

**BERMEJA
BEACH**



Ordinary Annual
General Meeting

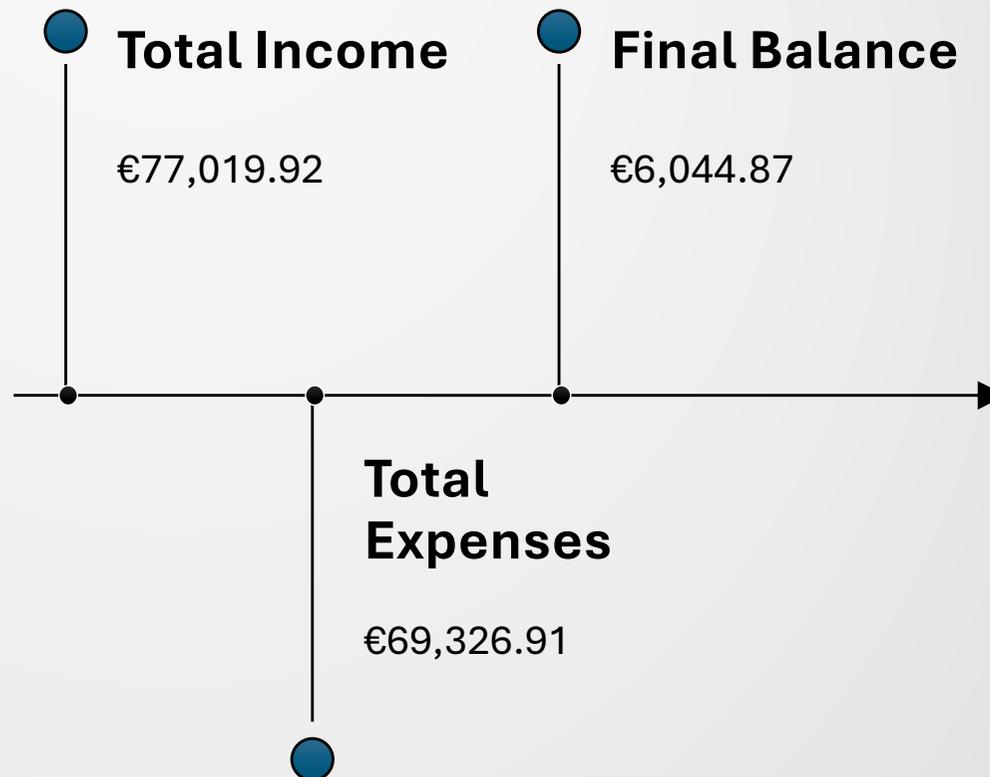


Date: Feb 19,
2026
16:30 – 17:00



Location:
inmho offices
Estepona

1. Financial Statement for 2025



Year closed with
€13,631.44
in bank

Your accounting balance
ES35 3058 0782 7727 2084 2253
Share

	MOVEMENTS	DETAILS	OPTIONS	DIRECT DEE
1 JAN	↑	COMISIÓN POR MANTENIMIENTO 202511302025123110000000000...	-12,00 €	13.619,44 €
30 DEC	↓	TRANSF. INMEDIATA RECIBIDA PRIMER SEMESTRE 2026 PICA...	1166,04 €	13.631,44 €
30 DEC	↑	RECIBO ENERGIA XXI	-7,99 €	12.455,40 €

2. 2026 Budget & Fees



Proposed Budget:
€85,248 (~11%
increase)



