

Oyster Harbor

CITIZENS ASSOCIATION

Preliminary Report on Special Audit of OHCA Funds from FY 2016 to FY 2022

As explained in the OHCA newsletter that you recently received and the Update on the Special Audit that is posted on the Oyster Harbor website (www.oysterharbor.org), Anne Arundel County has asked OHCA to undertake a special audit of OHCA funds from FY 2016 to FY 2022. The audit is especially focused on the \$271,148 transferred from Special Community Benefit District (SCBD) funds to a Piers & Harbors (P&H) bank account during that period and expenditures from that P&H bank account.

In February, the OHCA Board hired Stout Associates to perform the special audit. Below is the preliminary report from Stout on their findings from the audit. We are now reviewing these results to try to determine which of the expenditures shown as "Questionable" in the preliminary audit report were in fact consistent with SCBD Requirements or Approved Community Spending (other categories explained in the preliminary audit report). We would welcome information from anyone, particularly from the past OHCA President, to help make those determinations.

The current OHCA Board is committed to transparency, and this preliminary audit report is being sent to the community in order to be fully transparent.



June 30, 2023

Winston Dunkley, Chairman of the Board
Oyster Harbor Citizen's Association, Inc.
P.O. Box 3174
Annapolis, MD 21403-0174

Re: Anne Arundel County Audit Department's Request for a Forensic Accounting of Oyster Harbor's Piers and Harbors Account at PNC Bank from Inception to June 30, 2022

Dear Mr. Dunkley,

Stout has been engaged by the Oyster Harbor Citizen's Association ("OHCA") Board of Directors to provide consulting services in connection with the above referenced matter. As part of our engagement, the OHCA Board of Directors has asked me to respond to Anne Arundel County's request for a forensic accounting of the historical activity in one of OHCA's bank accounts. This letter summarizes the steps I have taken and the preliminary findings of my analysis.

Background

OHCA is a special community benefits district which receives an allocation of taxes collected by Anne Arundel County to be spent for specific purposes outlined in its enabling legislation ("SCBD Funds"). In addition to receiving SCBD Funds, OHCA receives income from renting boat slips. This income is not required to be spent for the same purposes as the SCBD Funds but must still be spent on authorized expenditures consistent with OHCA's governing documents. The income from slip rentals and other community expenses have historically been transacted out of a separate checking account from the ones used for the SCBD Funds.

I understand that OHCA's Board of Directors has determined that one of its bank accounts may not have been subject to audit as required by Anne Arundel County for the period described above and that Anne Arundel County has requested a forensic accounting of the expenditures from that account. Specifically, I understand there are questions about the expenditures that were made after SCBD Funds were transferred from Truist Checking x4430, which was used for SCBD purposes, to PNC Checking x4178, which was used for slip rental income and other community expenses. Accordingly, the purpose of my forensic accounting is to determine (1) to what extent SCBD Funds have been spent in a way that is inconsistent with Anne Arundel County statutes and (2) to what extent funds have been spent in a way that is also inconsistent with other authorized spending by OHCA.

Preliminary Findings

I have focused my analysis on the activity in PNC Checking x4178 (the "P&H Account"). I reviewed statements and check images for the P&H Account from account inception on October 11, 2016 through June 30, 2022. I also reviewed bank statements and check images for Truist Checking x4430 and Truist Savings x7840 and a QuickBooks transaction report provided by OHCA for the purpose of identifying transfers between the P&H Account and the Truist accounts. A summary of the historical transaction activity in the P&H Account is presented on Schedule A.

There were total deposits of \$351,183 during the period in review. Of that amount, I have identified a total of \$271,148 in transfers of SCBD Funds from Truist Checking x4430 to the P&H Account. None of these funds were subsequently transferred back into the Truist accounts. The remaining deposits consist of



\$30,040 in transfers from a PayPal account and \$49,996 in mobile, ATM, and in-branch deposits. These deposits are purportedly income from slip rentals, however I have not yet received or reviewed copies of the deposit images or a copy of the historical transaction activity in the PayPal account.

There are \$348,119 in expenditures during the period in review. Of this amount, I identified \$35,205 in cash withdrawals at ATMs and \$812 in bank fees. There are also two transactions totaling \$1,903 which are missing legible check images. The remaining amounts were paid to 129 unique recipients by check or debit card, which are detailed on Schedule A in order of total expended.

