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CHIEF FINANCIAL OFFICER PROFILE: HARBOUR RIDGE YACHT & COUNTRY CLUB PALM CITY, FL

CHIEF FINANCIAL OFFICER OPPORTUNITY AT HARBOUR RIDGE YACHT & COUNTRY CLUB

Harbour Ridge Yacht & Country Club seeks an accomplished financial executive to serve as a trusted strategic partner to the General Manager/COO—bringing expertise, executive presence, and the ability to communicate financial insights clearly and respond thoughtfully to leadership. Overseeing the finances of the Club, the Property Owners Association, and their affiliates—a combined operation of approximately \$36 million within an Audubon-certified community of marinas, golf, spa, and racquet amenities—the CFO will navigate a complex, multi-entity organization while fostering a collaborative, supportive finance team. With the full support of the Board and GM/COO, the ideal candidate will bring sound judgment and adaptability to a dynamic, high-expectation setting, ensuring financial sustainability and operational excellence.

[Click here to view a brief video about this opportunity.](#)

ABOUT HARBOUR RIDGE YACHT & COUNTRY CLUB AND COMMUNITY

Amenities at Harbour Ridge Yacht & Country Club include two 18-hole championship golf courses—one designed by Joe Lee and updated by Bobby Weed in 2018, and the other by Pete Dye, updated by Kip Schultes in 2015—each offering panoramic vistas and water views. The newer 22,000-square-foot Lakeside Spa, Fitness, and Racquets complex features a modern fitness center with exercise rooms and Pilates equipment, a full-service hair and nail salon, a barber studio, a resort-style pool, and men’s and women’s spas. The Lakeside Racquets center features nine Har-Tru Hydro-Grid tennis courts, five lit for evening play, and eight Plexipave pickleball courts, including four under lights.

Harbour Ridge’s shoreline stretches over two miles of pristine riverfront with a walkable nature trail. Just 55 miles from the West End of the Bahamas and accessible to the Gulf via the Okeechobee Waterway, it is ideally situated for sport fishing and recreational boating off Stuart, the “Sailfish Capital of the World.” Three private marinas offer 98 slips ranging from 24 to 60 feet, and the estuarine shoreline teems with redfish, snook, tarpon, and trout.

The elegant 45,000-square-foot Clubhouse is the centerpiece of the community, offering panoramic views of the St. Lucie River and its beautiful natural surroundings. Soon to be updated, it will feature upscale informal dining options, a much-expanded spacious terrace overlooking the waterfront, the golf shop, and a well-stocked library, among other meeting and function spaces.

The marinas are currently being expanded and renewed, complemented by walking trails, a large-scale dog park, and significant lakes, lagoons, and habitats within this Audubon-certified environment. The POA owns three condominium units used in its “Be Our Guest” marketing program, for active rentals, and its realty operation.

HARBOUR RIDGE YACHT & COUNTRY CLUB BY THE NUMBERS

- Approximately 784 members in all categories, including 695 residents and 75 Annual Tennis Memberships
- \$125,000 total initiation fee, of which \$1,000 is refundable equity
- Resident Equity Membership Annual Dues: \$19,741 (club); \$13,591 (POA)
- Capital Dues: \$900 (club); \$5,200 (POA); \$6,100 (combined)
- Approximate Gross Annual Volume: \$22.02M (club); \$14.25M (POA); \$36.26M (combined)
- Approximate Annual Dues Volume: \$13.2M (club); \$11.26M (POA); \$24.22M (combined)
- Approximate Annual F&B Volume: \$3.94M
- Club Employees: approximately 117 FTE’s and 70 seasonal employees
- POA Employees: approximately 104 FTE’s and 5 seasonal employees
- 501(c)(7) taxable status

- Club accounting and POS are JONAS
- Currently, 11 board members, each serving 3-year terms
- The average member age is 69

HARBOUR RIDGE YACHT & COUNTRY CLUB WEBSITE: harbourridge.com

CHIEF FINANCIAL OFFICER - POSITION OVERVIEW

The Chief Financial Officer will report to the General Manager/COO and serve as an integral member of the Leadership Team. The CFO will attend all staff, Finance Committee, and Board meetings on an ongoing basis, as well as other meetings as required by the GM/COO. In each setting, the CFO is expected to arrive fully prepared on every agenda item, with a thorough and authoritative command of the related financial issues and will ideally serve as the primary financial communicator to the membership at all meetings.