5% Early Payment
Discount Proposal



Regularization fee for
budget compliance

Budget Items

(206070) C - Urb. Bermeja Beach

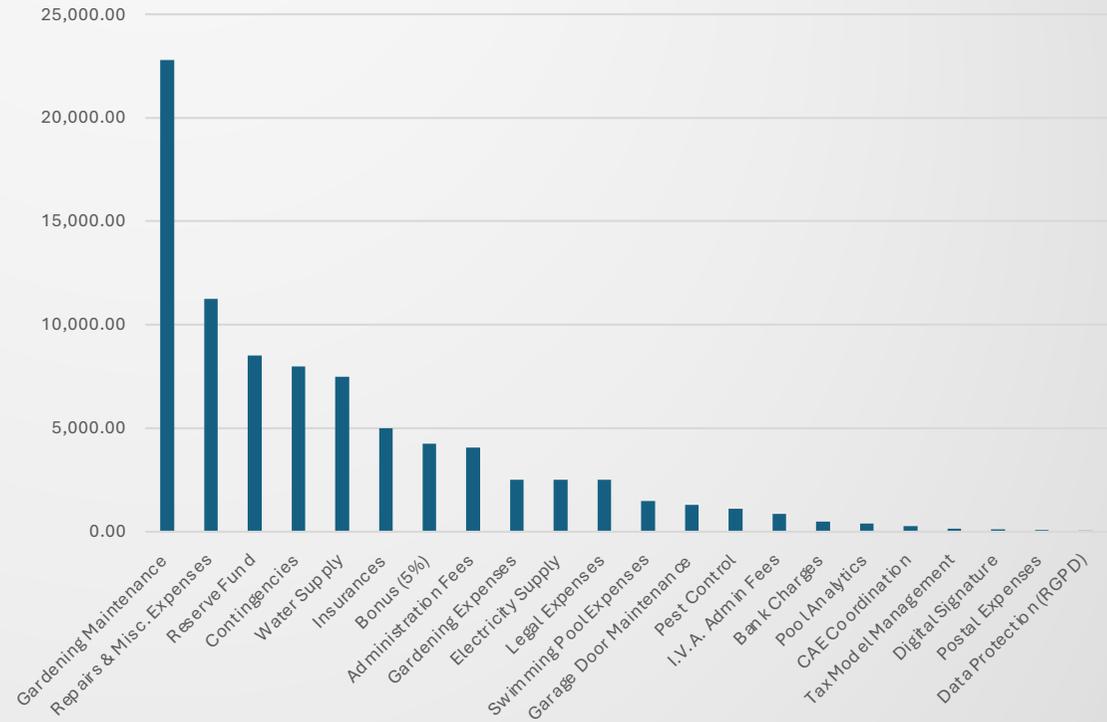
PRESUPUESTO / BUDGET 01/01/2026 al 31/12/2026

Grupo : 1 GASTOS GENERALES

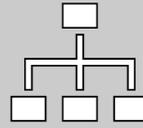
622000000	Imprevistos / Contingencies	8.000,00
622000005	Mantenimiento puertas garaje / Garage door maintenance	1.300,00
622000008	Mantenimiento jardineria / Gardening maintenance	22.800,00
622000013	Reparaciones y gastos varios / Repairs and miscellaneous expenses	11.256,67
622000017	Gastos jardineria / Gardening expenses	2.500,00
622000019	Gastos piscina / Swimming pool expenses	1.500,00
622000023	Control de plagas / Pest control	1.100,00
622000029	Análítica piscinas / Pool analytics	400,00
623000001	Honorarios administración / Administration fees	4.062,00
623000004	Correos / Postal expenses	100,00
623000012	I.V.A. Honorarios administración / Administration fees	853,08
623000026	Gastos legales / Legal expenses	2.500,00
623000035	Gestión de modelos fiscales / Tax model management	135,00
623000900	Gestión protección de datos / RGPD	67,00
623000901	Firma digital / Digital signature	102,85
623000904	Coordinación de actividades empresariales / CAE	285,00
625000001	Seguros / Insurances	5.000,00
626000001	Comisiones bancarias / Bank charges	500,00
628000001	Suministro electricidad / Electricity supply	2.500,00
628000002	Suministro agua / Water supply	7.500,00
678000001	Fondo de reserva / Reserve fund	8.524,00
699000001	Gastos por bonificación / Bonus (5%)	4.262,40
Total Grupo		85.248,00
Total Presupuesto		85.248,00

