

Porta Bella Yacht & Tennis Club - Consolidated
Budget Analysis WorkSheet
January 1, 2026 - December 31, 2026

Description	Annual 2025 Approved Budget	Projected Annualized 2025 Actual	Budget vs. Projected 2025 Variance	Proposed 2026 Annual Budget	Annual '25 Budget vs. '26 Budget Variance (\$)	Percentage Variance (%)
**REVENUE						
Owner Assessments	6,497,336	6,513,834	-16,498	6,876,230	378,894	5.83
Reserve Income	300,000	300,012	-12	518,400	218,400	72.80
Reserve Income-SIRS	0	0	0	1,019,100	1,019,100	100.00
Special Assess. 2023	0	562,044	-562,044	0	0	0.00
Special Assess Fees	0	573,538	-573,538	0	0	0.00
Legal & Collection Fees	5,000	2,912	2,088	1,000	-4,000	-80.00
Capital Replacement - East	14,085	9,150	4,935	0	-14,085	-100.00
Capital Replacement - West	6,180	6,180	0	0	-6,180	-100.00
Capital Replacement - South	3,915	4,350	-435	0	-3,915	-100.00
Returned Check Fees	0	720	-720	0	0	0.00
Screening Fees	7,000	2,895	4,105	3,000	-4,000	-57.14
Application/Keys/Clicker Fees	3,000	3,465	-465	3,000	0	0.00
Dock Maintenance Fee - East	14,650	11,760	2,890	0	-14,650	-100.00
Dock Maintenance Fee - West	6,180	7,420	-1,240	0	-6,180	-100.00
Dock Maintenance Fee - South	3,915	5,265	-1,350	0	-3,915	-100.00
Transponder Income	0	1,020	-1,020	0	0	0.00
Late Charge Fees	0	9,609	-9,609	6,000	6,000	100.00
Interest Income	125	124	1	0	-125	-100.00
Reserve Interest	0	12,663	-12,663	0	0	0.00
Spec Assess Interest	0	31,445	-31,445	0	0	0.00
Miscellaneous Income	1,900	0	1,900	0	-1,900	-100.00
Administrative Fee-- Demand Letter	0	6,372	-6,372	0	0	0.00
Rental Income	0	375	-375	0	0	0.00
House Charges	0	-4,857	4,857	0	0	0.00
Davit Maintenance	1,575	6,244	-4,669	0	-1,575	-100.00
Cable Income	0	526	-526	0	0	0.00
Electric Reimbursement - Docks East	4,926	3,063	1,863	0	-4,926	-100.00
Electric Reimbursement - Docks West	1,606	1,606	0	0	-1,606	-100.00
Electric Reimbursement - Docks South	1,998	3,657	-1,659	0	-1,998	-100.00
**TOTAL REVENUE	6,873,391	8,075,392	-1,202,001	8,426,730	1,553,339	22.60
EXPENSES						
**ADMINISTRATIVE						
Audit Fees	13,500	13,500	0	13,500	0	0.00
Master Assessments	1,443,937	1,443,948	-11	1,907,245	463,308	32.09
Bad Debts	2,500	0	2,500	11,000	8,500	340.00
Bank Charges	555	720	-165	500	-55	-9.91
Computer Maint/Supp	3,000	5,490	-2,490	6,000	3,000	100.00
Credit Card Fees	0	59,757	-59,757	0	0	0.00
Assoc. Owned Units	35,995	35,290	705	41,015	5,020	13.95
South/West Assoc. Owned Units	13,913	14,030	-117	17,529	3,616	25.99
Legal Fees	30,000	74,904	-44,904	100,000	70,000	233.33
Annual Condo Fees	1,656	1,274	382	1,380	-276	-16.67
License,Taxes,Permit	5,050	1,114	3,936	4,225	-825	-16.34
Corporate Annual Rep	200	0	200	0	-200	-100.00
Clubhouse Food & Drink	1,000	0	1,000	1,000	0	0.00
Newsletter Expense	1,000	0	1,000	0	-1,000	-100.00
Office Supplies	7,500	1,731	5,769	7,500	0	0.00
Postage	7,050	99	6,951	7,000	-50	-0.71
Copy & Print	7,000	-1,402	8,402	7,000	0	0.00
Professional Fees-- Reserve Study	11,500	3,750	7,750	11,500	0	0.00
Radios & Cells	1,200	0	1,200	1,200	0	0.00
Screening Fees	0	-120	120	0	0	0.00
Miscellaneous	1,700	1,220	480	0	-1,700	-100.00
Holiday Lighting	8,000	0	8,000	8,000	0	0.00
**TOTAL ADMINISTRATIVE	1,596,256	1,655,305	-59,049	2,145,594	549,338	34.41