You have asked me to make a preliminary estimate of the amount of the expenditures that were made consistent with SCBD requirements or other OHCA community use based on the information I have reviewed to date. I note that copies of receipts, invoices, purchase orders, or other corroborating documents are not yet available for any of the expenditures. Since documents corroborating the appropriateness of the expenditures are not currently available, I have made a preliminary determination of whether expenditures are consistent with the Anne Arundel County statute or OHCA community purposes on a recipient-by-recipient basis (as opposed to a transaction-by-transaction basis). I have made these preliminary determinations by considering the nature of the goods or services provided by each recipient. I have also considered the memos written on checks paid to the recipients and I have asked questions of OHCA board members as to specific expenses. As further detailed on Schedule B, I have categorized expenditures to each recipient into one of the following three groups:

1. Expenditures Consistent with SCBD Requirements

I determined if expenditures were consistent with SCBD requirements based on the Anne Arundel County statute specifying the permitted uses of the SCBD Funds. AA County Code Section 4-7-204(zz)(2) identifies four permitted uses of the funds:

- i. The construction, maintenance, and repair of, and snow removal from, non-County-owned roads, streets, alleys, sidewalks, curbs, street or road signs, street or road lights, bulkheads, drainage ditches, and culverts;
- ii. The maintenance of community areas;
- iii. Establishing and operating a community security program; and
- iv. Dredging.

I understand that this statute has historically been interpreted by the County to cover the costs of maintaining the harbors and piers and community administrative expenses. I identified \$91,189 in expenditures consistent with SCBD requirements.

2. Expenditures Consistent with Approved Community Spending

OHCA has regularly hosted community events, such as the Chili Cook Off and various beach parties. Many of these events have involved live music and have been catered. Spending on these events is not consistent with SCBD requirements, however they are consistent with other approved community spending. I identified \$60,941 in such expenditures.

3. Questionable Expenditures

I identified all expenditures that did not fit into the first two groups as questionable expenditures, meaning that either more information is required to determine if the expenses fall into one of the prior two groups or the expenses do not appear to be obviously related to approved OHCA community spending. The questionable expenditures total \$195,989.



I have included \$11,828 in payments to Mr. Eric Epstein and \$8,849 in payments to his wife, Ms. Bonnie Harrison, in the questionable expenditures. The memos of the checks paid to Mr. Epstein and Ms. Harrison indicate that some of the payments may be reimbursements for community events, which would fall into the second group above. However, given the nature of this review and the lack of corroborating documents, I have treated these payments as questionable expenditures for now.

Information Required to Complete Work

Many outstanding documents will be required to complete the forensic accounting. Specifically, the following documents are still needed:

1. All vouchers that were submitted to OHCA for payment out of the P&H Account from October 11, 2016 to June 30, 2022 and how they were related to the SCBD or community purposes, including all receipts.
2. An explanation of each of the ACH payments, debit card purchases, and checks made out of the P&H Account - who they were to and what they were for during the period from October 11, 2016 to June 30, 2022 and how they were related to the SCBD or community purposes.
3. An explanation of each of the cash withdrawals made out of the P&H Account and how they were related to the SCBD or community purposes along with receipts documenting how the cash was spent from October 11, 2016 to June 30, 2022.
4. Copies of all of the deposited checks to the P&H Account from October 11, 2016 to June 30, 2022.
5. Statements detailing the historical transaction activity in any PayPal account that deposited money to the P&H Account from October 11, 2016 to June 30, 2022.
6. The log-in credentials, name, and shipping/billing address for any Amazon account that was being used for purchases and charges out of the P&H Account from October 11, 2016 to June 30, 2022.
7. The Comcast account name and the number of the account that was being paid for out of the P&H Account from October 11, 2016 to June 30, 2022 and what address the equipment was located at for the account.

Additional information is also required to answer the following questions which have arisen from the preliminary review of the expenditures:

1. Are there additional expenditures running through one or more PayPal accounts that also need to be examined?
2. Are the \$40,000 payment to Stewart Anderson and payments to other individuals referencing dock work related to maintenance of the community areas or to an unauthorized use, such as the "illegal mulch path"?¹
3. What did the legal services provided by Mr. Thomas Deming relate to and did such services relate to an authorized use of funds?
4. OHCA's internet service has been paid out of the Truist accounts. What Comcast and Verizon bills were paid from the P&H Account and are these an authorized use of funds?
5. Many questionable expenditures relate to STEM programs (e.g., Hillsmere Elementary School PTA). Are payments for such programs an acceptable use of non-SCBD funds?
6. Are the \$11,828 and \$8,849 in payments to Mr. Epstein and Ms. Harrison, respectively, *bona fide* reimbursements for authorized expenses? What specific expenses are these payments

¹ <https://www.oysterharbor.org/whats-going-on-with-mde-violation-notices-at-the-end-of-cross-road-in-oyster-harbor/>

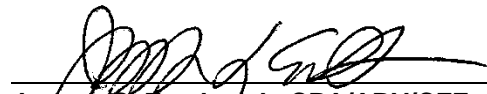


reimbursements for?