Budget breakdown

Expense Item	Amount (€)	% of Total Budget
Gardening Maintenance	22,800.00	26.75%
Repairs & Misc. Expenses	11,256.67	13.20%
Reserve Fund	8,524.00	10.00%
Contingencies	8,000.00	9.38%
Water Supply	7,500.00	8.80%
Insurances	5,000.00	5.87%
Bonus (5%)	4,262.40	5.00%
Administration Fees	4,062.00	4.77%
Gardening Expenses	2,500.00	2.93%
Electricity Supply	2,500.00	2.93%
Legal Expenses	2,500.00	2.93%
Swimming Pool Expenses	1,500.00	1.76%
Garage Door Maintenance	1,300.00	1.52%
Pest Control	1,100.00	1.29%
I.V.A. Admin Fees	853.08	1.00%
Bank Charges	500	0.59%
Pool Analytics	400	0.47%
CAE Coordination	285	0.33%
Tax Model Management	135	0.16%
Digital Signature	102.85	0.12%
Postal Expenses	100	0.12%
Data Protection (RGPD)	67	0.08%
TOTAL	85,248.00	100%



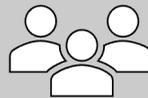
3. Election of Board



Secretary-
Administrator

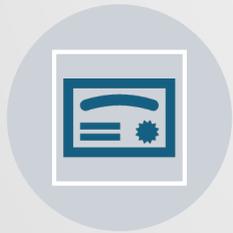


President



Board Members

4. Debt Settlement

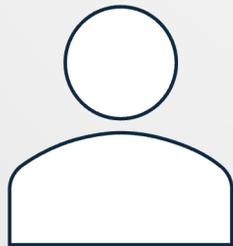


Approval of debt
certification



Proposal for legal
claims

5. Legal Proceedings



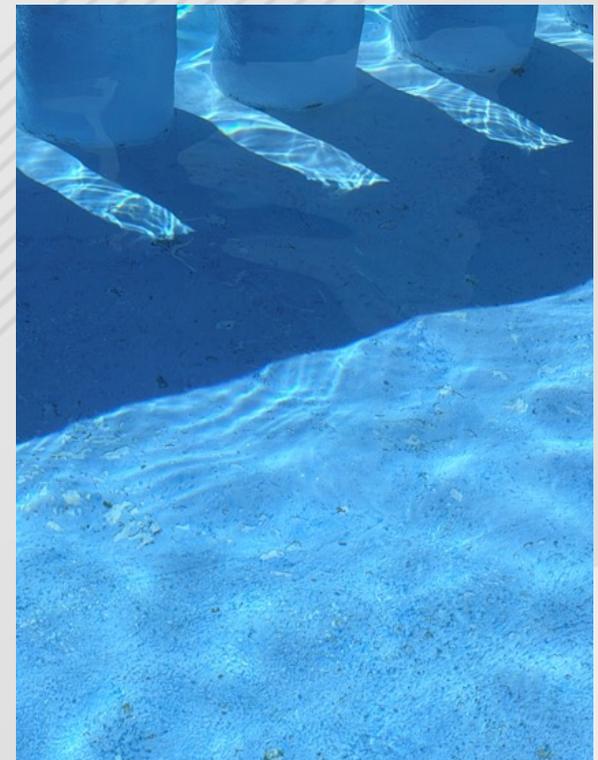
Updates on former
President and Administrator



Ongoing community legal
actions

6. Technical Reports

- Authorisation to hire specialists
 - Determine cause of issues
 - Focus:
 - Drainage
 - Structure – incl. staircases and subsidence
 - Pool – equipment and structure
 - Facades and roofs
 - Identify preventative measures



Analyzing Participation Coefficients in Land Registry Data

- Based on review of 'Notas Simple' (April 2025)
 - (Disclaimer: extracted and analysed data – review from action voted in previous meeting)
 - All 40 nota simple obtained and analysed (available to each owner)
 - Determined officially **registered sqm and cuota**
- Key Findings from review
 - Charges correct per current method of calculation
 - Currently calculated as each block has an equal 25%
 - Coefficients within each block =100%
- Meeting to decide/approve on funding a professional review and proposals

