Roundtop.....	February 13, 2010
Bowling.....	March
Drama.....	April / June
Temple Trip.....	TBD
Graduation (High School and College).....	June or July
Picnic.....	August
Navratri.....	October
Diwali.....	October or early November
General Body Meeting.....	TBD

TO:

*"Please Deliver Immediately  
Time Sensitive Material  
Return Service Requested"*

Gujarati Samaj of Baltimore  
P.O. Box 687  
OWINGS MILLS, MD 21117