

Vistas Financial Dashboard

September 2026

How much \$ do we have?

Operating / Checking	\$	1,089,461
Reserve Non-SIRS	\$	153,790
SIRS Reserve	\$	2,219,241
Prepaid Insurance	\$	99,008
	\$	3,561,500
Due to/from other assoc	\$	13

How much \$ have we spent YTD?

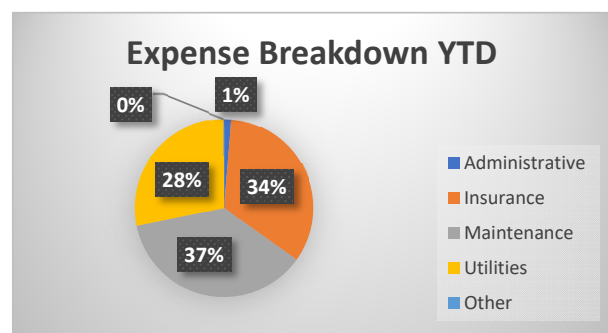
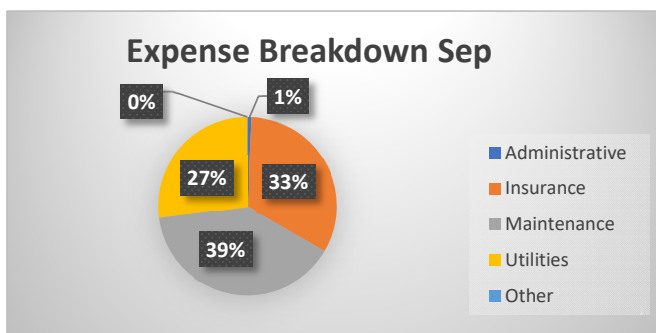
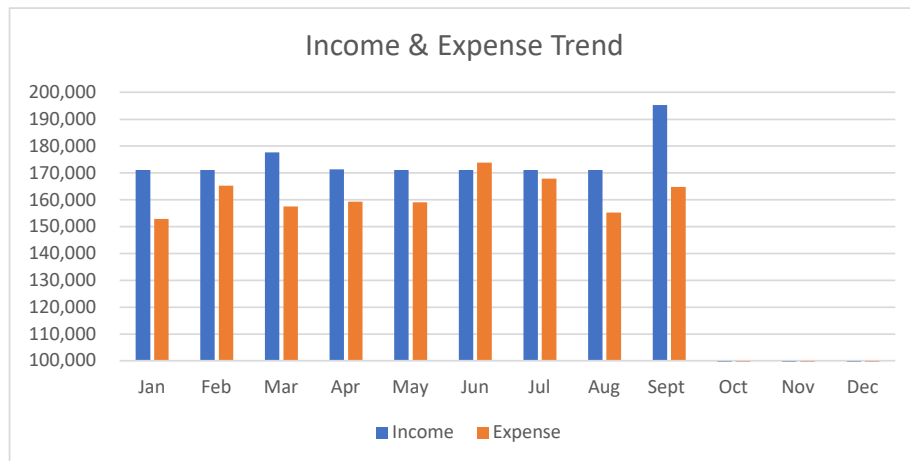
	Actual	Budget
Administrative	\$ 13,451	\$ 14,424
Insurance	\$ 334,593	\$ 406,787
Maintenance	\$ 368,235	\$ 363,754
Utilities	\$ 281,834	\$ 296,861
Other	\$ 67	\$ -

Income or Loss Sep

\$30,564

Income or Loss YTD

\$114,912



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 in income acct 4621

Ocean Gallery Vistas Condominium Association, Inc.

Balance Sheet

As of September 30, 2026

	Sep 30, 26
ASSETS	
Current Assets	
Checking/Savings	
1103 Ameris Operating 1862	
1103 Ameris Bank Oper (1862)	728,861.04
1103.2 Ameris Contingencies	180,000.00
1103.3 Ameris Insurance Fund	180,600.42
Total 1103 Ameris Operating 1862	1,089,461.46
1152 Reserve Ameris MM 7899	153,790.32
1164 Rsv SIRS Ameris MM 7064	1,431,846.25
1154 Rsv SIRS Ameris CD 9121	202,306.04
1165 Rsv SIRS AmerisCDARS 4218	440,000.00
1166 Rsv SIRS AmerisCDARS 4226	145,083.44
1156 Rsv SIRS Vystar Saving 987	5.00
Total Checking/Savings	3,462,492.51
Accounts Receivable	
1210 Owner Accounts Receivable	
1221 Dryer Vent Receivable	5,204.00
1211 Assessments Receivable	28,397.53
1213 Legal Fees Receivable	-436.92
1214 Special Assmt Receivable	81.00
Total 1210 Owner Accounts Receivable	33,245.61
Total Accounts Receivable	33,245.61
Other Current Assets	
1312 SIRS due from Non-SIRS	1,220.37
1318 Due from OGPOA Operating	13.45
1451 Prepaid Insurance-Property	63,737.75
1452 Prepaid Insurance-Flood	35,270.00
Total Other Current Assets	100,241.57
Total Current Assets	3,595,979.69
TOTAL ASSETS	3,595,979.69
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	1,220.37
2307 Assessments Prepaid	25,869.00
2530 Accrued Accounts Payable	13,098.66
Total Other Current Liabilities	2,363,498.70
Total Current Liabilities	2,363,498.70
Total Liabilities	2,363,498.70
Equity	
3700 SIRS Reserve Fund Balance	
3790 SIRS Reserve Interest	42,392.80
3780 SIRS Pooled Reserve Funds	
3780-B SIRS Pooled Rsv Revenue	310,196.97
3780-D SIRS Pooled Structure Ex	-72,684.23
3780-E SIRS Pooled Fire/Pro Exp	-2,645.98
3780-G SIRS Pooled Electric Exp	-3,745.19
3780-H SIRS Pooled Paint Exp	-84,542.12
Total 3780 SIRS Pooled Reserve Funds	146,579.45
Total 3700 SIRS Reserve Fund Balance	188,972.25

