

# Vistas Financial Dashboard

February 2026

## How much \$ do we have?

Operating / Checking	\$ 752,307
Reserve / Savings	\$ 2,485,127
Prepaid Insurance	\$ 286,895
	<b>\$ 3,524,328</b>
Due to/from other assoc	\$ 1,744

## How much \$ have we spent YTD?

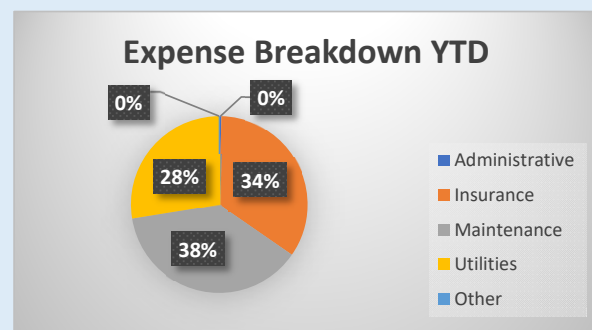
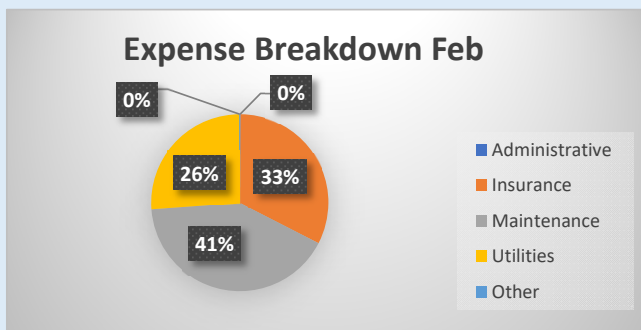
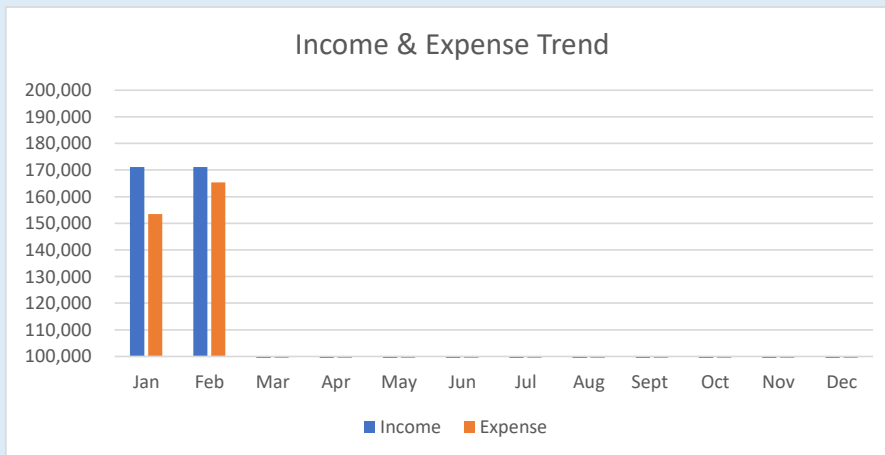
	Actual	Budget
Administrative	\$ 866	\$ 3,205
Insurance	\$ 74,333	\$ 90,397
Maintenance	\$ 82,027	\$ 80,834
Utilities	\$ 59,774	\$ 65,969
Other	\$ 12	\$ -

Income or Loss Feb

**\$5,776**

Income or Loss YTD

**\$23,445**



Notes: Acct 5820 over budget due to elevator repair

Acct 5835 over budget due to mulch purchase & removal of dunes palms

Ocean Gallery Vistas Condominium Association, Inc.

