

11/19/20 Riverwalk Cash Flow - Savings - 2021 to 2031 **Final**

YEAR	DESC	AMOUNT	BALANCE
2020	12/31/2020 Beg Savings Balance *	935000	935000
2021	Budget New Saving Added	218000	1153000
2021	Repl Golf Cart	-3000	1150000
2021	Roof Consultant	30000	1180000
2021	84 Roofs 2020-2021	-353500	826500
2021	Est Cost Sink Hold Repair **	-70000	756500
2022	Budget New Saving Added	218000	974500
2022	Repl Golf Cart	-3000	971500
2022	45 Roofs+ 3% Inflation	-195133	776367
2022	Roof Consultant	-15000	761367
2023	Budget New Saving Added	218000	979367
2023	Repair/Seal Streets	-80000	899367
2023	Paint 72 Units + 3% Inflation	-141625	757742
2023	30 Roofs + 6% Inflation	-133878	623864
2023	Roof Consultant	-15000	608864
2024	Budget New Saving Added	218000	826864
2024	Paint 79 Units + 6% Inflation	-160060	666804
2024	44 Roofs + 9% Inflation	-201911	464893
2024	Roof Consultant	-15000	449893
2025	Budget New Saving Added	218000	667893
2025	Boat Dock Renovate/Dredge	-20000	647893
2025	Repl Golf Cart	-4000	643893
2025	122 Roofs +12% Inflation	-575254	68639
2025	Roof Consultant	-15000	53639
2026	Budget New Saving Added	218000	271639
2026	Major Pool Repairs	-50000	221639
2026	Sport Court Resurface	-15000	206639
2027	Budget New Saving Added	218000	424639
2027	Repl Golf Cart	-4000	420639
2027	Paint 89 Units + 15% Inflation	-196075	224564
2028	Budget New Saving Added	218000	442564
2028	Paint 100 Units +18% Inflation	-227150	215414
2029	Budget New Saving Added	218000	433414
2029	15 Roofs + 24% Inflation	-78306	355108
2029	Roof Consultant	-15000	340108
2030	Paint 72 Units + 24% Inflation	-170500	169608
2030	Budget New Saving Added	218000	387608
2031	Budget New Saving Added	218000	605608

* \$1,120,000 Total Cash in Bank as of 10/31/2020 Bank Statement
 -135,000 Est Total Cash needed for operations from 10/31 to 12/31/2020
 - 50,000 Balance in Boat Yard savings

 \$935,000 Cash in Bank now for Capital Improvements

** No idea of actual pond sink hole repair cost until after major excavation

ESTIMATED SAVINGS CASH FLOW ASSUMPTIONS:

Painting/Roofing actual costs in 2020 will repeat plus 3% inflation per year
 Calculations take in account painting is now every 8 years vs 7 years
 NO CONTINGENCY Provided for emergenies - hurricane, new sink holes, etc
 Saving contribution will remain at \$218,000 per yr in 2021 & thereafter