Bobbin Brook HOA
Annual Cash Forecast
As of 3/19/2024

Scenario 1: flat dues through 2030

		Actual	Actual	Actual	Actual	Actual	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	
		12/31/19 Tue	12/31/20 Thu	12/31/21 Fri	12/31/22 Sat	12/31/23 Sun	12/31/24 Tue	12/31/25 Wed	12/31/26 Thu	12/31/27 Fri	12/31/28 Sun	12/31/29 Mon	12/31/30 Tue	
	Cash Inflows													
[1]	Homeowners Dues	$ 82,173	$ 76,415	$ 81,120	$ 84,960	$ 89,280	$ 89,000	$ 89,000	$ 89,000	$ 89,000	$ 89,000	$ 89,000	$ 89,000	
[2]	Interest Income	67	1,230	629	8,498	2,831	8,645	9,895	11,145	12,395	13,645	14,895	16,145	2.50%
	Transfer from CD Accounts						-	-	-	-	-	-	-	
	Total Inflows	82,240	77,645	81,749	93,458	92,111	97,645	98,895	100,145	101,395	102,645	103,895	105,145	
	Operating Cash Outflows													
	Landscaping & Grounds Keeping	(15,205)	(18,375)	(15,382)	(19,769)	(46,111)	(25,000)	(25,000)	(25,000)	(25,000)	(25,000)	(25,000)	(25,000)	
[3]	Road Repair Project	-	-	-	-	-	-	-	-	-	-	-	(600,000)	
	Repairs & Maintenance	(12,062)	(13,259)	(13,016)	(3,906)	(5,196)	(7,500)	(7,725)	(7,957)	(8,195)	(8,441)	(8,695)	(8,955)	
	Insurance	(5,266)	(6,139)	(6,176)	(6,588)	(6,864)	(7,208)	(7,568)	(7,946)	(8,344)	(8,761)	(9,199)	(9,659)	
	Professional Fees	(4,100)	(4,100)	(4,750)	(4,600)	(4,200)	(4,500)	(4,635)	(4,774)	(4,917)	(5,065)	(5,217)	(5,373)	
	Utilities	(1,055)	(1,121)	(1,548)	(2,286)	(3,799)	(4,200)	(4,326)	(4,456)	(4,589)	(4,727)	(4,869)	(5,015)	
	Taxes, Permits, Supplies	(901)	(538)	(804)	(3,439)	(4,306)	(4,500)	(4,635)	(4,774)	(4,917)	(5,065)	(5,217)	(5,373)	
	Total Outflows	(38,589)	(43,533)	(41,676)	(40,587)	(70,477)	(52,908)	(53,889)	(54,907)	(55,963)	(57,059)	(58,196)	(659,376)	
	Net Cash Flows	(38,589)	34,112	40,073	52,871	21,634	44,737	45,006	45,238	45,431	45,586	45,699	(554,231)	
	Capital City Checking													
	Opening Balance		(38,589)	(4,477)	35,597	88,468	107,500	102,237	97,243	92,480	87,912	83,497	79,196	
	Net Inflow/(Outflow)	(38,589)	34,112	40,073	52,871	21,634	44,737	45,006	45,238	45,431	45,586	45,699	(554,231)	
	Transfer to/from CD's	-	-	-	-	-	(50,000)	(50,000)	(50,000)	(50,000)	(50,000)	(50,000)	600,000	
	Closing Balance	(38,589)	(4,477)	35,597	88,468	110,102	102,237	97,243	92,480	87,912	83,497	79,196	124,965	[5]
[4]	**Certificate of Deposit**													
	Opening Available	345,783	345,783	345,783	345,783	345,783	345,783	395,783	445,783	495,783	545,783	595,783	645,783	
	Transfer (Out)/In	-	-	-	-	-	50,000	50,000	50,000	50,000	50,000	50,000	(600,000)	
	Closing CD Balance	$ 345,783	$ 345,783	$ 345,783	$ 345,783	$ 345,783	$ 395,783	$ 445,783	$ 495,783	$ 545,783	$ 595,783	$ 645,783	$ 45,783	
	Net Cash (Checking + CD)						$ 498,020	$ 543,026	$ 588,263	$ 633,695	$ 679,280	$ 724,979	$ 170,748	

[1] Assumes same quantity of HOA dues x 86 homes
[2] Assumes average of 2.5% APY
[3] Road repair cost estimate $600k
[4] Move $50k/yr from Checking to CDs. Continue reinvestment at 7, 12, 24 month terms. Consider MMAs as Road Project approaches.

[5] **Dues Impact Analysis**

	annual incr	checking balance 2029	checking balance 2030 (after road project)
scenario 1	0%	$ 80,000	$ 125,000
scenario 2	3%	$ 121,000	$ 184,000
scenario 3	5%	$ 150,000	$ 227,000

Annual Dues Per House						$ 1,029	$ 1,029	$ 1,029	$ 1,029	$ 1,029	$ 1,029	$ 1,029	0%
Homes						86	86	86	86	86	86	86	
Total HOA Dues	$ 76,415	$ 76,415	$ 81,120	$ 84,960	$ 89,280	$ 89,000	$ 89,000	$ 89,000	$ 89,000	$ 89,000	$ 89,000	$ 89,000	