

Prosperity Point Master						
397 UNITS						
2026 Approved Annual Budget						
FOR THE PERIOD: JANUARY 1, 2026 - DECEMBER 31, 2026						
2025 Budget	7/31/2025 YTD Actual	12/31/2025 Projection	Budget Item	2026 Budget	2026 Budget Monthly	2026 Budget Quarterly
INCOME						
472,036.56	275,324.66	471,985.13	6310 - Assessment Fees	483,842.63	40,320.22	120,960.66
175,000.00	102,083.31	174,999.96	6315 - Reserve Assessment	175,000.00	14,583.33	43,750.00
0.00	2,406.83	4,125.99	6340 - Owners Interest Income	0.00	0.00	0.00
0.00	-2,406.83	-4,125.99	6341 - Owners Interest Income - Offset	0.00	0.00	0.00
0.00	1,050.00	1,800.00	6365 - Owner Admin	0.00	0.00	0.00
35,370.35	20,632.71	35,370.35	6400 - SHM Marina Walk	35,833.82	2,986.15	8,958.46
25,000.00	14,970.47	25,663.66	6910 - Interest Income	22,000.00	1,833.33	5,500.00
707,406.91	414,061.15	709,819.10	TOTAL INCOME	716,676.45	59,723.04	179,169.11
EXPENSES						
ADMINISTRATIVE						
30,141.30	17,582.46	30,141.30	7010 - Management Contract	31,165.54	2,597.13	7,791.39
5,400.00	6,675.00	11,442.86	7030 - Legal Fees	5,700.00	475.00	1,425.00
			7035 - Legal Fees Owners	1,500.00	125.00	375.00
5,000.00	2,387.92	4,093.58	7040 - Office Expense	5,000.00	416.67	1,250.00
0.00	0.00	0.00	7080 - Bad Debt Exp.-Owners Interest	0.00	0.00	0.00
3,500.00	300.00	3,500.00	7105 - Accounting/Audit	3,500.00	291.67	875.00
11,000.00	5,844.69	11,000.00	7110 - Income Taxes	10,000.00	833.33	2,500.00
25,000.00	13,756.50	25,000.00	7155 - Maintenance Person	26,500.00	2,208.33	6,625.00
2,000.00	1,300.00	2,228.57	7160 - Reserve Study	0.00	0.00	0.00
61.25	61.25	61.25	7300 - Corp. Annual Report	61.25	5.10	15.31
1,150.70	1,050.70	1,150.70	7310 - Pool Permits	1,250.00	104.17	312.50
81,000.00	41,981.10	71,967.60	7330 - Insurance Property/Casualty	90,649.00	7,554.08	22,662.25
509.00	296.94	509.04	7340 - Workers' Comp	503.00	41.92	125.75
164,762.25	91,236.56	161,094.90	TOTAL ADMINISTRATIVE	175,828.79	14,652.40	43,957.20
BUILDING MAINTENANCE						
30,000.00	15,951.31	30,000.00	8020 - General Maintenance	30,000.00	2,500.00	7,500.00
600.00	4,183.97	4,183.97	8035 - Golf Cart	600.00	50.00	150.00
0.00	4,371.08	7,493.28	8055 - Hurricane Ian Damage Repairs	0.00	0.00	0.00
1,800.00	1,182.87	1,800.00	8070 - Pest Control	1,800.00	150.00	450.00
32,400.00	25,689.23	43,477.25	TOTAL BUILDING MAINTENANCE	32,400.00	2,700.00	8,100.00
POOL EXPENSE						
11,350.00	6,556.48	11,239.68	8210 - Pool Contract	14,400.00	1,200.00	3,600.00
900.00	0.00	900.00	8211 - West Pool - Geothermal Contract	1,000.00	83.33	250.00
13,626.66	8,044.08	13,789.85	8212 - Pool Janitorial	13,626.66	1,135.56	3,406.67
15,000.00	6,446.50	15,000.00	8215 - Pool Maintenance	15,000.00	1,250.00	3,750.00
40,876.66	21,047.06	40,929.53	TOTAL POOL EXPENSE	44,026.66	3,668.89	11,006.67
LAKE & FOUNTAIN EXPENSE						
3,888.00	3,017.00	5,172.00	8230 - Lake Maintenance Contract	3,928.00	327.33	982.00
1,624.00	406.00	1,624.00	8231 - Fountain Maintenance Contract	1,637.00	136.42	409.25
4,500.00	12,880.18	22,080.31	8235 - Lake/Fountain Repairs	4,500.00	375.00	1,125.00
10,012.00	16,303.18	28,876.31	TOTAL LAKE & FOUNTAIN EXPENSE	10,065.00	838.75	2,516.25
GROUNDS MAINTENANCE						
65,220.00	38,045.00	65,220.00	8300 - Landscape Maintenance Contract	65,220.00	5,435.00	16,305.00
10,000.00	0.00	10,000.00	8305 - Mulch	10,000.00	833.33	2,500.00
30,000.00	4,809.50	30,000.00	8310 - Planting/Trees	30,000.00	2,500.00	7,500.00
20,000.00	0.00	20,000.00	8315 - Sod	20,000.00	1,666.67	5,000.00
10,000.00	4,160.00	10,000.00	8320 - Tree Trimming	10,000.00	833.33	2,500.00
3,500.00	525.00	3,500.00	8325 - Landscape Maintenance	3,500.00	291.67	875.00
15,000.00	19,141.17	19,141.17	8330 - Irrigation Maintenance	15,000.00	1,250.00	3,750.00
5,000.00	4,969.97	8,519.95	8335 - Island Maintenance	5,000.00	416.67	1,250.00
5,000.00	-444.40	5,000.00	8340 - Roads	5,000.00	416.67	1,250.00
5,000.00	-444.40	5,000.00	8350 - Sidewalks	5,000.00	416.67	1,250.00
2,500.00	881.06	2,500.00	8360 - Streetlights	2,500.00	208.33	625.00

