Cape St. Claire
IMPROVEMENT ASSOCIATION
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Quarterly Membership Meeting

April 22, 2025

Agenda

President's Remarks

AA County DPW Presentation – Trash & Recycling Collection

Approval of Minutes

Approval of Financials

BREAK

Town Manager Report

Old Business

New Business

Comments from the Floor

Adjournment

Annual Membership Meeting January 14, 2025

In attendance in person: President Jerome Zadera, Governors Joe Angel, Beau Breeden, Cheri Fairchild, Thor Harris, Mary Lamb, Matt Layman, Neil Macindoe, Michele Shipley, Town Manager Frank Tewey, residents Dottie Ballard, Jane Barss, Becky and Roy Benner, Bob Bishop, Daniel Buswell, Leslie Coble, Todd Dallanegra, Keith Donahue, Larry Jennings, Jeanne & Marion Klingler, Francis & Lud Kimbrough, Joseph Meeks, Blake Morris, Charlie Shoul, Phil & Sandy Ourisson, Neil Pumphrey, Bill Rappoport, Mary Alice Ross, Vicky Sanders, Robert Wagoner, Stacey Wildberger and Harlow Winterson.

President Zadera called the meeting to order at 7:30 pm, introduced the Board of Governors and wished all a Happy New Year before giving an overview of the agenda. He asked that everyone send in their annual maintenance fee and postcard with car info by March 1.

INTRODUCTION OF CANDIDATES

Governor Breeden nominated Joseph (Trey) Meeks for the Budget Committee. President Zadera introduced the current board members who are seeking reelection, Beau Breeden, Joe Angel and Mary Lamb, each of whom spoke briefly of why they want to continue to serve. He also introduced Blake Morris who served on the Budget Committee and is running for Board of Governors, and Charlie Moore who was unable to attend this meeting but is seeking reelection to the Budget Committee.

BUDGET

Town Manager Tewey presented the proposed budget for Fiscal Year 2026 (FY26), effective July 1, 2025 through June 30, 2026. Most line items were based on actuals from FY24. The proposed increase to the SCBD assessment is $13/tax lot, raising it to $283 per account, a 4.81% increase. Clubhouse income is based on the new rental rates which will take effect July 1, 2025. Pier slip income is based on the new 2025 rental rates. There is a carryover from FY24 of $13,842. The most significant increases in expenses are for fully staffing police and beach attendants, making the office administrator position full-time and salaried, 4% cost of living increases for staff, a stipend for the webmaster, reserve savings increase of 6% as mandated by the capital reserve study, telecommunications, and inflation. Decreases were made in the line for Caper printing, legal expenses and for repairs/maintenance as much of that is included in the capital reserve line. Included in capital improvements is $7,500 to redo the old office into a meeting space and storage.

Ballots were submitted and taken to the office for counting.

MINUTES AND FINANCIAL STATEMENTS

Minutes of the October 22, 2024 quarterly meeting were reviewed. A motion was made by Phil Ourisson to approve the minutes, seconded by Becky Benner, and approved unanimously.

The financial statements for August 2024 through October 2024 were reviewed. A motion to approve was made by Larry Jennings and seconded by Governor Angel. Balances of the bank accounts are approximately: Operating funds $368,500, Piers $293,400 and Special Community Benefits District (SCBD) $98,400. The motion passed unanimously. A request was made for graphs to provide visuals.

TOWN MANAGER

Town Manager Tewey reported on the following:

There are no updates on the Broadneck Peninsula Service Roadway project (Bay Bridge traffic studies). The Broadneck Peninsula Trail project (hiker/biker trail) was supposed to be completed in November 2024 but construction continues. Anne Arundel County has a Report-A-Concern webpage, 3-1-1 phone app, and a 3-1-1 phone line for reporting issues with roadways, trash pickup, abandoned vehicles, overgrown lots, dangerous trees, etc. You are encouraged to use this tool as needed. CSCIA monitors local issues.

Clubhouse rentals remain steady. Rental rates will increase in FY26, July 1, so reserve now for lower rates. The rental calendar is available in the lower left of the CSCIA.org website home page. A chain link fence will be installed this summer along the field behind the clubhouse to replace the failing wooden fence.

The building committee meets monthly before the Board of Governors (BOG) meetings. If you plan to build, remodel, add a shed, fence, deck, etc on your lot, please check building codes on the website and submit an application prior to construction. Pier and bulkhead requests require attorney input and take longer to process.

There are no updates on county or state legislation. The National Chesapeake Recreational Area bill died before the last Congress recessed. It is to be reintroduced in the current session.

A firm was selected to replace sections of piers at Deep Creek. Aging trees on CSCIA property are being addressed as needed and prioritized by safety concern. All 2024 beach attendants will be invited back for the 2025 season and hiring for any vacant positions will begin in early spring. Youth Sailing will clear and repair the kayak racks and revamp their rental process. The water supply at all piers is shut down and winterized, and water agitators are deployed to prevent freeze damage to piers. When running they can look like a broken water pipe, but that is normal operation, no issue.

The FY26 budget must be submitted to the county once approved. Deadline is January 31.

Security officers continue to patrol the Cape, currently 10-16 dates per month. We receive crime statistics from the police department.

Upcoming meetings: Board of Governors- Feb 10, Quarterly Membership Mtg Apr 22, Broadneck Council of Communities- TBD.

OLD BUSINESS

Governor Breeden announced that pier slip contracts will be mailed Jan 31 and are due back to the office by Mar 15. If you are expecting a contract and do not receive it, contact the office. There are new rental rates to help cover the capital reserve requirements and increased expenses. The Deep Creek small pier, boat ramp decking/pilings, several finger piers, and part of the bulkhead are to be replaced. Much is original from 1968. Several bids for the work were received, ranging from $230K-600K, with many differences in scope. Heinsohn Marine Construction was selected. The $230K bid does not include electrical/plumbing. The permit process takes 6-12 weeks for replacement in kind, so if work cannot be completed by June, it may be pushed to fall.

Governor Breeden gave an update on the beach project, noting they are working with regulators to optimize the permit application to receive sand from the Little Magothy River dredge next winter. There is a minimum 240-day review period. With the root wads at Lake Claire, that site is more appealing to the regulators for in-water placement of sand with grass plantings to reduce wave action and erosion of the beach that protects the lake. Sand would shift normally along the beach to hopefully also help build up the recreational area. Grants were awarded to CSCIA from the US Fish & Wildlife Service, $75,000 in both 2023 and 2024, for design and planning for the 5 additional sites to be addressed. Bids for design work were obtained and are being considered. Construction grants will be sought. There is a possibility of a $300K grant for Little Magothy beach.

Governor Breeden serves as president of the Broadneck Council of Communities (BCC), which includes members from 15 communities on the peninsula, representing 12-15,000 residents in communication with government leaders on projects such as the Rt 50 traffic studies and environmental concerns. The Chesapeake National Recreation Area bill made it through the Senate in 2024, but not Congress. Representative Sarah Elfreth is to reintroduce the bill in Congress this year. Holly Beach Farm, a private 300-acre tract of land south of Rt 50, was transferred from the Chesapeake Bay Foundation to the Dept of Natural Resources (DNR). Maryland has made it into a Natural Resource Management area with duck hunting sites and limited access. There was no public input prior to the decision and BCC is meeting with officials to find out why. An update is expected in about 2 weeks for the State Highway Administration pilot program for Bay Bridge traffic. Most people believe the traffic control efforts in 2023 were preferable to those in 2024. There were additional stop lights installed on St Margarets Rd. Plans for 2025 are not expected until April or May. Questions were asked about the differences and Governor Breeden explained that in 2023, Exit 31 was closed to eastbound traffic Thursday through Sunday in 2023. Employees of Northrup Grumman complained, and the closures were changed to just Friday and Saturday. A Town Hall meeting regarding Anne Arundel County District 5 budgeting will be at Severna Park High School on Thursday from 6-8 pm.

There is no new information regarding the Fairwinds Marina idea to develop. The overwhelming disapproval of residents was made clear to the representative of Fairwinds at the Board of Governors meeting he attended. We are to be notified by Amanda Feidler of changes. Many possibilities still exist with the current zoning and everyone seems mindful of the need to coexist.

BREAK – 8:13-8:25 pm

VOTING RESULTS

All candidates for the Board of Governors were elected. Budget Committee members Charlie Moore and Joseph Meeks were elected. The increase to the SCBD fee was approved, as was the FY26 budget.

COMMENTS

Stacy Wildberger reported that the Cape Conservation Corps (CCC) has been maintaining trails and the little learning libraries. Cape residents Ellen Prager and Dave Jones will be the guest speakers at the March 5 meeting. The scholarship program established to award a $1000 scholarship to a graduating Broadneck High School senior entering an environmental studies field is advertised on the CCC website. Recipients are chosen mostly due to the volunteer efforts they have made for environmental purposes, good grades, and teacher recommendations. The monthly Broadneck Grill fundraiser night will be January 14 from 5-9 pm. Boxes of native spring ephemerals are available for purchase in the First Flowers sale, see capeconservationcorps.org for details.

Phil Ourisson announced the Cape St Claire Yacht Club Red, White and Beer Annual Meeting to be held February 7. Purchase of a family membership at $60/year includes entry to the event. To attend the party without becoming a member is $25 at the door. Consider joining- you don't even need to own a boat!

Becky Benner announced the Goshen Farm annual membership meeting on January 15 to discuss accomplishments and voting on the board and financials. The Java & Jazz/Tea & Tunes event will be at the clubhouse on March 9 from 3-6 pm with music by the Jazz Perpetrators. This is a free event to thank everyone for their support. Alcohol available for a fee.

Mrs. Benner also announced the Garden Club February 7 meeting featuring a speaker. The Anniversary Dinner will be in March. Membership is $10/year. The plant sale, which has been held for 38 years, will be March 17 from 8-2 at the clubhouse field.

