Village Del Lago Financial Dashboard

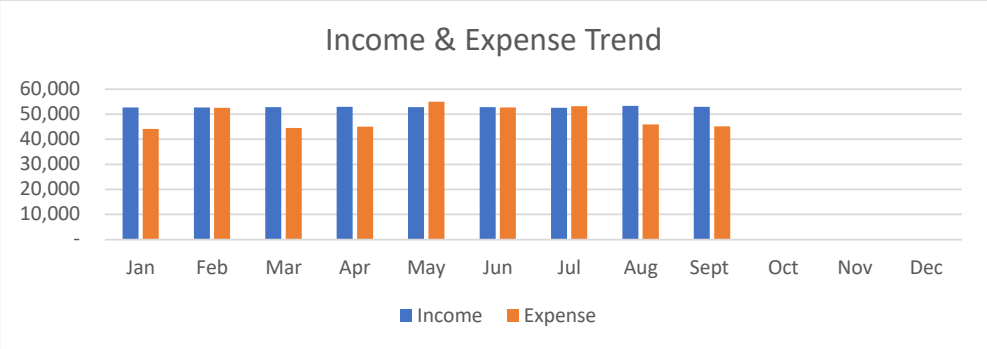
September 2026

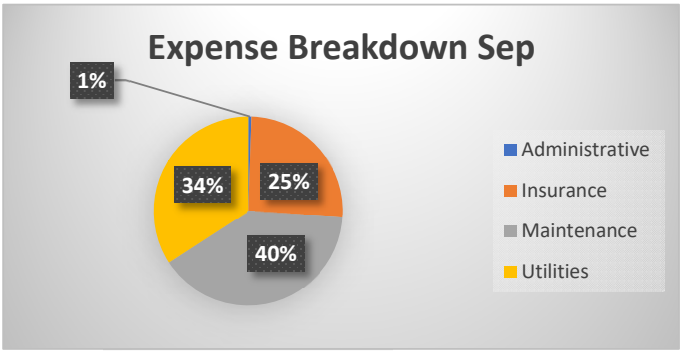
How much $ do we have?		
Operating / Checking	$	234,870
Reserve / Savings	$	508,365
Prepaid Insurance	$	22,498
	$	**765,732**
Due to / Due from other assoc.	$	-

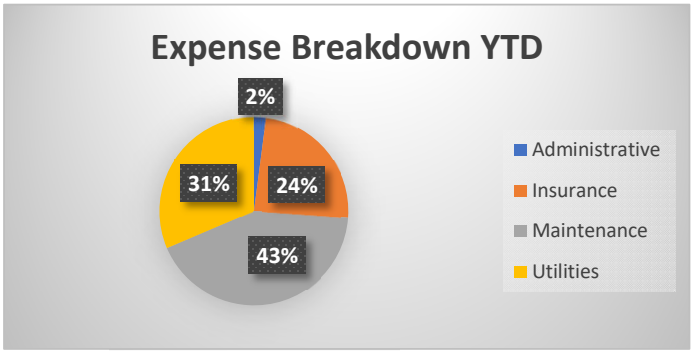
How much $ have we spent YTD?		Actual		Budget
Administrative	$	7,720	$	5,934
Insurance	$	90,305	$	124,007
Maintenance	$	159,176	$	162,401
Utilities	$	117,798	$	117,254
Other	$	-	$	-

Income or Loss Sep **$7,832**

Income or Loss YTD **$37,489**







Notes: Accts 5831 overbudget due to dryer vent cleaning
Acct 5835 due to mulch purchase
Acct 5860 overbudget due to Audit - audit expensed in June, budgeted out over 12 months

Ocean Gallery Village Del Lago Condominium Association, Inc
Balance Sheet
As of September 30, 2026