7. What services did Ms. Catherine Hill provide and is the creation of a community song an authorized use of funds?
8. There are numerous payments referencing a “community boat.” Where is this supposed community boat and are expenditures relating to this boat or boat supplies an authorized use of funds?
9. There are numerous payments for IT services or for specialized software solutions (e.g., DH Technology). Why were these services required and is spending on such services an authorized use of funds?
10. There are many charges relating to water delivery. What is this water being used for and are these expenses an authorized use of funds?
11. There are several instances of payments to florists or donations made in the memory deceased individuals. Does the community actually have a benevolence committee and are these expenses an authorized use of funds?
12. The P&H Account incurred 17 overdraft fees and continuous overdraft charges totaling \$647. Is the incurring of these fees consistent with proper management of OHCA’s bank accounts and an authorized use of funds?

The ultimate findings of my analysis are subject to change if additional documents and information relating to the foregoing become available for my review.

Sincerely,



Joseph S. Estabrook, CPA/ABV/CFF, ASA
Managing Director

Oyster Harbor Citizen's Association
Summary of Historical Activity in P&H Account

Schedule A

	[a]	[b]	[c]	[d]	[e]	[f]	[g]
	10/11/16	07/01/17	07/01/18	07/01/19	07/01/20	07/01/21	
	06/30/17	06/30/18	06/30/19	06/30/20	06/30/21	06/30/22	Total
1 Beginning Balance	\$ -	\$ 4,331	\$ 2,596	\$ 13,146	\$ 7,643	\$ 10,834	\$ -
2 Transfers from Truist Checking x4430	81,000	45,448	52,000	33,700	35,000	24,000	271,148
3 Other Deposits	10,433	12,952	10,058	4,188	7,984	4,380	49,996
4 Paypal Transfers	-	-	3,091	7,006	9,616	10,326	30,040
5 Subtotal - Deposits	91,433	58,400	65,149	44,894	52,600	38,706	351,183
6 ATM Withdrawal	(200)	(5,615)	(8,221)	(11,848)	(3,609)	(5,712)	(35,205)
7 Bank Fees	(192)	(323)	(106)	(187)	-	(39)	(847)
8 Missing / Illegible Check Image	(681)	(1,222)	-	-	-	-	(1,903)
9 Stewart Anderson	(40,000)	-	-	-	-	-	(40,000)
10 Stanley Dukes Catering	-	(8,600)	(10,757)	-	(5,000)	(13,600)	(37,957)
11 B&G Electric	(22,500)	(2,455)	(3,000)	(6,033)	-	-	(33,988)
12 George Watkins	-	-	(600)	(5,150)	(8,612)	(4,250)	(18,612)
13 Comcast	(1,549)	(2,573)	(3,133)	(3,613)	(3,241)	(3,313)	(17,422)
14 Wine Cellar of Annapolis	(1,159)	(3,701)	(3,209)	(2,146)	(1,435)	(1,120)	(12,770)
15 Hillsmere Elementary School PTA	-	(7,500)	(1,000)	(3,768)	-	-	(12,268)
16 Eric Epstein	(7,170)	(1,250)	(2,500)	-	(908)	-	(11,828)
17 Amazon	(272)	(2,511)	(2,189)	(1,587)	(893)	(3,450)	(10,901)
18 Baltimore Gas	(751)	(2,013)	(1,604)	(1,646)	(794)	(2,115)	(8,923)
19 Bonnie Harrison	(6,484)	(495)	(306)	(555)	-	(1,009)	(8,849)
20 Catherine Hill	-	-	-	-	(4,000)	(2,000)	(6,000)
21 Anne Arundel County	(448)	(845)	(656)	(482)	(2,474)	(639)	(5,544)
22 Marine Electric Systems	-	-	(4,202)	-	-	-	(4,202)
23 Tom Deming	-	(3,976)	-	-	-	-	(3,976)
24 Fire Fly Technical Services	-	-	-	-	(3,800)	-	(3,800)
25 DH Technology	-	(3,176)	-	-	-	-	(3,176)
26 BuildASign	-	(932)	(202)	(674)	(1,065)	(144)	(3,017)
27 William Jenkins	-	-	-	(2,876)	-	-	(2,876)
28 Michael Matthews	-	-	-	(610)	(1,170)	(1,080)	(2,860)
29 McMaster-Carr	-	(1,404)	(1,420)	-	-	-	(2,824)
30 Campworld	-	-	-	(742)	(1,227)	(572)	(2,542)
31 Citrix Systems Inc	-	(530)	(461)	(461)	(461)	(461)	(2,374)
32 Rick Lichty	-	(1,000)	(500)	-	(800)	-	(2,300)