Balance Sheet

As of February 28, 2026

	<u>Feb 28, 26</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
1103 Ameris Operating 1862	
1103 Ameris Bank Oper (1862)	391,706.49
1103.2 Ameris Contingencies	180,000.00
1103.3 Ameris Insurance Fund	180,600.42
<b>Total 1103 Ameris Operating 1862</b>	<b>752,306.91</b>
1152 Reserve Ameris MM 7899	403,505.34
1164 Rsv SIRS Ameris MM 7064	1,297,065.38
1154 Rsv SIRS Ameris CD 9121	202,306.04
1165 Rsv SIRS AmerisCDARS 4218	440,000.00
1166 Rsv SIRS AmerisCDARS 4226	142,245.08
1156 Rsv SIRS Vystar Saving 987	5.00
<b>Total Checking/Savings</b>	<b>3,237,433.75</b>
<b>Accounts Receivable</b>	
1210 Owner Accounts Receivable	
1221 Dryer Vent Receivable	1,387.00
1211 Assessments Receivable	39,435.61
<b>Total 1210 Owner Accounts Receivable</b>	<b>40,822.61</b>
<b>Total Accounts Receivable</b>	<b>40,822.61</b>
<b>Other Current Assets</b>	
1312 SIRS due from Non-SIRS	1,138.92
1315 Due from Las Palmas	18.48
1317 Operating due from Reserve	47,103.86
1321 Operating due from SIRS	-2,348.24
1320 Due from Del Lago	18.48
1325 Due from OGP	5,082.50
1451 Prepaid Insurance-Property	269,502.14
1452 Prepaid Insurance-Flood	17,392.54
<b>Total Other Current Assets</b>	<b>337,908.68</b>
<b>Total Current Assets</b>	<b>3,616,165.04</b>
<b>TOTAL ASSETS</b>	<b><u>3,616,165.04</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Other Current Liabilities</b>	
2400R Contract Liabilities NonS	100,733.67
2401 Contract Liabilities SIRS	1,700,000.00
2211 Reserves Due to Operating	47,103.86
2210 SIRS Rsv due to Operating	-2,348.24
2214 Non SIRS due to SIRS Rsv	1,138.92
2213 Due to OGPOA Payroll	365.13
2206 Due to OGPOA	3,009.87
2307 Assessments Prepaid	34,664.00
2530 Accrued Accounts Payable	13,098.66
<b>Total Other Current Liabilities</b>	<b>1,897,765.87</b>
<b>Total Current Liabilities</b>	<b>1,897,765.87</b>
<b>Total Liabilities</b>	<b>1,897,765.87</b>
<b>Equity</b>	
3700 SIRS Reserve Fund Balance	
3790 SIRS Reserve Interest	8,949.75
3780 SIRS Pooled Reserve Funds	
3780-A SIRS Pooled Rsv Beginnin	332,698.45
3780-B SIRS Pooled Rsv Revenue	68,932.66
3780-D SIRS Pooled Structure Ex	-59.69

Ocean Gallery Vistas Condominium Association, Inc.  
Balance Sheet  
As of February 28, 2026

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	<u>Feb 28, 26</u>
3780-E SIRS Pooled Fire/Pro Exp	-3,210.98
Total 3780 SIRS Pooled Reserve Funds	<u>398,360.44</u>
Total 3700 SIRS Reserve Fund Balance	407,310.19
3500 Reserves Fund Balance	
3580 Pooled Reserve Funds	
3580-A Pooled Reserve Beginning	214,411.90
3580-B Pooled Reserve Revenue	32,803.50
3580-C Pooled Res Bld/Land Exp	-15,263.73
3580-D Pooled Res Coating Exp	<u>-398.42</u>
Total 3580 Pooled Reserve Funds	231,553.25
3590 Reserves Interest	<u>1,530.74</u>
Total 3500 Reserves Fund Balance	233,083.99
3600 Operating Fund Balance	404,400.81
3900 Retained Earnings	650,159.22
Net Income	<u>23,444.96</u>
Total Equity	1,718,399.17
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u><u>3,616,165.04</u></u></b>

Ocean Gallery Vistas Condominium Association, Inc.  
Budget vs. Actual  
February 2026

