

Income	
Deschutes	20,223
Non-HOA Donations	700
Other	530
Total Income	<u>21,453</u>
Expenses	
Insurance	1,220
Snow Removal, other	7,688
Total Expenses	<u>8,908</u>
Total profit (loss)	<u>12,545</u>

10.1.19-9.30.2020

Income	
Deschutes	21,214
Non-HOA Donations	100
Other	144
Total Income	<u>21,458</u>
Expenses	
Insurance	956
Attorney fees	3,924
Road Repair	1,278
Snow Removal	3,053
Other	298
Total Expenses	<u>9,509</u>
Total profit (loss)	<u>11,949</u>

Average Profit 4yrs 12,172

Bank Balance 9.30.20	61,090
Projected Profit 5 yrs	60,859
Project Bank Bal. 9.30.25	<u>121,949</u>

Est cost of chip seal w/20% increase	135,875
Shortfall	13,926
Addition annual cash needed annually	2,785

Notes: I have not included any increases in tax payments just average profits,
I felt that snow removal is very variable and this would almost guarantee
the support the SRD needed.