Oyster Harbor Citizen's Association
Summary of Historical Activity in P&H Account

Schedule A

	[a]	[b]	[c]	[d]	[e]	[f]	[g]
	10/11/16	07/01/17	07/01/18	07/01/19	07/01/20	07/01/21	
	06/30/17	06/30/18	06/30/19	06/30/20	06/30/21	06/30/22	Total
33 Rob Elwood	-	-	-	-	(2,200)	-	(2,200)
34 Shelia Norris	(1,591)	-	(600)	-	-	-	(2,191)
35 Memphis Net & Twine	-	-	-	-	(2,054)	-	(2,054)
36 Best Buy	-	(1,940)	-	-	-	-	(1,940)
37 Land Vision Inc	-	-	-	-	(1,500)	-	(1,500)
38 SR Marine	-	(1,500)	-	-	-	-	(1,500)
39 Lego	-	-	(1,443)	-	-	-	(1,443)
40 Bona Terra LLC	-	-	-	-	-	(1,435)	(1,435)
41 Bay Ridge Wine & Spirits	-	-	(134)	-	(148)	(1,062)	(1,344)
42 Verizon	-	(191)	(1,009)	-	-	-	(1,200)
43 Gate Depot	-	-	-	-	(992)	(208)	(1,200)
44 Mark Nooney	-	-	-	-	-	(1,100)	(1,100)
45 Giant	(105)	(392)	(355)	(167)	-	(75)	(1,094)
46 Little Free Library	-	(1,083)	-	-	-	-	(1,083)
47 Poophappens, LLC	-	-	-	-	-	(1,040)	(1,040)
48 Boat Threads	(611)	(424)	-	-	-	-	(1,035)
49 K & B True Value	(147)	(418)	(131)	(60)	(106)	(105)	(968)
50 West Marine	-	(204)	(41)	(581)	-	(136)	(962)
51 Veterinary House Call	-	(438)	(484)	-	-	-	(922)
52 The Gateway Florist	(150)	(158)	(334)	(197)	-	-	(838)
53 Roccas Pizzeria	(85)	-	(71)	(600)	(76)	-	(832)
54 Calvin Kidd	-	-	(805)	-	-	-	(805)
55 Rico Santiago	-	-	-	(800)	-	-	(800)
56 Meraki Inc	-	-	-	(752)	-	-	(752)
57 Lucas Duran	(750)	-	-	-	-	-	(750)
58 Diskman Rich	-	-	(700)	-	-	-	(700)
59 Steve Uhtoff	-	-	(695)	-	-	-	(695)
60 Patty Jenkins	-	-	-	(694)	-	-	(694)
61 Bru-Mar Gardens Nursery	-	-	-	-	(316)	(375)	(691)
62 Annapolis Performance Sailing	-	(299)	(365)	-	-	-	(664)
63 Georgia Baker	-	-	(600)	-	-	-	(600)
64 Jason Haynes	-	-	-	(600)	-	-	(600)
65 Overtons, Inc	(583)	-	-	-	-	-	(583)

Oyster Harbor Citizen's Association
Summary of Historical Activity in P&H Account