President Zadera thanked everyone for supporting him in his first year as president and for what they do to make the Cape a great place to live. Planning occurs year round for fun community events.

ADJOURNMENT

A motion to adjourn was made by Governor Angel, seconded by Larry Jennings and approved unanimously. The January 14, 2025 CSCIA Annual Membership Meeting was adjourned at 8:35 pm.

Cape St. Claire Improvement Association, Inc.
Profit & Loss - Piers
November 30, 2024 - Final

	November Actual	YTD Actual	Annual Budget	Variance Over(Under)	% of Budget
Ordinary Income/Expense					
Income					
Interest Income	2.40	12.40	0.00	12.40	
Late Fees	0.00	0.00	100.00	(100.00)	0%
Miscellaneous Income	0.00	0.00	100.00	(100.00)	0%
Piers - Capital Replacement Assessment	0.00	0.00	23,700.00	(23,700.00)	0%
Piers - Waitlist Fee	0.00	1,200.00	1,500.00	(300.00)	80%
Rentals/ Slips	0.00	615.00	112,305.00	(111,690.00)	1%
Total Income	2.40	1,827.40	137,705.00	(135,877.60)	
Expense					
General and Administrative					
1 Accounting Fees	86.30	469.10	1,500.00	(1,030.90)	31%
2 Audit Expenses	0.00	0.00	500.00	(500.00)	0%
3 Front Foot Assessment	0.00	0.00	1,170.00	(1,170.00)	0%
4 Insurance	0.00	0.00	6,000.00	(6,000.00)	0%
5 Legal Services	0.00	0.00	2,062.20	(2,062.20)	0%
6 Membrshp(Confernce/Training/Dues)	0.00	0.00	150.00	(150.00)	0%
7 Voluntr Apprec(Refreshments/Misc)	0.00	0.00	250.00	(250.00)	0%
8 Office Supplies/Expense	0.00	0.00	100.00	(100.00)	0%
9 Payroll Expenses & Benefits	81.64	232.06	2,673.36	(2,441.30)	9%
10 Permits	0.00	0.00	520.00	(520.00)	0%
11 Postage	0.00	0.00	500.00	(500.00)	0%
12 Printing	0.00	0.00	100.00	(100.00)	0%
13 Property Taxes	0.00	1,815.76	1,900.00	(84.24)	96%
14 Repairs/Maintenance	1,048.75	2,706.33	15,000.00	(12,293.67)	18%
15 Sanitary Services	0.00	0.00	100.00	(100.00)	0%
16 Sewer	0.00	0.00	100.00	(100.00)	0%
17 Signage	0.00	0.00	500.00	(500.00)	0%
18 Telecommunications & Internet	722.70	3,745.85	8,500.00	(4,754.15)	44%
19 Trash Collection	0.00	0.00	350.00	(350.00)	0%
20 Utilities	963.96	3,827.36	15,000.00	(11,172.64)	26%
21 Wages-Town Manager	0.00	0.00	6,178.29	(6,178.29)	0%
22 Wages-Administrator	0.00	0.00	6,066.00	(6,066.00)	0%
23 Wages-Asst. Administrator	430.75	1,463.88	4,160.00	(2,696.12)	35%
24 Wages-Handyman	632.50	1,536.50	4,160.00	(2,623.50)	37%
25 Wage/Salary Annual Defined Criteria Bonus	0.00	0.00	1,265.84	(1,265.84)	0%
26 Technology/Website	1.11	2.48	150.00	(147.52)	2%
Total General and Administrative	3,967.71	15,799.32	78,955.69	(63,156.37)	20%
Capital Expenditures					
Mandatory Capital Reserve Fund	0.00	0.00	24,708.60	(24,708.60)	0%
Pier Improvements	0.00	0.00	34,040.71	(34,040.71)	0%
Total Capital Expenditures	0.00	0.00	58,749.31	(58,749.31)	
Total Expenditures	3,967.71	15,799.32	137,705.00	(121,905.68)	
Net Income (Loss)	(3,965.31)	(13,971.92)	0.00	(13,971.92)	

Cape St. Claire Improvement Association, Inc.
Profit & Loss - Maintenance, Caper, Clubhouse
November 30, 2024 - Final

	November Actual	YTD Actual	Annual Budget	Variance Over(Under)	% of Budget
Ordinary Income/Expense					
Income					
Caper Advertising	4,310.00	19,400.00	42,000.00	(22,600.00)	46%
BLOA Contribution	0.00	4,578.22	12,500.00	(7,921.78)	37%
CSSC Contribution	0.00	783.41	2,100.00	(1,316.59)	37%
Maintenance Fees	(105.00)	1,590.00	25,000.00	(23,410.00)	6%
HOA Packets	600.00	3,750.00	11,000.00	(7,250.00)	34%
Interest Income	3.11	16.11	100.00	(83.89)	16%
Late Fees	10.00	745.00	5,500.00	(4,755.00)	14%
Miscellaneous Income	350.00	1,200.00	4,750.00	(3,550.00)	25%
Non Cash Contribution	0.00	0.00	0.00	0.00	0%
Clubhouse - Rental Income	6,435.00	35,135.00	50,000.00	(14,865.00)	70%
Stickers	5.00	210.00	2,000.00	(1,790.00)	11%
Total Income	11,608.11	67,407.74	154,950.00	(87,542.26)	
Expense					
General and Administrative					
1 Accounting Fees	107.14	582.34	2,500.00	(1,917.66)	23%
2 Audit Expenses	0.00	0.00	1,000.00	(1,000.00)	0%
3 Bank Charges	0.00	0.00	50.00	(50.00)	0%
4 Caper Print/Edit/Contract&Postage	0.00	0.00	17,500.00	(17,500.00)	0%
5 Clubhouse Custodial Svcs	3,400.00	3,544.00	18,000.00	(14,456.00)	20%
6 Insurance	0.00	0.00	9,000.00	(9,000.00)	0%
7 Legal Services	0.00	0.00	17,342.98	(17,342.98)	0%
8 Membrshp(Confernce/Training/Dues)	0.00	0.00	650.00	(650.00)	0%
9 Voluntr Apprec(Refreshments/Misc)	130.08	482.51	300.00	182.51	161%
10 Events	0.00	0.00	1,000.00	(1,000.00)	0%
11 Office Supplies/Expense	0.00	142.25	1,500.00	(1,357.75)	9%
12 Payroll Expenses & Benefits	0.00	0.00	6,596.21	(6,596.21)	0%
13 Permits	0.00	0.00	500.00	(500.00)	0%
14 Postage	58.55	1,405.10	1,500.00	(94.90)	94%
15 Printing	0.00	423.35	1,500.00	(1,076.65)	28%
16 Property Taxes	0.00	5,624.44	5,000.00	624.44	112%
17 Repairs/Maintenance	79.00	1,009.19	14,000.00	(12,990.81)	7%
18 Sanitary Services	0.00	0.00	1,100.00	(1,100.00)	0%
19 Signage	0.00	0.00	500.00	(500.00)	0%
20 Telecommunications & Internet	32.63	162.52	500.00	(337.48)	33%
21 Utilities	0.00	0.00	1,000.00	(1,000.00)	0%
22 Wages-Town Manager	0.00	0.00	16,476.77	(16,476.77)	0%
23 Wages-Administrator	0.00	0.00	10,863.31	(10,863.31)	0%
24 Wages-Asst. Administrator	0.00	0.00	2,600.00	(2,600.00)	0%
25 Wages-Beach Attendants	0.00	0.00	10,400.00	(10,400.00)	0%
26 Wages-Groundskeeper	0.00	0.00	10,400.00	(10,400.00)	0%
27 Wage/Salary Annual Defined Criteria Bonus	0.00	0.00	3,170.73	(3,170.73)	0%
Total General and Administrative	3,807.40	13,375.70	154,950.00	(141,574.30)	
Capital Expenditures					
Shoreline Restoration	14,004.00	42,165.25	0.00	0.00	
Clubhouse Improvements	0.00	0.00	0.00	0.00	
Beaches and Park Improvements	0.00	0.00	0.00	0.00	
Total Capital Expenditures	14,004.00	42,165.25	0.00	0.00	
Total Expenditures	17,811.40	55,540.95	154,950.00	(141,574.30)	
Net Income (Loss)	(6,203.29)	11,866.79	0.00	54,032.04	

Cape St. Claire Improvement Association, Inc.
Profit Loss - Piers & Maintenance
November 30, 2024 - Final