	Feb 26	Budget	\$ Over Bud...
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
<b>REVENUE</b>			
4601 Mtce Assessments	171,096.00	171,071.00	25.00
<b>Total REVENUE</b>	171,096.00	171,071.00	25.00
<b>Total Income</b>	171,096.00	171,071.00	25.00
<b>Gross Profit</b>	171,096.00	171,071.00	25.00
<b>Expense</b>			
<b>ADMINISTRATIVE EXPENSES</b>			
5880 Admin Fee-Payroll	124.08	546.92	-422.84
5864 Legal Fees	0.00	107.25	-107.25
5860 Accounting - Outside Serv	0.00	583.08	-583.08
5866 Licenses/Taxes/Fees	0.00	323.75	-323.75
5868 Office Supplies	0.00	41.67	-41.67
<b>Total ADMINISTRATIVE EXPENSES</b>	124.08	1,602.67	-1,478.59
<b>INSURANCE EXPENSES</b>			
5801 Insurance-General	33,687.77	41,206.84	-7,519.07
5803 Insurance-Flood	3,478.50	3,991.67	-513.17
<b>Total INSURANCE EXPENSES</b>	37,166.27	45,198.51	-8,032.24
<b>MAINTENANCE EXPENSES</b>			
5816 Landscaping Reserve	0.00	2,500.00	-2,500.00
5819 Elevator-Phones	0.00	295.00	-295.00
5820 Elevator - Expense	6,154.40	150.00	6,004.40
5821 Elevator-Contract	0.00	557.92	-557.92
5823 Pest Control	0.00	83.33	-83.33
5824 Grounds-Replace/Upkeep	0.00	131.25	-131.25
5825 Irrigation	185.95	299.25	-113.30
5829 Pool/Spa Repair & Supply	1,354.54	2,416.67	-1,062.13
5831 Repairs/Maint.-Bldg.	1,255.79	1,386.67	-130.88
5833 Maintenance Supplies	0.00	44.17	-44.17
5834 Landscape Contract	3,670.60	3,817.50	-146.90
5835 Mulch/Tree Trimming	9,682.50	383.33	9,299.17
5847 Maint.-Payroll	24,931.23	28,310.42	-3,379.19
5853 Maintenance-Uniforms	0.00	41.67	-41.67
<b>Total MAINTENANCE EXPENSES</b>	47,235.01	40,417.18	6,817.83
<b>UTILITIES</b>			
5805 Utilities-Cable TV	16,731.78	17,465.33	-733.55
5807 Utilities-Electric	3,084.14	3,481.83	-397.69
5811 Utilities-Sewer	4,810.08	5,580.67	-770.59
5813 Utilities-Trash	1,571.92	2,131.25	-559.33
5815 Utilities-Water	3,739.10	4,325.50	-586.40
<b>Total UTILITIES</b>	29,937.02	32,984.58	-3,047.56
<b>OTHER EXPENSES</b>			
5889 Bank Charges	-10.00		
<b>Total OTHER EXPENSES</b>	-10.00		
<b>Total Expense</b>	114,452.38	120,202.94	-5,750.56
<b>Net Ordinary Income</b>	56,643.62	50,868.06	5,775.56
<b>Other Income/Expense</b>			
<b>Other Expense</b>			
<b>RESERVES</b>			
8500 Monthly Reserve Transfer	16,401.75	16,401.75	0.00
8600 SIRS Monthly Reserve Trans	34,466.33	34,466.33	0.00
<b>Total RESERVES</b>	50,868.08	50,868.08	0.00
<b>Total Other Expense</b>	50,868.08	50,868.08	0.00

Ocean Gallery Vistas Condominium Association, Inc.  
Budget vs. Actual  
February 2026

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	<u>Feb 26</u>	<u>Budget</u>	<u>\$ Over Bud...</u>
Net Other Income	-50,868.08	-50,868.08	0.00
Net Income	<u>5,775.54</u>	<u>-0.02</u>	<u>5,775.56</u>

Ocean Gallery Vistas Condominium Association, Inc.  
 Budget vs. Actual YTD  
 January through February 2026