THE CHIEF FINANCIAL OFFICER OPPORTUNITY AT HARBOUR RIDGE YACHT & COUNTRY CLUB

The Chief Financial Officer (CFO) will provide strategic oversight and operational excellence, leveraging financial data and forecasting models to assess the club's financial position and deliver insights that drive informed decision-making and ensure financial sustainability. Reporting directly to the General Manager/COO, the CFO will align financial strategies with the goals and objectives set by the General Manager/COO and the Board of Directors. The CFO will also serve a key function in providing financial assessment for both required and aspirational strategic initiatives.

The CFO will serve as an educator, mentor, and resource for department heads, deepening their understanding of their budgets and the rationale behind key decisions so they can confidently manage their operational areas. The role is hands-on, with direct oversight of payroll, accounts payable, accounts receivable, and expense management, and responsibility for the accurate, timely completion of financial audits across all corporate affiliates—internal and external—including annual financial statements, Workers' Compensation, and 401 (k) and ERISA compliance, along with any necessary corrective actions.

This opportunity is ideal for a finance professional passionate about strategic problem-solving and dedicated to fostering a culture of financial stewardship and member satisfaction within a private club environment.

KEY CHARACTERISTICS

OPERATIONS

- Collaborate with the GM/COO to direct financial operations and to develop, recommend, and annually review accounting, auditing, budgeting, cash management, and cost-control policies.
- Support the GM/COO and Leadership Team by maintaining strong internal controls, anticipating and addressing financial variances, and communicating regularly with the Treasurer and Finance Committee.
- Analyze cash flow, expenses, and cost controls to identify improvement opportunities, tailoring reporting and analysis to the materiality of business decisions.
- Provide data-driven analysis to guide the GM/COO and Leadership Team, assisting in developing Key Performance Indicators (KPIs) to monitor and improve performance.
- Ensure timely, accurate financial reporting to the Board of Directors and members, including the Treasurer and Finance Committee, fostering strong committee and member relations.
- Partner with the GM/COO and department heads to lead the annual budget process for the Club, POA, and affiliates—establishing policies, presenting to the Board, explaining variances, and advocating for key line items.

CAPITAL EXPENDITURES

- Develop and execute long-term financial strategies aligned with the club's strategic goals, supporting major capital projects and renovations.
- Oversee capital budget planning, allocation, and management, monitoring expenditures and ensuring projects stay on budget.
- Identify and mitigate financial risks for capital projects while ensuring compliance with regulations and policies.
- Review and approve all contracts before execution and prepare detailed financial reports and presentations weekly, monthly, and annually.
- Serve as the primary financial contact for the Leadership Team, Board, and external vendors or contractors.
- Communicate capital strategies to the membership across a variety of forums with command and confidence in the data, arriving prepared to answer questions in the moment and minimizing "I'll get back to you" responses.

LEADERSHIP

- Actively participate in Finance Committee meetings, respectfully presenting and defending data-driven recommendations while considering feedback.
- Deliver monthly financial updates and forecasts to the Leadership Team, comparing performance against targets.
- Enhance the member experience by improving all aspects of financial interactions, including billing and charges.

TAX, BENEFITS, BUDGETS, REPORTING

- Collaborate with the HR Director to evaluate and manage benefits negotiations, balancing competitive employee packages with budgetary requirements.
- Oversee the 401K plan, monitor investment decisions, and ensure bi-annual reporting compliance.
- Manage bank account reconciliations and approve transfers.
- Ensure timely filing of annual 1099 and 1096 forms and year-end audit requirements with the outside auditing firm ahead of the annual meeting.
- Review 990 and 1120 filings prepared by external auditors and ensure timely submission.
- Ensure prompt payment of federal, state, payroll, sales, and occupancy taxes while preparing accurate journal entries. Remain current on tax law changes to leverage the club's financial reporting advantages.
- Analyze general ledger, accounts payable, accounts receivable, and fixed assets to maintain accuracy.
- Oversee month-end and year-end closing processes.
- Evaluate and manage the CAMP (Capital Asset Management Program) to ensure the proper scheduling of the Club and POA assets, the proper assignment of depreciable life, and a continuing update of accurate replacement cost.
- Regularly compare relevant financial data, such as year-to-date results versus budget or current versus prior year, to proactively identify trends and address concerns.