	November Actual	YTD Actual	Annual Budget	Variance Over(Under)	% of Budget
Ordinary Income/Expense					
Income					
Caper Advertising	4,310.00	19,400.00	42,000.00	(22,600.00)	46%
BLOA Contribution	0.00	4,578.22	12,500.00	(7,921.78)	37%
CSSC Contribution	0.00	783.41	2,100.00	(1,316.59)	37%
Maintenance Fees	(105.00)	1,590.00	25,000.00	(23,410.00)	6%
HOA Packets	600.00	3,750.00	11,000.00	(7,250.00)	34%
Interest Income	5.51	28.51	100.00	(71.49)	29%
Late Fees	10.00	745.00	5,600.00	(4,855.00)	13%
Miscellaneous Income	350.00	1,200.00	4,850.00	(3,650.00)	25%
Clubhouse - Rental Income	6,435.00	35,135.00	50,000.00	(14,865.00)	70%
Rentals/ Slips	0.00	615.00	112,305.00	(111,690.00)	1%
Non Cash Contribution	0.00	0.00	0.00	0.00	0%
Piers - Capital Assessment	0.00	0.00	23,700.00	(23,700.00)	0%
Piers - Wait List Fee	0.00	1,200.00	1,500.00	(300.00)	80%
Stickers	5.00	210.00	2,000.00	(1,790.00)	11%
Total Income	11,610.51	69,235.14	292,655.00	(223,419.86)	
Expense					
General and Administrative					
1 Accounting Fees	193.44	1,051.44	4,000.00	(2,948.56)	26%
2 Audit Expenses	0.00	0.00	1,500.00	(1,500.00)	0%
3 Bank Charges	0.00	0.00	50.00	(50.00)	0%
4 Caper/Print/Contract&Postage	0.00	0.00	17,500.00	(17,500.00)	0%
5 Clubhouse Custodial Svcs	3,400.00	3,544.00	18,000.00	(14,456.00)	20%
6 Front Foot Assessment	0.00	0.00	1,170.00	(1,170.00)	0%
7 Insurance	0.00	0.00	15,000.00	(15,000.00)	0%
8 Legal Services	0.00	0.00	19,405.18	(19,405.18)	0%
9 Membrshp(Confernce/Training/Dues)	0.00	0.00	800.00	(800.00)	0%
10 Voluntr Apprec(Refreshments/Misc)	130.08	482.51	550.00	(67.49)	88%
11 Events	0.00	0.00	1,000.00	(1,000.00)	0%
13 Office Supplies/Expense	0.00	142.25	1,600.00	(1,457.75)	9%
14 Payroll Expenses & Benefits	81.64	232.06	9,269.57	(9,037.51)	3%
15 Permits	0.00	0.00	1,020.00	(1,020.00)	0%
16 Postage	58.55	1,405.10	2,000.00	(594.90)	70%
17 Printing	0.00	423.35	1,600.00	(1,176.65)	26%
18 Property Taxes	0.00	7,440.20	6,900.00	540.20	108%
19 Repairs/Maintenance	1,127.75	3,715.52	29,000.00	(25,284.48)	13%
20 Sanitary Services	0.00	0.00	1,200.00	(1,200.00)	0%
21 Sewer	0.00	0.00	100.00	(100.00)	0%
22 Signage	0.00	0.00	1,000.00	(1,000.00)	0%
23 Technology/Website	1.11	2.48	150.00	(147.52)	2%
24 Telecommunications & Internet	755.33	3,908.37	9,000.00	(5,091.63)	43%
25 Trash Collection	0.00	0.00	350.00	(350.00)	0%
26 Utilities	963.96	3,827.36	16,000.00	(12,172.64)	24%
27 Wages-Town Manager	0.00	0.00	22,655.06	(22,655.06)	0%
28 Wages-Administrator	0.00	0.00	16,929.31	(16,929.31)	0%
29 Wages-Asst. Administrator	430.75	1,463.88	6,760.00	(5,296.12)	22%
30 Wages-Beach Attendant	0.00	0.00	10,400.00	(10,400.00)	0%
31 Wages-Groundskeeper	0.00	0.00	10,400.00	(10,400.00)	0%
32 Wages-Handyman	632.50	1,536.50	4,160.00	(2,623.50)	37%
33 Wage/Salary Defined Criteria Bosun	0.00	0.00	4,436.57	(4,436.57)	0%
Total General and Administrative	7,775.11	29,175.02	233,905.69	(204,730.67)	
Capital Expenditures					
Beaches and Park Improvements	0.00	0.00	0.00	0.00	0%
Clubhouse Improvements	0.00	0.00	0.00	0.00	0%
Shoreline Restoration	14,004.00	42,165.25	0.00	0.00	
Mandatory Capital Reserve Funding	0.00	0.00	24,708.60	(24,708.60)	0%
Piers Improvements	0.00	0.00	34,040.71	(34,040.71)	0%
Total Capital Expenditures	14,004.00	42,165.25	58,749.31	(58,749.31)	
Total Expenditures	21,779.11	71,340.27	292,655.00	(263,479.98)	
Net Income (Loss)	(10,168.60)	(2,105.13)	0.00	40,060.12	

Cape St. Claire Improvement Association, Inc.
Profit Loss - SCBD
November 30, 2024 - Final

		November Actual	YTD Actual	Annual Budget	Variance Over(Under)	% of Budget
Ordinary Income/Expense						
Income						
	SCBD/Fees	0.00	0.00	621,000.00	(621,000.00)	-
	Interest Income	0.00	0.00	20.00	(20.00)	-
	Rollover from FY22	0.00	0.00	9,815.00	(9,815.00)	-
Total Income		0.00	0.00	630,835.00	-630,835.00	
Expense						
General and Administrative						
1	Accounting Fees	302.56	1,644.56	6,000.00	(4,355.44)	27%
2	Audit Expenses	0.00	4,750.00	6,000.00	(1,250.00)	79%
3	Bank Charges	0.00	0.00	150.00	(150.00)	0%
4	Caper Print/Edit/Contract&Postage	7,051.97	20,516.81	32,500.00	(11,983.19)	63%
5	Collection Fee-AA County	0.00	0.00	2,000.00	(2,000.00)	0%
6	Contract Labor	0.00	1,000.00	1,000.00	-	100%
7	Clubhouse Custodial Services	0.00	7,000.00	7,000.00	-	100%
8	Insurance	2,542.05	12,910.28	25,000.00	(12,089.72)	52%
9	Legal Services	177.50	1,869.20	17,057.87	(15,188.67)	11%
10	Membrshp(Confernce/Training/Dues)	0.00	0.00	1,300.00	(1,300.00)	0%
11	Voluntr Apprec(Refreshments/Misc)	159.00	500.00	500.00	-	100%
12	Events	0.00	325.64	2,000.00	(1,674.36)	16%
13	Mowing	0.00	10,440.00	18,700.00	(8,260.00)	56%
14	Office Supplies/Expense	198.00	1,736.30	5,000.00	(3,263.70)	35%
15	Payroll Expenses & Benefits	2,985.01	14,726.02	26,635.99	(11,909.97)	55%
16	Permits	0.00	0.00	500.00	(500.00)	0%
17	Postage	0.00	145.90	4,000.00	(3,854.10)	4%
18	Printing	340.83	340.83	3,500.00	(3,159.17)	10%
19	Property Taxes	187.71	3,565.50	4,350.00	(784.50)	82%
20	Repairs/Maintenance	3,731.85	11,989.53	32,000.00	(20,010.47)	37%
21	Sanitary Services	0.00	7,437.10	12,500.00	(5,062.90)	59%
22	Sewer	0.00	132.53	500.00	(367.47)	27%
23	Signage	0.00	0.00	1,000.00	(1,000.00)	0%
24	Telecommunications & Internet	92.14	458.93	3,500.00	(3,041.07)	13%
25	Trash Collection	590.74	2,447.00	6,650.00	(4,203.00)	37%
26	Utilities	897.98	4,738.47	14,000.00	(9,261.53)	34%
27	Vehicle Fuel & Maintenance	38.87	1,209.54	2,500.00	(1,290.46)	48%
28	Wages-Town Manager	11,096.28	40,686.36	68,637.61	(27,951.25)	59%
29	Wages-Administrator	7,213.69	26,445.28	47,022.61	(20,577.33)	56%
30	Wages-Asst Administrator	129.50	270.50	3,120.00	(2,849.50)	9%
31	Wages-Asst Admin (Mtg Spt)	450.00	1,050.00	2,912.00	(1,862.00)	36%
32	Wages-Beach Attendant	249.00	31,195.63	31,200.00	(4.37)	100%
33	Wages-Custodial Services	0.00	0.00	0.00	-	0%
34	Wages-Groundskeeper	2,437.51	9,490.89	15,600.00	(6,109.11)	61%
35	Wages-Security Patrol	3,870.00	14,625.00	36,400.00	(21,775.00)	40%
36	Wage/Salary Annual Def Criteria Bonus	0.00	0.00	12,884.52	(12,884.52)	0%
37	Website/Technology	316.97	1,194.16	3,000.00	(1,805.84)	40%
Total General and Administrative		45,059.16	234,841.96	456,620.60	(221,778.64)	
Capital Expenditures						
	Mandatory Capital Reserve Funding	0.00	0.00	99,214.40	(99,214.40)	0%
	Shoreline Erosion Restoration	1,876.97	9,263.77	75,000.00	(65,736.23)	12%
Total Capital Expenditures		1,876.97	9,263.77	174,214.40	(164,950.63)	
Total Expenditures		46,936.13	244,105.73	630,835.00	(386,729.27)	
Net Income (Loss)		-46,936.13	-244,105.73	0.00	(244,105.73)	

CAPE ST. CLAIRE IMPROVEMENT ASSOC., INC.

Balance Sheet

As of November 30, 2024

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Checking Accounts	
General Checking - BB&T	10,251.17
Payroll Checking - BB&T	676.56
Total Checking Accounts	**10,927.73**
Money Market Accounts	
Maintenance MM - BB&T	209,968.95
Maintenance MM - Grants	151,106.75
Total Maintenance MM - BB&T	**361,075.70**
Piers MM - BB&T	149,221.01
Piers Capital Improvement - BB&T	140,175.00
Total Piers MM - BB&T	**289,396.01**
Total Money Market Accounts	**650,471.71**
Petty Cash	
Maintenance	250.00
Total Petty Cash	**250.00**
Total Bank Accounts	**$661,649.44**
Accounts Receivable	
Accounts Receivable	1,410.33
Total Accounts Receivable	**$1,410.33**
Other Current Assets	
Due From SCBD	328.78
Undeposited Funds	1,187.37
Total Other Current Assets	**$1,516.15**
Total Current Assets	**$664,575.92**
Fixed Assets	
Maintenance	0.00
Accumulated Depreciation	-64,181.58
Equipment	25,570.51
Furniture & Fixtures	2,000.00
Improvements	4,707.00
Land	105,027.20
Paving/Walls	35,607.28
Total Maintenance	**108,730.41**

CAPE ST. CLAIRE IMPROVEMENT ASSOC., INC.