Description	Annual 2025 Approved Budget	Projected Annualized 2025 Actual	Budget vs. Projected 2025 Variance	Proposed 2026 Annual Budget	Annual '25 Budget vs. '26 Budget Variance (\$)	Percentage Variance (%)
**PROPERTY INSURANCE						
Liability Insurance - East	1,000	784	216	0	-1,000	-100.00
Liability Insurance - South	500	393	107	0	-500	-100.00
Multiperil Insurance	2,131,628	2,211,801	-80,173	1,714,333	-417,295	-19.58
Liability Insurance - West	500	393	107	0	-500	-100.00
Ins Finance Charge	70,000	62,613	7,387	31,000	-39,000	-55.71
**TOTAL PROPERTY INSURANCE	2,203,628	2,275,984	-72,356	1,745,333	-458,295	-20.80
**UTILITIES						
Electricity	160,000	138,363	21,637	152,000	-8,000	-5.00
Water & Sewer	291,667	278,647	13,020	292,200	533	0.18
Water/Sewer - Docks East	1,200	1,184	16	0	-1,200	-100.00
Water/Sewer - Docks South	800	717	83	0	-800	-100.00
Water & Sewer - Docks West	800	717	83	0	-800	-100.00
Gas Utilities	45,913	37,080	8,833	54,000	8,087	17.61
Electricity - Docks East	3,800	3,664	136	0	-3,800	-100.00
Electricity - Docks South	1,600	1,596	4	0	-1,600	-100.00
Electricity - Docks West	1,600	1,564	36	0	-1,600	-100.00
Telephone	15,900	15,358	542	16,500	600	3.77
**TOTAL UTILITIES	523,280	478,890	44,390	514,700	-8,580	-1.64
**CONTRACTS						
Cable Television	357,322	362,951	-5,629	365,000	7,678	2.15
Elevator Contract	19,860	13,406	6,454	18,000	-1,860	-9.37
Equipment Contract- - Access Ctrl/CCTV Sys	0	2,222	-2,222	0	0	0.00
Equipment Contract- - Alarm System	8,506	18,860	-10,354	15,000	6,494	76.35
Equipment Contract- - Gym	4,200	0	4,200	4,200	0	0.00
Equipment Contract- - Office Equipment	7,560	3,381	4,179	13,000	5,440	71.96
Fire Alarm Monitoring	26,675	16,946	9,729	27,000	325	1.22
Generator	3,107	0	3,107	3,107	0	0.00
Hvac System	19,580	0	19,580	22,000	2,420	12.36
Janitorial Service	147,800	168,600	-20,800	197,000	49,200	33.29
Lawn Maintenance	80,000	76,062	3,938	82,000	2,000	2.50
Management Services	49,000	46,428	2,572	48,000	-1,000	-2.04
Pest Control	24,469	16,595	7,874	17,000	-7,469	-30.52
Pool/Spa Contract	20,100	21,000	-900	31,000	10,900	54.23
Roof Contract	21,200	9,659	11,541	22,000	800	3.77
Security Services	188,388	229,774	-41,386	253,000	64,612	34.30
Uniforms Contract	2,000	-996	2,996	2,000	0	0.00
**TOTAL CONTRACTS	979,767	984,888	-5,121	1,119,307	139,540	14.24
**SALARIES & BENEFITS						
Salaries- - General	649,916	653,320	-3,404	667,000	17,084	2.63
Group Health Insurance Exp.	60,218	40,316	19,902	60,000	-218	-0.36
**TOTAL SALARIES & BENEFITS	710,134	693,636	16,498	727,000	16,866	2.38

Description	Annual 2025 Approved Budget	Projected Annualized 2025 Actual	Budget vs. Projected 2025 Variance	Proposed 2026 Annual Budget	Annual '25 Budget vs. '26 Budget Variance (\$)	Percentage Variance (%)
**REPAIRS/MAINTENANCE						
R&M-HVAC	7,000	64,702	-57,702	29,000	22,000	314.29
Recreation Facilities	5,000	0	5,000	5,000	0	0.00
R&M-Elevator	12,500	29,460	-16,960	26,500	14,000	112.00
R&M- Doors & Locks	0	132	-132	0	0	0.00
R&M-Electrical	10,000	39,800	-29,800	17,000	7,000	70.00
R&M-Gym Supplies	1,500	2,416	-916	5,000	3,500	233.33
R&M-Garage	3,000	0	3,000	3,000	0	0.00
R&M-General	50,000	65,418	-15,418	66,000	16,000	32.00
R&M-General Docks East	30,000	382	29,618	0	-30,000	-100.00
R&M-Generator	6,000	0	6,000	3,000	-3,000	-50.00
R&M-General Docks West	7,000	-612	7,612	0	-7,000	-100.00
R&M-Golf Cart	12,000	10,304	1,696	6,000	-6,000	-50.00
R&M-General Docks South	6,000	0	6,000	0	-6,000	-100.00
Maintenance Supplies	36,000	-13,689	49,689	45,000	9,000	25.00
R&M-Alarm	18,500	30,449	-11,949	38,000	19,500	105.41
R&M-Sprinkler	0	12,829	-12,829	0	0	0.00
R&M-Plumbing	25,000	25,864	-864	29,500	4,500	18.00
R&M-West Spa	500	0	500	500	0	0.00
R&M - Pool	7,000	11,022	-4,022	13,000	6,000	85.71
R&M-Pool Furn/Equip	2,000	6,316	-4,316	3,500	1,500	75.00
R&M-Roof	15,000	13,950	1,050	15,000	0	0.00
Landscaping Extras	27,500	77,031	-49,531	39,500	12,000	43.64
Irrigation	4,000	23,577	-19,577	21,000	17,000	425.00
Tree Trimming	22,000	38,377	-16,377	26,000	4,000	18.18
Unit Owner Door/Screen/Wind	1,000	0	1,000	1,000	0	0.00
Cleaning Supplies	8,000	2,168	5,832	8,000	0	0.00
Paint Supplies	0	384	-384	0	0	0.00
R&M Security Systems	13,500	4,677	8,823	13,000	-500	-3.70
Contingency	230,326	54,749	175,577	223,796	-6,530	-2.84
**TOTAL REPAIRS/MAINTENANCE	560,326	499,706	60,620	637,296	76,970	13.74
**SPECIAL ASSESSMENT						
Special Assess Transfer - 2023	0	562,044	-562,044	0	0	0.00
Spec Assess-Interest 2023	0	31,445	-31,445	0	0	0.00
Special Assess Transfer - 2020	0	573,538	-573,538	0	0	0.00
**TOTAL SPECIAL ASSESSMENT	0	1,167,027	-1,167,027	0	0	0.00
**RESERVE TRANSFERS						
Reserve Transfers	300,000	300,012	-12	518,400	218,400	72.80
Reserve Interest	0	12,663	-12,663	0	0	0.00
SIRS Reserve Transfer	0	0	0	1,019,100	1,019,100	100.00
**TOTAL RESERVE TRANSFERS	300,000	312,675	-12,675	1,537,500	1,237,500	412.50
**PRIOR YEAR ACTIVITY						
Prior Year Expense	0	-974	974	0	0	0.00
**TOTAL PRIOR YEAR ACTIVITY	0	-974	974	0	0	0.00
**TOTAL EXPENSES	6,873,391	8,067,137	-1,193,746	8,426,730	1,553,339	22.60
Operating Net Income or Loss		8,255	-8,255			

