

# Village Del Lago Financial Dashboard

## January 2026

### How much \$ do we have?

Operating / Checking	\$ 152,859
Reserve / Savings	\$ 483,461
Prepaid Insurance	\$ 81,744
	<b>\$ 718,065</b>
Do to / Due from other assoc.	\$ (1,283)

### How much \$ have we spent YTD?

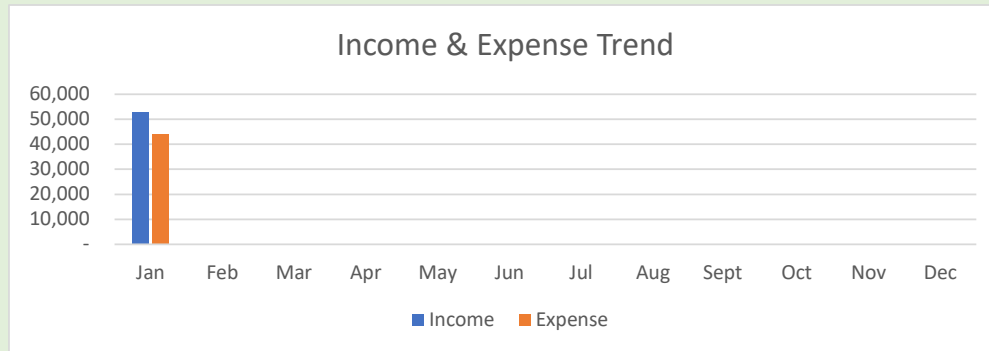
	Actual	Budget
Administrative	\$ -	\$ 659
Insurance	\$ 9,870	\$ 13,779
Maintenance	\$ 14,659	\$ 18,045
Utilities	\$ 12,561	\$ 13,028
Other	\$ -	\$ -

**Income or Loss Jan**

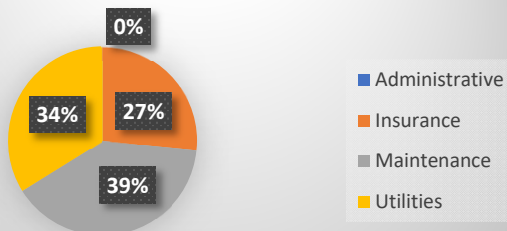
**\$8,624**

**Income or Loss YTD**

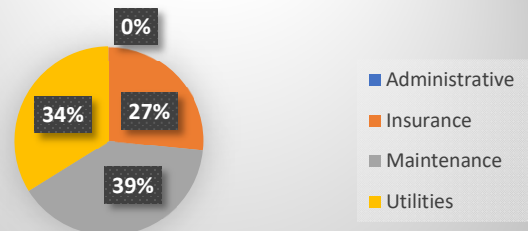
**\$8,624**



### Expense Breakdown Jan



### Expense Breakdown YTD



Notes:

Ocean Gallery Village Del Lago Condominium Association, Inc

Balance Sheet

As of January 31, 2026

	<u>Jan 31, 26</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
1101 Ameris Oper Bank (2715)	29,410.40
1102 Ameris Ins. Bank (8806)	
1102 Ameris Ins. (8806) Prop.	89,808.90
1102 Ameris Ins. (8806) Flood	33,640.00
<b>Total 1102 Ameris Ins. Bank (8806)</b>	<u>123,448.90</u>
<b>RESERVE BANK FUNDS</b>	
1150 Reserve Ameris MM (8649)	483,461.23
<b>Total RESERVE BANK FUNDS</b>	<u>483,461.23</u>
<b>Total Checking/Savings</b>	636,320.53
<b>Accounts Receivable</b>	
1210 Owner Account Receivable	
1211 Assessments Receivable	7,680.00
<b>Total 1210 Owner Account Receivable</b>	<u>7,680.00</u>
<b>Total Accounts Receivable</b>	7,680.00
<b>Other Current Assets</b>	
1311 Operating Due From Reserve	361.00
1451 Prepaid Insurance-Property	72,886.90
1452 Prepaid Insurance-Flood	8,857.19
<b>Total Other Current Assets</b>	<u>82,105.09</u>
<b>Total Current Assets</b>	<u>726,105.62</u>
<b>TOTAL ASSETS</b>	<b><u>726,105.62</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Credit Cards</b>	
2001 Ameris Bank Card	274.51
<b>Total Credit Cards</b>	<u>274.51</u>
<b>Other Current Liabilities</b>	
2400R Contract Liabilities Res.	384,697.51
2206 Due to OGPOA	736.10
2209 Due to Vistas	547.00
2211 Reserves Due to Operating	361.00
2307 Assessments Prepaid	12,805.00
2530 Accrued Accounts Payable	4,935.80
<b>Total Other Current Liabilities</b>	<u>404,082.41</u>
<b>Total Current Liabilities</b>	<u>404,356.92</u>
<b>Total Liabilities</b>	404,356.92
<b>Equity</b>	
<b>3500 Reserves Fund Balance</b>	
<b>3557 Building and Paint Fund</b>	
3557-A Building and Paint Beg	68,777.75
3557-B Building and Paint Rev	3,647.15
3557-C Building and Paint Exp	-11,788.00
<b>Total 3557 Building and Paint Fund</b>	<u>60,636.90</u>
<b>3559 Roof Fund</b>	
3559-A Roof Fund Beg	32,750.86
3559-B Roof Fund Revs	3,366.60