Balance Sheet

As of November 30, 2024

	TOTAL
Membership	
Accumulated Depreciation	-123,702.00
Buildings	145,853.43
Furniture & Fixtures	1,482.84
Total Membership	**23,634.27**
Piers	
Accumulated Depreciation	-168,424.00
Buildings & Piers	220,307.64
Total Piers	**51,883.64**
Total Fixed Assets	**$184,248.32**
Other Assets	
WIP - Shoreline Restoration Project	1,042,172.50
Total Other Assets	**$1,042,172.50**
TOTAL ASSETS	**$1,890,996.74**
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
A/P - State Income Tax	53.00
Grants	236.00
Payroll Liabilities	-2,071.47
Prepaid Advertising	1,147.12
Prepaid Maintenance Fees	685.00
Security Deposit Clubhouse	5,610.01
Total Other Current Liabilities	**$5,659.66**
Total Current Liabilities	**$5,659.66**
Long-Term Liabilities	
N/P - BB&T	481,172.50
Total Long-Term Liabilities	**$481,172.50**
Total Liabilities	**$486,832.16**
Equity	
Net Assets	
Net Assets-Piers & Maintenance	
Net Assets-Maintenance	280,614.21
Net Assets-Piers	168,038.88
Total Net Assets-Piers & Maintenance	**448,653.09**
Total Net Assets	**448,653.09**
Net Assets-Comm. Defense Fund	12,543.76
Net Assets-Old Clubhouse	11,500.24
Retained Earnings	933,572.62

CAPE ST. CLAIRE IMPROVEMENT ASSOC., INC.

Balance Sheet

As of November 30, 2024

	TOTAL
Net Income	-2,105.13
Total Equity	**$1,404,164.58**
TOTAL LIABILITIES AND EQUITY	**$1,890,996.74**

SCBD - Cape St. Claire Improvement Association

Balance Sheet

As of November 30, 2024

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Cash Held by the County	5.00
Checking Accounts	
BB&T Checking -7627	6,286.88
SCBD Checking - BB&T	54,992.60
Total Checking Accounts	**61,279.48**
Total Bank Accounts	**$61,284.48**
Total Current Assets	**$61,284.48**
TOTAL ASSETS	**$61,284.48**
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Due to Cape St. Claire	0.10
Total Other Current Liabilities	**$0.10**
Total Current Liabilities	**$0.10**
Total Liabilities	**$0.10**
Equity	
Net Assets-SCBD	281,733.09
Retained Earnings	23,657.02
Net Income	-244,105.73
Total Equity	**$61,284.38**
TOTAL LIABILITIES AND EQUITY	**$61,284.48**

Cape St. Claire Improvement Association, Inc.
Profit & Loss - Piers
December 31, 2024 - Final

		December Actual	YTD Actual	Annual Budget	Variance Over(Under)	% of Budget
Ordinary Income/Expense						
Income						
	Interest Income	2.43	14.83	0.00	14.83	
	Late Fees	0.00	0.00	100.00	(100.00)	0%
	Miscellaneous Income	0.00	0.00	100.00	(100.00)	0%
	Piers - Capital Replacement Assessment	0.00	0.00	23,700.00	(23,700.00)	0%
	Piers - Waitlist Fee	200.00	1,400.00	1,500.00	(100.00)	93%
	Rentals/ Slips	0.00	615.00	112,305.00	(111,690.00)	1%
Total Income		202.43	2,029.83	137,705.00	(135,675.17)	
Expense						
General and Administrative						
1	Accounting Fees	95.70	564.80	1,500.00	(935.20)	38%
2	Audit Expenses	0.00	0.00	500.00	(500.00)	0%
3	Front Foot Assessment	0.00	0.00	1,170.00	(1,170.00)	0%
4	Insurance	5,029.76	5,029.76	6,000.00	(970.24)	84%
5	Legal Services	0.00	0.00	2,062.20	(2,062.20)	0%
6	Membrshp(Confernce/Training/Dues)	0.00	0.00	150.00	(150.00)	0%
7	Voluntr Apprec(Refreshments/Misc)	0.00	0.00	250.00	(250.00)	0%
8	Office Supplies/Expense	0.00	0.00	100.00	(100.00)	0%
9	Payroll Expenses & Benefits	86.99	319.05	2,673.36	(2,354.31)	12%
10	Permits	0.00	0.00	520.00	(520.00)	0%
11	Postage	219.00	219.00	500.00	(281.00)	44%
12	Printing	0.00	0.00	100.00	(100.00)	0%
13	Property Taxes	0.00	1,815.76	1,900.00	(84.24)	96%
14	Repairs/Maintenance	742.20	3,448.53	15,000.00	(11,551.47)	23%
15	Sanitary Services	0.00	0.00	100.00	(100.00)	0%
16	Sewer	0.00	0.00	100.00	(100.00)	0%
17	Signage	0.00	0.00	500.00	(500.00)	0%
18	Telecommunications & Internet	696.42	4,442.27	8,500.00	(4,057.73)	52%
19	Trash Collection	0.00	0.00	350.00	(350.00)	0%
20	Utilities	1,464.63	5,291.99	15,000.00	(9,708.01)	35%
21	Wages-Town Manager	0.00	0.00	6,178.29	(6,178.29)	0%
22	Wages-Administrator	0.00	0.00	6,066.00	(6,066.00)	0%
23	Wages-Asst. Administrator	562.25	2,026.13	4,160.00	(2,133.87)	49%
24	Wages-Handyman	573.00	2,109.50	4,160.00	(2,050.50)	51%
25	Wage/Salary Annual Defined Criteria Bonus	0.00	0.00	1,265.84	(1,265.84)	0%
26	Technology/Website	1.20	3.68	150.00	(146.32)	2%
Total General and Administrative		9,471.15	25,270.47	78,955.69	(53,685.22)	32%
Capital Expenditures						
	Mandatory Capital Reserve Fund	0.00	0.00	24,708.60	(24,708.60)	0%
	Pier Improvements	0.00	0.00	34,040.71	(34,040.71)	0%
Total Capital Expenditures		0.00	0.00	58,749.31	(58,749.31)	
Total Expenditures		9,471.15	25,270.47	137,705.00	(112,434.53)	
Net Income (Loss)		(9,268.72)	(23,240.64)	0.00	(23,240.64)	

Cape St. Claire Improvement Association, Inc.
Profit & Loss - Maintenance, Caper, Clubhouse
December 31, 2024 - Final

	December Actual	YTD Actual	Annual Budget	Variance Over(Under)	% of Budget
Ordinary Income/Expense					
Income					
Caper Advertising	2,665.00	22,065.00	42,000.00	(19,935.00)	53%
BLOA Contribution	0.00	4,578.22	12,500.00	(7,921.78)	37%
CSSC Contribution	0.00	783.41	2,100.00	(1,316.59)	37%
Maintenance Fees	80.00	1,520.00	25,000.00	(23,480.00)	6%
HOA Packets	300.00	4,050.00	11,000.00	(6,950.00)	37%
Interest Income	3.21	19.32	100.00	(80.68)	19%
Late Fees	20.00	765.00	5,500.00	(4,735.00)	14%
Miscellaneous Income	145.00	1,345.00	4,750.00	(3,405.00)	28%
Non Cash Contribution	0.00	0.00	0.00	0.00	0%
Clubhouse - Rental Income	5,660.00	40,795.00	50,000.00	(9,205.00)	82%
Stickers	5.00	215.00	2,000.00	(1,785.00)	11%
Total Income	8,878.21	76,135.95	154,950.00	(78,814.05)	
Expense					
General and Administrative					
1 Accounting Fees	118.80	701.14	2,500.00	(1,798.86)	28%
2 Audit Expenses	0.00	0.00	1,000.00	(1,000.00)	0%
3 Bank Charges	0.00	0.00	50.00	(50.00)	0%
4 Caper Print/Edit/Contract&Postage	0.00	0.00	17,500.00	(17,500.00)	0%
5 Clubhouse Custodial Svcs	0.00	3,544.00	18,000.00	(14,456.00)	20%
6 Insurance	0.00	0.00	9,000.00	(9,000.00)	0%
7 Legal Services	0.00	0.00	17,342.98	(17,342.98)	0%
8 Membrshp(Confernce/Training/Dues)	0.00	0.00	650.00	(650.00)	0%
9 Voluntr Apprec(Refreshments/Misc)	(250.00)	232.51	300.00	(67.49)	78%
10 Events	538.80	538.80	1,000.00	(461.20)	54%
11 Office Supplies/Expense	0.00	142.25	1,500.00	(1,357.75)	9%
12 Payroll Expenses & Benefits	0.00	0.00	6,596.21	(6,596.21)	0%
13 Permits	0.00	0.00	500.00	(500.00)	0%
14 Postage	0.00	1,405.10	1,500.00	(94.90)	94%
15 Printing	1,076.65	1,500.00	1,500.00	0.00	100%
16 Property Taxes	0.00	5,624.44	5,000.00	624.44	112%
17 Repairs/Maintenance	79.00	1,088.19	14,000.00	(12,911.81)	8%
19 Sanitary Services	0.00	0.00	1,100.00	(1,100.00)	0%
20 Signage	0.00	0.00	500.00	(500.00)	0%
21 Telecommunications & Internet	0.00	162.52	500.00	(337.48)	33%
22 Utilities	0.00	0.00	1,000.00	(1,000.00)	0%
23 Wages-Town Manager	0.00	0.00	16,476.77	(16,476.77)	0%
24 Wages-Administrator	0.00	0.00	10,863.31	(10,863.31)	0%
25 Wages-Asst. Administrator	0.00	0.00	2,600.00	(2,600.00)	0%
26 Wages-Beach Attendants	0.00	0.00	10,400.00	(10,400.00)	0%
27 Wages-Groundskeeper	0.00	0.00	10,400.00	(10,400.00)	0%
28 Wage/Salary Annual Defined Criteria Bonus	0.00	0.00	3,170.73	(3,170.73)	0%
Total General and Administrative	1,563.25	14,938.95	154,950.00	(140,011.05)	
Capital Expenditures					
Shoreline Restoration	7,682.20	49,847.45	0.00	0.00	
Clubhouse Improvements	0.00	0.00	0.00	0.00	
Beaches and Park Improvements	0.00	0.00	0.00	0.00	
Total Capital Expenditures	7,682.20	49,847.45	0.00	0.00	
Total Expenditures	9,245.45	64,786.40	154,950.00	(140,011.05)	
Net Income (Loss)	(367.24)	11,349.55	0.00	61,197.00	

