Lakeshore Yacht Club

Lakeshore Blvd.

(R7)

BEST

Reserve Fund Schedule

(Cash Flow Table)

Reserve Fund Opening Balance	**347,000**	Assumed Annual Inflation Rate for Reserve Fund Expenditures	**2.31%**
Projected Minimum Reserve Fund Balance	**165,001**	Assumed Annual Interest Rate for Interest Earned on Reserve Fund	**4.00%**

Year	Opening Balance	Recommended Annual Contribution	Estimated Inflation Adjusted Expenditures	Estimated Interest Earned	% Increase In Recommended Annual Contribution	Closing Balance	
2008 - 2009	347,000	-	67,000	13,880	n/a	293,880	* Note 1 & 2
2009 - 2010	293,880	-	27,624	12,818	n/a	279,074	* Note 2
2010 - 2011	279,074	-	13,608	11,459	n/a	276,925	
2011 - 2012	276,925	30,000	8,567	11,120	n/a	309,478	
2012 - 2013	309,478	30,693	34,513	11,728	2.31%	317,386	
2013 - 2014	317,386	31,402	2,242	12,537	2.31%	359,084	
2014 - 2015	359,084	32,127	9,175	13,529	2.31%	395,566	
2015 - 2016	395,566	32,870	52,801	15,093	2.31%	390,727	
2016 - 2017	390,727	33,629	2,401	15,726	2.31%	437,681	
2017 - 2018	437,681	34,406	19,651	16,568	2.31%	469,004	
2018 - 2019	469,004	35,200	15,079	18,134	2.31%	507,260	
2019 - 2020	507,260	36,014	48,852	19,525	2.31%	513,946	
2020 - 2021	513,946	36,845	61,818	20,424	2.31%	509,398	
2021 - 2022	509,398	37,697	13,457	20,467	2.31%	554,105	
2022 - 2023	554,105	38,567	156,260	21,270	2.31%	457,682	
2023 - 2024	457,682	39,458	9,860	20,236	2.31%	507,516	
2024 - 2025	507,516	40,370	5,764	19,304	2.31%	561,425	
2025 - 2026	561,425	41,302	279,394	21,379	2.31%	344,713	
2026 - 2027	344,713	42,256	9,051	18,123	2.31%	396,041	
2027 - 2028	396,041	43,233	176,705	14,815	2.31%	277,384	
2028 - 2029	277,384	44,231	59,999	13,469	2.31%	275,084	
2029 - 2030	275,084	45,253	166,386	11,049	2.31%	165,001	
2030 - 2031	165,001	46,298	36,360	8,802	2.31%	183,741	
2031 - 2032	183,741	47,368	17,754	6,975	2.31%	220,329	
2032 - 2033	220,329	48,462	60,548	8,081	2.31%	216,324	
2033 - 2034	216,324	49,581	38,938	8,733	2.31%	235,701	
2034 - 2035	235,701	50,727	3,622	9,040	2.31%	291,846	
2035 - 2036	291,846	51,899	16,674	10,551	2.31%	337,622	
2036 - 2037	337,622	53,097	23,693	12,589	2.31%	379,616	
2037 - 2038	379,616	54,324	83,386	14,345	2.31%	364,899	
2038 - 2039	364,899	55,579	41,664	14,890	2.31%	393,704	
2039 - 2040	393,704	56,863	71,044	15,172	2.31%	394,695	
2040 - 2041	394,695	58,176	125,642	15,768	2.31%	342,997	
2041 - 2042	342,997	59,520	4,781	14,754	2.31%	412,490	
2042 - 2043	412,490	60,895	91,299	15,110	2.31%	397,197	
2043 - 2044	397,197	62,302	4,448	16,194	2.31%	471,244	
2044 - 2045	471,244	63,741	78,500	17,369	2.31%	473,854	
2045 - 2046	473,854	65,213	64,018	18,902	2.31%	493,951	
2046 - 2047	493,951	66,720	14,290	19,356	2.31%	565,737	
2047 - 2048	565,737	68,261	270,476	21,194	2.31%	384,715	
2048 - 2049	384,715	69,838	94,734	19,009	2.31%	378,828	
2049 - 2050	378,828	71,451	80,344	15,271	2.31%	385,206	
2050 - 2051	385,206	73,102	83,504	15,281	2.31%	390,084	
2051 - 2052	390,084	74,790	42,717	15,506	2.31%	437,663	
2052 - 2053	437,663	76,518	101,064	16,555	2.31%	429,672	
2053 - 2054	429,672	78,285	19,562	17,347	2.31%	505,742	
2054 - 2055	505,742	80,094	12,866	18,708	2.31%	591,678	
2055 - 2056	591,678	81,944	49,728	21,948	2.31%	645,843	
2056 - 2057	645,843	83,837	5,985	24,750	2.31%	748,445	
2057 - 2058	748,445	85,774	200,552	27,886	2.31%	661,552	

Note 1: 2008-2009 Opening Balance provided by Lakeshore Yacht Club.

Note 2: 2008-2009 and 2009-2010 Annual Contribution provided by Lakeshore Yacht Club.