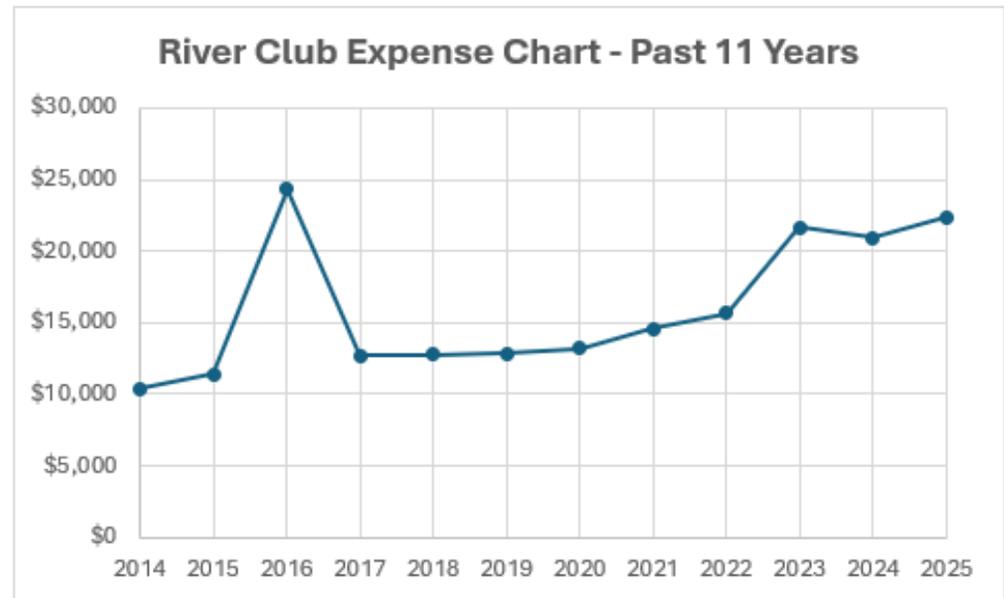


The River Club Fixed and Variable Expenses

Year	Expenses	% Difference from previous year
2025	\$22,350	6.78%
2024	\$20,931	-3.47%
2023	\$21,683	38.75%
2022	\$15,627	7.33%
2021	\$14,560	10.00%
2020	\$13,236	3.09%
2019	\$12,839	0.60%
2018	\$12,762	0.24%
2017	\$12,732	-47.61%
2016	\$24,302	113.04%
2015	\$11,407	9.61%
2014	\$10,407	
Average		12.58%





2025 Variable Expense Details	Debit Amount
Clearing of trees at Shoreline cul-de-sac (Hurricane Damage)	\$2,800
Install Water Line at Entrance	\$2,075
Install water meter, valve box, backflow preventor, regulator	\$1,568
Tree Trimming - Entrance and Dock	\$900
Replace 19 sprinkler heads - Entrance	\$822
Street Sign Install - Labor	\$490
Install Annual Flowers at Entrance	\$345
Sympathy Flowers	\$104
Transplant gifted loropetalums to Shoreline cu-de-sac	\$100
Edging Shoreline golf course side	\$85
Notary Services	\$85
Sprinkler Repair	\$59
Mailbox Flag Holders	\$26
TOTAL Variable Expenses	\$9,458
FIXED EXPENSE AMOUNT	\$12,892
TOTAL EXPENSES	\$22,350

Known 2026 Variable Expenses	Estimate
Repair Entrance Ground from vehicle damage	\$120
Repair Swing at community dock due to rotten posts	\$800
Replace 6 plants at entrance	\$300
TOTAL EXPENSES	\$1,220

**** Mike Bell completed several tasks to save HOA from additional expenses ****



NO increase in dues with a 10% increase in expenses

	2026	2027	2028	2029	2030
Number of Members	84	84	84	84	84
Annual Dues/Member (NO increase)	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300
Annual Dues Income	\$25,200	\$ 25,200	\$ 25,200	\$ 25,200	\$ 25,200
Previous Years Balance	\$ 1,241	\$ 12,356	\$ 10,513	\$ 5,965	\$ (1,558)
One Time Assessment @\$125/Lot	\$10,500				
Total Estimated Income	\$36,941	\$ 37,556	\$ 35,713	\$ 31,165	\$ 23,642
Estimated Expense Total (10% increase)	\$24,585	\$ 27,044	\$ 29,748	\$ 32,723	\$ 35,995
Estimated End of Year Balance	\$12,356	\$ 10,513	\$ 5,965	\$ (1,558)	\$ (12,353)

10% increase in dues and 10% increase in expenses

	2026	2027	2028	2029	2030
Number of Members	84	84	84	84	84
Annual Dues/Member (10% increase)	\$ 300	\$ 330	\$ 363	\$ 399	\$ 439
Annual Dues Income	\$25,200	\$ 27,720	\$ 30,492	\$ 33,541	\$ 36,895
Previous Years Balance	\$ 1,241	\$ 12,356	\$ 13,033	\$ 13,777	\$ 14,595
One Time Assessment @\$125/Lot	\$10,500				
Total Estimated Income	\$36,941	\$ 40,076	\$ 43,525	\$ 47,318	\$ 51,491
Estimated Expense Total (10% increase)	\$24,585	\$ 27,044	\$ 29,748	\$ 32,723	\$ 35,995
Estimated End of Year Balance	\$12,356	\$ 13,033	\$ 13,777	\$ 14,595	\$ 15,496