Cape St. Claire Improvement Association, Inc.
Profit Loss - Piers & Maintenance
December 31, 2024 - Final

	December Actual	YTD Actual	Annual Budget	Variance Over(Under)	% of Budget
Ordinary Income/Expense					
Income					
Caper Advertising	2,665.00	22,065.00	42,000.00	(19,935.00)	53%
BLOA Contribution	0.00	4,578.22	12,500.00	(7,921.78)	37%
CSSC Contribution	0.00	783.41	2,100.00	(1,316.59)	37%
Maintenance Fees	80.00	1,520.00	25,000.00	(23,480.00)	6%
HOA Packets	300.00	4,050.00	11,000.00	(6,950.00)	37%
Interest Income	5.64	34.15	100.00	(65.85)	34%
Late Fees	20.00	765.00	5,600.00	(4,835.00)	14%
Miscellaneous Income	145.00	1,345.00	4,850.00	(3,505.00)	28%
Clubhouse - Rental Income	5,660.00	40,795.00	50,000.00	(9,205.00)	82%
Rentals/ Slips	0.00	615.00	112,305.00	(111,690.00)	1%
Non Cash Contribution	0.00	0.00	0.00	0.00	0%
Piers - Capital Assessment	0.00	0.00	23,700.00	(23,700.00)	0%
Piers - Wait List Fee	200.00	1,400.00	1,500.00	(100.00)	93%
Stickers	5.00	215.00	2,000.00	(1,785.00)	11%
Total Income	9,080.64	78,165.78	292,655.00	(214,489.22)	
Expense					
General and Administrative					
1 Accounting Fees	214.50	1,265.94	4,000.00	(2,734.06)	32%
2 Audit Expenses	0.00	0.00	1,500.00	(1,500.00)	0%
3 Bank Charges	0.00	0.00	50.00	(50.00)	0%
4 Caper/Print/Contract&Postage	0.00	0.00	17,500.00	(17,500.00)	0%
5 Clubhouse Custodial Svcs	0.00	3,544.00	18,000.00	(14,456.00)	20%
6 Front Foot Assessment	0.00	0.00	1,170.00	(1,170.00)	0%
7 Insurance	5,029.76	5,029.76	15,000.00	(9,970.24)	34%
8 Legal Services	0.00	0.00	19,405.18	(19,405.18)	0%
9 Membrshp(Confernce/Training/Dues)	0.00	0.00	800.00	(800.00)	0%
10 Voluntr Apprec(Refreshments/Misc)	(250.00)	232.51	550.00	(317.49)	42%
11 Events	538.80	538.80	1,000.00	(461.20)	54%
13 Office Supplies/Expense	0.00	142.25	1,600.00	(1,457.75)	9%
14 Payroll Expenses & Benefits	86.99	319.05	9,269.57	(8,950.52)	3%
15 Permits	0.00	0.00	1,020.00	(1,020.00)	0%
16 Postage	219.00	1,624.10	2,000.00	(375.90)	81%
17 Printing	1,076.65	1,500.00	1,600.00	(100.00)	94%
18 Property Taxes	0.00	7,440.20	6,900.00	540.20	108%
19 Repairs/Maintenance	821.20	4,536.72	29,000.00	(24,463.28)	16%
20 Sanitary Services	0.00	0.00	1,200.00	(1,200.00)	0%
21 Sewer	0.00	0.00	100.00	(100.00)	0%
22 Signage	0.00	0.00	1,000.00	(1,000.00)	0%
23 Technology/Website	1.20	3.68	150.00	(146.32)	2%
24 Telecommunications & Internet	696.42	4,604.79	9,000.00	(4,395.21)	51%
25 Trash Collection	0.00	0.00	350.00	(350.00)	0%
26 Utilities	1,464.63	5,291.99	16,000.00	(10,708.01)	33%
27 Wages-Town Manager	0.00	0.00	22,655.06	(22,655.06)	0%
28 Wages-Administrator	0.00	0.00	16,929.31	(16,929.31)	0%
29 Wages-Asst. Administrator	562.25	2,026.13	6,760.00	(4,733.87)	30%
30 Wages-Beach Attendant	0.00	0.00	10,400.00	(10,400.00)	0%
31 Wages-Groundskeeper	0.00	0.00	10,400.00	(10,400.00)	0%
32 Wages-Handyman	573.00	2,109.50	4,160.00	(2,050.50)	51%
33 Wage/Salary Defined Criteria Bosun	0.00	0.00	4,436.57	(4,436.57)	0%
Total General and Administrative	11,034.40	40,209.42	233,905.69	(193,696.27)	
Capital Expenditures					
Beaches and Park Improvements	0.00	0.00	0.00	0.00	0%
Clubhouse Improvements	0.00	0.00	0.00	0.00	0%
Shoreline Restoration	7,682.20	49,847.45	0.00	0.00	
Mandatory Capital Reserve Funding	0.00	0.00	24,708.60	(24,708.60)	0%
Piers Improvements	0.00	0.00	34,040.71	(34,040.71)	0%
Total Capital Expenditures	7,682.20	49,847.45	58,749.31	(58,749.31)	
Total Expenditures	18,716.60	90,056.87	292,655.00	(252,445.58)	
Net Income (Loss)	(9,635.96)	(11,891.09)	0.00	37,956.36	

Cape St. Claire Improvement Association, Inc.
Profit Loss - SCBD
December 31, 2024 - Final

		December Actual	YTD Actual	Annual Budget	Variance Over(Under)	% of Budget
Ordinary Income/Expense						
Income						
	SCBD/Fees	0.00	0.00	621,000.00	(621,000.00)	-
	Interest Income	0.00	0.00	20.00	(20.00)	-
	Rollover from FY22	0.00	0.00	9,815.00	(9,815.00)	-
Total Income		0.00	0.00	630,835.00	-630,835.00	
Expense						
General and Administrative						
1	Accounting Fees	335.50	1,980.06	6,000.00	(4,019.94)	33%
2	Audit Expenses	0.00	4,750.00	6,000.00	(1,250.00)	79%
3	Bank Charges	0.00	0.00	150.00	(150.00)	0%
4	Caper Print/Edit/Contract&Postage	0.00	20,516.81	32,500.00	(11,983.19)	63%
5	Collection Fee-AA County	0.00	0.00	2,000.00	(2,000.00)	0%
6	Contract Labor	0.00	1,000.00	1,000.00	-	100%
7	Clubhouse Custodial Services	0.00	7,000.00	7,000.00	-	100%
8	Insurance	213.79	13,124.07	25,000.00	(11,875.93)	52%
9	Legal Services	0.00	1,869.20	17,057.87	(15,188.67)	11%
10	Membrshp(Confernce/Training/Dues)	0.00	0.00	1,300.00	(1,300.00)	0%
11	Voluntr Apprec(Refreshments/Misc)	0.00	500.00	500.00	-	100%
12	Events	0.00	325.64	2,000.00	(1,674.36)	16%
13	Mowing	0.00	10,440.00	18,700.00	(8,260.00)	56%
14	Office Supplies/Expense	388.69	2,124.99	5,000.00	(2,875.01)	42%
15	Payroll Expenses & Benefits	2,174.83	16,900.85	26,635.99	(9,735.14)	63%
16	Permits	0.00	0.00	500.00	(500.00)	0%
17	Postage	75.55	221.45	4,000.00	(3,778.55)	6%
18	Printing	3,159.35	3,500.18	3,500.00	0.18	100%
19	Property Taxes	0.00	3,565.50	4,350.00	(784.50)	82%
20	Repairs/Maintenance	403.58	12,393.11	32,000.00	(19,606.89)	39%
21	Sanitary Services	0.00	7,437.10	12,500.00	(5,062.90)	59%
22	Sewer	0.00	132.53	500.00	(367.47)	27%
23	Signage	0.00	0.00	1,000.00	(1,000.00)	0%
24	Telecommunications & Internet	0.00	458.93	3,500.00	(3,041.07)	13%
25	Trash Collection	465.94	2,912.94	6,650.00	(3,737.06)	44%
26	Utilities	1,149.96	5,888.43	14,000.00	(8,111.57)	42%
27	Vehicle Fuel & Maintenance	71.85	1,281.39	2,500.00	(1,218.61)	51%
28	Wages-Town Manager	7,397.52	48,083.88	68,637.61	(20,553.73)	70%
29	Wages-Administrator	4,701.21	31,146.49	47,022.61	(15,876.12)	66%
30	Wages-Asst Administrator	23.50	294.00	3,120.00	(2,826.00)	9%
31	Wages-Asst Admin (Mtg Spt)	150.00	1,200.00	2,912.00	(1,712.00)	41%
32	Wages-Beach Attendant	0.00	31,195.63	31,200.00	(4.37)	100%
33	Wages-Custodial Services	0.00	0.00	0.00	-	0%
34	Wages-Groundskeeper	1,426.75	10,917.64	15,600.00	(4,682.36)	70%
35	Wages-Security Patrol	1,980.00	16,605.00	36,400.00	(19,795.00)	46%
36	Wage/Salary Annual Def Criteria Bonus	2,273.97	2,273.97	12,884.52	(10,610.55)	18%
37	Website/Technology	242.78	1,436.94	3,000.00	(1,563.06)	48%
Total General and Administrative		26,634.77	261,476.73	456,620.60	(195,143.87)	
Capital Expenditures						
	Mandatory Capital Reserve Funding	0.00	0.00	99,214.40	(99,214.40)	0%
	Shoreline Erosion Restoration	1,816.43	11,080.20	75,000.00	(63,919.80)	15%
Total Capital Expenditures		1,816.43	11,080.20	174,214.40	(163,134.20)	
Total Expenditures		28,451.20	272,556.93	630,835.00	(358,278.07)	
Net Income (Loss)		-28,451.20	-272,556.93	0.00	(272,556.93)	

CAPE ST. CLAIRE IMPROVEMENT ASSOC., INC.