Schedule A

	[a]	[b]	[c]	[d]	[e]	[f]	[g]
	10/11/16	07/01/17	07/01/18	07/01/19	07/01/20	07/01/21	
	06/30/17	06/30/18	06/30/19	06/30/20	06/30/21	06/30/22	Total
66 Sharon O'Neil	-	-	-	(564)	-	-	(564)
67 Fawcett Boat Supplies	-	(69)	(16)	(243)	-	(236)	(564)
68 James Kawinski	(550)	-	-	-	-	-	(550)
69 Ring	-	(229)	-	-	(316)	-	(545)
70 StoreYourBoard	-	(540)	-	-	-	-	(540)
71 Joseph Butcher	-	-	-	-	(500)	-	(500)
72 Lindsey Ells	-	-	(500)	-	-	-	(500)
73 Luciana Merry-Browd	-	-	-	-	(500)	-	(500)
74 Home Depot	(349)	-	-	-	-	(129)	(478)
75 Ann Rohrbach	-	-	-	-	(450)	-	(450)
76 Neverware	-	-	(450)	-	-	-	(450)
77 Zu Coffee	-	-	(237)	(210)	-	-	(447)
78 The Baltimore Sun	-	-	(34)	(103)	(155)	(101)	(393)
79 Annapolis Seafood	-	-	-	-	-	(390)	(390)
80 Queensboro Industries	-	-	(390)	-	-	-	(390)
81 Quantum Sail Design	-	-	-	(368)	-	-	(368)
82 Mosaic Data Services	-	-	-	(180)	(180)	-	(360)
83 Boat Pacifico	(350)	-	-	-	-	-	(350)
84 Garrett Greenwell	-	-	(324)	-	-	-	(324)
85 Maverick Label	-	(303)	-	-	-	-	(303)
86 Squarespace Inc	-	-	-	-	-	(293)	(293)
87 Smithsonian African American Museum	-	-	(40)	(250)	-	-	(290)
88 Engineer Supply LLC	-	(285)	-	-	-	-	(285)
89 Stratus Information Systems	-	-	-	(264)	-	-	(264)
90 AACPS	-	-	-	(258)	-	-	(258)
91 Office Depot	-	(241)	-	-	-	-	(241)
92 Mike Wierzbicki	-	-	-	(233)	-	-	(233)
93 Tariq Jamal	-	-	-	(228)	-	-	(228)
94 Orlando Phillips	-	(225)	-	-	-	-	(225)
95 Kathy Schaffer	-	(216)	-	-	-	-	(216)
96 Harbor Diving & Salvage	(210)	-	-	-	-	-	(210)
97 Citizen Science Association	-	-	-	(100)	(100)	-	(200)
98 Rands Transport	-	(180)	-	-	-	-	(180)
99 FlyBlocks	-	(180)	-	-	-	-	(180)
100 Society for Science	-	-	-	(150)	-	-	(150)

Oyster Harbor Citizen's Association
Summary of Historical Activity in P&H Account

Schedule A

	[a]	[b]	[c]	[d]	[e]	[f]	[g]
	10/11/16	07/01/17	07/01/18	07/01/19	07/01/20	07/01/21	
	06/30/17	06/30/18	06/30/19	06/30/20	06/30/21	06/30/22	Total
101 Fedex	-	-	-	(147)	-	-	(147)
102 Bryan Darr	-	-	(140)	-	-	-	(140)
103 Kelley Gordon	-	-	(140)	-	-	-	(140)
104 Teds Vintage Art	-	-	-	-	-	(140)	(140)
105 Constant Contact	-	(128)	-	-	-	-	(128)
106 Clean Water Action	-	-	(120)	-	-	-	(120)
107 FastSigns	-	(115)	-	-	-	-	(115)
108 Rita's	-	-	-	-	-	(100)	(100)
109 Science Spark	(100)	-	-	-	-	-	(100)
110 Themainguy	-	-	(100)	-	-	-	(100)
111 Tammy Jamar	-	-	-	(90)	-	-	(90)
112 Diy Lettering	-	-	-	-	(90)	-	(90)
113 MakeStickers	-	-	-	-	(87)	-	(87)
114 Google	-	(81)	-	-	-	-	(81)
115 Nate Finn	-	-	(80)	-	-	-	(80)
116 From You Flowers, LLC	-	-	-	-	(78)	-	(78)
117 Steve Spangler Science	-	-	-	(74)	-	-	(74)
118 Haven Harbour Marina	-	-	-	-	(68)	-	(68)
119 Vin99	(62)	-	-	-	-	-	(62)
120 Explore Scientific	-	(61)	-	-	-	-	(61)
121 CuttingBoards.net	-	-	-	(60)	-	-	(60)
122 Quiet Water	-	-	(54)	-	-	-	(54)
123 Noodles & Co	-	(54)	-	-	-	-	(54)
124 REI	-	-	(53)	-	-	-	(53)
125 Doug Henderson	-	-	(50)	-	-	-	(50)
126 American Meadows	-	-	-	-	-	(47)	(47)
127 Landfall Navigation	-	(46)	-	-	-	-	(46)
128 Rasoi Restaurant	(42)	-	-	-	-	-	(42)
129 Whole Foods	-	-	(41)	-	-	-	(41)
130 Starbucks	-	-	-	(25)	-	-	(25)
131 Oceansanct	-	-	-	(20)	-	-	(20)
132 Gott's Court	(5)	(9)	-	-	-	-	(14)
133 McDonald's	(7)	-	-	-	-	-	(7)
134 International POS Fee	-	(5)	-	-	-	-	(5)