	<u>Jan - Feb 26</u>	<u>Budget</u>	<u>\$ Over Bud...</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
<b>REVENUE</b>			
4601 Mtce Assessments	342,192.00	342,142.00	50.00
<b>Total REVENUE</b>	<u>342,192.00</u>	<u>342,142.00</u>	<u>50.00</u>
<b>Total Income</b>	<u>342,192.00</u>	<u>342,142.00</u>	<u>50.00</u>
<b>Gross Profit</b>	342,192.00	342,142.00	50.00
<b>Expense</b>			
<b>ADMINISTRATIVE EXPENSES</b>			
5880 Admin Fee-Payroll	865.80	1,093.80	-228.00
5864 Legal Fees	0.00	214.50	-214.50
5860 Accounting - Outside Serv	0.00	1,166.20	-1,166.20
5866 Licenses/Taxes/Fees	0.00	647.50	-647.50
5868 Office Supplies	0.00	83.30	-83.30
<b>Total ADMINISTRATIVE EXPENSES</b>	<u>865.80</u>	<u>3,205.30</u>	<u>-2,339.50</u>
<b>INSURANCE EXPENSES</b>			
5801 Insurance-General	67,375.54	82,413.68	-15,038.14
5803 Insurance-Flood	6,957.00	7,983.30	-1,026.30
<b>Total INSURANCE EXPENSES</b>	<u>74,332.54</u>	<u>90,396.98</u>	<u>-16,064.44</u>
<b>MAINTENANCE EXPENSES</b>			
5816 Landscaping Reserve	0.00	5,000.00	-5,000.00
5819 Elevator-Phones	939.33	590.00	349.33
5820 Elevator - Expense	6,154.40	300.00	5,854.40
5821 Elevator-Contract	0.00	1,115.80	-1,115.80
5823 Pest Control	0.00	166.70	-166.70
5824 Grounds-Replace/Upkeep	0.00	262.50	-262.50
5825 Irrigation	634.62	598.50	36.12
5829 Pool/Spa Repair & Supply	2,848.77	4,833.30	-1,984.53
5831 Repairs/Maint.-Bldg.	3,027.47	2,773.30	254.17
5833 Maintenance Supplies	0.00	88.30	-88.30
5834 Landscape Contract	7,341.20	7,635.00	-293.80
5835 Mulch/Tree Trimming	9,682.50	766.70	8,915.80
5847 Maint.-Payroll	51,398.62	56,620.80	-5,222.18
5853 Maintenance-Uniforms	0.00	83.30	-83.30
<b>Total MAINTENANCE EXPENSES</b>	<u>82,026.91</u>	<u>80,834.20</u>	<u>1,192.71</u>
<b>UTILITIES</b>			
5805 Utilities-Cable TV	33,469.73	34,930.70	-1,460.97
5807 Utilities-Electric	5,992.34	6,963.70	-971.36
5811 Utilities-Sewer	9,534.51	11,161.30	-1,626.79
5813 Utilities-Trash	3,357.65	4,262.50	-904.85
5815 Utilities-Water	7,419.40	8,651.00	-1,231.60
<b>Total UTILITIES</b>	<u>59,773.63</u>	<u>65,969.20</u>	<u>-6,195.57</u>
<b>OTHER EXPENSES</b>			
5889 Bank Charges	12.00		
<b>Total OTHER EXPENSES</b>	<u>12.00</u>		
<b>Total Expense</b>	<u>217,010.88</u>	<u>240,405.68</u>	<u>-23,394.80</u>
<b>Net Ordinary Income</b>	125,181.12	101,736.32	23,444.80
<b>Other Income/Expense</b>			
<b>Other Expense</b>			
<b>RESERVES</b>			
8500 Monthly Reserve Transfer	32,803.50	32,803.50	0.00
8600 SIRS Monthly Reserve Trans	68,932.66	68,932.70	-0.04
<b>Total RESERVES</b>	<u>101,736.16</u>	<u>101,736.20</u>	<u>-0.04</u>
<b>Total Other Expense</b>	<u>101,736.16</u>	<u>101,736.20</u>	<u>-0.04</u>

Ocean Gallery Vistas Condominium Association, Inc.  
Budget vs. Actual YTD  
January through February 2026

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	<u>Jan - Feb 26</u>	<u>Budget</u>	<u>\$ Over Bud...</u>
Net Other Income	-101,736.16	-101,736.20	0.04
Net Income	<u>23,444.96</u>	<u>0.12</u>	<u>23,444.84</u>

The Ocean Gallery Vistas Condominium Association, Inc.  
 Reconciliation of Replacement Fund  
 As of February 28th, 2026

Replacement - Ameris Bank MM 7899	\$ 403,505
SIRS Replacement - Ameris Bank MM 7064	\$ 1,297,065
SIRS Replacement - Ameris Bank CD 9121	\$ 202,306
SIRS Replacement - Ameris Bank CD 5783	\$ 440,000
SIRS Replacement - Ameris Bank CD 5791	\$ 142,245
SIRS Replacement - Vystar Savings 9879	\$ 5
Total	<u>\$ 2,485,127</u>

Replacement cash balance at	2/28/2026	\$ 2,485,127
Less, amounts due to operating at	2/28/2026	<u>\$ (44,719)</u>
Calculated Replacement Balance at	2/28/2026	<u>\$ 2,440,408</u>

Calculated Replacement Balance at	2/28/2026	\$ 2,440,408
Fund balance/contract liabilities at	2/28/2026	<u>\$ 2,440,408</u>
Variance		<u>\$ -</u>

Component Description	Fund Balance Contract Liabilities 12/31/2025	YTD Contributions	YTD Interest and Capital Contributions	YTD Expenditures	Fund Balance Contract Liabilities 2/28/2026
Pooled Fund	<u>\$ 338,002</u>	<u>\$ 32,084</u>	<u>\$ 1,531</u>	<u>\$ (15,662)</u>	<u>\$ 355,954</u>
SIRS Pooled Fund	<u>\$ 2,009,842</u>	<u>\$ 68,933</u>	<u>8,950</u>	<u>\$ (3,271)</u>	<u>\$ 2,084,454</u>