Balance Sheet

As of December 31, 2024

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Checking Accounts	
General Checking - BB&T	8,346.67
Payroll Checking - BB&T	676.56
Total Checking Accounts	**9,023.23**
Money Market Accounts	
Maintenance MM - BB&T	216,758.78
Maintenance MM - Grants	143,424.55
Total Maintenance MM - BB&T	**360,183.33**
Piers MM - BB&T	141,316.92
Piers Capital Improvement - BB&T	140,175.00
Total Piers MM - BB&T	**281,491.92**
Total Money Market Accounts	**641,675.25**
Petty Cash	
Maintenance	250.00
Total Petty Cash	**250.00**
Total Bank Accounts	**$650,948.48**
Accounts Receivable	
Accounts Receivable	1,410.33
Total Accounts Receivable	**$1,410.33**
Other Current Assets	
Due From SCBD	328.78
Undeposited Funds	1,552.37
Total Other Current Assets	**$1,881.15**
Total Current Assets	**$654,239.96**
Fixed Assets	
Maintenance	0.00
Accumulated Depreciation	-64,181.58
Equipment	25,570.51
Furniture & Fixtures	2,000.00
Improvements	4,707.00
Land	105,027.20
Paving/Walls	35,607.28
Total Maintenance	**108,730.41**

CAPE ST. CLAIRE IMPROVEMENT ASSOC., INC.

Balance Sheet

As of December 31, 2024

	TOTAL
Membership	
Accumulated Depreciation	-123,702.00
Buildings	145,853.43
Furniture & Fixtures	1,482.84
Total Membership	**23,634.27**
Piers	
Accumulated Depreciation	-168,424.00
Buildings & Piers	220,307.64
Total Piers	**51,883.64**
Total Fixed Assets	**$184,248.32**
Other Assets	
WIP - Shoreline Restoration Project	1,042,172.50
Total Other Assets	**$1,042,172.50**
TOTAL ASSETS	**$1,880,660.78**
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
A/P - State Income Tax	53.00
Grants	236.00
Payroll Liabilities	-2,071.47
Prepaid Advertising	1,147.12
Prepaid Maintenance Fees	685.00
Security Deposit Clubhouse	5,060.01
Total Other Current Liabilities	**$5,109.66**
Total Current Liabilities	**$5,109.66**
Long-Term Liabilities	
N/P - BB&T	481,172.50
Total Long-Term Liabilities	**$481,172.50**
Total Liabilities	**$486,282.16**
Equity	
Net Assets	
Net Assets-Piers & Maintenance	
Net Assets-Maintenance	280,614.21
Net Assets-Piers	168,038.88
Total Net Assets-Piers & Maintenance	**448,653.09**
Total Net Assets	**448,653.09**
Net Assets-Comm. Defense Fund	12,543.76
Net Assets-Old Clubhouse	11,500.24
Retained Earnings	933,572.62

CAPE ST. CLAIRE IMPROVEMENT ASSOC., INC.

Balance Sheet

As of December 31, 2024

	TOTAL
Net Income	-11,891.09
Total Equity	$1,394,378.62
TOTAL LIABILITIES AND EQUITY	$1,880,660.78

SCBD - Cape St. Claire Improvement Association

Balance Sheet

As of December 31, 2024

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Cash Held by the County	5.00
Checking Accounts	
BB&T Checking -7627	4,470.45
SCBD Checking - BB&T	28,357.83
Total Checking Accounts	**32,828.28**
Total Bank Accounts	**$32,833.28**
Total Current Assets	**$32,833.28**
TOTAL ASSETS	**$32,833.28**
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Due to Cape St. Claire	0.10
Total Other Current Liabilities	**$0.10**
Total Current Liabilities	**$0.10**
Total Liabilities	**$0.10**
Equity	
Net Assets-SCBD	281,733.09
Retained Earnings	23,657.02
Net Income	-272,556.93
Total Equity	**$32,833.18**
TOTAL LIABILITIES AND EQUITY	**$32,833.28**

Cape St. Claire Improvement Association, Inc.
Profit & Loss - Piers
January 31, 2025 - Final

	Janary Actual	YTD Actual	Annual Budget	Variance Over(Under)	% of Budget
Ordinary Income/Expense					
Income					
Interest Income	2.38	17.21	0.00	17.21	
Late Fees	0.00	0.00	100.00	(100.00)	0%
Miscellaneous Income	0.00	0.00	100.00	(100.00)	0%
Piers - Capital Replacement Assessment	0.00	0.00	23,700.00	(23,700.00)	0%
Piers - Waitlist Fee	0.00	1,400.00	1,500.00	(100.00)	93%
Rentals/ Slips	25.00	865.00	112,305.00	(111,440.00)	1%
Total Income	27.38	2,282.21	137,705.00	(135,422.79)	
Expense					
General and Administrative					
1 Accounting Fees	95.70	660.50	1,500.00	(839.50)	44%
2 Audit Expenses	0.00	0.00	500.00	(500.00)	0%
3 Front Foot Assessment	0.00	0.00	1,170.00	(1,170.00)	0%
4 Insurance	0.00	5,029.76	6,000.00	(970.24)	84%
5 Legal Services	0.00	0.00	2,062.20	(2,062.20)	0%
6 Membrshp(Confernce/Training/Dues)	0.00	0.00	150.00	(150.00)	0%
7 Voluntr Apprec(Refreshments/Misc)	0.00	0.00	250.00	(250.00)	0%
8 Office Supplies/Expense	0.00	0.00	100.00	(100.00)	0%
9 Payroll Expenses & Benefits	44.32	363.37	2,673.36	(2,309.99)	14%
10 Permits	0.00	0.00	520.00	(520.00)	0%
11 Postage	146.00	365.00	500.00	(135.00)	73%
12 Printing	0.00	0.00	100.00	(100.00)	0%
13 Property Taxes	0.00	1,815.76	1,900.00	(84.24)	96%
14 Repairs/Maintenance	67.82	3,516.35	15,000.00	(11,483.65)	23%
15 Sanitary Services	0.00	0.00	100.00	(100.00)	0%
16 Sewer	0.00	0.00	100.00	(100.00)	0%
17 Signage	0.00	0.00	500.00	(500.00)	0%
18 Telecommunications & Internet	722.70	5,164.97	8,500.00	(3,335.03)	61%
19 Trash Collection	0.00	0.00	350.00	(350.00)	0%
20 Utilities	2,777.04	8,069.03	15,000.00	(6,930.97)	54%
21 Wages-Town Manager	0.00	0.00	6,178.29	(6,178.29)	0%
22 Wages-Administrator	0.00	0.00	6,066.00	(6,066.00)	0%
23 Wages-Asst. Administrator	383.88	2,410.01	4,160.00	(1,749.99)	58%
24 Wages-Handyman	134.50	2,244.00	4,160.00	(1,916.00)	54%
25 Wage/Salary Annual Defined Criteria Bonus	0.00	0.00	1,265.84	(1,265.84)	0%
26 Technology/Website	0.00	3.68	150.00	(146.32)	2%
Total General and Administrative	4,371.96	29,642.43	78,955.69	(49,313.26)	38%
Capital Expenditures					
Mandatory Capital Reserve Fund	0.00	0.00	24,708.60	(24,708.60)	0%
Pier Improvements	0.00	0.00	34,040.71	(34,040.71)	0%
Total Capital Expenditures	0.00	0.00	58,749.31	(58,749.31)	
Total Expenditures	4,371.96	29,642.43	137,705.00	(108,062.57)	
Net Income (Loss)	(4,344.58)	(27,360.22)	0.00	(27,360.22)	

Cape St. Claire Improvement Association, Inc.
Profit & Loss - Maintenance, Caper, Clubhouse
January 31, 2025 - Final

