

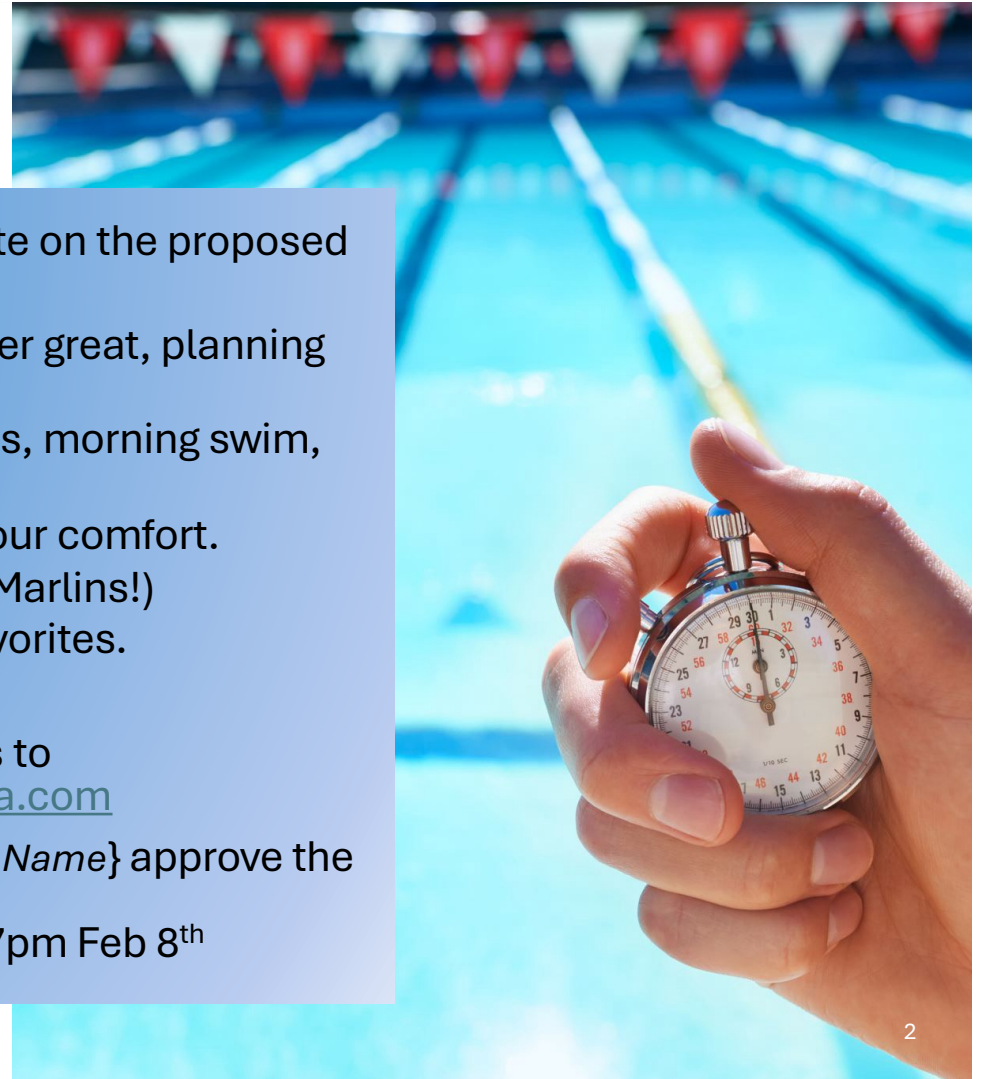


MCTSA Pool Budget For Membership Vote

January 2026

Please vote by Feb 8!

- Our MCTSA bylaws require Membership to vote on the proposed budget annually.
- The board is working hard to make this summer great, planning for:
 - Social events, like our 4th of July, cook-outs, morning swim, water aerobics, and more!
 - Updating some of the deck furniture for your comfort.
 - Another exciting swim & dive season (Go Marlins!)
 - Our snack bar stocked with everyone's favorites.
 - And more...
- Please send questions, comments, and ideas to Treasurer@mctsa.com and President@mctsa.com
- Vote by February 8 by emailing "I {*Membership Name*} approve the 2026 budget" to Treasurer@mctsa.com and President@mctsa.com or join us at Ledo's a 7pm Feb 8th



Summary of our 2026 Budget

- After a successful 2025, the Board voted to include in the 2026 budget: a few specific investments, to fund a Reserve Account required by bylaws, and to begin a savings pool for longer term savings to fund capital improvements
- This 2026 budget technically puts us in the red (negative budget) since we plan to use some of 2025 surplus to fund new investments

Category	2026 Budget		2025 Budget	2025 actuals
INCOME				
TOTAL INCOME	\$ 223,350		\$ 227,250	\$ 242,848
TOTAL INCOME not incl swim/dive*	\$ 185,350		\$ 189,250	\$ 194,874
EXPENSES				
TOTAL EXPENSES	\$ 232,580		\$ 221,905	\$ 214,745
TOTAL EXPENSES not inc'l swim and dive	\$ 194,580		\$ 183,905	\$ 167,338
Net Operating Income	\$ (9,230)		\$ 5,345	\$ 28,103

Income is budgeted close to 2025 Budget in most cases

- Budgeting for modest income from guest fees
- Budgeting for Membership income at last season’s *budgeted* rate – need a few years of strong performance to assume higher
 - No rate increase is proposed for 2026
- Other income assumes only Atlantic Edge at 2025 income level
- All other budgeted at 2025 Budget & ~Actual

