

Vistas Financial Dashboard

January 2026

How much \$ do we have?

Operating / Checking	\$ 743,199
Reserve / Savings	\$ 2,408,987
Prepaid Insurance	\$ 324,061
	\$ 3,476,246
Due to/from other assoc	\$ 3,795

How much \$ have we spent YTD?

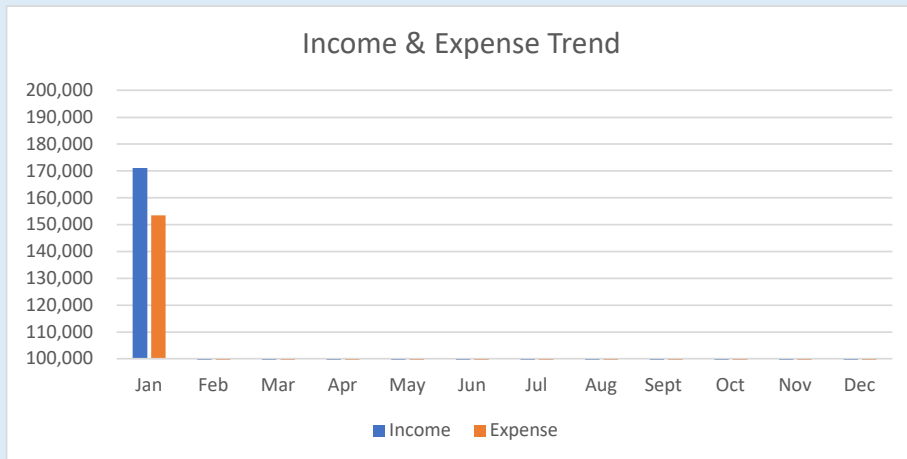
	Actual	Budget
Administrative	\$ 742	\$ 1,603
Insurance	\$ 37,166	\$ 45,198
Maintenance	\$ 34,792	\$ 40,417
Utilities	\$ 29,837	\$ 32,985
Other	\$ 22	\$ -

Income or Loss Jan

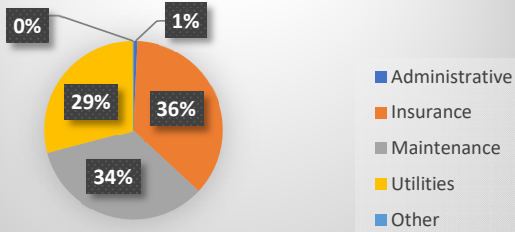
\$17,669

Income or Loss YTD

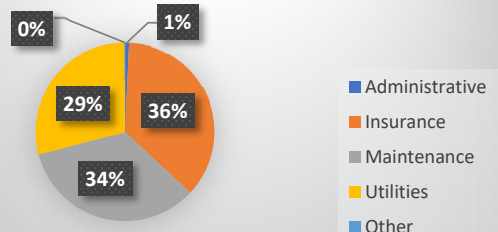
\$17,669



Expense Breakdown Jan



Expense Breakdown YTD



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

Ocean Gallery Vistas Condominium Association, Inc.

Balance Sheet

As of January 31, 2026

	<u>Jan 31, 26</u>
ASSETS	
Current Assets	
Checking/Savings	
1103 Ameris Operating	
1103 Ameris Bank Oper (1862)	382,608.29
1103.2 Ameris Contingencies	180,000.00
1103.3 Ameris Insurance Fund	180,578.90
Total 1103 Ameris Operating	<u>743,187.19</u>
1104 Ameris Insurance Fund 3638	11.52
1152 Reserve Ameris MM 7899	355,796.69
1164 Rsv SIRS Ameris MM 7064	1,269,001.03
1154 Rsv SIRS Ameris CD 9121	202,306.04
1165 Rsv SIRS AmerisCDARS 4218	440,000.00
1166 Rsv SIRS AmerisCDARS 4226	141,877.84
1156 Rsv SIRS Vystar Saving 987	5.00
Total Checking/Savings	<u>3,152,185.31</u>
Accounts Receivable	
1210 Owner Accounts Receivable	
1221 Dryer Vent Receivable	1,387.00
1211 Assessments Receivable	30,556.61
Total 1210 Owner Accounts Receivable	<u>31,943.61</u>
Total Accounts Receivable	<u>31,943.61</u>
Other Current Assets	
1312 SIRS due from Non-SIRS	1,264.13
1315 Due from Las Palmas	82.00
1321 Operating due from SIRS	8,817.89
1320 Due from Del Lago	547.00
1451 Prepaid Insurance-Property	303,189.91
1452 Prepaid Insurance-Flood	20,871.04
Total Other Current Assets	<u>334,771.97</u>
Total Current Assets	<u>3,518,900.89</u>
TOTAL ASSETS	<u><u>3,518,900.89</u></u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
2400R Contract Liabilities NonS	100,733.67
2401 Contract Liabilities SIRS	1,700,000.00
2210 SIRS Rsv due to Operating	8,817.89
2214 Non SIRS due to SIRS Rsv	1,264.13
2206 Due to OGPOA	-3,165.62
2307 Assessments Prepaid	25,859.00
2530 Accrued Accounts Payable	13,098.66
Total Other Current Liabilities	<u>1,846,607.73</u>
Total Current Liabilities	<u>1,846,607.73</u>
Total Liabilities	1,846,607.73
Equity	
3700 SIRS Reserve Fund Balance	
3790 SIRS Reserve Interest	4,572.57
3780 SIRS Pooled Reserve Funds	
3780-A SIRS Pooled Rsv Beginnin	332,698.45
3780-B SIRS Pooled Rsv Revenue	34,466.33
3780-D SIRS Pooled Structure Ex	-59.69
3780-E SIRS Pooled Fire/Pro Exp	-3,210.98

Ocean Gallery Vistas Condominium Association, Inc.

