

Vistas Financial Dashboard

July 2026

How much \$ do we have?

Operating / Checking	\$ 995,762
Reserve Non-SIRS	\$ 112,951
SIRS Reserve	\$ 2,194,420
Prepaid Insurance	\$ 173,437
	\$ 3,476,571
Due to/from other assoc	\$ -

How much \$ have we spent YTD?

	Actual	Budget
Administrative	\$ 12,402	\$ 11,219
Insurance	\$ 260,164	\$ 316,390
Maintenance	\$ 288,664	\$ 282,920
Utilities	\$ 218,621	\$ 230,892
Other	\$ 67	\$ -

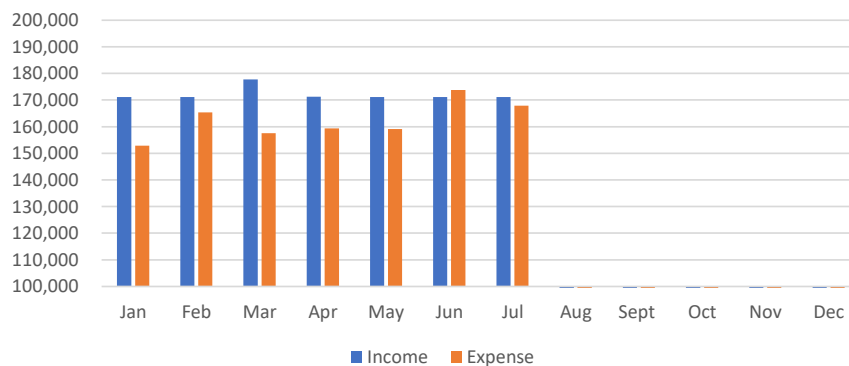
Income or Loss Jul

\$3,182

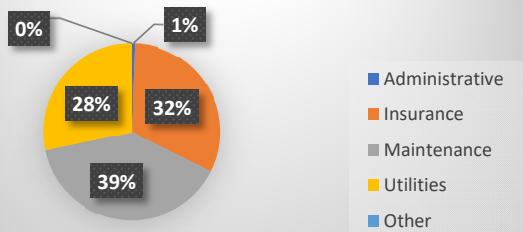
Income or Loss YTD

\$68,496

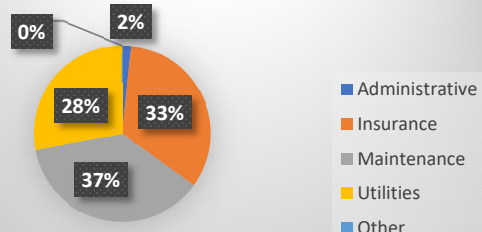
Income & Expense Trend



Expense Breakdown Jul



Expense Breakdown YTD



Notes: Acct 5820 over budget due to elevator repair

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

Acct 5824 over budget due to removal of damaged plants

Acct 5860 over budget due to Audit - audit expensed in June, budgeted out over 12 months

Acct 5831 over budget due to dryer cleaning - income to reimburse due in September

Acct 5847 over budget in July due to 3 payroll month - under budget YTD

Ocean Gallery Vistas Condominium Association, Inc.

Balance Sheet

As of July 31, 2026

	Jul 31, 26
ASSETS	
Current Assets	
Checking/Savings	
1103 Ameris Operating 1862	
1103 Ameris Bank Oper (1862)	635,161.42
1103.2 Ameris Contingencies	180,000.00
1103.3 Ameris Insurance Fund	180,600.42
Total 1103 Ameris Operating 1862	995,761.84
1152 Reserve Ameris MM 7899	112,951.20
1164 Rsv SIRS Ameris MM 7064	1,407,840.53
1154 Rsv SIRS Ameris CD 9121	202,306.04
1165 Rsv SIRS AmerisCDARS 4218	440,000.00
1166 Rsv SIRS AmerisCDARS 4226	144,268.65
1156 Rsv SIRS Vystar Saving 987	5.00
Total Checking/Savings	3,303,133.26
Accounts Receivable	
1210 Owner Accounts Receivable	
1221 Dryer Vent Receivable	-794.00
1211 Assessments Receivable	15,768.61
Total 1210 Owner Accounts Receivable	14,974.61
Total Accounts Receivable	14,974.61
Other Current Assets	
1312 SIRS due from Non-SIRS	1,261.12
1451 Prepaid Insurance-Property	131,113.29
1452 Prepaid Insurance-Flood	42,324.00
Total Other Current Assets	174,698.41
Total Current Assets	3,492,806.28
TOTAL ASSETS	3,492,806.28
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
2400R Contract Liabilities NonS	291,821.67
2401 Contract Liabilities SIRS	2,031,489.00
2214 Non SIRS due to SIRS Rsv	1,261.12
2307 Assessments Prepaid	34,730.00
2530 Accrued Accounts Payable	13,098.66
Total Other Current Liabilities	2,372,400.45
Total Current Liabilities	2,372,400.45
Total Liabilities	2,372,400.45
Equity	
3700 SIRS Reserve Fund Balance	
3790 SIRS Reserve Interest	29,298.32
3780 SIRS Pooled Reserve Funds	
3780-B SIRS Pooled Rsv Revenue	241,264.31
3780-D SIRS Pooled Structure Ex	-50,927.68
3780-E SIRS Pooled Fire/Pro Exp	-2,645.98
3780-G SIRS Pooled Electric Exp	-1,300.00
3580-H SIRS Pooled Paint Exp	-50,023.65
Total 3780 SIRS Pooled Reserve Funds	136,367.00
Total 3700 SIRS Reserve Fund Balance	165,665.32
3500 Reserves Fund Balance	
3555 Reserves Capital Contribs	8,316.00
3580 Pooled Reserve Funds	