RESERVE EXPENDITURES

Prosperity Point
Master Association, Inc.
Punta Gorda, Florida

Reserve Component Inventory	Estimated 1st Year of Event	Life Analysis, Years		Total (2019)	30-Year Total (Inflated)	4 2023	5 2024	6 2025	7 2026	8 2027	9 2028	10 2029	11 2030
		Useful	Remaining										
Property Site Elements													
Asphalt Pavement, Patch and Partial Seal Coat	2021	3 to 5	2	9,625	71,872							11,848	
Asphalt Pavement, Mill and Overlay	2025	15 to 20	6	130,625	372,203			147,972					
Bridges and Pilings, Pedestrian, Composite and Wood, Replacement	2039	to 25	20	18,750	28,413								
Bulkhead, Wood, Middle Pond, Replacement	2028	to 10	9 to 11	129,980	560,310					156,714			
Bulkhead, Front Ponds, Inspections and Capital Repairs	2028	to 10	9	16,440	70,868					19,821			
Bulkhead, Middle Pond, Inspections and Capital Repairs "Excludes Island"	2035	to 10	9	9,100	27,675								
Bulkhead, West Pool, Inspections and Capital Repairs	2028	to 10	9	8,300	25,772								
Bulkhead, East Pool Replacement	2019	to 35	0 to 1	307,125	355,218				355,218				
Catch Basins, Inspections and Capital Repairs and Main Irrigation Filter	2022	15 to 20	3	10,400	79,634	50,000		11,781					
Concrete Curbs and Gutters, Partial	2025	to 65	6 to 30+	237,800	50,820			20,204					
Concrete Sidewalks, Partial	2019	to 65	0 to 30+	608,800	199,637	30,000	17,353					19,253	
Gate Entry System, Phased	2021	10 to 15	2 to 6	16,000	66,563		8,876			9,645			
Gate Operators, Phased	2025	to 10	6 to 9	16,000	70,086			9,062		9,645			
Gates	2030	to 20	11	18,000	22,623								22,623
Light Poles and Fixtures, Street Lighting	2024	to 25	5 to 30+	57,800	171,949		64,129						
Pathway Lighting	2024	15 to 20	5	45,000	122,506		49,928						
Pavers, Masonry	2025	15 to 20	6	48,480	138,139			54,918					
Pond, Aerators, Phased	2019	10 to 15	0 to 10	45,000	127,088	8,150		8,496		8,857		9,232	
Pond, Erosion Control, Partial	2026	to 15	7 to 30+	72,800	29,880				12,630				
Retaining Wall, Masonry	2032	to 35	13	80,400	105,339								
Pool Houses Elements													
Rest Rooms, Renovation	2021	to 25	2	26,000	51,726								
Roofs, Concrete Tiles	2027	to 30	8	24,000	28,341					28,341			
Walls, Stucco, Paint Finishes and Capital Repairs	2020	5 to 7	1	16,000	95,255					18,894			
Windows and Doors	2037	to 40	18	14,000	20,351								
East Pool Elements													
Deck, Pavers	2023	to 25	4	45,760	133,332	0			49,727				
Fence, Aluminum	2023	to 25	4	12,900	37,587	0			14,018				
Furniture	2021	to 12	2	12,000	45,623								
Mechanical Equipment, Phased	2025	to 15	6 to 12	34,000	97,170	20,251		19,258					
Pool Finishes, Plaster (Incl. Spa)	2027	8 to 12	8	27,300	129,252					32,238			
West Pool Elements													
Deck, Pavers	2048	to 25	29	44,480	81,266								
Fence, Aluminum	2048	to 25	29	17,200	31,425								
Furniture	2021	to 12	2	10,500	32,070								
Mechanical Equipment, Phased	2025	to 15	6 to 12	34,000	109,951			19,258					
Pool Finishes, Plaster (Incl. Spa)	2019	8 to 12	0	29,640	136,692							36,487	
2020 Reserve Expenditures	2020	N/A	1	0	1,075,790								
Reserve Study Update with Site Visit	2021	2	2	3,200	0								
Anticipated Expenditures, By Year					\$5,299,096	108,401	140,286	290,949	431,593	115,343	195,825	76,820	22,623
Additional Assessment													
Beginning Balance						496,969	588,612	611,464	486,089	220,076	271,913	168,289	186,003
Contribution						175,000	155,700	159,000	162,300	165,700	90,000	91,900	93,800
Interest						25,044	7,438	6,574	3,280	1,480	2,201	2,634	3,412
Less Expenditures						108,401	140,286	290,949	431,593	115,343	195,825	76,820	22,623
Ending Balance						588,612	611,464	486,089	220,076	271,913	168,289	186,003	260,592