Porta Bella Yacht & Tennis Club - Master
Budget Analysis WorkSheet
January 1, 2026 - December 31, 2026

Description	Annual 2025 Approved Budget	Projected Annualized 2025 Actual	Budget vs. Projected 2025 Variance	Proposed 2026 Annual Budget	Annual '25 Budget vs. '26 Budget Variance (\$)	Percentage Variance (%)
**REVENUE						
Owner Assessments	1,427,438	1,443,946	-16,508	1,531,144	103,706	7.27
Reserve Income	0	0	0	127,600	127,600	100.00
Reserve Income-SIRS	0	0	0	235,500	235,500	100.00
Legal & Collection Fees	5,000	2,912	2,088	1,000	-4,000	-80.00
Returned Check Fees	0	720	-720	0	0	0.00
Screening Fees	7,000	2,895	4,105	3,000	-4,000	-57.14
Application/Keys/Clicker Fees	3,000	3,465	-465	3,000	0	0.00
Dock Maintenance Fee - East	0	0	0	0	0	0.00
Dock Maintenance Fee - South	0	0	0	0	0	0.00
Transponder Income	0	1,020	-1,020	0	0	0.00
Late Charge Fees	0	9,609	-9,609	6,000	6,000	100.00
Interest Income	0	18	-18	0	0	0.00
Spec Assess Interest	0	31,431	-31,431	0	0	0.00
Miscellaneous Income	1,500	0	1,500	0	-1,500	-100.00
Administrative Fee- - Demand Letter	0	6,372	-6,372	0	0	0.00
Rental Income	0	375	-375	0	0	0.00
House Charges	0	-4,857	4,857	0	0	0.00
Davit Maintenance	0	0	0	0	0	0.00
Cable Income	0	526	-526	0	0	0.00
**TOTAL REVENUE	1,443,938	1,498,432	-54,494	1,907,244	463,306	32.09
EXPENSES						
**ADMINISTRATIVE						
Audit Fees	13,500	13,500	0	13,500	0	0.00
Bad Debts	0	0	0	0	0	0.00
Bank Charges	550	720	-170	500	-50	-9.09
Computer Maint/Supp	3,000	5,490	-2,490	6,000	3,000	100.00
Credit Card Fees	0	59,757	-59,757	0	0	0.00
Assoc. Owned Units	35,995	35,290	705	41,015	5,020	13.95
South/West Assoc. Owned Units	13,913	14,030	-117	17,529	3,616	25.99
Legal Fees	30,000	74,904	-44,904	100,000	70,000	233.33
License,Taxes,Permit	1,500	0	1,500	1,700	200	13.33
Corporate Annual Rep	200	0	200	0	-200	-100.00
Clubhouse Food & Drink	1,000	0	1,000	1,000	0	0.00
Newsletter Expense	1,000	0	1,000	0	-1,000	-100.00
Office Supplies	7,500	1,731	5,769	7,500	0	0.00
Postage	7,000	0	7,000	7,000	0	0.00
Copy & Print	7,000	-1,402	8,402	7,000	0	0.00
Professional Fees- - Reserve Study	11,500	3,750	7,750	11,500	0	0.00
Radios & Cells	1,200	0	1,200	1,200	0	0.00
Screening Fees	0	-120	120	0	0	0.00
Miscellaneous	0	274	-274	0	0	0.00
Holiday Lighting	8,000	0	8,000	8,000	0	0.00
**TOTAL ADMINISTRATIVE	142,858	207,924	-65,066	223,444	80,586	56.41
**PROPERTY INSURANCE						
Multiperil Insurance	235,000	219,518	15,482	220,000	-15,000	-6.38
Ins Finance Charge	70,000	62,613	7,387	31,000	-39,000	-55.71
**TOTAL PROPERTY INSURANCE	305,000	282,131	22,869	251,000	-54,000	-17.70
**UTILITIES						
Gas Utilities	0	0	0	2,000	2,000	100.00
Telephone	7,500	9,032	-1,532	9,000	1,500	20.00
**TOTAL UTILITIES	7,500	9,032	-1,532	11,000	3,500	46.67