8. Common Areas



**Importance of keeping
common areas clear of
personal items**



**Identifying common areas
currently used as private
storage**

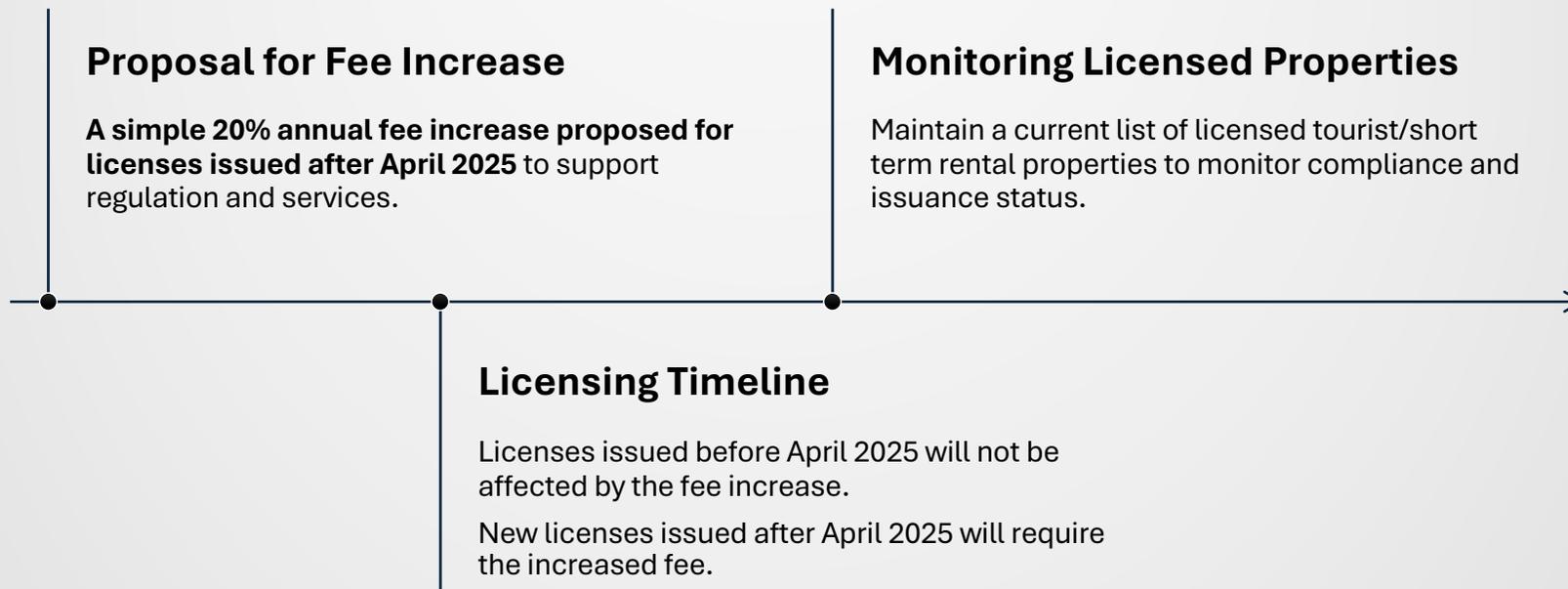
Open vs locked



**Requirement for proof of
ownership/deeds**

Need to rebuild community records
Impacts coefficients and fees

9. Short Term Rentals



Key changes to law after April 2025

- **Mandatory Community Consent:** New short-term rental licenses now require explicit approval from the building's Comunidad de Propietarios, via a **three-fifths (60%) majority vote**.
- Under the April 2025 reforms, a community of owners can vote to **increase** the ordinary community fees for short-term rental properties by **up to 20%** to compensate for the higher wear and tear on common areas
- **From July 1, 2025**, a national registration number (VUD ID) is also mandatory for all properties to remain visible on platforms like Airbnb or Booking.com

10. Protocol for Works

This protocol applies to any renovations in private properties that may affect common elements, the building's exterior appearance, or safety

