Reserve Budget Approved 28 September 2024 at BOD meeting		**Budget 2025**					
INCOME/BALANCE							
Blue Ridge Cash Balance 1/1/2025		$107,987.50	as of Sept 2024				
Blue Ridge Interest Earned 2025		$150.00					
Certificates at Edward Jones 1/1/2025		$374,599.71	as of Sept 2024				
Income Total		**$482,737.21**					
FY25 Reserve Deposit per Study Mar/Aug 6.5% inflation rate		**$88,854.00**					
Expenses							
Dredging project to include all sub-components of process		$66,000.00	$2,500 spent in FY24 for CA beach site survey/report				
Clubhouse bathroom faucets		$1,000.00					
Clubhouse carpet		$6,160.00					
Pool chlorination system		$2,500.00					
Beach Gate		$4,400.00	per study				
Expense Total		**$80,060.00**					
End of FY25 Reserve Balance		**$491,531.21**					