

Meeting Minutes: January 21, 2025 | Meeting began at 6:35p

Attendees: Rusty Whittington, Allison Taylor, Beverly Bowman, Audrey Tindle, Amanda Watson  
(absent: Nikki Gaudio and Scott Carnes)

Audrey was greeted to the board, as she is replacing Beverly, as board member and rental coordinator. The board voted on this replacement in an email exchange on January 15<sup>th</sup>. Beverly will continue to be support for Audrey as she transitions into rental coordinator.

**Financials:**

Amanda gave a summary of the supporting models included below.

**Rental landscape:**

Rental inquiries are coming in, and 8-10 rentals have been booked between now and April. This trend is similar to previous years. We will continue to utilize Total Knockout Cleaning for cleanings after rentals that have scheduled cleaning services. Self-cleaning options have burned “us” in the past where we, volunteers, would then have to clean the clubhouse. Therefore, it was voted on in 2023 to utilize a cleaning service and that service continues. The limitation is utilizing a cleaning service rather than the board members/rental coordinator voluntarily cleaning is that weekend rentals are limited to one per weekend as we cannot find a cleaning service that is reasonably priced to clean on a Saturday night or early Sunday morning that would enable rentals to happen back-to-back on Saturday and Sunday.

It was also discussed that while our current scenario for cleaning services limits the typical renting availability, should a Section 5 member want to rent on a weekend (Fri, Sat, or Sun) where another rental has already been booked, we must communicate our current scenario and the limitations around cleaning. A Section 5 member can absolutely rent on their desired date if available; however, the standard cleaning service options may not be available, therefore they can be educated on self-clean alternatives and then decide to/not rent. As a board, we are serving our greater membership base, and in trying to organize cleaning services that can support every rental desire scenario, we simply have not found a cost-effective solution that enables quick flips for both a Saturday and Sunday back-to-back rental, therefore, we should educate our members in these situations so they can understand the current opportunities and limitations.

To better facilitate rentals and front door access to the clubhouse, Audrey & Beverly inquired about a keyless wifi-enabled deadbolt. All agreed to move forward with a Schlage encode (\$240). This will reduce the management of a physical key, typically put in mailboxes for retrieval. Audrey can manage keycodes – both permanent for board members and temporary for renters.

In effort to maximize rental availability and revenue, it was agreed that board members limit to 2 free rentals per calendar year. It was also agreed that free board member rentals should be self-cleaned in effort to enable for another rental to happen within the same weekend. (for example: a board member asks to rent on a Saturday in January. That board member must self-clean Saturday end of day to ensure the clubhouse is available for another rental on Sunday. If board member requests a free rental on a Sunday, they need to be reminded that the prior Saturday will remain open for a paid rental, therefore the cleanliness on Sunday morning may or may not be pristine given the current schedule of the hired cleaning service). If at any time, a free rental is scheduled and the hired cleaning service must happen, the cleaning fee is not the standard \$100. It will be \$169.60, which is current cleaning service rate paid by clubhouse.

**2025 Dues**

Per previous meeting, 2025 dues for Section 5 and the original club members are increasing from \$400 with a \$50 discount if paid by April 1 to be \$400 with a \$50 late fee is paid after April 1. Due to the increasing operational expenses over the last 4 years, ranging from 10-25% YOY increase, it is time to raise dues. Given the \$17,000 annual commitment of the property mortgage, the small 15% increase in dues will continue to ensure a cash flow positive scenario to reach the mortgage term in Q2/Q3 2026.

All Section 5 members paid dues in 2024, except the Roney family at 677 Oak Creek Dr. A lien was filed on Oct 2024 for their 2 years of unpaid dues (\$800). A lien was also filed in Dec 2024 for the Stout family at 567 Oak Creek Dr. That lien will be released in Jan/Feb 2025, as payment of \$2,500 was paid the last week of Dec 2024.