Oyster Harbor Citizen's Association
Summary of Historical Activity in P&H Account

Schedule A

	[a]	[b]	[c]	[d]	[e]	[f]	[g]
	10/11/16	07/01/17	07/01/18	07/01/19	07/01/20	07/01/21	
	06/30/17	06/30/18	06/30/19	06/30/20	06/30/21	06/30/22	Total
135 Vistaprint	-	-	-	-	(4)	-	(4)
136 Atlantic Towers	[1] -	-	-	-	-	-	-
137 Mallableasc	[1] -	-	-	-	-	-	-
138 Subtotal - Withdrawals	(87,102)	(60,135)	(54,600)	(50,397)	(49,410)	(46,476)	(348,119)
139 Ending Balance	\$ 4,331	\$ 2,596	\$ 13,146	\$ 7,643	\$ 10,834	\$ 3,064	\$ 3,064

Notes/Sources

Source: Bank statements for PNC Checking x4178, October 2016-June 2022.

[1] The payment made to this vendor was subsequently refunded. The vendor is presented here with a net zero total for sake of completeness.

Oyster Harbor Citizen's Association
Preliminary Grouping of Expenses

Schedule B

[a]	[b]	[c]	[d]	[e]	
Recipient	Preliminary Determination	Comments	Transaction Count	Total Expended	
1	B&G Electric	SCBD Consistent	Payments for electric work for the beech and pier. Pump-outs.	13	\$ 33,988
2	George Watkins	SCBD Consistent	Payments for electric work and gate installation.	13	18,612
3	Baltimore Gas	SCBD Consistent	Utilities for community areas	169	8,923
4	Anne Arundel County	SCBD Consistent	Payments to Department of Public Works for permits, pump-outs, and other maintenance.	37	5,544
5	Marine Electric Systems	SCBD Consistent	Maintenance of community areas	1	4,202
6	BuildASign	SCBD Consistent	Maintenance and repair of street signs	19	3,017
7	McMaster-Carr	SCBD Consistent	Maintenance of community areas	4	2,824
8	Citrix Systems Inc	SCBD Consistent	Administrative expenses. Related to Podio license.	8	2,374
9	Bona Terra LLC	SCBD Consistent	Plant nursery. Maintenance of community areas.	1	1,435
10	Gate Depot	SCBD Consistent	Purchase of community gate	2	1,200
11	Poophappens, LLC	SCBD Consistent	Maintenance of community areas	4	1,040
12	K & B True Value	SCBD Consistent	Maintenance of community areas	15	968
13	Bank Fees	SCBD Consistent	Administrative expenses	81	847
14	Lucas Duran	SCBD Consistent	Repair work. Maintenance of community areas.	1	750
15	Steve Uhtoff	SCBD Consistent	Repair work	1	695
16	Patty Jenkins	SCBD Consistent	Pier wood. Maintenance of community areas.	1	694
17	Bru-Mar Gardens Nursery	SCBD Consistent	Plant nursery. Maintenance of community areas.	2	691
18	Ring	SCBD Consistent	Security camera for community areas	2	545
19	Luciana Merry-Browd	SCBD Consistent	Mooring ball. Maintenance of community areas.	1	500
20	Home Depot	SCBD Consistent	Maintenance of community areas	3	478
21	Mosaic Data Services	SCBD Consistent	Web hosting. Administrative expenses.	2	360
22	Garrett Greenwell	SCBD Consistent	Repair work	1	324
23	Squarespace Inc	SCBD Consistent	Website configuration. Administrative expenses.	1	293
24	Office Depot	SCBD Consistent	Administrative expenses.	2	241
25	Harbor Diving & Salvage	SCBD Consistent	Maintenance of community areas	1	210
26	Fedex	SCBD Consistent	Administrative expenses	1	147
27	Constant Contact	SCBD Consistent	Administrative expenses	1	128
28	FastSigns	SCBD Consistent	Maintenance and repair of street signs	1	115
29	American Meadows	SCBD Consistent	Seed supplier. Maintenance of community areas.	1	47
30	Subtotal - Expenditures Consistent with SCBD Requirements				91,189
31	Stanley Dukes Catering	Other Community Expenses	Community event food and beverage	9	37,957
32	Wine Cellar of Annapolis	Other Community Expenses	Community event food and beverage	19	12,770
33	Rick Lichty	Other Community Expenses	Music	4	2,300
34	Bay Ridge Wine & Spirits	Other Community Expenses	Community event food and beverage	4	1,344
35	Mark Nooney	Other Community Expenses	Music	1	1,100
36	Giant	Other Community Expenses	Community event food and beverage	13	1,094
37	Roccos Pizzeria	Other Community Expenses	Community event food and beverage	4	832
38	Calvin Kidd	Other Community Expenses	Reimbursement for crabs	1	805
39	Diskman Rich	Other Community Expenses	Music	1	700
40	Sharon O'Neil	Other Community Expenses	Reimbursement to board member	2	564
41	Annapolis Seafood	Other Community Expenses	Community event food and beverage	1	390
42	Mike Wierzbicki	Other Community Expenses	Reimbursements	1	233
43	Orlando Phillips	Other Community Expenses	Music	1	225
44	Kathy Schaffer	Other Community Expenses	Reimbursements for community event	1	216
45	Bryan Darr	Other Community Expenses	Reimbursement for Ledo's Pizza	1	140
46	Kelley Gordon	Other Community Expenses	Dog wash	1	140
47	Nate Finn	Other Community Expenses	Music	1	80