Ocean Gallery Vistas Condominium Association, Inc.
Balance Sheet
As of July 31, 2026

	<u>Jul 31, 26</u>
3580-A Pooled Reserve Beginning	27,435.30
3580-B Pooled Reserve Revenue	114,812.25
3580-C Pooled Res Bld/Land Exp	-333,508.26
3580-D Pooled Res Coating Exp	-437.11
3580-F Pooled Res Concrete Exp	-330.01
3580-H Pooled Res Paint Exp	-2,611.83
Total 3580 Pooled Reserve Funds	-194,639.66
3590 Reserves Interest	4,718.78
Total 3500 Reserves Fund Balance	-181,604.88
3600 Operating Fund Balance	1,067,849.03
Net Income	68,496.36
Total Equity	1,120,405.83
TOTAL LIABILITIES & EQUITY	<u><u>3,492,806.28</u></u>

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

	Jul 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	712.94	546.92	166.02
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
Total ADMINISTRATIVE EXPENSES	712.94	1,602.67	-889.73
INSURANCE EXPENSES			
5801 Insurance-General	33,687.77	41,206.83	-7,519.06
5803 Insurance-Flood	3,478.54	3,991.67	-513.13
Total INSURANCE EXPENSES	37,166.31	45,198.50	-8,032.19
MAINTENANCE EXPENSES			
5816 Landscaping Reserve	0.00	2,500.00	-2,500.00
5819 Elevator-Phones	0.00	295.00	-295.00
5820 Elevator - Expense	604.10	150.00	454.10
5821 Elevator-Contract	1,545.00	557.92	987.08
5823 Pest Control	0.00	83.33	-83.33
5824 Grounds-Replace/Upkeep	0.00	131.25	-131.25
5825 Irrigation	0.00	299.25	-299.25
5829 Pool/Spa Repair & Supply	2,550.68	2,416.67	134.01
5831 Repairs/Maint.-Bldg.	254.43	1,386.67	-1,132.24
5833 Maintenance Supplies	0.00	44.17	-44.17
5834 Landscape Contract	3,670.60	3,817.50	-146.90
5835 Mulch/Tree Trimming	0.00	383.33	-383.33
5847 Maint.-Payroll	37,357.54	28,310.42	9,047.12
5853 Maintenance-Uniforms	0.00	41.67	-41.67
Total MAINTENANCE EXPENSES	45,982.35	40,417.18	5,565.17
UTILITIES			
5805 Utilities-Cable TV	17,404.64	17,465.33	-60.69
5807 Utilities-Electric	3,074.49	3,481.83	-407.34
5811 Utilities-Sewer	6,030.88	5,580.67	450.21
5813 Utilities-Trash	2,096.70	2,131.25	-34.55
5815 Utilities-Water	4,577.24	4,325.50	251.74
Total UTILITIES	33,183.95	32,984.58	199.37
Total Expense	117,045.55	120,202.93	-3,157.38
Net Ordinary Income	54,050.45	50,868.07	3,182.38
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	34,466.33	0.00
Total RESERVES	50,868.08	50,868.08	0.00
Total Other Expense	50,868.08	50,868.08	0.00
Net Other Income	-50,868.08	-50,868.08	0.00
Net Income	3,182.37	-0.01	3,182.38