---

	<b>Jan 31, 26</b>
<b>Total 3559 Roof Fund</b>	36,117.46
<b>3590 Reserves Interest</b>	1,100.66
<b>Total 3500 Reserves Fund Balance</b>	97,855.02
<b>3600 Operating Fund Balance</b>	141,276.63
<b>3900 Retained Earnings</b>	73,993.51
<b>Net Income</b>	8,623.54
<b>Total Equity</b>	321,748.70
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>726,105.62</b>

Ocean Gallery Village Del Lago Condominium Association, Inc  
 Budget vs. Actual  
 January 2026

	Jan 26	Budget	\$ Over Bud...
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
<b>REVENUE</b>			
4601 Mtce Assessments	52,480.00	52,524.38	-44.38
4907 Bank Interest Income	246.85		
<b>Total REVENUE</b>	52,726.85	52,524.38	202.47
<b>Total Income</b>	52,726.85	52,524.38	202.47
<b>Gross Profit</b>	52,726.85	52,524.38	202.47
<b>Expense</b>			
<b>ADMINISTRATIVE EXPENSES</b>			
5860 Accounting - Outside Serv	0.00	558.62	-558.62
5862 Fees to the Division	0.00	27.37	-27.37
5866 Licenses/Taxes/Fees	0.00	54.13	-54.13
5889 Bank Charges	0.00	19.25	-19.25
<b>Total ADMINISTRATIVE EXPENSES</b>	0.00	659.37	-659.37
<b>INSURANCE EXPENSES</b>			
5801 Insurance-General	8,098.55	11,517.13	-3,418.58
5803 Insurance-Flood	1,771.43	2,261.38	-489.95
<b>Total INSURANCE EXPENSES</b>	9,869.98	13,778.51	-3,908.53
<b>MAINTENANCE EXPENSES</b>			
5835 Mulch/Tree trimming	0.00	708.37	-708.37
5824 Grounds-Replace/Upkeep	0.00	412.50	-412.50
5825 Irrigation	28.73	130.88	-102.15
5829 Pool/Spa Repair & Supply	438.08	985.00	-546.92
5831 Repairs/Maint.-Bldg.	75.45	1,000.00	-924.55
5833 Maintenance Supplies	0.00	33.37	-33.37
5834 Landscape Contract	1,678.00	1,710.50	-32.50
5847 Maint.-Payroll/Taxes/Benef	12,438.45	12,941.88	-503.43
5853 Maintenance-Uniforms	0.00	26.25	-26.25
5888 Incentive	0.00	95.87	-95.87
<b>Total MAINTENANCE EXPENSES</b>	14,658.71	18,044.62	-3,385.91
<b>UTILITIES</b>			
5805 Utilities-Cable TV	7,625.07	7,823.62	-198.55
5807 Utilities-Electric	210.29	219.37	-9.08
5811 Utilities-Sewer	2,197.41	2,298.13	-100.72
5813 Utilities-Trash	816.33	904.00	-87.67
5815 Utilities-Water	1,711.77	1,783.12	-71.35
<b>Total UTILITIES</b>	12,560.87	13,028.24	-467.37
<b>Total Expense</b>	37,089.56	45,510.74	-8,421.18
<b>Net Ordinary Income</b>	15,637.29	7,013.64	8,623.65
<b>Other Income/Expense</b>			
<b>Other Expense</b>			
<b>RESERVE EXPENSES</b>			
8500 Monthly Reserve Transfer	7,013.75	7,013.75	0.00
<b>Total RESERVE EXPENSES</b>	7,013.75	7,013.75	0.00
<b>Total Other Expense</b>	7,013.75	7,013.75	0.00
<b>Net Other Income</b>	-7,013.75	-7,013.75	0.00
<b>Net Income</b>	<b>8,623.54</b>	<b>-0.11</b>	<b>8,623.65</b>

The Ocean Gallery Village Del Lago Condominium Association, Inc.  
 Reconciliation of Replacement Fund  
 As of January 31st, 2026

Replacement - Ameris Bank MM 8649		\$	483,461	
Total			483,461	
Replacement cash balance at	1/31/2026	\$	483,461	
Less, amounts due to operating at	1/31/2026	\$	(908)	
Calculated Replacement Balance at	1/31/2026		482,553	
Calculated Replacement Balance at	1/31/2026	\$	482,553	
Fund balance/contract liabilities at	1/31/2026	\$	482,553	
Variance			(0)	

Component Description	Fund Balance Contract Liabilities 12/31/2025	YTD Contributions	YTD Interest and Capital Contributions	YTD Expenditures	Fund Balance Contract Liabilities 1/31/2026
Building	\$ 158,684	\$ 3,647	\$ 1,101	\$ (11,788)	\$ 151,644
Roof	\$ 327,543	\$ 3,367	\$ -	\$ -	\$ 330,910
Totals	\$ 486,227	\$ 7,014	\$ 1,101	\$ (11,788)	\$ 482,553