Balance Sheet

As of January 31, 2026

	<u>Jan 31, 26</u>
Total 3780 SIRS Pooled Reserve Funds	<u>363,894.11</u>
Total 3700 SIRS Reserve Fund Balance	368,466.68
3500 Reserves Fund Balance	
3580 Pooled Reserve Funds	
3580-A Pooled Reserve Beginning	214,411.90
3580-B Pooled Reserve Revenue	<u>16,401.75</u>
Total 3580 Pooled Reserve Funds	230,813.65
3590 Reserves Interest	<u>783.38</u>
Total 3500 Reserves Fund Balance	231,597.03
3600 Operating Fund Balance	404,400.81
3900 Retained Earnings	650,159.22
Net Income	<u>17,669.42</u>
Total Equity	<u>1,672,293.16</u>
TOTAL LIABILITIES & EQUITY	<u><u>3,518,900.89</u></u>

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

	Jan 26	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
REVENUE			
4601 Mtce Assessments	171,096.00	171,071.00	25.00
Total REVENUE	171,096.00	171,071.00	25.00
Total Income	171,096.00	171,071.00	25.00
Gross Profit	171,096.00	171,071.00	25.00
Expense			
ADMINISTRATIVE EXPENSES			
5880 Admin Fee-Payroll	741.72	546.88	194.84
5864 Legal Fees	0.00	107.25	-107.25
5860 Accounting - Outside Serv	0.00	583.12	-583.12
5866 Licenses/Taxes/Fees	0.00	323.75	-323.75
5868 Office Supplies	0.00	41.63	-41.63
Total ADMINISTRATIVE EXPENSES	741.72	1,602.63	-860.91
INSURANCE EXPENSES			
5801 Insurance-General	33,687.77	41,206.84	-7,519.07
5803 Insurance-Flood	3,478.50	3,991.63	-513.13
Total INSURANCE EXPENSES	37,166.27	45,198.47	-8,032.20
MAINTENANCE EXPENSES			
5816 Landscaping Reserve	0.00	2,500.00	-2,500.00
5819 Elevator-Phones	939.33	295.00	644.33
5820 Elevator - Expense	0.00	150.00	-150.00
5821 Elevator-Contract	0.00	557.88	-557.88
5823 Pest Control	0.00	83.37	-83.37
5824 Grounds-Replace/Upkeep	0.00	131.25	-131.25
5825 Irrigation	448.67	299.25	149.42
5829 Pool/Spa Repair & Supply	1,494.23	2,416.63	-922.40
5831 Repairs/Maint.-Bldg.	1,771.68	1,386.63	385.05
5833 Maintenance Supplies	0.00	44.13	-44.13
5834 Landscape Contract	3,670.60	3,817.50	-146.90
5835 Mulch/Tree Trimming	0.00	383.37	-383.37
5847 Maint.-Payroll	26,467.39	28,310.38	-1,842.99
5853 Maintenance-Uniforms	0.00	41.63	-41.63
Total MAINTENANCE EXPENSES	34,791.90	40,417.02	-5,625.12
UTILITIES			
5805 Utilities-Cable TV	16,737.95	17,465.37	-727.42
5807 Utilities-Electric	2,908.20	3,481.87	-573.67
5811 Utilities-Sewer	4,724.43	5,580.63	-856.20
5813 Utilities-Trash	1,785.73	2,131.25	-345.52
5815 Utilities-Water	3,680.30	4,325.50	-645.20
Total UTILITIES	29,836.61	32,984.62	-3,148.01
OTHER EXPENSES			
5889 Bank Charges	22.00		
Total OTHER EXPENSES	22.00		
Total Expense	102,558.50	120,202.74	-17,644.24
Net Ordinary Income	68,537.50	50,868.26	17,669.24
Other Income/Expense			
Other Expense			
RESERVES			
8500 Monthly Reserve Transfer	16,401.75	16,401.75	0.00
8600 SIRS Monthly Reserve Trans	34,466.33	34,466.37	-0.04
Total RESERVES	50,868.08	50,868.12	-0.04
Total Other Expense	50,868.08	50,868.12	-0.04

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

	<u>Jan 26</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Net Other Income	<u>-50,868.08</u>	<u>-50,868.12</u>	<u>0.04</u>
Net Income	<u><u>17,669.42</u></u>	<u><u>0.14</u></u>	<u><u>17,669.28</u></u>

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

Replacement - Ameris Bank MM 7899	\$ 355,797
SIRS Replacement - Ameris Bank MM 7064	\$ 1,269,001
SIRS Replacement - Ameris Bank CD 9121	\$ 202,306
SIRS Replacement - Ameris Bank CD 5783	\$ 440,000
SIRS Replacement - Ameris Bank CD 5791	\$ 141,878
SIRS Replacement - Vystar Savings 9879	\$ 5
Total	<u>\$ 2,408,987</u>

Replacement cash balance at	1/31/2026	\$ 2,408,987
Less, amounts due to operating at	1/31/2026	<u>\$ (8,189)</u>
Calculated Replacement Balance at	1/31/2026	<u>\$ 2,400,798</u>

Calculated Replacement Balance at	1/31/2026	\$ 2,400,798
Fund balance/contract liabilities at	1/31/2026	<u>\$ 2,400,798</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 1/31/2026
Pooled Fund	<u>\$ 338,002</u>	<u>\$ 16,402</u>	<u>\$ 783</u>	<u>\$ -</u>	<u>\$ 355,187</u>
SIRS Pooled Fund	<u>\$ 2,009,842</u>	<u>\$ 34,466</u>	<u>4,573</u>	<u>\$ (3,271)</u>	<u>\$ 2,045,611</u>