- **Prior Authorization:**
 - Owners must submit a written request to the administration including a description of works, contractor details, and liability insurance. Administrator will communicate to the board.
- **Mandatory Licenses:**
 - No works will be authorized without the required municipal licenses or legal documentation.
- **Structural Limits:**
 - No modifications to the structure, facades, or roofs are allowed without express approval from the General Meeting (EGM or AGM).
- **Financial Deposit:**
 - A **€500 deposit** is required before starting to guarantee the protection of common areas; this is refunded if no damage occurs.
- **Execution Rules:**
 - Working hours must be respected, and common areas must be kept clean and free of waste.
- **Liability:**
 - The owner is fully responsible for any damage to common elements or third parties.
- **Enforcement:**
 - The community may suspend works, retain the deposit, and/or initiate legal action for non-compliance.

11. Incident Protocol

- Attempt amicable resolution first
- Contact private insurance before administration
- Administrator is responsible for determining correct use of community resources

PROTOCOLO PARA AVERÍAS E INCIDENCIAS – COMUNIDAD BERMEJA BEACH

1. **Comunicación entre vecinos**

Ante cualquier incidencia, trate primero de resolverla directamente con el vecino afectado de forma cordial.

2. **Seguro privado**

Si la avería afecta a su vivienda, contacte primero con su seguro privado para determinar la causa y cobertura.

3. **Comunicación a la administración**

Informe a la administración solo si:

- No se puede solucionar entre vecinos.
- El seguro privado confirma que el problema es comunitario.
- La incidencia afecta zonas comunes o a varios propietarios.

4. **Actuación de la comunidad**

La administración gestionará la intervención del seguro comunitario o técnicos solo cuando la incidencia sea claramente comunitaria.

5. **Uso responsable de recursos comunitarios**

Se recuerda la importancia de hacer un uso responsable de los recursos económicos de la comunidad, evitando actuaciones innecesarias que puedan generar gastos injustificados para todos los propietarios.

PROTOCOL FOR BREAKDOWNS AND INCIDENTS – BERMEJA BEACH COMMUNITY

1. **Communication between neighbors**

In case of any incident, first try to resolve it directly and amicably with the affected neighbor.

2. **Private insurance**

If the breakdown affects your property, first contact your private insurance to determine the cause and coverage.

3. **Communication to the administration**

Inform the administration only if:

- It cannot be resolved between neighbors.
- Private insurance confirms that the problem is communal.
- The incident affects common areas or multiple owners.

4. **Community action**

The administration will manage the intervention of the community insurance or technicians only when the incident is clearly communal.

5. **Responsible use of community resources**

It is important to use the community's financial resources responsibly, avoiding unnecessary actions that may generate unjustified expenses for all owners.

12. Peak Time Parking Regulations



- Develop rules for **peak season usage**
 - Only to be applied during times agreed by board and administrator
 - Administrator will notify owners when restrictions become active
 - Responsibility of owners to notify guests/renters
- Ensuring at least one space per owner/apartment is guaranteed in busy times
 - We have 40 apartments and 40 places
 - This should NOT mean allocating specific spaces
 - A prioritisation process will be developed
- Authorisation for administrator to **apply sanctions**
 - NB on owners (not the visitors/renters) if rules violated during peak times

13. Clarify Internal Regulation Objectives

Internal Regulations

A set of rules and guidelines established within a building or organization to govern behaviour and operations.

Based on the statutes and community votes now, and in the past

Ratification

The formal approval of the posted summary of the rules

Building Rules

Guidelines that regulate the use and management of a building's facilities and common areas.

Internal Rules Enforcement

The process of applying and ensuring adherence to the established internal regulations.