Ocean Gallery Vistas Condominium Association, Inc.

Balance Sheet

As of September 30, 2026

	Sep 30, 26
3500 Reserves Fund Balance	
3555 Reserves Capital Contribs	14,679.00
3580 Pooled Reserve Funds	
3580-A Pooled Reserve Beginning	27,435.30
3580-B Pooled Reserve Revenue	147,615.75
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
Total 3580 Pooled Reserve Funds	-159,224.33
3590 Reserves Interest	5,293.15
Total 3500 Reserves Fund Balance	-139,252.18
3600 Operating Fund Balance	1,067,849.03
Net Income	114,911.89
Total Equity	1,232,480.99
TOTAL LIABILITIES & EQUITY	3,595,979.69

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

	Sep 26	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
REVENUE			
4621 Dryer Vent Cleaning	24,220.00		
4601 Mtce Assessments	171,096.00	171,071.00	25.00
Total REVENUE	195,316.00	171,071.00	24,245.00
Total Income	195,316.00	171,071.00	24,245.00
Gross Profit	195,316.00	171,071.00	24,245.00
Expense			
ADMINISTRATIVE EXPENSES			
5880 Admin Fee-Payroll	362.26	546.92	-184.66
5864 Legal Fees	0.00	107.25	-107.25
5860 Accounting - Outside Serv	0.00	583.08	-583.08
5866 Licenses/Taxes/Fees	482.65	323.75	158.90
5868 Office Supplies	0.00	41.67	-41.67
Total ADMINISTRATIVE EXPENSES	844.91	1,602.67	-757.76
INSURANCE EXPENSES			
5801 Insurance-General	33,687.77	41,206.83	-7,519.06
5803 Insurance-Flood	3,527.00	3,991.67	-464.67
Total INSURANCE EXPENSES	37,214.77	45,198.50	-7,983.73
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	0.00	150.00	-150.00
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	63.88	299.25	-235.37
5829 Pool/Spa Repair & Supply	3,172.17	2,416.67	755.50
5831 Repairs/Maint.-Bldg.	11,879.38	1,386.67	10,492.71
5833 Maintenance Supplies	0.00	44.17	-44.17
5834 Landscape Contract	4,725.00	3,817.50	907.50
5835 Mulch/Tree Trimming	0.00	383.33	-383.33
5847 Maint.-Payroll	25,233.64	28,310.42	-3,076.78
5853 Maintenance-Uniforms	0.00	41.67	-41.67
Total MAINTENANCE EXPENSES	45,074.07	40,417.18	4,656.89
UTILITIES			
5805 Utilities-Cable TV	17,404.65	17,465.33	-60.68
5807 Utilities-Electric	3,055.76	3,481.83	-426.07
5811 Utilities-Sewer	4,774.23	5,580.67	-806.44
5813 Utilities-Trash	1,801.52	2,131.25	-329.73
5815 Utilities-Water	3,714.49	4,325.50	-611.01
Total UTILITIES	30,750.65	32,984.58	-2,233.93
Total Expense	113,884.40	120,202.93	-6,318.53
Net Ordinary Income	81,431.60	50,868.07	30,563.53
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	30,563.52	-0.01	30,563.53

