Five-year pond versus pool budget

Compare the same intended swimming area, season, finish and level of service. Record heating, covers and winter arrangements before comparing bills. These are two project options, not a prediction that either will cost less.

Throughout this worksheet, **Pond** means a biologically treated pond and **Pool** means a conventionally disinfected pool.

> **Unknown is not zero.** Leave an unpriced amount blank and record what is needed to price it. Write a zero only when no charge is established for that item. Use the same currency and tax basis for both alternatives.

1. Define the comparison

Project and quotation details

Item	Pond	Pool
Country and locality		
Currency		
Tax basis		
Comparison prepared on		
Quote date		
Quote expiry date		
Quote reference		
Drawing revision		
Area units		
Usable swimming area		
Total planted and landscaped footprint		
Swimming season		
Finish		
Level of service		
Heating brief		
Covers		
Winter arrangements		
Price basis across years		

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Keep figures with their quote, operating-plan or price references. Unknown is not zero.

2. Complete build and handover

Align the whole scope. Mark which allowances are fixed, estimated or dependent on an unresolved condition. Include delivered costs, applicable taxes, duties and freight for imported equipment without counting them twice.

Seven build buckets - amounts in your chosen currency

Item	Pond	Pool
Design and investigation Surveys, ground investigation, drawings and required approvals.		
Site preparation Access, excavation, soil handling, disposal and reinstatement.		
Structure and lining Shell, protection, liner, penetrations, steps and edges.		
Water systems Filtration, circulation, controls, plumbing, electrical work and commissioning.		
The garden around it Paths, planting, decks, barriers and agreed lighting.		
Handover Manuals, demonstrations, water-quality arrangements and first-season support.		
Allowances and exclusions Taxes, provisional sums, unpriced work and requested changes; identify what is already included.		
Complete build cost including handover Carry this figure into the cash summary once.		

Pond: exclusions, unpriced work and what is needed to price it

Pool: exclusions, unpriced work and what is needed to price it

3. Five-year cash summary

Complete build plus five separate operating years

Item	Pond	Pool
Completed build and handover		
Year 1 operating cash		
Year 2 operating cash		
Year 3 operating cash		
Year 4 operating cash		
Year 5 operating cash		
Five-year cash total		

Five-year cash total: complete build cost + Year 1 operating cash + Year 2 + Year 3 + Year 4 + Year 5. Enter totals manually after reviewing missing costs; the worksheet contains no formulas or automatic sums.

Keep owner time and money held back as a reserve outside this cash total. These figures include no assumed resale value, property-value gain or investment return.

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Keep figures with their quote, operating-plan or price references. Unknown is not zero.

4. Annual operating detail

Use the supplier's maintenance schedule and local service or laboratory prices. For electricity, account for each installed load and its actual schedule; include heating where specified. Record different schedules separately. A chemistry-kit price does not establish the cost of the complete water-quality plan.

Year 1 · operating cash

Year 1 dates / period covered

Year 1 price changes or unchanged-price basis

Year 1 amounts - use the chosen currency and tax basis

Item	Pond	Pool
Electricity		
Paid cleaning, servicing and seasonal work		
Specified consumables		
Water supply, filling and disposal		
Chemistry monitoring and laboratory work		
Repairs and equipment replacement		
Relevant finance charges		
Additional insurance		
Year 1 operating cash total		

Pond: source references, unknowns or replacement-timing basis

Pool: source references, unknowns or replacement-timing basis

Year 2 · operating cash

Year 2 dates / period covered

Year 2 price changes or unchanged-price basis

Year 2 amounts - use the chosen currency and tax basis

Item	Pond	Pool
Electricity		
Paid cleaning, servicing and seasonal work		
Specified consumables		
Water supply, filling and disposal		
Chemistry monitoring and laboratory work		
Repairs and equipment replacement		
Relevant finance charges		
Additional insurance		
Year 2 operating cash total		

Pond: source references, unknowns or replacement-timing basis

Pool: source references, unknowns or replacement-timing basis

Do not multiply a cheap first year by five without checking later work. A repair reserve is money held back; an included repair is spending. Count the same money once.

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Keep figures with their quote, operating-plan or price references. Unknown is not zero.

Annual operating detail · continued

Record the year in which work or replacement is included and the evidence for that timing. If timing is unknown, compare a case with the expense and one without; do not invent a service life.

Year 3 · operating cash

Year 3 dates / period covered

Year 3 price changes or unchanged-price basis

Year 3 amounts - use the chosen currency and tax basis

Item	Pond	Pool
Electricity		
Paid cleaning, servicing and seasonal work		
Specified consumables		
Water supply, filling and disposal		
Chemistry monitoring and laboratory work		
Repairs and equipment replacement		
Relevant finance charges		
Additional insurance		
Year 3 operating cash total		

Pond: source references, unknowns or replacement-timing basis

Pool: source references, unknowns or replacement-timing basis

Year 4 · operating cash

Year 4 dates / period covered

Year 4 price changes or unchanged-price basis

Year 4 amounts - use the chosen currency and tax basis

Item	Pond	Pool
Electricity		
Paid cleaning, servicing and seasonal work		
Specified consumables		
Water supply, filling and disposal		
Chemistry monitoring and laboratory work		
Repairs and equipment replacement		
Relevant finance charges		
Additional insurance		
Year 4 operating cash total		

Pond: source references, unknowns or replacement-timing basis

Pool: source references, unknowns or replacement-timing basis

Finance charges and additional insurance are explicit lines, not assumed rates. Record whether the price basis is unchanged or revised for each year.

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Keep figures with their quote, operating-plan or price references. Unknown is not zero.

Year 5 · operating cash

Year 5 dates / period covered

Year 5 price changes or unchanged-price basis

Year 5 amounts - use the chosen currency and tax basis

Item	Pond	Pool
Electricity		
Paid cleaning, servicing and seasonal work		
Specified consumables		
Water supply, filling and disposal		
Chemistry monitoring and laboratory work		
Repairs and equipment replacement		
Relevant finance charges		
Additional insurance		
Year 5 operating cash total		

Pond: source references, unknowns or replacement-timing basis

Pool: source references, unknowns or replacement-timing basis

5. Owner time and reserves

Record unpaid hours separately from cash paid. For a separate time-inclusive comparison, you may value those hours using a rate you choose. Keep that optional value outside the cash total.

Owner time - hours, not currency

Item	Pond	Pool
Build owner hours		
Year 1 owner hours		
Year 2 owner hours		
Year 3 owner hours		
Year 4 owner hours		
Year 5 owner hours		
Total owner hours		

Separate optional records - excluded from cash totals

Item	Pond	Pool
Chosen value per owner hour Your chosen currency per hour.		
Optional owner-time value Total owner hours multiplied by your chosen value per hour.		
Reserve held back Money held back, not a second charge for a repair already included.		

Uncertain input to vary / alternative quote or specification

Effect on the comparison and evidence still needed

Show a revised scenario beside the starting case, using actual alternatives from your offers. Keep the original assumptions and avoid filling gaps with a made-up price or lifespan.

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Keep figures with their quote, operating-plan or price references. Unknown is not zero.