



Build 2026!

New Restaurant and Resort Style Pool NO Member Dues!

Funding Source: The SCCCA loan will be funded through grants from several charitable funds entrusted to and administered by the Community Foundation Tampa Bay. These legacy funds were created by Sun City Center residents, now deceased, who wanted to ensure their community continues to thrive for generations to come.



What collateral is being used?
Income stream from the Capital Fund ONLY

What is our Capital Fund?
New CA home buyers generate \$3,000 per home sale into the CA Capital Fund which is used to build new facilities!
Historically we average 35 sales per month = \$105,000/month Capital Fund revenue

Build 2026*

Estimated 1B Expense (Restaurant, Bar and Pool)
\$6,600,000 6/1/2026 Start
Capital Fund balance (June 2026) is \$3,660,000
Need additional \$3,000,000
Inflation is 3%/yr minimum

***TERMS:**

Community Foundation Tampa Bay
Borrow \$3 Million @ 4.4%, Collateral is Capital Fund Cash Flow, No Prepayment Penalty
Pay back Principle in 3 years from Capital Fund @ \$89.1K/Month (=30 Home sales/month) 4.4% interest = \$208K
No Cost to the CA as CFTB returns the \$208K Interest as a Grant to the CA's Forever Fund

The Cost to Wait until 2029

\$660,000 Extra cost due to inflation to Wait until 2029
\$7,260,000 1B Estimate 06/1/2029 start
(\$3,600,000) 6/1/2026 Capital Fund Balance Estimate
\$3,660,000 Funds Needed
35 Month Delay @ \$105k/month

Who runs the Restaurant?

The Restaurant will be operated by a vendor approved by the CA Board with input from Member focus groups. The vendor will lease the space and meet our needs such as food selections, hours of operation, banquet services on site and carryout window. The lease agreement will include lessee/vendor improvements estimated at \$500,000 for kitchen and bar equipment (NOT Member Dues)

Concerned the restaurant might fail?

We win again with another "Florida Room" and catering kitchen built in for future meeting space and new resort style pool. Best of all, \$208,000 of interest will be deposited into our Forever Fund once the loan is paid.