	Sep 30, 26	
ASSETS		
Current Assets		
Checking/Savings		
1101 Ameris Oper Bank (2715)		25,688.26
1102 Ameris Ins. Bank (8806)		
1102 Ameris Ins. (8806) Prop.	183,274.29	
1102 Ameris Ins. (8806) Flood	25,907.00	
Total 1102 Ameris Ins. Bank (8806)		209,181.29
RESERVE BANK FUNDS		
1150 Reserve Ameris MM (8649)	508,364.86	
Total RESERVE BANK FUNDS		508,364.86
Total Checking/Savings		743,234.41
Accounts Receivable		
1210 Owner Account Receivable		
1211 Assessments Receivable	4,480.00	
Total 1210 Owner Account Receivable		4,480.00
Total Accounts Receivable		4,480.00
Other Current Assets		
1451 Prepaid Insurance-Property		8,098.50
1452 Prepaid Insurance-Flood		14,399.24
Total Other Current Assets		22,497.74
Total Current Assets		770,212.15
TOTAL ASSETS		**770,212.15**
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Other Current Liabilities		
2400R Contract Liabilities Res.		451,241.51
2307 Assessments Prepaid		7,045.00
2530 Accrued Accounts Payable		4,935.80
Total Other Current Liabilities		463,222.31
Total Current Liabilities		463,222.31
Total Liabilities		463,222.31
Equity		
3500 Reserves Fund Balance		
3557 Building and Paint Fund		
3557-A Building and Paint Beg	34,984.75	
3557-B Building and Paint Rev	32,824.35	
3557-C Building and Paint Exp	-58,531.55	
Total 3557 Building and Paint Fund	9,277.55	
3559 Roof Fund		
3559-B Roof Fund Revs	30,299.26	
Total 3559 Roof Fund	30,299.26	
3590 Reserves Interest	9,865.62	
3592 Capital Contributions	7,680.00	
Total 3500 Reserves Fund Balance		57,122.43
3600 Operating Fund Balance		212,378.14
Net Income		37,489.27

	Sep 30, 26
Total Equity	306,989.84
TOTAL LIABILITIES & EQUITY	**770,212.15**

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

	Sep 26	Budget	$ Over Budget
Ordinary Income/Expense			
Income			
REVENUE			
4601 Mtce Assessments	52,480.00	52,524.42	-44.42
4907 Bank Interest Income	442.68		
Total REVENUE	52,922.68	52,524.42	398.26
Total Income	52,922.68	52,524.42	398.26
Gross Profit	52,922.68	52,524.42	398.26
Expense			
ADMINISTRATIVE EXPENSES			
5860 Accounting - Outside Serv	0.00	558.58	-558.58
5862 Fees to the Division	0.00	27.33	-27.33
5866 Licenses/Taxes/Fees	220.64	54.17	166.47
5889 Bank Charges	0.00	19.25	-19.25
Total ADMINISTRATIVE EXPENSES	220.64	659.33	-438.69
INSURANCE EXPENSES			
5801 Insurance-General	8,098.55	11,517.17	-3,418.62
5803 Insurance-Flood	1,599.92	2,261.42	-661.50
Total INSURANCE EXPENSES	9,698.47	13,778.59	-4,080.12
MAINTENANCE EXPENSES			
5835 Mulch/Tree trimming	0.00	708.33	-708.33
5824 Grounds-Replace/Upkeep	0.00	412.50	-412.50
5825 Irrigation	0.00	130.92	-130.92
5829 Pool/Spa Repair & Supply	1,141.29	985.00	156.29
5831 Repairs/Maint.-Bldg.	143.89	1,000.00	-856.11
5833 Maintenance Supplies	0.00	33.33	-33.33
5834 Landscape Contract	2,160.00	1,710.50	449.50
5847 Maint.-Payroll/Taxes/Benef	11,700.98	12,941.92	-1,240.94
5853 Maintenance-Uniforms	0.00	26.25	-26.25
5888 Incentive	0.00	95.83	-95.83
Total MAINTENANCE EXPENSES	15,146.16	18,044.58	-2,898.42
UTILITIES			
5805 Utilities-Cable TV	7,928.78	7,823.58	105.20
5807 Utilities-Electric	311.12	219.33	91.79
5811 Utilities-Sewer	2,220.57	2,298.17	-77.60
5813 Utilities-Trash	823.56	904.00	-80.44
5815 Utilities-Water	1,727.67	1,783.08	-55.41
Total UTILITIES	13,011.70	13,028.16	-16.46
Total Expense	38,076.97	45,510.66	-7,433.69
Net Ordinary Income	14,845.71	7,013.76	7,831.95
Other Income/Expense			
Other Expense			
RESERVE EXPENSES			
8500 Monthly Reserve Transfer	7,013.75	7,013.75	0.00
Total RESERVE EXPENSES	7,013.75	7,013.75	0.00
Total Other Expense	7,013.75	7,013.75	0.00
Net Other Income	-7,013.75	-7,013.75	0.00
Net Income	**7,831.96**	**0.01**	**7,831.95**