Given the extensive hours the current active board members have given for the last five years, 2025 dues will be waived. For 2025, this is 6 members, including Beverly Bowman, who is transitioning off the board, but will be supporting Audrey for at minimum the first 3-6 months of 2025.

**ACTION ITEMS:**

- Amanda to update website for rental contacts and cleaning details.
- Rusty to coordinate HVAC review – 1 of 2 blowers is broken, thus not producing air/heat. Rusty will identify costs to repair vs replace.
- Amanda & Audrey to order & install Schlage keyless front door deadbolt for remote access into clubhouse.
- Amanda to mail 2025 dues letters to all Section 5 and original club members. Dues for summer pool memberships will be mailed in March.
- Amanda to work with Scott on supporting email message to all Section 5 and club members regarding dues letters and payment options.

**Supporting Financial Models:**

	2024												2024			
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL	'23		
Starting Account Bal	\$	11,436														
<b>INCOME</b>																
club member (non-	\$	-	\$ 2,100	\$ 350	\$ 350	\$ 400	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,200	102%		
Outside pool mem	\$	-	\$ -	\$ -	\$ 475	\$ 3,725	\$ 2,465	\$ 475	\$ -	\$ -	\$ -	\$ -	\$ 7,140	107%		
In-hood pool mem	\$	-	\$ -	\$ 925	\$ 4,750	\$ 3,800	\$ 1,875	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,350	102%		
Sec 5 club member	\$	-	\$ 9,450	\$ 3,850	\$ 4,665	\$ 1,550	\$ 1,150	\$ 800	\$ 2,500	\$ -	\$ -	\$ 5,000	\$ 28,965	120%		
<b>Total Memberships</b>	\$	-	\$ 11,550	\$ 5,125	\$ 10,240	\$ 9,475	\$ 5,490	\$ 1,275	\$ 2,500	\$ -	\$ -	\$ 5,000	\$ 50,655	113%		
Rentals	\$	1,488	\$ 3,520	\$ 595	\$ 743	\$ -	\$ 1,323	\$ 743	\$ 1,368	\$ 343	\$ 447	\$ 820	\$ 1,038	\$ 12,425	85%	
Other Income/ rein	\$	885	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (200)	\$ (50)	\$ 635	53%	
<b>Total Income</b>	\$	2,372	\$ 15,070	\$ 5,720	\$ 10,983	\$ 9,475	\$ 6,813	\$ 2,018	\$ 3,868	\$ 343	\$ 447	\$ 620	\$ 5,988	\$ 63,715	105%	