Description	Annual 2025 Approved Budget	Projected Annualized 2025 Actual	Budget vs. Projected 2025 Variance	Proposed 2026 Annual Budget	Annual '25 Budget vs. '26 Budget Variance (\$)	Percentage Variance (%)
**CONTRACTS						
Equipment Contract- - Alarm System	8,506	18,620	-10,114	15,000	6,494	76.35
Equipment Contract- - Gym	4,200	0	4,200	4,200	0	0.00
Equipment Contract- - Office Equipment	7,560	3,381	4,179	13,000	5,440	71.96
Hvac System	19,580	0	19,580	22,000	2,420	12.36
Lawn Maintenance	80,000	76,062	3,938	82,000	2,000	2.50
Management Services	46,000	43,428	2,572	48,000	2,000	4.35
Pest Control	11,000	14,602	-3,602	17,000	6,000	54.55
Pool/Spa Contract	20,100	21,000	-900	31,000	10,900	54.23
Security Services-- Addl Patrols	0	0	0	0	0	0.00
Uniforms Contract	2,000	-996	2,996	2,000	0	0.00
**TOTAL CONTRACTS	198,946	176,097	22,849	234,200	35,254	17.72
**SALARIES & BENEFITS						
Salaries- - General	649,916	653,320	-3,404	667,000	17,084	2.63
Group Health Insurance Exp.	60,218	40,316	19,902	60,000	-218	-0.36
**TOTAL SALARIES & BENEFITS	710,134	693,636	16,498	727,000	16,866	2.38
**REPAIRS/MAINTENANCE						
Recreation Facilities	5,000	0	5,000	5,000	0	0.00
R&M-Gym Supplies	1,000	2,416	-1,416	5,000	4,000	400.00
R&M-General	10,000	20,409	-10,409	15,000	5,000	50.00
R&M-Golf Cart	12,000	10,304	1,696	6,000	-6,000	-50.00
Maintenance Supplies	11,000	-13,689	24,689	20,000	9,000	81.82
R&M-Plumbing	0	1,866	-1,866	0	0	0.00
R&M-West Spa	500	0	500	500	0	0.00
R&M - Pool	7,000	11,022	-4,022	13,000	6,000	85.71
R&M - Pool- - Chemicals/Supply	0	0	0	0	0	0.00
Cleaning Supplies	8,000	2,168	5,832	8,000	0	0.00
Paint Supplies	0	232	-232	0	0	0.00
Contingency	25,000	50,754	-25,754	25,000	0	0.00
**TOTAL REPAIRS/MAINTENANCE	79,500	85,482	-5,982	97,500	18,000	22.64
**SPECIAL ASSESSMENT						
Spec Assess-Interest 2023	0	31,431	-31,431	0	0	0.00
**TOTAL SPECIAL ASSESSMENT	0	31,431	-31,431	0	0	0.00
**RESERVE TRANSFERS						
Reserve Transfers	0	0	0	127,600	127,600	100.00
Reserve Transfers-- Pooled	0	0	0	0	0	0.00
SIRS Reserve Transfer	0	0	0	235,500	235,500	100.00
**TOTAL RESERVE TRANSFERS	0	0	0	363,100	363,100	100.00
**PRIOR YEAR ACTIVITY						
Prior Year Expense	0	7,676	-7,676	0	0	0.00
**TOTAL PRIOR YEAR ACTIVITY	0	7,676	-7,676	0	0	0.00
**TOTAL EXPENSES	1,443,938	1,493,409	-49,471	1,907,244	463,306	32.09
Operating Net Income or Loss		5,023	-5023			

PORTA BELLA YACHT AND TENNIS CLUB MASTER
Pooled Reserve Analysis Worksheet
January 1, 2026 - December 31, 2026

GL CODE	TYPE	DESCRIPTION	COST OF REPL.	USEFUL LIFE (YEARS)	EST USEFUL REMAINING LIFE(YEARS)
		Totals	\$0		

Accumulated Balance Thru August		0
Additional Reserve Funding Thru Year End		0
Total Reserves Thru Year End		0
Estimated Expenses Thru Year End		0
Balance To Be Funded		0
Annual Contribution	127,600	
Monthly Contribution	10633	

PORTA BELLA YACHT AND TENNIS CLUB MASTER
SIRS Pooled Reserve Analysis Worksheet
January 1, 2026 - December 31, 2026

GL CODE	TYPE	DESCRIPTION	COST OF REPL.	USEFUL LIFE (YEARS)	EST USEFUL REMAINING LIFE(YEARS)
		Totals	\$0		

Accumulated Balance Thru August		0
Additional Reserve Funding Thru Year End		0
Total Reserves Thru Year End		0
Estimated Expenses Thru Year End		0
Balance To Be Funded		0
Annual Contribution	235,500	
Monthly Contribution	19625	

Porta Bella Yacht & Tennis Club - East
Budget Analysis WorkSheet
January 1, 2026 - December 31, 2026

Description	Annual 2025 Approved Budget	Projected Annualized 2025 Actual	Budget vs. Projected 2025 Variance	Proposed 2026 Annual Budget	Annual '25 Budget vs. '26 Budget Variance (\$)	Percentage Variance (%)
**REVENUE						
Owner Assessments	3,469,292	3,469,296	-4	3,639,771	170,479	4.91
Reserve Income	200,000	200,004	-4	230,500	30,500	15.25
Reserve Income-SIRS	0	0	0	433,300	433,300	100.00
Special Assess. 2023	0	336,336	-336,336	0	0	0.00
Special Assess Fees	0	312,437	-312,437	0	0	0.00
Reserve Interest	0	8,263	-8,263	0	0	0.00
Spec Assess Interest	0	4	-4	0	0	0.00
**TOTAL REVENUE	3,669,292	4,326,340	-657,048	4,303,571	634,279	17.29
EXPENSES						
**ADMINISTRATIVE						
Master Assessments	1,010,756	1,010,760	-4	1,335,071	324,315	32.09
Bad Debts	1,500	0	1,500	10,000	8,500	566.67
Annual Condo Fees	1,276	896	380	1,000	-276	-21.63
License,Taxes,Permit	3,025	685	2,340	2,000	-1,025	-33.88
**TOTAL ADMINISTRATIVE	1,016,557	1,012,341	4,216	1,348,071	331,514	32.61
**PROPERTY INSURANCE						
Multiperil Insurance	1,335,163	1,401,533	-66,370	1,053,000	-282,163	-21.13
**TOTAL PROPERTY INSURANCE	1,335,163	1,401,533	-66,370	1,053,000	-282,163	-21.13
**UTILITIES						
Electricity	100,000	91,425	8,575	100,000	0	0.00
Water & Sewer	195,000	192,076	2,924	196,000	1,000	0.51
Gas Utilities	22,685	15,880	6,805	28,000	5,315	23.43
Telephone	4,000	4,123	-123	5,000	1,000	25.00
**TOTAL UTILITIES	321,685	303,504	18,181	329,000	7,315	2.27
**CONTRACTS						
Cable Television	250,000	253,375	-3,375	255,000	5,000	2.00
Elevator Contract	11,700	7,433	4,267	11,000	-700	-5.98
Equipment Contract- - Access Ctrl/CCTV Sys	0	2,547	-2,547	0	0	0.00
Fire Alarm Monitoring	10,545	13,167	-2,622	15,000	4,455	42.25
Generator	1,700	0	1,700	1,700	0	0.00
Janitorial Service	87,800	108,396	-20,596	99,000	11,200	12.76
Pest Control	9,458	0	9,458	0	-9,458	-100.00
Roof Contract	6,000	0	6,000	6,000	0	0.00
Security Services	188,388	230,704	-42,316	253,000	64,612	34.30
**TOTAL CONTRACTS	565,591	615,622	-50,031	640,700	75,109	13.28