		January Actual	YTD Actual	Annual Budget	Variance Over(Under)	% of Budget
	Ordinary Income/Expense					
	Income					
	Caper Advertising	1,535.00	23,600.00	42,000.00	(18,400.00)	56%
	BLOA Contribution	0.00	4,578.22	12,500.00	(7,921.78)	37%
	CSSC Contribution	0.00	783.41	2,100.00	(1,316.59)	37%
	Maintenance Fees	8,787.00	10,082.00	25,000.00	(14,918.00)	40%
	HOA Packets	1,075.00	5,125.00	11,000.00	(5,875.00)	47%
	Interest Income	3.16	22.48	100.00	(77.52)	22%
	Late Fees	230.00	995.00	5,500.00	(4,505.00)	18%
	Miscellaneous Income	350.00	1,695.00	4,750.00	(3,055.00)	36%
	Non Cash Contribution	0.00	0.00	0.00	0.00	0%
	Clubhouse - Rental Income	6,305.00	47,100.00	50,000.00	(2,900.00)	94%
	Stickers	475.00	690.00	2,000.00	(1,310.00)	35%
	Total Income	18,760.16	94,671.11	154,950.00	(60,278.89)	
	Expense					
	General and Administrative					
1	Accounting Fees	118.80	819.94	2,500.00	(1,680.06)	33%
2	Audit Expenses	0.00	0.00	1,000.00	(1,000.00)	0%
3	Bank Charges	20.00	20.00	50.00	(30.00)	40%
4	Caper Print/Edit/Contract&Postage	0.00	0.00	17,500.00	(17,500.00)	0%
5	Clubhouse Custodial Svcs	1,750.00	5,294.00	18,000.00	(12,706.00)	29%
6	Insurance	0.00	0.00	9,000.00	(9,000.00)	0%
7	Legal Services	0.00	0.00	17,342.98	(17,342.98)	0%
8	Membrshp(Confernce/Training/Dues)	0.00	0.00	650.00	(650.00)	0%
9	Voluntr Apprec(Refreshments/Misc)	0.00	526.72	300.00	226.72	176%
10	Events	294.21	538.80	1,000.00	(461.20)	54%
11	Office Supplies/Expense	0.00	142.25	1,500.00	(1,357.75)	9%
12	Payroll Expenses & Benefits	0.00	0.00	6,596.21	(6,596.21)	0%
13	Permits	0.00	0.00	500.00	(500.00)	0%
14	Postage	0.00	1,405.10	1,500.00	(94.90)	94%
15	Printing	0.00	1,500.00	1,500.00	0.00	100%
16	Property Taxes	0.00	5,624.44	5,000.00	624.44	112%
17	Repairs/Maintenance	211.00	1,299.19	14,000.00	(12,700.81)	9%
19	Sanitary Services	0.00	0.00	1,100.00	(1,100.00)	0%
20	Signage	0.00	0.00	500.00	(500.00)	0%
21	Telecommunications & Internet	32.63	195.15	500.00	(304.85)	39%
22	Utilities	0.00	0.00	1,000.00	(1,000.00)	0%
23	Wages-Town Manager	0.00	0.00	16,476.77	(16,476.77)	0%
24	Wages-Administrator	0.00	0.00	10,863.31	(10,863.31)	0%
25	Wages-Asst. Administrator	0.00	0.00	2,600.00	(2,600.00)	0%
26	Wages-Beach Attendants	0.00	0.00	10,400.00	(10,400.00)	0%
27	Wages-Groundskeeper	0.00	0.00	10,400.00	(10,400.00)	0%
28	Wage/Salary Annual Defined Criteria Bonus	0.00	0.00	3,170.73	(3,170.73)	0%
	Total General and Administrative	2,426.64	17,365.59	154,950.00	(137,584.41)	
	Capital Expenditures					
	Shoreline Restoration	17,527.80	67,375.25	0.00	0.00	
	Clubhouse Improvements	0.00	0.00	0.00	0.00	
	Beaches and Park Improvements	0.00	0.00	0.00	0.00	
	Total Capital Expenditures	17,527.80	67,375.25	0.00	0.00	
	Total Expenditures	19,954.44	84,740.84	154,950.00	(137,584.41)	
	Net Income (Loss)	(1,194.28)	9,930.27	0.00	77,305.52	

Cape St. Claire Improvement Association, Inc.
Profit Loss - Piers & Maintenance
January 31, 2025 - Final

	January Actual	YTD Actual	Annual Budget	Variance Over(Under)	% of Budget
Ordinary Income/Expense					
Income					
Caper Advertising	1,535.00	23,600.00	42,000.00	(18,400.00)	56%
BLOA Contribution	0.00	4,578.22	12,500.00	(7,921.78)	37%
CSSC Contribution	0.00	783.41	2,100.00	(1,316.59)	37%
Maintenance Fees	8,787.00	10,082.00	25,000.00	(14,918.00)	40%
HOA Packets	1,075.00	5,125.00	11,000.00	(5,875.00)	47%
Interest Income	5.54	39.69	100.00	(60.31)	40%
Late Fees	230.00	995.00	5,600.00	(4,605.00)	18%
Miscellaneous Income	350.00	1,695.00	4,850.00	(3,155.00)	35%
Clubhouse - Rental Income	6,330.00	47,100.00	50,000.00	(2,900.00)	94%
Rentals/ Slips	0.00	865.00	112,305.00	(111,440.00)	1%
Non Cash Contribution	0.00	0.00	0.00	0.00	0%
Piers - Capital Assessment	0.00	0.00	23,700.00	(23,700.00)	0%
Piers - Wait List Fee	0.00	1,400.00	1,500.00	(100.00)	93%
Stickers	475.00	690.00	2,000.00	(1,310.00)	35%
Total Income	18,787.54	96,953.32	292,655.00	(195,701.68)	
Expense					
General and Administrative					
1 Accounting Fees	214.50	1,480.44	4,000.00	(2,519.56)	37%
2 Audit Expenses	0.00	0.00	1,500.00	(1,500.00)	0%
3 Bank Charges	20.00	20.00	50.00	(30.00)	40%
4 Caper/Print/Contract&Postage	0.00	0.00	17,500.00	(17,500.00)	0%
5 Clubhouse Custodial Svcs	1,750.00	5,294.00	18,000.00	(12,706.00)	29%
6 Front Foot Assessment	0.00	0.00	1,170.00	(1,170.00)	0%
7 Insurance	0.00	5,029.76	15,000.00	(9,970.24)	34%
8 Legal Services	0.00	0.00	19,405.18	(19,405.18)	0%
9 Membrshp(Confernce/Training/Dues)	0.00	0.00	800.00	(800.00)	0%
10 Voluntr Apprec(Refreshments/Misc)	294.21	526.72	550.00	(23.28)	96%
11 Events	0.00	538.80	1,000.00	(461.20)	54%
13 Office Supplies/Expense	0.00	142.25	1,600.00	(1,457.75)	9%
14 Payroll Expenses & Benefits	44.32	363.37	9,269.57	(8,906.20)	4%
15 Permits	0.00	0.00	1,020.00	(1,020.00)	0%
16 Postage	146.00	1,770.10	2,000.00	(229.90)	89%
17 Printing	0.00	1,500.00	1,600.00	(100.00)	94%
18 Property Taxes	0.00	7,440.20	6,900.00	540.20	108%
19 Repairs/Maintenance	278.82	4,815.54	29,000.00	(24,184.46)	17%
20 Sanitary Services	0.00	0.00	1,200.00	(1,200.00)	0%
21 Sewer	0.00	0.00	100.00	(100.00)	0%
22 Signage	0.00	0.00	1,000.00	(1,000.00)	0%
23 Technology/Website	0.00	3.68	150.00	(146.32)	2%
24 Telecommunications & Internet	755.33	5,360.12	9,000.00	(3,639.88)	60%
25 Trash Collection	0.00	0.00	350.00	(350.00)	0%
26 Utilities	2,777.04	8,069.03	16,000.00	(7,930.97)	50%
27 Wages-Town Manager	0.00	0.00	22,655.06	(22,655.06)	0%
28 Wages-Administrator	0.00	0.00	16,929.31	(16,929.31)	0%
29 Wages-Asst. Administrator	383.88	2,410.01	6,760.00	(4,349.99)	36%
30 Wages-Beach Attendant	0.00	0.00	10,400.00	(10,400.00)	0%
31 Wages-Groundskeeper	0.00	0.00	10,400.00	(10,400.00)	0%
32 Wages-Handyman	134.50	2,244.00	4,160.00	(1,916.00)	54%
33 Wage/Salary Defined Criteria Bosun	0.00	0.00	4,436.57	(4,436.57)	0%
Total General and Administrative	6,798.60	47,008.02	233,905.69	(186,897.67)	
Capital Expenditures					
Beaches and Park Improvements	0.00	0.00	0.00	0.00	0%
Clubhouse Improvements	0.00	0.00	0.00	0.00	0%
Shoreline Restoration	17,527.80	67,375.25	0.00	0.00	
Mandatory Capital Reserve Funding	0.00	0.00	24,708.60	(24,708.60)	0%
Piers Improvements	0.00	0.00	34,040.71	(34,040.71)	0%
Total Capital Expenditures	17,527.80	67,375.25	58,749.31	(58,749.31)	
Total Expenditures	24,326.40	114,383.27	292,655.00	(245,646.98)	
Net Income (Loss)	(5,538.86)	(17,429.95)	0.00	49,945.30	

Cape St. Claire Improvement Association, Inc.
Profit Loss - SCBD
January 31, 2025 - Final