Oyster Harbor Citizen's Association
Preliminary Grouping of Expenses

Schedule B

	[a]	[b]	[c]	[d]	[e]
	Recipient	Preliminary Determination	Comments	Transaction Count	Total Expended
48	Doug Henderson	Other Community Expenses	Music	1	50
49	Subtotal - Expenditures Consistent with Community Spending				60,941
50	Stewart Anderson	Questionable Expenditures	Dock work	1	40,000
51	ATM Withdrawal	Questionable Expenditures	Unknown recipient and purpose.	79	35,205
52	Comcast	Questionable Expenditures	OHCA's Comcast account is paid from Truist. It is unclear who's Comcast account is being paid.	65	17,422
53	Hillsmere Elementary School PTA	Questionable Expenditures	Payments relating to STEM program	4	12,268
54	Eric Epstein	Questionable Expenditures		9	11,828
55	Amazon	Questionable Expenditures	Sundry vendor; unclear what purchases were for.	88	10,901
56	Bonnie Harrison	Questionable Expenditures		6	8,849
57	Catherine Hill	Questionable Expenditures		3	6,000
58	Tom Deming	Questionable Expenditures	Attorney. Unclear what legal services relate to.	2	3,976
59	Fire Fly Technical Services	Questionable Expenditures	Engineer	1	3,800
60	DH Technology	Questionable Expenditures	Advanced software company	1	3,176
61	William Jenkins	Questionable Expenditures		2	2,876
62	Michael Matthews	Questionable Expenditures	Water delivery charges	15	2,860
63	Campworld	Questionable Expenditures	Boat and RV retailer and supply company	4	2,542
64	Rob Elwood	Questionable Expenditures		1	2,200
65	Shelia Norris	Questionable Expenditures	Payments relate to a "Lego Club"	3	2,191
66	Memphis Net & Twine	Questionable Expenditures		1	2,054
67	Best Buy	Questionable Expenditures		1	1,940
68	Missing / Illegible Check Image	Questionable Expenditures	Unknown recipient and purpose.	2	1,903
69	Land Vision Inc	Questionable Expenditures		1	1,500
70	SR Marine	Questionable Expenditures	Dock work	1	1,500
71	Lego	Questionable Expenditures		3	1,443
72	Verizon	Questionable Expenditures	OHCA's Comcast account is paid from Truist. It is unclear who's Verizon account is being paid.	12	1,200
73	Little Free Library	Questionable Expenditures		1	1,083
74	Boat Threads	Questionable Expenditures		2	1,035
75	West Marine	Questionable Expenditures	Boat supply company	6	962
76	Veterinary House Call	Questionable Expenditures	Veterinary services	3	922
77	The Gateway Florist	Questionable Expenditures		9	838
78	Rico Santiago	Questionable Expenditures		1	800
79	Meraki Inc	Questionable Expenditures		1	752
80	Annapolis Performance Sailing	Questionable Expenditures	Boat supply company	3	664
81	Georgia Baker	Questionable Expenditures	Payment relates to coding club	1	600
82	Jason Haynes	Questionable Expenditures	FRC Run Donation	1	600
83	Overtons, Inc	Questionable Expenditures	Boat supply company	1	583
84	Fawcett Boat Supplies	Questionable Expenditures	Boat supply company	5	564
85	James Kawinski	Questionable Expenditures		1	550
86	StoreYourBoard	Questionable Expenditures	Storage solutions company	1	540
87	Joseph Butcher	Questionable Expenditures	In memory of Naomi Perry	1	500
88	Lindsey Ells	Questionable Expenditures	Payment purports to relate to a grant	1	500
89	Ann Rohrbach	Questionable Expenditures	Payment related to purchase of a Sunfish boat. It is unclear if this is a community asset.	1	450
90	Neverware	Questionable Expenditures	Software for Chrome book conversion	1	450
91	Zu Coffee	Questionable Expenditures		12	447
92	The Baltimore Sun	Questionable Expenditures		38	393
93	Queensboro Industries	Questionable Expenditures	Custom clothing embroidery	2	390
94	Quantum Sail Design	Questionable Expenditures	Custom boat sails	1	368