Category	2026 Budget		2025 Budget	2025 actuals
INCOME				
Guest Fees	\$ 2,500		\$ 2,500	\$ 3,780
Membership Dues	\$ 164,000		\$ 164,000	\$ 171,055
Other Income (Business)	\$ 3,600		\$ 7,500	\$ 3,600
Snack Bar Income	\$ 10,000		\$ 10,000	\$ 10,720
Swim & Dive Income*	\$ 38,000		\$ 38,000	\$ 47,974
Pool Sponsorships Income	\$ 5,000		\$ 5,000	\$ 5,500
Fundraising Profits:Food Trucks	\$ 250		\$ 250	\$ 220
TOTAL INCOME	\$ 223,350		\$ 227,250	\$ 242,848
TOTAL INCOME not incl swim/dive*	\$ 185,350		\$ 189,250	\$ 194,874

Pool Variable Costs generally similar YOY with some key differences

- **Merchant Fees:** Paying via check keeps merchant fees down!
- **Investments** are budgeted in yellow. (see next slide)
- Budgeted for some **marketing** (mailers, etc)
- **Management contract** is slightly higher than last year, due to a longer summer and modest escalation
- Assumed **sponsorships** will be the same as actuals from 2025 (hope to be higher)

Category	2026 Budget	2025 Budget	2025 actuals
EXPENSES			
Accounting Services	\$ 1,500	\$ 1,500	\$ -
Fees & Charges:Health Permit-Snack Bar	\$ 500	\$ 500	\$ 405
Membership Services (MCT Website & etc)	\$ 600	\$ 1,200	\$ 540
Merchant Account:Credit Card Processing	\$ 3,000	\$ 4,000	\$ 2,476
TOTAL Merchant Fees & Charges	\$ 5,600	\$ 7,200	\$ 3,421
Office Expenses (Business)	\$ 150	\$ 150	\$ 150
Postage and Delivery (Business)	\$ 50	\$ 50	\$ 44
TOTAL Backoffice Expenses	\$ 200	\$ 200	\$ 194
Marketing	\$ 500	\$ 500	\$ 93
Pool Sponsorships Expense	\$ 1,100	\$ 1,500	\$ 1,068
Social Events Expense: Derby/Ladies Social	\$ 500	\$ 600	\$ 154
Water Fitness	\$ 525	\$ 500	\$ 510
Landscaping	\$ 10,000	\$ 9,500	\$ 8,971
Equipment	\$ 9,500	\$ 5,000	\$ -
Maintenance (Cleaning and other supplies)	\$ 1,000	\$ 6,000	\$ 813
Snack Bar	\$ -	\$ -	\$ -
Management Contract	\$ 89,600	\$ 87,400	\$ 83,476
Furniture	\$ 3,650	\$ 500	\$ -
Spring Repairs	\$ 5,000	\$ 5,000	\$ 9,693
TOTAL Pool G&A	\$ 121,375	\$ 116,500	\$ 104,778

Investments/ Improvements



New lane ropes and dolly wheels required for swim team,(\$3000)



Commercial Fridge and AC for snack bar; AC will help performance and longevity of refrigerators and freezers (\$4500)



New chairs, repaired chairs, and some low, small side tables for deck area (\$3650)



A new sign for the Shady Grove corner of the property (\$2000)

Utility costs assumed to increase in 2026

Category	2026 Budget		2025 Budget	2025 actuals
EXPENSES				
Utilities (Business):Electric	\$ 10,000		\$ 7,500	\$ 9,081
Utilities (Business):Propane	\$ 300		\$ 500	\$ 214
Utilities (Business):Telephone/Internet	\$ 1,000		\$ 1,400	\$ 978
Utilities (Business):Trash	\$ 1,300		\$ 500	\$ 1,200
Utilities (Business):Water	\$ 7,000		\$ 7,000	\$ 6,410
TOTAL Utilities (Business)	\$ 19,600		\$ 16,900	\$ 17,882

Pool Fixed Costs will be similar to last year

- Loan payments are fixed
- Insurance should be steady
- Taxes are generally known/fixed, except for “state” taxes which vary based on concession sales.
- New! Added contribution to Reserve Account per bylaws
 - To be used for significant capital expenses with Membership approval

Category	2026 Budget		2025 Budget
EXPENSES			
Renovation Loan	\$ 19,260		\$ 19,260
Renovation Loan - White Coat	\$ 6,036		\$ 6,036
TOTAL Loans	\$ 25,296		\$ 25,296
Insurance (Business):Directors and Officer	\$ 1,036		\$ 1,036
Insurance (Business):Liability	\$ 4,305		\$ 4,305
Insurance (Business):Comm Property Insu	\$ 5,768		\$ 5,768
TOTAL Insurance (Business)	\$ 11,109		\$ 11,109
Tax:Fed	\$ -		\$ -
Tax:Property Tax	\$ 4,400		\$ 4,200
Tax:State	\$ 2,000		\$ 2,500
TOTAL Tax	\$ 6,400		\$ 6,700
Annual Reserve Account funding (per byla	\$ 5,000		
Annual Reserve	\$ 5,000		

Please vote no later than February 8!



As a membership organization, we need your vote to finalize and begin planning for the upcoming season.



Two ways to vote or send questions or comments: send your vote to Treasurer@mctsa.com or President@mctsa.com, or come to our February 8 Board meeting at 7pm at Ledo's Derwood.



Want to help us make future investment decisions, find ways to save money, help beautify the pool or lead fun social events? We want to hear from you! Contact us at Treasurer@mctsa.com or President@mctsa.com.