		January Actual	YTD Actual	Annual Budget	Variance Over(Under)	% of Budget
	Ordinary Income/Expense					
	Income					
	SCBD/Fees	378,605.00	378,605.00	621,000.00	(242,395.00)	0.61
	Interest Income	0.00	0.00	20.00	(20.00)	-
	Rollover from FY22	0.00	0.00	9,815.00	(9,815.00)	-
	Total Income	378,605.00	378,605.00	630,835.00	-252,230.00	
	Expense					
	General and Administrative					
1	**Accounting Fees**	335.50	2,315.56	6,000.00	(3,684.44)	39%
2	**Audit Expenses**	0.00	4,750.00	6,000.00	(1,250.00)	79%
3	**Bank Charges**	0.00	0.00	150.00	(150.00)	0%
4	**Caper Print/Edit/Contract&Postage**	3,822.97	24,339.78	32,500.00	(8,160.22)	75%
5	**Collection Fee-AA County**	0.00	0.00	2,000.00	(2,000.00)	0%
6	**Contract Labor**	0.00	1,000.00	1,000.00	-	100%
7	**Clubhouse Custodial Services**	0.00	7,000.00	7,000.00	-	100%
8	**Insurance**	8,332.44	21,456.51	25,000.00	(3,543.49)	86%
9	**Legal Services**	497.00	2,366.20	17,057.87	(14,691.67)	14%
10	**Membrshp(Confernce/Training/Dues)**	0.00	0.00	1,300.00	(1,300.00)	0%
11	**Voluntr Apprec(Refreshments/Misc)**	0.00	500.00	500.00	-	100%
12	**Events**	0.00	325.64	2,000.00	(1,674.36)	16%
13	**Mowing**	0.00	10,440.00	18,700.00	(8,260.00)	56%
14	**Office Supplies/Expense**	594.20	2,719.19	5,000.00	(2,280.81)	54%
15	**Payroll Expenses & Benefits**	2,856.22	19,757.07	26,635.99	(6,878.92)	74%
16	**Permits**	0.00	0.00	500.00	(500.00)	0%
17	**Postage**	0.00	221.45	4,000.00	(3,778.55)	6%
18	**Printing**	0.00	3,500.18	3,500.00	0.18	100%
19	**Property Taxes**	0.00	3,565.50	4,350.00	(784.50)	82%
20	**Repairs/Maintenance**	254.76	12,647.87	32,000.00	(19,352.13)	40%
21	**Sanitary Services**	0.00	7,437.10	12,500.00	(5,062.90)	59%
22	**Sewer**	132.53	265.06	500.00	(234.94)	53%
23	**Signage**	0.00	0.00	1,000.00	(1,000.00)	0%
24	**Telecommunications & Internet**	92.14	551.07	3,500.00	(2,948.93)	16%
25	**Trash Collection**	465.94	3,378.88	6,650.00	(3,271.12)	51%
26	**Utilities**	1,979.51	7,867.94	14,000.00	(6,132.06)	56%
27	**Vehicle Fuel & Maintenance**	40.97	1,322.36	2,500.00	(1,177.64)	53%
28	**Wages-Town Manager**	7,397.52	55,481.40	68,637.61	(13,156.21)	81%
29	**Wages-Administrator**	5,170.43	36,316.92	47,022.61	(10,705.69)	77%
30	**Wages-Asst Administrator**	0.00	294.00	3,120.00	(2,826.00)	9%
31	**Wages-Asst Admin (Mtg Spt)**	300.00	1,500.00	2,912.00	(1,412.00)	52%
32	**Wages-Beach Attendant**	0.00	31,195.63	31,200.00	(4.37)	100%
33	**Wages-Custodial Services**	0.00	0.00	0.00	-	0%
34	**Wages-Groundskeeper**	1,615.00	12,532.64	15,600.00	(3,067.36)	80%
35	**Wages-Security Patrol**	2,370.00	18,975.00	36,400.00	(17,425.00)	52%
36	**Wage/Salary Annual Def Criteria Bonus**	0.00	2,273.97	12,884.52	(10,610.55)	18%
37	**Website/Technology**	705.29	2,142.23	3,000.00	(857.77)	71%
	Total General and Administrative	36,962.42	298,439.15	456,620.60	(158,181.45)	
	Capital Expenditures					
	Mandatory Capital Reserve Funding	0.00	0.00	99,214.40	(99,214.40)	0%
	Shoreline Erosion Restoration	1,876.97	12,957.17	75,000.00	(62,042.83)	17%
	Total Capital Expenditures	1,876.97	12,957.17	174,214.40	(161,257.23)	
	Total Expenditures	38,839.39	311,396.32	630,835.00	(319,438.68)	
	Net Income (Loss)	339,765.61	67,208.68	0.00	67,208.68	

CAPE ST. CLAIRE IMPROVEMENT ASSOC., INC.

Balance Sheet

As of January 31, 2025

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Checking Accounts	
General Checking - BB&T	12,950.77
Payroll Checking - BB&T	42.22
Total Checking Accounts	**12,992.99**
Money Market Accounts	
Maintenance MM - BB&T	219,383.37
Maintenance MM - Grants	125,896.75
Total Maintenance MM - BB&T	**345,280.12**
Piers MM - BB&T	139,202.17
Piers Capital Improvement - BB&T	140,175.00
Total Piers MM - BB&T	**279,377.17**
Total Money Market Accounts	**624,657.29**
Petty Cash	
Maintenance	250.00
Total Petty Cash	**250.00**
Total Bank Accounts	**$637,900.28**
Accounts Receivable	
Accounts Receivable	1,410.33
Total Accounts Receivable	**$1,410.33**
Other Current Assets	
Due From SCBD	9,093.12
Undeposited Funds	1,247.37
Total Other Current Assets	**$10,340.49**
Total Current Assets	**$649,651.10**
Fixed Assets	
Maintenance	0.00
Accumulated Depreciation	-64,181.58
Equipment	25,570.51
Furniture & Fixtures	2,000.00
Improvements	4,707.00
Land	105,027.20
Paving/Walls	35,607.28
Total Maintenance	**108,730.41**

CAPE ST. CLAIRE IMPROVEMENT ASSOC., INC.

Balance Sheet

As of January 31, 2025

	TOTAL
Membership	
Accumulated Depreciation	-123,702.00
Buildings	145,853.43
Furniture & Fixtures	1,482.84
Total Membership	**23,634.27**
Piers	
Accumulated Depreciation	-168,424.00
Buildings & Piers	220,307.64
Total Piers	**51,883.64**
Total Fixed Assets	**$184,248.32**
Other Assets	
WIP - Shoreline Restoration Project	1,042,172.50
Total Other Assets	**$1,042,172.50**
TOTAL ASSETS	**$1,876,071.92**
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
A/P - State Income Tax	53.00
Grants	236.00
Payroll Liabilities	-2,071.47
Prepaid Advertising	1,147.12
Prepaid Maintenance Fees	685.00
Security Deposit Clubhouse	6,010.01
Total Other Current Liabilities	**$6,059.66**
Total Current Liabilities	**$6,059.66**
Long-Term Liabilities	
N/P - BB&T	481,172.50
Total Long-Term Liabilities	**$481,172.50**
Total Liabilities	**$487,232.16**
Equity	
Net Assets	
Net Assets-Piers & Maintenance	
Net Assets-Maintenance	280,614.21
Net Assets-Piers	168,038.88
Total Net Assets-Piers & Maintenance	**448,653.09**
Total Net Assets	**448,653.09**
Net Assets-Comm. Defense Fund	12,543.76
Net Assets-Old Clubhouse	11,500.24
Retained Earnings	933,572.62

CAPE ST. CLAIRE IMPROVEMENT ASSOC., INC.

Balance Sheet

As of January 31, 2025

	TOTAL
Net Income	-17,429.95
Total Equity	$1,388,839.76
TOTAL LIABILITIES AND EQUITY	**$1,876,071.92**

SCBD - Cape St. Claire Improvement Association

Balance Sheet

As of January 31, 2025

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Cash Held by the County	5.00
Checking Accounts	
BB&T Checking -7627	57,593.48
SCBD Checking - BB&T	323,764.75
Total Checking Accounts	**381,358.23**
Total Bank Accounts	**$381,363.23**
Total Current Assets	**$381,363.23**
TOTAL ASSETS	**$381,363.23**
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Due to Cape St. Claire	8,764.44
Total Other Current Liabilities	**$8,764.44**
Total Current Liabilities	**$8,764.44**
Total Liabilities	**$8,764.44**
Equity	
Net Assets-SCBD	281,733.09
Retained Earnings	23,657.02
Net Income	67,208.68
Total Equity	**$372,598.79**
TOTAL LIABILITIES AND EQUITY	**$381,363.23**

LAST NAME A-J

Cape St. Claire
Improvement Association, Inc.

Membership Meeting

Meeting Date: 4/22/25

MEMBERS: **SIGN-UP SHEET** PROPERTY OWNERS

	Printed Name	Signature
1.	Bean Breedy	[illegible]
2.	Rebecca B Benner	R B Benner
3.	Roy E Benner	Roy E Benner
4.	ADAM THOR HARRIS	[illegible]
5.	WILLIAM ARNOLD	[illegible]
6.	Dottie Ballard	[illegible]
7.	MICHELE CESARE	Michele Cesare
8.	JOSEPH ANGEL	[illegible]
9.	Cathy Gazzo	Cathy Gazzo
10.	Todd Dallanegra	Todd Dallanegra
11.	Kelly Hayes	Kelly Hayes
12.	Ed Hayes	[illegible]
13.	Jane Witherite Barss	Jane Witherite Barss
14.	Peg Ran	Peg Ran
15.	Katherine Woods	K Woods
16.	Chris Fairchild	ONLINE (BOG)
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LAST NAME K-Z

Cape St. Claire
Improvement Association, Inc.

Membership Meeting

Meeting Date: 4/22/25

MEMBERS: **SIGN-UP SHEET** PROPERTY OWNERS

	Printed Name	Signature
1.	Jerome ZADERA	[illegible]
2.	Neil Macindol	[illegible]
3.	RON MALFI	Ron Malfi
4.	Bill RAPPOPORT	Bill R Rappoport
5.	Stacey Wildberger	[illegible]
6.	JOSEPH MEEKS	[illegible]
7.	CHARLIE MOORE	CEMoore
8.	Phil Oparissa	[illegible]
9.	[illegible]	[illegible]
10.	MARY LAMB	[illegible]
11.	Michele Shipley	Online signed in
12.	MATT LAYMAN	[illegible]
13.	GREG URBAN	[illegible]
14.	Kristin Urban	[illegible]
15.	LORENZO PASCUZZI	[illegible]
16.	BRAD KNOPF	[illegible]
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Cape St. Claire
Improvement Association, Inc.

Membership Meeting

Meeting Date: 4/22/25

GUESTS

GUESTS: SIGN-UP SHEET

	Printed Name	Signature
1.	Tavell Spriggs	
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