Description	Annual 2025 Approved Budget	Projected Annualized 2025 Actual	Budget vs. Projected 2025 Variance	Proposed 2026 Annual Budget	Annual '25 Budget vs. '26 Budget Variance (\$)	Percentage Variance (%)
**REPAIRS/MAINTENANCE						
R&M-HVAC	4,000	12,999	-8,999	15,000	11,000	275.00
R&M-Elevator	10,000	13,735	-3,735	15,000	5,000	50.00
R&M-Electrical	5,000	20,215	-15,215	7,000	2,000	40.00
R&M-Gym Supplies	500	0	500	0	-500	-100.00
R&M-Garage	3,000	0	3,000	3,000	0	0.00
R&M-General	25,000	27,331	-2,331	30,000	5,000	20.00
R&M-Generator	1,000	0	1,000	1,000	0	0.00
Maintenance Supplies	25,000	0	25,000	25,000	0	0.00
R&M-Alarm	15,000	15,639	-639	20,000	5,000	33.33
R&M-Sprinkler	0	5,631	-5,631	0	0	0.00
R&M-Plumbing	15,000	6,831	8,169	15,000	0	0.00
R&M-Pool Furn/Equip	1,000	5,716	-4,716	2,000	1,000	100.00
R&M-Roof	10,000	12,400	-2,400	10,000	0	0.00
Landscaping Extras	15,000	44,387	-29,387	25,000	10,000	66.67
Irrigation	2,500	12,392	-9,892	15,000	12,500	500.00
Tree Trimming	12,000	23,867	-11,867	16,000	4,000	33.33
Paint Supplies	0	135	-135	0	0	0.00
R&M Security Systems	10,500	4,029	6,471	10,000	-500	-4.76
Contingency	75,796	0	75,796	60,000	-15,796	-20.84
**TOTAL REPAIRS/MAINTENANCE	230,296	205,307	24,989	269,000	38,704	16.81
**SPECIAL ASSESSMENT						
Special Assess Transfer - 2023	0	336,336	-336,336	0	0	0.00
Spec Assess-Interest 2023	0	4	-4	0	0	0.00
Special Assess Transfer - 2020	0	312,437	-312,437	0	0	0.00
**TOTAL SPECIAL ASSESSMENT	0	648,777	-648,777	0	0	0.00
**RESERVE TRANSFERS						
Reserve Transfers	200,000	200,004	-4	230,500	30,500	15.25
Reserve Interest	0	8,263	-8,263	0	0	0.00
SIRS Reserve Transfer	0	0	0	433,300	433,300	100.00
**TOTAL RESERVE TRANSFERS	200,000	208,267	-8,267	663,800	463,800	231.90
**PRIOR YEAR ACTIVITY						
Prior Year Expense	0	-6,823	6,823	0	0	0.00
**TOTAL PRIOR YEAR ACTIVITY	0	-6,823	6,823	0	0	0.00
**TOTAL EXPENSES	3,669,292	4,388,528	-719,236	4,303,571	634,279	17.29
Operating Net Income or Loss		-62,188	62,188			

PORTA BELLA YACHT AND TENNIS CLUB EAST Pooled Reserve Analysis Worksheet January 1, 2026 - December 31, 2026

GL CODE	TYPE	DESCRIPTION	COST OF REPL.	USEFUL LIFE (YEARS)	EST USEFUL REMAINING LIFE(YEARS)
30000-0001	Reserves	Pooled	\$0	0	0
		Totals	\$0		

Accumulated Balance Thru August	456,351
Additional Reserve Funding Thru Year End	0
Total Reserves Thru Year End	456,351
Estimated Expenses Thru Year End	0
Balance To Be Funded	-456,351
Annual Contribution	230,500
Monthly Contribution	19208

PORTA BELLA YACHT AND TENNIS CLUB EAST
SIRS Pooled Reserve Analysis Worksheet
January 1, 2026 - December 31, 2026

GL CODE	TYPE	DESCRIPTION	COST OF REPL.	USEFUL LIFE (YEARS)	EST USEFUL REMAINING LIFE(YEARS)
		Totals	\$0		

Accumulated Balance Thru August		0
Additional Reserve Funding Thru Year End		0
Total Reserves Thru Year End		0
Estimated Expenses Thru Year End		0
Balance To Be Funded		0
Annual Contribution	433,300	
Monthly Contribution	36108	

PORTA BELLA YACHT AND TENNIS CLUB EAST
Schedule Of Proposed Maintenance
January 1, 2026 - December 31, 2026