- inmho have circulated copies of the current rules
- Statutes now uploaded, translated and summarised at:
<https://bermejabeach.com/statutes/>

14. Future Improvements and Repairs EGM



Stairs and structure repairs
Pool repairs/refurb
Senda Litoral
Security cams



Pool area “decks”
Car park resurface
EV points
Accessibility planning
Repainting plan

15. Additional Info



Coastal path -
ayuntamiento
meetings



Land near pool &
archive findings

16. Questions & Answers

OPEN FLOOR FOR OWNER INQUIRIES

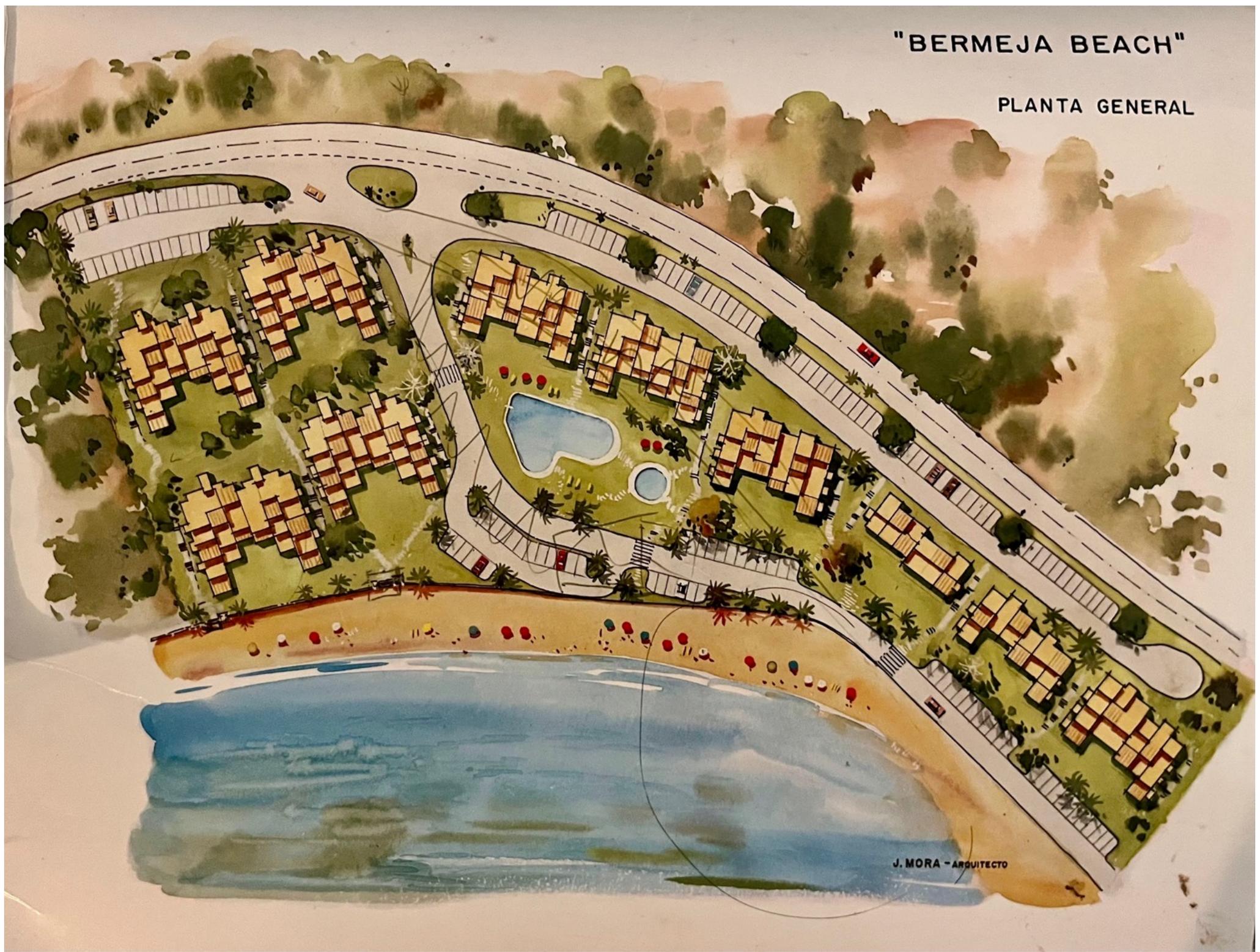




Ask not what your
community can do for you
BUT
what you can do for your
community

"BERMEJA BEACH"

PLANTA GENERAL



J. MORA - ARQUITECTO