<b>Unpaid Sec 5 mem</b>	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 825	\$ 825	69%	
<b>EXPENSE</b>																
Mortgage	\$	1,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ 16,732	85%	
Property Taxes	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,804	\$ 266	\$ -	\$ 4,070	100%
Insurance	\$	538	\$ 494	\$ 248	\$ -	\$ 1,420	\$ 588	\$ 588	\$ 588	\$ 588	\$ 588	\$ 588	\$ 588	\$ 6,816	172%	
Pool (Hbl, Dales, Heat)	\$	-	\$ -	\$ -	\$ -	\$ 1,992	\$ 87	\$ 2,515	\$ 879	\$ -	\$ -	\$ 671	\$ -	\$ 6,143	85%	
Maintenance	\$	-	\$ -	\$ 250	\$ -	\$ -	\$ -	\$ 88	\$ 176	\$ 88	\$ 176	\$ 22	\$ -	\$ 799	72%	
Utilities: Electric	\$	127	\$ 129	\$ 126	\$ 125	\$ 103	\$ 144	\$ 637	\$ 695	\$ 723	\$ 482	\$ 155	\$ 136	\$ 3,583	97%	
Utilities: Gas	\$	59	\$ 147	\$ 147	\$ 147	\$ 147	\$ 153	\$ 160	\$ 160	\$ 160	\$ 176	\$ 176	\$ 176	\$ 1,807	81%	
Utilities: Water	\$	59	\$ 59	\$ 59	\$ 59	\$ 59	\$ 59	\$ 263	\$ 245	\$ 127	\$ 272	\$ 95	\$ 95	\$ 1,449	74%	
Utilities: Phone/Tra	\$	30	\$ 30	\$ 30	\$ 30	\$ 30	\$ 30	\$ 59	\$ 59	\$ 70	\$ 29	\$ 29	\$ 29	\$ 454	114%	
Lawn Service	\$	200	\$ -	\$ -	\$ -	\$ 200	\$ 720	\$ 300	\$ 400	\$ 300	\$ -	\$ 300	\$ -	\$ 2,220	73%	
Capital Expenses	\$	-	\$ 7,206	\$ -	\$ 3,200	\$ 1,500	\$ 285	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 12,191	132%	
Repair	\$	-	\$ -	\$ -	\$ 500	\$ -	\$ 79	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 579	199%	
Supplies/Admin	\$	119	\$ 54	\$ 94	\$ 66	\$ 170	\$ -	\$ -	\$ -	\$ -	\$ 46	\$ -	\$ 357	\$ 906	72%	
Payment Portal	\$	-	\$ -	\$ 26	\$ 16	\$ 24	\$ 46	\$ 17	\$ 6	\$ -	\$ -	\$ -	\$ -	\$ 135	31%	
Misc/ Cleanings	\$	200	\$ -	\$ -	\$ 1,187	\$ -	\$ 678	\$ -	\$ 339	\$ 170	\$ 509	\$ 339	\$ 170	\$ 3,592	454%	
<b>Total Expense</b>	\$	2,726	\$ 9,513	\$ 2,373	\$ 6,724	\$ 7,039	\$ 4,263	\$ 6,021	\$ 4,940	\$ 3,620	\$ 7,476	\$ 4,035	\$ 2,945	\$ 61,475	104%	
<b>Net</b>	\$	(354)	\$ 5,557	\$ 3,347	\$ 4,258	\$ 2,436	\$ 2,550	\$ (4,004)	\$ (1,073)	\$ (3,277)	\$ (7,029)	\$ (3,415)	\$ 3,043	\$ 2,239	153%	
<b>CashFlow</b>	\$	11,081	\$ 16,638	\$ 19,985	\$ 24,243	\$ 26,679	\$ 29,229	\$ 25,225	\$ 24,152	\$ 20,876	\$ 13,847	\$ 10,432	\$ 13,475	\$ 13,475	108%	