Building#-Unit Type	Unit Remarks	Percentage Of Unit Ownership	Number Of Units	Total Percentage	Current Payment	Proposed Quarterly Without Reserves	Proposed Quarterly SIRS Reserves	Proposed Quarterly Per Unit Maintenance	Proposed Quarterly Total All Units Maintenance
0000-East B-1		0.583900000	14	8.174600000	\$5356.25	\$5313.16	\$632.51	\$6282.14	\$87949.96
0000-East D		0.481100000	36	17.319600000	\$4413.24	\$4377.73	\$521.15	\$5176.11	\$186339.96
0000-East C		0.346600000	64	22.182400000	\$3179.44	\$3153.86	\$375.45	\$3729.04	\$238658.56
0000-East B		0.607100000	14	8.499400000	\$5569.07	\$5524.26	\$657.64	\$6531.74	\$91444.36
0000-East A		0.456500000	96	43.824000000	\$4187.58	\$4153.89	\$494.50	\$4911.45	\$471499.20
Total			224	100.000000000					\$1075892.04

Porta Bella Yacht & Tennis Club - South
Budget Analysis WorkSheet
January 1, 2026 - December 31, 2026

Description	Annual 2025 Approved Budget	Projected Annualized 2025 Actual	Budget vs. Projected 2025 Variance	Proposed 2026 Annual Budget	Annual '25 Budget vs. '26 Budget Variance (\$)	Percentage Variance (%)
**REVENUE						
Owner Assessments	798,107	798,096	11	840,344	42,237	5.29
Reserve Income	50,000	50,004	-4	89,100	39,100	78.20
Reserve Income-SIRS	0	0	0	210,900	210,900	100.00
Special Assess. 2023	0	167,659	-167,659	0	0	0.00
Special Assess Fees	0	141,601	-141,601	0	0	0.00
Reserve Interest	0	2,029	-2,029	0	0	0.00
Spec Assess Interest	0	7	-7	0	0	0.00
**TOTAL REVENUE	848,107	1,159,396	-311,289	1,140,344	292,237	34.46
EXPENSES						
**ADMINISTRATIVE						
Master Assessments	202,151	202,152	-1	267,015	64,864	32.09
Bad Debts	500	0	500	500	0	0.00
Annual Condo Fees	176	189	-13	176	0	0.00
License,Taxes,Permit	250	0	250	250	0	0.00
**TOTAL ADMINISTRATIVE	203,077	202,341	736	267,941	64,864	31.94
**PROPERTY INSURANCE						
Multiperil Insurance	294,000	302,699	-8,699	238,000	-56,000	-19.05
**TOTAL PROPERTY INSURANCE	294,000	302,699	-8,699	238,000	-56,000	-19.05
**UTILITIES						
Electricity	25,000	20,352	4,648	20,000	-5,000	-20.00
Water & Sewer	48,200	44,195	4,005	48,200	0	0.00
Gas Utilities	10,757	4,377	6,380	8,000	-2,757	-25.63
Telephone	2,400	947	1,453	1,500	-900	-37.50
**TOTAL UTILITIES	86,357	69,871	16,486	77,700	-8,657	-10.02
**CONTRACTS						
Cable Television	49,767	52,691	-2,924	51,000	1,233	2.48
Elevator Contract	4,080	3,161	919	3,500	-580	-14.22
Fire Alarm Monitoring	8,065	2,881	5,184	6,000	-2,065	-25.60
Generator	1,407	0	1,407	1,407	0	0.00
Janitorial Service	30,000	31,437	-1,437	49,000	19,000	63.33
Pest Control	1,858	1,793	65	0	-1,858	-100.00
Roof Contract	12,200	9,659	2,541	13,000	800	6.56
**TOTAL CONTRACTS	107,377	101,622	5,755	123,907	16,530	15.39
**REPAIRS/MAINTENANCE						
R&M-HVAC	2,000	9,913	-7,913	2,000	0	0.00
R&M-Elevator	1,500	473	1,027	1,500	0	0.00
R&M-Electrical	3,000	19,544	-16,544	8,000	5,000	166.67
R&M-General	5,000	3,501	1,499	8,000	3,000	60.00
R&M-Generator	5,000	0	5,000	2,000	-3,000	-60.00
R&M-Alarm	1,500	8,269	-6,769	11,000	9,500	633.33
R&M-Sprinkler	0	5,555	-5,555	0	0	0.00
R&M-Plumbing	7,500	15,145	-7,645	12,000	4,500	60.00
R&M - Pool	0	0	0	0	0	0.00
R&M-Pool Furn/Equip	500	3,425	-2,925	1,000	500	100.00
Landscaping Extras	7,500	22,760	-15,260	8,500	1,000	13.33
Irrigation	1,000	567	433	1,000	0	0.00
Tree Trimming	5,000	6,160	-1,160	5,000	0	0.00
Unit Owner Door/Screen/Wind	1,000	0	1,000	1,000	0	0.00
R&M Security Systems	2,000	587	1,413	2,000	0	0.00
Contingency	64,796	3,995	60,801	69,796	5,000	7.72
**TOTAL REPAIRS/MAINTENANCE	107,296	99,894	7,402	132,796	25,500	23.77

Description	Annual 2025 Approved Budget	Projected Annualized 2025 Actual	Budget vs. Projected 2025 Variance	Proposed 2026 Annual Budget	Annual '25 Budget vs. '26 Budget Variance (\$)	Percentage Variance (%)
**SPECIAL ASSESSMENT						
Special Assess Transfer - 2023	0	167,659	-167,659	0	0	0.00
Spec Assess-Interest 2023	0	7	-7	0	0	0.00
Special Assess Transfer - 2020	0	141,601	-141,601	0	0	0.00
**TOTAL SPECIAL ASSESSMENT	0	309,267	-309,267	0	0	0.00
**RESERVE TRANSFERS						
Reserve Transfers	50,000	50,004	-4	89,100	39,100	78.20
Reserve Interest	0	2,029	-2,029	0	0	0.00
SIRS Reserve Transfer	0	0	0	210,900	210,900	100.00
**TOTAL RESERVE TRANSFERS	50,000	52,033	-2,033	300,000	250,000	500.00
**TOTAL EXPENSES	848,107	1,137,727	-289,620	1,140,344	292,237	34.46
Operating Net Income or Loss		21,669	-21,669			

