

BCPA Future Budget Projections Spreadsheet

This tool is designed to model how specific association projects—like the front entrance or boat ramp repairs—interact with economic factors to impact homeowner maintenance fees.

Based on the details provided, here is a summary of how the spreadsheet calculates its projections:

Key Interactive Variables

You can adjust these **six yellow cells** to see different financial scenarios:

- **Projected Interest Rate Row 8:** Interest income from "Investment Remaining" (Row 4).
- **Projected Inflation Rate Row 11:** Automatically scales your Expenses (Rows 12 – 28) over time.
- **Front Entrance Expenditures Row 3:** Allows for four different spending levels to see the immediate and long-term impact on budgets.

Critical Financial Logic

- **Boat Ramp Reserve Row 2:** earmarks \$50,000 for 120 feet of bulkhead and ramp repairs.
- **Income Calculation Row 9:** Total Income is the sum of maintenance fees plus the interest earned on your remaining investments.
- **Total Expenses Row 28:** Total expenses scaled annually by the entered inflation rate
- **Net Income Row 30:** Net income is Total Income(Row 9) minus Total Expenses (Row 28)

- **The Bottom Line:** If "Net Income" (Row 30) is negative, Row 32 calculates the total shortfall, which is then broken down per member (Row 33) based on the 91-member count.

Member Impact Breakdown

- **Additional Fee Per Member Row 33:** This is the "gap" amount each member would need to cover to balance the budget.

- **Total Maintenance Fee Needed Row 35:** This represents the maintenance fee (current fee + additional needed) needed to balance the budget.

If you have questions, please call me at 713 688 1849.

Scott Taylor, Treasurer