**Assumptions: Revenue**

- \* Club Member dues rate = \$350/\$400 | Pool Member Rate \$475
- \* Two \$2,500 property transfers (Oak Park Ct & Oak Hill Ct) | \* Roneys - unpaid members for 2023 & 2024
- \* Stouts move to Sec 5 - unpaid in 2024
- \* Rental rate \$395 + \$160 cleaning fees for 37 rentals & collecting \$100 clean fee 100% of the time.

**Assumptions: Expenses:**

- Jan - \$200 lawn due for 2023 activity. Feb: Cap Ex: HVAC #3 (\$3072 mat only)+ front landscape \$3,000
- Apr - Cap Ex \$3200 - chem doors + \$550 pool gate repair
- May - Cap Ex =HVAC replacement labor \$1,500
- Dec- Repair: Sand change in pool pumps | Dec: Taxes to pay on rental income overages

**Expenses Not Accounted/Assumed in 2024 or 2025:**

- \* Pool pump timer
- \* Camera for pool gate
- \* Decking project completion - fascia, railing, posts/post caps
- \* Sycamore Tree removal / continued back yard improvements
- \* Club Air Handler failures/replacements - 2 units in loft closets

2025

2025

43 45 78  
to '24

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL	
<b>Starting Account Balance</b>	\$ 13,475													
<b>INCOME</b>														
club member (non-)	\$ -	\$ 800	\$ 1,200	\$ 400	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,400	75%
Outside pool meml	\$ -	\$ -	\$ -	\$ 1,900	\$ 2,850	\$ 2,375	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,125	100%
In-hood pool meml	\$ -	\$ -	\$ 925	\$ 4,750	\$ 3,800	\$ 1,875	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,350	100%
sec 5 club member	\$ -	\$ 8,000	\$ 10,500	\$ 4,400	\$ 4,500	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 27,400	95%
<b>Total Memberships</b>	\$ -	\$ 8,800	\$ 12,625	\$ 11,450	\$ 11,150	\$ 4,250	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 48,275	95%
Rentals	\$ 595	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 6,040	49%
Other Income/ rein	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%
<b>Total Income</b>	\$ 595	\$ 9,295	\$ 13,120	\$ 11,945	\$ 11,645	\$ 4,745	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 54,315	85%
<b>Unpaid Sec 5 mem</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%
<b>EXPENSE</b>														
Mortgage	\$ 1,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ 3,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ 3,394	\$ 20,731	124%
Property Taxes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,804	\$ 266	\$ 4,070	100%
Insurance	\$ 538	\$ 494	\$ 248	\$ -	\$ 1,420	\$ 588	\$ 588	\$ 588	\$ 588	\$ 588	\$ 588	\$ 588	\$ 6,816	100%
Pool (Hbl, Dales, Healt	\$ -	\$ 1,670	\$ -	\$ -	\$ 2,191	\$ 2,767	\$ 967	\$ 967	\$ -	\$ -	\$ 738	\$ -	\$ 9,299	151%
Maintenance	\$ -	\$ -	\$ 250	\$ -	\$ -	\$ -	\$ 88	\$ 176	\$ 88	\$ 176	\$ 22	\$ -	\$ 799	100%
Utilities: Electric	\$ 127	\$ 129	\$ 126	\$ 125	\$ 103	\$ 144	\$ 637	\$ 695	\$ 723	\$ 482	\$ 155	\$ 136	\$ 3,583	100%
Utilities: Gas	\$ 59	\$ 147	\$ 147	\$ 147	\$ 147	\$ 153	\$ 160	\$ 160	\$ 160	\$ 176	\$ 176	\$ 176	\$ 1,807	100%
Utilities: Water	\$ 59	\$ 59	\$ 59	\$ 59	\$ 59	\$ 59	\$ 263	\$ 245	\$ 127	\$ 272	\$ 95	\$ 95	\$ 1,449	100%
Utilities: Phone/Tra	\$ 29	\$ 30	\$ 30	\$ 30	\$ 30	\$ 30	\$ 59	\$ 59	\$ 70	\$ 29	\$ 29	\$ 29	\$ 453	100%
Lawn Service	\$ -	\$ -	\$ 320	\$ 320	\$ 320	\$ 320	\$ 320	\$ 320	\$ 320	\$ 500	\$ 160	\$ -	\$ 2,900	131%
Capital Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%
Repair	\$ 50	\$ 50	\$ 50	\$ -	\$ -	\$ -	\$ 388			\$ 17	\$ 241	\$ -	\$ 796	137%
Supplies/Admin	\$ 64	\$ -	\$ 230	\$ -	\$ 30	\$ 21	\$ 377	\$ -	\$ -	\$ 12	\$ 115	\$ -	\$ 849	94%
Payment Portal	\$ -	\$ -	\$ 26	\$ 16	\$ 24	\$ 46	\$ 17	\$ 6	\$ -	\$ -	\$ -	\$ -	\$ 135	100%
Misc/ Cleanings	\$ 848	\$ 170	\$ 170	\$ 170	\$ 170	\$ 170	\$ 170	\$ 170	\$ 170	\$ 170	\$ 170	\$ 170	\$ 2,714	76%
<b>Total Expense</b>	\$ 3,168	\$ 4,143	\$ 3,049	\$ 2,261	\$ 5,887	\$ 7,690	\$ 5,428	\$ 4,779	\$ 3,640	\$ 7,620	\$ 4,148	\$ 4,588	\$ 56,400	92%
<b>Net</b>	\$ (2,573)	\$ 5,152	\$ 10,071	\$ 9,684	\$ 5,758	\$ (2,945)	\$ (4,933)	\$ (4,284)	\$ (3,145)	\$ (7,125)	\$ (3,653)	\$ (4,093)	\$ (2,085)	-93%
<b>CashFlow</b>	\$ 10,902	\$ 16,054	\$ 26,125	\$ 35,809	\$ 41,567	\$ 38,621	\$ 33,689	\$ 29,405	\$ 26,260	\$ 19,135	\$ 15,482	\$ 11,390	\$ 11,390	85%