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

	Jan - Sep 26	Budget	$ Over Budget
Ordinary Income/Expense			
Income			
REVENUE			
4601 Mtce Assessments	472,320.00	472,719.74	-399.74
4618 Income-Other	124.20		
4907 Bank Interest Income	3,168.24		
Total REVENUE	475,612.44	472,719.74	2,892.70
Total Income	475,612.44	472,719.74	2,892.70
Gross Profit	475,612.44	472,719.74	2,892.70
Expense			
ADMINISTRATIVE EXPENSES			
5860 Accounting - Outside Serv	7,438.57	5,027.26	2,411.31
5862 Fees to the Division	0.00	246.01	-246.01
5866 Licenses/Taxes/Fees	281.89	487.49	-205.60
5889 Bank Charges	0.00	173.25	-173.25
Total ADMINISTRATIVE EXPENSES	7,720.46	5,934.01	1,786.45
INSURANCE EXPENSES			
5801 Insurance-General	72,886.95	103,654.49	-30,767.54
5803 Insurance-Flood	17,418.38	20,352.74	-2,934.36
Total INSURANCE EXPENSES	90,305.33	124,007.23	-33,701.90
MAINTENANCE EXPENSES			
5835 Mulch/Tree trimming	9,357.66	6,375.01	2,982.65
5824 Grounds-Replace/Upkeep	45.44	3,712.50	-3,667.06
5825 Irrigation	57.32	1,178.24	-1,120.92
5829 Pool/Spa Repair & Supply	8,351.47	8,865.00	-513.53
5831 Repairs/Maint.-Bldg.	12,869.10	9,000.00	3,869.10
5833 Maintenance Supplies	0.00	300.01	-300.01
5834 Landscape Contract	15,584.00	15,394.50	189.50
5847 Maint.-Payroll/Taxes/Benef	112,758.77	116,477.24	-3,718.47
5853 Maintenance-Uniforms	152.19	236.25	-84.06
5888 Incentive	0.00	862.51	-862.51
Total MAINTENANCE EXPENSES	159,175.95	162,401.26	-3,225.31
UTILITIES			
5805 Utilities-Cable TV	69,522.71	70,412.26	-889.55
5807 Utilities-Electric	1,828.31	1,974.01	-145.70
5811 Utilities-Sewer	21,878.05	20,683.49	1,194.56
5813 Utilities-Trash	7,720.01	8,136.00	-415.99
5815 Utilities-Water	16,848.60	16,047.76	800.84
Total UTILITIES	117,797.68	117,253.52	544.16
Total Expense	374,999.42	409,596.02	-34,596.60
Net Ordinary Income	100,613.02	63,123.72	37,489.30
Other Income/Expense			
Other Expense			
RESERVE EXPENSES			
8500 Monthly Reserve Transfer	63,123.75	63,123.75	0.00
Total RESERVE EXPENSES	63,123.75	63,123.75	0.00
Total Other Expense	63,123.75	63,123.75	0.00
Net Other Income	-63,123.75	-63,123.75	0.00
Net Income	**37,489.27**	**-0.03**	**37,489.30**

The Ocean Gallery Village Del Lago Condominium Association, Inc.
Reconciliation of Replacement Fund
As of September 30th, 2026

Replacement - Ameris Bank MM 8649		$ 508,365
Total		$ 508,365
Replacement cash balance at	9/30/2026	$ 508,365
Less, amounts due to operating at	9/30/2026	$ -
Calculated Replacement Balance at	9/30/2026	$ 508,365
Calculated Replacement Balance at	9/30/2026	$ 508,365
Fund balance/contract liabilities at	9/30/2026	$ 508,365
Variance		$ 0

Component Description	Fund Balance Contract Liabilities 12/31/2025	YTD Contributions	YTD Interest and Capital Contributions	YTD Expenditures	Fund Balance Contract Liabilities 9/30/2026
Building	$ 158,684	$ 32,824	$ 17,546	$ (58,532)	$ 150,522
Roof	$ 327,543	$ 30,299	$ -	$ -	$ 357,842
Totals	$ 486,227	$ 63,124	$ 17,546	$ (58,532)	$ 508,365