PORTA BELLA YACHT AND TENNIS CLUB SOUTH
Pooled Reserve Analysis Worksheet
January 1, 2026 - December 31, 2026

GL CODE	TYPE	DESCRIPTION	COST OF REPL.	USEFUL LIFE (YEARS)	EST USEFUL REMAINING LIFE(YEARS)
30000-0001	Reserves	Pooled	\$0	0	0
		Totals	\$0		

Accumulated Balance Thru August	347,284
Additional Reserve Funding Thru Year End	0
Total Reserves Thru Year End	347,284
Estimated Expenses Thru Year End	0
Balance To Be Funded	-347,284
Annual Contribution	89,100
Monthly Contribution	7425

PORTA BELLA YACHT AND TENNIS CLUB SOUTH
SIRS Pooled Reserve Analysis Worksheet
January 1, 2026 - December 31, 2026

GL CODE	TYPE	DESCRIPTION	COST OF REPL.	USEFUL LIFE (YEARS)	EST USEFUL REMAINING LIFE(YEARS)
		Totals	\$0		

Accumulated Balance Thru August		0
Additional Reserve Funding Thru Year End		0
Total Reserves Thru Year End		0
Estimated Expenses Thru Year End		0
Balance To Be Funded		0
Annual Contribution	210,900	
Monthly Contribution	17575	

PORTA BELLA YACHT AND TENNIS CLUB SOUTH
Schedule Of Proposed Maintenance
January 1, 2026 - December 31, 2026

Building#-Unit Type	Unit Remarks	Percentage Of Unit Ownership	Number Of Units	Total Percentage	Current Payment	Proposed Quarterly Without Reserves	Proposed Quarterly Reserves	Proposed Quarterly SIRS Reserves	Proposed Quarterly Per Unit Maintenance	Proposed Quarterly Total All Units Maintenance
0000-South II-F		2.592100000	4	10.368400000	\$5495.95	\$5445.64	\$577.39	\$1366.68	\$7389.71	\$29558.84
0000-South II-E		2.344700000	16	37.515200000	\$4971.39	\$4925.89	\$522.28	\$1236.24	\$6684.41	\$106950.56
0000-South II-D		2.102700000	2	4.205400000	\$4458.29	\$4417.48	\$468.38	\$1108.65	\$5994.51	\$11989.02
0000-South II-C		1.505900000	8	12.047200000	\$3192.91	\$3163.69	\$335.44	\$793.99	\$4293.12	\$34344.96
0000-South II-B		2.561700000	14	35.863800000	\$5431.49	\$5381.77	\$570.62	\$1350.66	\$7303.05	\$102242.70
Total			44	100.000000000						\$285086.08

Porta Bella Yacht & Tennis Club - West
Budget Analysis WorkSheet
January 1, 2026 - December 31, 2026

Description	Annual 2025 Approved Budget	Projected Annualized 2025 Actual	Budget vs. Projected 2025 Variance	Proposed 2026 Annual Budget	Annual '25 Budget vs. '26 Budget Variance (\$)	Percentage Variance (%)
**REVENUE						
Owner Assessments	802,499	802,496	3	864,971	62,472	7.78
Reserve Income	50,000	50,004	-4	71,200	21,200	42.40
Reserve Income-SIRS	0	0	0	139,400	139,400	100.00
Special Assess. 2023	0	78,027	-78,027	0	0	0.00
Special Assess Fees	0	119,501	-119,501	0	0	0.00
Reserve Interest	0	2,029	-2,029	0	0	0.00
Spec Assess Interest	0	3	-3	0	0	0.00
**TOTAL REVENUE	852,499	1,052,060	-199,561	1,075,571	223,072	26.17
EXPENSES						
**ADMINISTRATIVE						
Master Assessments	231,030	231,036	-6	305,159	74,129	32.09
Bad Debts	500	0	500	500	0	0.00
Annual Condo Fees	204	189	15	204	0	0.00
License,Taxes,Permit	275	343	-68	275	0	0.00
**TOTAL ADMINISTRATIVE	232,009	231,568	441	306,138	74,129	31.95
**PROPERTY INSURANCE						
Multiperil Insurance	267,465	272,212	-4,747	203,333	-64,132	-23.98
**TOTAL PROPERTY INSURANCE	267,465	272,212	-4,747	203,333	-64,132	-23.98
**UTILITIES						
Electricity	35,000	25,740	9,260	32,000	-3,000	-8.57
Water & Sewer	48,467	43,240	5,227	48,000	-467	-0.96
Gas Utilities	12,471	16,295	-3,824	16,000	3,529	28.30
Telephone	2,000	1,185	815	1,000	-1,000	-50.00
**TOTAL UTILITIES	97,938	86,460	11,478	97,000	-938	-0.96
**CONTRACTS						
Cable Television	57,555	56,700	855	59,000	1,445	2.51
Elevator Contract	4,080	3,161	919	3,500	-580	-14.22
Equipment Contract- - Alarm System	0	240	-240	0	0	0.00
Fire Alarm Monitoring	8,065	1,607	6,458	6,000	-2,065	-25.60
Janitorial Service	30,000	30,300	-300	49,000	19,000	63.33
Pest Control	2,153	200	1,953	0	-2,153	-100.00
Roof Contract	3,000	0	3,000	3,000	0	0.00
Security Services	0	2,000	-2,000	0	0	0.00
**TOTAL CONTRACTS	104,853	94,208	10,645	120,500	15,647	14.92
**REPAIRS/MAINTENANCE						
R&M-HVAC	1,000	43,355	-42,355	12,000	11,000	1100.00
R&M-Elevator	1,000	13,535	-12,535	10,000	9,000	900.00
R&M- Doors & Locks	0	132	-132	0	0	0.00
R&M-Electrical	2,000	600	1400	2000	0	0.00
R&M-General	10,000	10,761	-761	13,000	3,000	30.00
R&M-Alarm	2,000	6,600	-4,600	7,000	5,000	250.00
R&M-Sprinkler	0	940	-940	0	0	0.00
R&M-Plumbing	2,500	1,169	1,331	2,500	0	0.00
R&M-West Spa	0	0	0	0	0	0.00
R&M-Pool Furn/Equip	500	331	169	500	0	0.00
R&M-Roof	5,000	0	5000	5000	0	0.00
Landscaping Extras	5,000	4,336	664	6,000	1,000	20.00
Irrigation	500	9,069	-8,569	5,000	4,500	900.00
Tree Trimming	5,000	5,367	-367	5,000	0	0.00
R&M Security Systems	1,000	0	1000	1000	0	0.00
Contingency	64,734	0	64734	69000	4266	6.59
**TOTAL REPAIRS/MAINTENANCE	100,234	96,195	4,039	138,000	37,766	37.68