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

	Jan - Jul 26	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
REVENUE			
4601 Mtce Assessments	1,197,672.00	1,197,497.00	175.00
4618 Income-Other	204.00		
4625 Insurance Rebate	6,616.05		
Total REVENUE	<u>1,204,492.05</u>	<u>1,197,497.00</u>	<u>6,995.05</u>
Total Income	<u>1,204,492.05</u>	<u>1,197,497.00</u>	<u>6,995.05</u>
Gross Profit	<u>1,204,492.05</u>	<u>1,197,497.00</u>	<u>6,995.05</u>
Expense			
ADMINISTRATIVE EXPENSES			
5880 Admin Fee-Payroll	3,379.39	3,828.40	-449.01
5864 Legal Fees	0.00	750.75	-750.75
5860 Accounting - Outside Serv	7,393.20	4,081.60	3,311.60
5866 Licenses/Taxes/Fees	1,511.25	2,266.25	-755.00
5868 Office Supplies	118.50	291.65	-173.15
Total ADMINISTRATIVE EXPENSES	<u>12,402.34</u>	<u>11,218.65</u>	<u>1,183.69</u>
INSURANCE EXPENSES			
5801 Insurance-General	235,814.39	288,447.85	-52,633.46
5803 Insurance-Flood	24,349.54	27,941.65	-3,592.11
Total INSURANCE EXPENSES	<u>260,163.93</u>	<u>316,389.50</u>	<u>-56,225.57</u>
MAINTENANCE EXPENSES			
5816 Landscaping Reserve	0.00	17,500.00	-17,500.00
5819 Elevator-Phones	2,817.99	2,065.00	752.99
5820 Elevator - Expense	9,090.24	1,050.00	8,040.24
5821 Elevator-Contract	4,635.00	3,905.40	729.60
5823 Pest Control	0.00	583.35	-583.35
5824 Grounds-Replace/Upkeep	8,438.74	918.75	7,519.99
5825 Irrigation	1,406.53	2,094.75	-688.22
5829 Pool/Spa Repair & Supply	16,513.86	16,916.65	-402.79
5831 Repairs/Maint.-Bldg.	18,554.40	9,706.65	8,847.75
5833 Maintenance Supplies	0.00	309.15	-309.15
5834 Landscape Contract	25,694.20	26,722.50	-1,028.30
5835 Mulch/Tree Trimming	9,682.50	2,683.35	6,999.15
5847 Maint.-Payroll	191,784.26	198,172.90	-6,388.64
5853 Maintenance-Uniforms	46.75	291.65	-244.90
Total MAINTENANCE EXPENSES	<u>288,664.47</u>	<u>282,920.10</u>	<u>5,744.37</u>
UTILITIES			
5805 Utilities-Cable TV	117,801.49	122,257.35	-4,455.86
5807 Utilities-Electric	21,423.26	24,372.85	-2,949.59
5811 Utilities-Sewer	36,416.03	39,064.65	-2,648.62
5813 Utilities-Trash	14,921.99	14,918.75	3.24
5815 Utilities-Water	28,058.62	30,278.50	-2,219.88
Total UTILITIES	<u>218,621.39</u>	<u>230,892.10</u>	<u>-12,270.71</u>
OTHER EXPENSES			
5889 Bank Charges	67.00		
Total OTHER EXPENSES	<u>67.00</u>		
Total Expense	<u>779,919.13</u>	<u>841,420.35</u>	<u>-61,501.22</u>
Net Ordinary Income	<u>424,572.92</u>	<u>356,076.65</u>	<u>68,496.27</u>
Other Income/Expense			
Other Expense			
RESERVES			
8500 Monthly Reserve Transfer	114,812.25	114,812.25	0.00
8600 SIRS Monthly Reserve Trans	241,264.31	241,264.35	-0.04
Total RESERVES	<u>356,076.56</u>	<u>356,076.60</u>	<u>-0.04</u>

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

	<u>Jan - Jul 26</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Total Other Expense	356,076.56	356,076.60	-0.04
Net Other Income	-356,076.56	-356,076.60	0.04
Net Income	<u>68,496.36</u>	<u>0.05</u>	<u>68,496.31</u>

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

Replacement - Ameris Bank MM 7899	\$ 112,951
SIRS Replacement - Ameris Bank MM 7064	\$ 1,407,841
SIRS Replacement - Ameris Bank CD 9121	\$ 202,306
SIRS Replacement - Ameris Bank CD 4218	\$ 440,000
SIRS Replacement - Ameris Bank CD 4226	\$ 144,269
SIRS Replacement - Vystar Savings 9879	\$ 5
Total	<u>\$ 2,307,371</u>

Replacement cash balance at	7/31/2026	\$ 2,307,371
Less, amounts due to operating at	7/31/2026	\$ -
Calculated Replacement Balance at	7/31/2026	<u>\$ 2,307,371</u>

Calculated Replacement Balance at	7/31/2026	\$ 2,307,371
Fund balance/contract liabilities at	7/31/2026	\$ 2,307,371
Variance		<u>\$ 0</u>

Component Description	Fund Balance Contract Liabilities 12/31/2025	YTD Contributions	YTD Interest and Capital Contributions	YTD Expenditures	Fund Balance Contract Liabilities 7/31/2026
Pooled Fund	<u>\$ 319,257</u>	<u>\$ 114,812</u>	<u>\$ 13,035</u>	<u>\$ (336,887)</u>	<u>\$ 110,217</u>
SIRS Pooled Fund	<u>\$ 2,031,489</u>	<u>\$ 241,264</u>	<u>29,298</u>	<u>\$ (104,897)</u>	<u>\$ 2,197,154</u>