Oyster Harbor Citizen's Association
Preliminary Grouping of Expenses

Schedule B

[a]	[b]	[c]	[d]	[e]
Recipient	Preliminary Determination	Comments	Transaction Count	Total Expended
95 Boat Pacifico	Questionable Expenditures		1	350
96 Maverick Label	Questionable Expenditures		1	303
97 Smithsonian African American Museum	Questionable Expenditures		2	290
98 Engineer Supply LLC	Questionable Expenditures	Engineering supply company	1	285
99 Stratus Information Systems	Questionable Expenditures		1	264
100 AACPS	Questionable Expenditures	Anne Arundel County Public Schools; relates to Math, Engineering, Science Achievement ("MESA") program.	1	258
101 Tariq Jamal	Questionable Expenditures		1	228
102 Citizen Science Association	Questionable Expenditures		2	200
103 Rands Transport	Questionable Expenditures	Water delivery	1	180
104 FlyBlocks	Questionable Expenditures		1	180
105 Society for Science	Questionable Expenditures		1	150
106 Teds Vintage Art	Questionable Expenditures		1	140
107 Clean Water Action	Questionable Expenditures	Organizer of grassroots movement for environmental issues	1	120
108 Rita's	Questionable Expenditures		1	100
109 Science Spark	Questionable Expenditures		1	100
110 Themainguy	Questionable Expenditures		1	100
111 Tammy Jamar	Questionable Expenditures		1	90
112 Diy Lettering	Questionable Expenditures		1	90
113 MakeStickers	Questionable Expenditures		1	87
114 Google	Questionable Expenditures		4	81
115 From You Flowers, LLC	Questionable Expenditures		1	78
116 Steve Spangler Science	Questionable Expenditures		1	74
117 Haven Harbour Marina	Questionable Expenditures		1	68
118 Vin99	Questionable Expenditures		1	62
119 Explore Scientific	Questionable Expenditures		1	61
120 CuttingBoards.net	Questionable Expenditures		1	60
121 Quiet Water	Questionable Expenditures		1	54
122 Noodles & Co	Questionable Expenditures		1	54
123 REI	Questionable Expenditures		1	53
124 Landfall Navigation	Questionable Expenditures		1	46
125 Rasoi Restaurant	Questionable Expenditures		1	42
126 Whole Foods	Questionable Expenditures		1	41
127 Starbucks	Questionable Expenditures		1	25
128 Oceansanct	Questionable Expenditures		1	20
129 Gott's Court	Questionable Expenditures		2	14
130 McDonald's	Questionable Expenditures		1	7
131 International POS Fee	Questionable Expenditures		1	5
132 Vistaprint	Questionable Expenditures		1	4
133 Atlantic Towers	Questionable Expenditures	Boat supply company	2	-
134 Mallebleasc	Questionable Expenditures		2	-
135 Subtotal - Questionable Expenses				195,989
136 Total Expenditures				\$ 348,119