Description	Annual 2025 Approved Budget	Projected Annualized 2025 Actual	Budget vs. Projected 2025 Variance	Proposed 2026 Annual Budget	Annual '25 Budget vs. '26 Budget Variance (\$)	Percentage Variance (%)
**SPECIAL ASSESSMENT						
Special Assess Transfer - 2023	0	78,027	-78,027	0	0	0.00
Spec Assess-Interest 2023	0	3	-3	0	0	0.00
Special Assess Transfer - 2020	0	119,501	-119,501	0	0	0.00
**TOTAL SPECIAL ASSESSMENT	0	197,531	-197,531	0	0	0.00
**RESERVE TRANSFERS						
Reserve Transfers	50,000	50,004	-4	71,200	21,200	42.40
Reserve Interest	0	2,029	-2,029	0	0	0.00
SIRS Reserve Transfer	0	0	0	139400	139400	100.00
**TOTAL RESERVE TRANSFERS	50,000	52,033	-2,033	210,600	160,600	321.20
**TOTAL EXPENSES	852,499	1,030,207	-177,708	1,075,571	223,072	26.17
Operating Net Income or Loss		21,853	-21853			

PORTA BELLA YACHT AND TENNIS CLUB CONDO WEST
Pooled Reserve Analysis Worksheet
January 1, 2026 - December 31, 2026

GL CODE	TYPE	DESCRIPTION	COST OF REPL.	USEFUL LIFE (YEARS)	EST USEFUL REMAINING LIFE(YEARS)
30000-0001	Reserves	Pooled	\$0	0	0
		Totals	\$0		

Accumulated Balance Thru August	190,437
Additional Reserve Funding Thru Year End	0
Total Reserves Thru Year End	190,437
Estimated Expenses Thru Year End	0
Balance To Be Funded	-190,437
Annual Contribution	71,200
Monthly Contribution	5933

PORTA BELLA YACHT AND TENNIS CLUB CONDO WEST
SIRS Pooled Reserve Analysis Worksheet
January 1, 2026 - December 31, 2026

GL CODE	TYPE	DESCRIPTION	COST OF REPL.	USEFUL LIFE (YEARS)	EST USEFUL REMAINING LIFE(YEARS)
		Totals	\$0		

Accumulated Balance Thru August		0
Additional Reserve Funding Thru Year End		0
Total Reserves Thru Year End		0
Estimated Expenses Thru Year End		0
Balance To Be Funded		0
Annual Contribution	139,400	
Monthly Contribution	11617	

PORTA BELLA YACHT AND TENNIS CLUB CONDO WEST
Schedule Of Proposed Maintenance
January 1, 2026 - December 31, 2026

Building#-Unit Type	Unit Remarks	Percentage Of Unit Ownership	Number Of Units	Total Percentage	Current Payment	Proposed Quarterly Without Reserves	Proposed Quarterly Reserves	Proposed Quarterly SIRS Reserves	Proposed Quarterly Per Unit Maintenance	Proposed Quarterly Total All Units Maintenance
0000-West I-D		2.244100000	8	17.952800000	\$4782.73	\$4852.70	\$399.45	\$782.07	\$6034.22	\$48273.76
0000-West I-E		1.448400000	3	4.345200000	\$3086.90	\$3132.06	\$257.82	\$504.77	\$3894.65	\$11683.95
0000-West I-F		0.657600000	1	0.657600000	\$1401.51	\$1422.01	\$117.05	\$229.17	\$1768.23	\$1768.23
0000-West I-G		0.986400000	1	0.986400000	\$2102.26	\$2133.02	\$175.58	\$343.76	\$2652.36	\$2652.36
0000-West I-B1		2.648500000	3	7.945500000	\$5644.61	\$5727.19	\$471.43	\$923.00	\$7121.62	\$21364.86
0000-West I-C		1.607900000	16	25.726400000	\$3426.83	\$3476.97	\$286.21	\$560.35	\$4323.53	\$69176.48
0000-West I-B		2.712700000	3	8.138100000	\$5781.44	\$5866.02	\$482.86	\$945.38	\$7294.26	\$21882.78
0000-West I-A		2.140500000	16	34.248000000	\$4561.94	\$4628.68	\$381.01	\$745.96	\$5755.65	\$92090.40
Total			51	100.000000000						\$268892.82