**Assumptions: Revenue**

- \*Section 5 dues \$350/\$400 increases approx 15% to \$400/\$450
- \*1 paid rental per month
- \*1 \$2500 property transfers

**Assumptions: Expenses:**

- \*zero capital expenses (no upgrades, no deck finishings, etc)
- \*Feb - pool pump sand change

**Expenses Not Accounted/Assumed in 2024 or 2025:**

- \* Pool pump timer
- \* Camera for pool gate
- \* Decking project completion - fascia, railing, posts/post caps
- \* Sycamore Tree removal / continued back yard improvements
- \* Club Air Handler failures/replacements - 2 units in loft closets

2026

2026

as of 7/25

Starting Account Balance	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL		
<b>INCOME</b>	\$ 11,390														
club member (non)	\$ -	\$ 800	\$ 1,200	\$ 400	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,400	100%	
Outside pool mem	\$ -	\$ -	\$ -	\$ 1,900	\$ 2,850	\$ 2,375	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,125	100%	
In-hood pool mem	\$ -	\$ -	\$ 925	\$ 4,750	\$ 3,800	\$ 1,875	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,350	100%	
sec 5 club member	\$ -	\$ 8,000	\$ 8,000	\$ 4,400	\$ 4,500	\$ -	\$ -	\$ -	\$ 2,500	\$ -	\$ 2,500	\$ -	\$ 29,900	109%	
<b>Total Memberships</b>	\$ -	\$ 8,800	\$ 12,625	\$ 11,450	\$ 11,150	\$ 4,250	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 50,775	105%	
Rentals	\$ 595	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 6,040	100%	
Other Income/ rein	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	
<b>Total Income</b>	\$ 595	\$ 9,295	\$ 13,120	\$ 11,945	\$ 11,645	\$ 4,745	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 495	\$ 56,815	105%	
<b>EXPENSE</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	
Mortgage	\$ 1,394	\$ 1,394	\$ 1,394	\$ 1,394	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,577	27%	
Property Taxes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,804	\$ 266	\$ -	\$ 4,070	100%	
Insurance	\$ 538	\$ 494	\$ 248	\$ -	\$ 1,420	\$ 588	\$ 588	\$ 588	\$ 588	\$ 588	\$ 588	\$ 588	\$ 6,816	100%	
Pool (HBL, Dales, Health)	\$ -	\$ 1,670	\$ -	\$ -	\$ 2,191	\$ 2,767	\$ 967	\$ 967	\$ -	\$ -	\$ 738	\$ -	\$ 9,299	100%	
Maintenance	\$ -	\$ -	\$ 250	\$ -	\$ -	\$ -	\$ 88	\$ 176	\$ 88	\$ 176	\$ 22	\$ -	\$ 799	100%	
Utilities: Electric	\$ 127	\$ 129	\$ 126	\$ 125	\$ 103	\$ 144	\$ 637	\$ 695	\$ 723	\$ 482	\$ 155	\$ 136	\$ 3,583	100%	
Utilities: Gas	\$ 59	\$ 147	\$ 147	\$ 147	\$ 147	\$ 153	\$ 160	\$ 160	\$ 160	\$ 176	\$ 176	\$ 176	\$ 1,807	100%	
Utilities: Water	\$ 59	\$ 59	\$ 59	\$ 59	\$ 59	\$ 59	\$ 263	\$ 245	\$ 127	\$ 272	\$ 95	\$ 95	\$ 1,449	100%	
Utilities: Phone/Tr	\$ 29	\$ 30	\$ 30	\$ 30	\$ 30	\$ 30	\$ 59	\$ 59	\$ 70	\$ 29	\$ 29	\$ 29	\$ 453	100%	
Lawn Service	\$ -	\$ -	\$ 320	\$ 320	\$ 320	\$ 320	\$ 320	\$ 320	\$ 320	\$ 500	\$ 160	\$ -	\$ 2,900	100%	
Capital Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	
Repair	\$ 50	\$ 50	\$ 50	\$ -	\$ -	\$ -	\$ 388	\$ -	\$ -	\$ 17	\$ 241	\$ -	\$ 796	100%	
Supplies/Admin	\$ 64	\$ -	\$ 230	\$ -	\$ 30	\$ 21	\$ 377	\$ -	\$ -	\$ 12	\$ 115	\$ -	\$ 849	100%	
Payment Portal	\$ -	\$ -	\$ 26	\$ 16	\$ 24	\$ 46	\$ 17	\$ 6	\$ -	\$ -	\$ -	\$ -	\$ 135	100%	
Misc/ Cleanings	\$ 848	\$ 170	\$ 170	\$ 170	\$ 170	\$ 170	\$ 170	\$ 170	\$ 170	\$ 170	\$ 170	\$ 170	\$ 2,714	100%	
<b>Total Expense</b>	\$ 3,168	\$ 4,143	\$ 3,049	\$ 2,261	\$ 4,493	\$ 4,296	\$ 4,033	\$ 3,384	\$ 2,245	\$ 6,226	\$ 2,754	\$ 1,194	\$ 41,246	73%	
<b>Net</b>	\$ (2,573)	\$ 5,152	\$ 10,071	\$ 9,684	\$ 7,152	\$ 449	\$ (3,538)	\$ (2,889)	\$ (1,750)	\$ (5,731)	\$ (2,259)	\$ (699)	\$ 15,569	-747%	
<b>CashFlow</b>	\$ 8,816	\$ 13,968	\$ 24,040	\$ 33,724	\$ 40,876	\$ 41,324	\$ 37,786	\$ 34,897	\$ 33,146	\$ 27,416	\$ 25,157	\$ 24,458	\$ 26,958	237%	