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

	Jan - Sep 26	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
REVENUE			
4621 Dryer Vent Cleaning	24,220.00		
4601 Mtce Assessments	1,539,864.00	1,539,639.00	225.00
4618 Income-Other	204.00		
4625 Insurance Rebate	6,616.05		
Total REVENUE	1,570,904.05	1,539,639.00	31,265.05
Total Income	1,570,904.05	1,539,639.00	31,265.05
Gross Profit	1,570,904.05	1,539,639.00	31,265.05
Expense			
ADMINISTRATIVE EXPENSES			
5880 Admin Fee-Payroll	3,945.07	4,922.24	-977.17
5864 Legal Fees	0.00	965.25	-965.25
5860 Accounting - Outside Serv	7,393.20	5,247.76	2,145.44
5866 Licenses/Taxes/Fees	1,993.90	2,913.75	-919.85
5868 Office Supplies	118.50	374.99	-256.49
Total ADMINISTRATIVE EXPENSES	13,450.67	14,423.99	-973.32
INSURANCE EXPENSES			
5801 Insurance-General	303,189.93	370,861.51	-67,671.58
5803 Insurance-Flood	31,403.54	35,924.99	-4,521.45
Total INSURANCE EXPENSES	334,593.47	406,786.50	-72,193.03
MAINTENANCE EXPENSES			
5816 Landscaping Reserve	0.00	22,500.00	-22,500.00
5819 Elevator-Phones	2,817.99	2,655.00	162.99
5820 Elevator - Expense	9,694.34	1,350.00	8,344.34
5821 Elevator-Contract	4,635.00	5,021.24	-386.24
5823 Pest Control	0.00	750.01	-750.01
5824 Grounds-Replace/Upkeep	8,438.74	1,181.25	7,257.49
5825 Irrigation	1,470.41	2,693.25	-1,222.84
5829 Pool/Spa Repair & Supply	22,555.61	21,749.99	805.62
5831 Repairs/Maint.-Bldg.	31,802.49	12,479.99	19,322.50
5833 Maintenance Supplies	0.00	397.49	-397.49
5834 Landscape Contract	34,089.80	34,357.50	-267.70
5835 Mulch/Tree Trimming	9,682.50	3,450.01	6,232.49
5847 Maint.-Payroll	242,714.71	254,793.74	-12,079.03
5853 Maintenance-Uniforms	332.91	374.99	-42.08
Total MAINTENANCE EXPENSES	368,234.50	363,754.46	4,480.04
UTILITIES			
5805 Utilities-Cable TV	152,610.78	157,188.01	-4,577.23
5807 Utilities-Electric	27,420.78	31,336.51	-3,915.73
5811 Utilities-Sewer	47,037.78	50,225.99	-3,188.21
5813 Utilities-Trash	18,540.00	19,181.25	-641.25
5815 Utilities-Water	36,224.46	38,929.50	-2,705.04
Total UTILITIES	281,833.80	296,861.26	-15,027.46
OTHER EXPENSES			
5889 Bank Charges	67.00		
Total OTHER EXPENSES	67.00		
Total Expense	998,179.44	1,081,826.21	-83,646.77
Net Ordinary Income	572,724.61	457,812.79	114,911.82
Other Income/Expense			
Other Expense			
RESERVES			
8500 Monthly Reserve Transfer	147,615.75	147,615.75	0.00
8600 SIRS Monthly Reserve Trans	310,196.97	310,197.01	-0.04

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

	<u>Jan - Sep 26</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Total RESERVES	<u>457,812.72</u>	<u>457,812.76</u>	<u>-0.04</u>
Total Other Expense	<u>457,812.72</u>	<u>457,812.76</u>	<u>-0.04</u>
Net Other Income	<u>-457,812.72</u>	<u>-457,812.76</u>	<u>0.04</u>
Net Income	<u>114,911.89</u>	<u>0.03</u>	<u>114,911.86</u>

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

Replacement - Ameris Bank MM 7899		\$	153,790
Total		<u>\$</u>	<u>153,790</u>
Replacement cash balance at	9/30/2026	\$	153,790
Less, amounts due to SIRS at	9/30/2026	\$	(1,220)
Less, amounts due to operating at	9/30/2026	\$	-
Calculated Replacement Balance at	9/30/2026	<u>\$</u>	<u>152,570</u>
Calculated Replacement Balance at	9/30/2026	\$	152,570
Fund balance/contract liabilities at	9/30/2026	<u>\$</u>	<u>152,570</u>
Variance		<u>\$</u>	<u>-</u>

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
Pooled Fund	<u>\$ 319,257</u>	<u>\$ 147,616</u>	<u>\$ 19,972</u>	<u>\$ (334,275)</u>	<u>\$ 152,570</u>

The Ocean Gallery Vistas Condominium Association, Inc.
Reconciliation of **SIRS** Replacement Fund
As of September 30th, 2026

SIRS Replacement - Ameris Bank MM 7064	\$ 1,431,846
SIRS Replacement - Ameris Bank CD 9121	\$ 202,306
SIRS Replacement - Ameris Bank CD 4218	\$ 440,000
SIRS Replacement - Ameris Bank CD 4226	\$ 145,083
SIRS Replacement - Vystar Savings 9879	<u>\$ 5</u>
Total	<u>\$ 2,219,241</u>

Replacement cash balance at	9/30/2026	\$ 2,219,241
Less, amounts due to Non-SIRS at	9/30/2026	\$ 1,220
Less, amounts due to operating at	9/30/2026	<u>\$ -</u>
Calculated Replacement Balance at	9/30/2026	<u>\$ 2,220,461</u>

Calculated Replacement Balance at	9/30/2026	\$ 2,220,461
Fund balance/contract liabilities at	9/30/2026	<u>\$ 2,220,461</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 9/30/2026
SIRS Pooled Fund	<u>\$ 2,031,489</u>	<u>\$ 310,197</u>	<u>42,393</u>	<u>\$ (163,618)</u>	<u>\$ 2,220,461</u>