PROPERTY OWNERS ASSOCIATION MANAGEMENT

- Oversee billing, collections, and delinquency management.
- Ensure proper accounting and reporting for operation, reserve, and capital improvement funds.
- Support compliance with governing documents, covenants, bylaws, and applicable state regulations.
- Collaborate with the Community Association Managers on financial matters impacting members.
- Work with the leadership of Harbour Ridge Village HOAs and COAs

IT INFRASTRUCTURE AND RISKS

- Evaluate and enhance finance and IT procedures, processes, and administration, implementing and managing recommended improvements.
- Develop and implement an enterprise-wide cybersecurity policy and program.
- Inform the General Manager/COO and Board of Directors on risk trends, the Club's risk profile, and cyber mitigation strategies.
- Oversee technology investments, policies, and vendor contracts to ensure alignment with the Club's operational goals.
- Maintain market insight and working knowledge of frontier AI applications, identifying opportunities to leverage them across operations, finance, and strategy.

STAFF DEVELOPMENT

- Assess, hire, train, mentor, and develop finance and accounting staff to build a strong, high-performing team.
- Lead the finance team to ensure effective operations, support for capital projects, and a culture of collaboration, innovation, and efficiency.
- Foster a results-driven financial culture that emphasizes excellence, accountability, and a sense of urgency.

LEGAL AFFAIRS AND CONTRACT MANAGEMENT

- Review all leases, determine Right-of-Use capital treatment, and confirm terms are reasonable and consistent with policy and obligation tolerance.
- Build and maintain strong relationships with banks, insurers, and contractual partners while effectively managing risk and insurance matters.

CANDIDATE QUALIFICATIONS

- 10+ years of progressive financial experience with a strong team orientation and ability to meet deadlines.
- Possesses “executive presence” with excellent presentation and communication skills.
- Experience in contract review, negotiation, and collaboration with outside counsel.
- Proficient in current technology, software programs, 401K administration, and defined benefit retirement plans.
- Experience working with volunteer Boards and committees is a plus.
- Experience managing construction and renovation projects; a strong emphasis on financial reporting is desired.
- Skilled in collecting diverse inputs to create accurate forecasts, analyses, and sensitivity evaluations.
- While experience in the private club industry is beneficial for an expeditious transition, candidates from related industries with strong 'hospitality DNA' are encouraged to apply.

EDUCATIONAL AND CERTIFICATION QUALIFICATIONS

- Bachelor's degree in Finance, Economics, Accounting, or a related field with at least five years of relevant experience or equivalent education and training.
- MBA, CPA, and/or CHAE certification is a plus; HFTP membership is encouraged.

EMPLOYMENT ELIGIBILITY VERIFICATION

In compliance with federal law, all persons hired will be required to verify identity and eligibility to work in the United States and to complete the required employment eligibility verification form upon hire.

SALARY AND BENEFITS

Salary is open and commensurate with qualifications and experience. The club offers an excellent bonus and benefits package, including association membership.

INSTRUCTIONS ON HOW TO APPLY

Please upload your resume and cover letter, in that order, using the link below, with your documents ready to attach when prompted. Do not include your image in your resume or cover letter; reserve it for your LinkedIn profile.

Prepare a thoughtful cover letter addressed to the **Search Committee at Harbour Ridge Yacht & Country Club.** Clearly articulate your alignment with this role, why you want it at this stage of your career, and how you, your family, and the Club will benefit from the Palm City area if selected.

You must apply for this role as soon as possible but no later than Friday, August 28, 2026. Candidate selections will occur in early September, with the first Interviews expected in late September and the second interviews shortly thereafter. The new candidate should assume their role in early/mid November.

IMPORTANT: Save your resume and letter in the following manner:

“Last Name, First Name - Resume” &

“Last Name, First Name - Cover Letter – Harbour Ridge”

(These documents should be in Word or PDF format)

Note: Once you complete the application, you cannot return to add documents.

[Click here](#) to upload your resume and cover letter.

If you have any questions, please email Bethany Taylor at bethany@kkandw.com

Search Executive:

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