**Assumptions: Revenue**  
 \*Section 5 dues same as 2025  
 \*1 paid rental per month  
 \*2 \$2500 property transfers

**Assumptions: Expenses:**  
 \*zero capital expenses (no upgrades, no deck finishings, etc)

**Dues Landscape**

	2024		2023		2022		2021	
	# members	\$ collected						
club member	9	\$ 3,200	9	\$ 3,150	9	\$ 3,150	11	\$ 3,900
outside pool	15	\$ 7,125	16	\$ 6,650	19	\$ 7,750	18	\$ 7,650
pool member	24	\$ 11,350	27	\$ 11,100	23	\$ 9,300	23	\$ 9,800
Sec 5 member	61	\$ 28,150	56	\$ 24,050	58	\$ 27,485	57	\$ 31,700
<b>Grand Total</b>	<b>109</b>	<b>\$ 49,825</b>	<b>108</b>	<b>\$ 44,950</b>	<b>109</b>	<b>\$ 47,685</b>	<b>109</b>	<b>\$ 53,050</b>

**Payment Method**

	2024	2023	2022	2021
	#	\$	#	\$
handed	3	\$ 1,050	13	\$ 4,750
mail	59	\$ 26,900	46	\$ 16,850
online	45	\$ 18,925	46	\$ 17,950
online billpay	1	\$ 475	1	\$ 400
title check	1	\$ 2,500	2	\$ 5,000
<b>Grand Total</b>	<b>109</b>	<b>\$ 49,850</b>	<b>108</b>	<b>\$ 44,950</b>