Gold Ridge Forest Property Owners Association
Profit & Loss Budget (YTD) vs. Actual (thru 9/30/26)
January through December 2026

	Jan - Sept 26	Jan-Dec 2026 Budget	$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
Membership Dues				
Membership Dues - 2026	220,076.94	293,436.00	-73,359.06	75.0%
Total Membership Dues	220,076.94	293,436.00	-73,359.06	75.0%
Recreational Rental	2,525.00	3,000.00	-475.00	84.17%
Transfer Escrow Fees	8,800.00	12,000.00	-3,200.00	73.33%
Late Fees	4,735.29	4,000.00	735.29	118.38%
Bank Charges Member NSF	50.00			
Convenience Fee	550.00	750.00	-200.00	73.33%
Delinquent Interest	5,436.44	4,000.00	1,436.44	135.91%
Document Fee	5,500.00	7,500.00	-2,000.00	73.33%
Statement Fee	5,500.00	7,500.00	-2,000.00	73.33%
FOB Purchase Income	350.00			
Credit Card Fee Collected	2,617.18			
Donations	565.00			
Total Income	256,705.85	332,186.00	-75,480.15	77.28%
Gross Profit	256,705.85	332,186.00	-75,480.15	77.28%
Expense				
OPERATING FUND EXPENSES				
Administrative Expenses				
Accounting				
Bookkeeping	6,075.00	4,600.00	1,475.00	132.07%
Accounting - Other	0.00	7,400.00	-7,400.00	0.0%
Total Accounting	6,075.00	12,000.00	-5,925.00	50.63%
Advertising	632.76			
Bank Service Fee	420.00	810.00	-390.00	51.85%
Business Licenses/ Permits	25.00			
Elections	0.00	1,500.00	-1,500.00	0.0%
Garbage	2,902.49	3,000.00	-97.51	96.75%
Insurance Exp				
Fidelity Bond	1,044.00	1,100.00	-56.00	94.91%
Fire Insurance	7,472.00	9,400.00	-1,928.00	79.49%
General Liability Insurance	3,604.70	3,750.00	-145.30	96.13%
Professional Liability	4,160.00	3,750.00	410.00	110.93%
Total Insurance Exp	16,280.70	18,000.00	-1,719.30	90.45%
Legal	1,040.00	4,000.00	-2,960.00	26.0%

	Jan - Sept 26	Jan-Dec 2026 Budget	$ Over Budget	% of Budget
Lodge/Office Maintenance	989.75	1,200.00	-210.25	82.48%
Lodge Utilities				
Electricity-Lodge	1,679.47	4,200.00	-2,520.53	39.99%
Propane-Lodge	1,769.18	4,500.00	-2,730.82	39.32%
Water-Lodge	554.30	800.00	-245.70	69.29%
Total Lodge Utilities	4,002.95	9,500.00	-5,497.05	42.14%
Mileage	405.90	500.00	-94.10	81.18%
Office Expenses				
Software	2,109.81	2,500.00	-390.19	84.39%
Office Expenses - Other	2,755.39	3,800.00	-1,044.61	72.51%
Total Office Expenses	4,865.20	6,300.00	-1,434.80	77.23%
Phones and Internet	3,918.77	4,920.00	-1,001.23	79.65%
Postage and Delivery	426.80	1,100.00	-673.20	38.8%
Security	1,008.99	2,300.00	-1,291.01	43.87%
Square Fees-Paid by Homeowners	2,617.18			
Subscriptions/Dues/Filing	0.00	100.00	-100.00	0.0%
Total Administrative Expenses	45,611.49	65,230.00	-19,618.51	69.92%
Employee Expenses				
Payroll Expenses				
Wages - Office/ Bookkeeping	34,200.00	46,800.00	-12,600.00	73.08%
Wages - Pool Staff	16,767.90	19,100.00	-2,332.10	87.79%
Wages-Recreation/Grounds/Maint	20,828.00	33,600.00	-12,772.00	61.99%
Phone Allowance	910.00	1,000.00	-90.00	91.0%
Total Payroll Expenses	72,705.90	100,500.00	-27,794.10	72.34%
Payroll Processing Fees	755.00	430.00	325.00	175.58%
Payroll Taxes	6,361.88	9,456.00	-3,094.12	67.28%
Worker's Compensation	2,336.00	4,259.00	-1,923.00	54.85%
Total Employee Expenses	82,158.78	114,645.00	-32,486.22	71.66%
Greenbelt Expenses				
Greenbelt Fuel Modification	0.00	27,000.00	-27,000.00	0.0%
100 Ft Defensible Space	29,400.00			
Greenbelt Tree Removal	0.00	15,000.00	-15,000.00	0.0%
Total Greenbelt Expenses	29,400.00	42,000.00	-12,600.00	70.0%
Recreation Expenses				
Pool Expenses				
Pool Water	3,762.94	3,400.00	362.94	110.68%
Pool Propane	9.65	60.00	-50.35	16.08%
Pool Health Permits	1,028.00	1,100.00	-72.00	93.46%
Pool Electricity	9,136.24	15,000.00	-5,863.76	60.91%
Pool Repairs	117.63	1,000.00	-882.37	11.76%
Pool Supplies	257.50	1,750.00	-1,492.50	14.71%

	Jan - Sept 26	Jan-Dec 2026 Budget	$ Over Budget	% of Budget
Pool Chemicals	6,184.72	1,750.00	4,434.72	353.41%
Total Pool Expenses	20,496.68	24,060.00	-3,563.32	85.19%
Janitorial Supplies	527.29	1,200.00	-672.71	43.94%
Keys & Re-keying	0.00	100.00	-100.00	0.0%
Pool/ Rec Outside Services	0.00	400.00	-400.00	0.0%
Rec Grounds/Maintenance	8,431.75	5,200.00	3,231.75	162.15%
Recreation Events	502.42	600.00	-97.58	83.74%
Small Tools & Equip Maintenance	690.22			
Tennis Court Maintenance	0.00	350.00	-350.00	0.0%
Total Recreation Expenses	30,648.36	31,910.00	-1,261.64	96.05%
Total OPERATING FUND EXPENSES	187,818.63	253,785.00	-65,966.37	74.01%
RESERVE FUND EXPENSES				
03000-Painting Exterior				
150-Stain Lodge Decks, benches	2,600.00			
Total 03000-Painting Exterior	2,600.00			
05000-Roofing				
440-lodge	1,408.07			
Total 05000-Roofing	1,408.07			
12000-Pool				
700-Equipt Replacement-sm pool	2,090.31			
710-Equip Replace-lg pool	2,090.30			
930-Pool furniture	1,432.09			
Total 12000-Pool	5,612.70			
14000-Recreation				
902-Misc pool tennis table	54,739.63			
Total 14000-Recreation	54,739.63			
22000-Office Equipment				
200-Computers, Misc. office	375.36			
22000-Office Equipment - Other	353.91			
Total 22000-Office Equipment	729.27			
30000-Miscellaneous				
915-Security System Wireless	490.00			
Total 30000-Miscellaneous	490.00			
Total RESERVE FUND EXPENSES	65,579.67			
Total Expense	253,398.30	253,785.00	-386.70	99.85%
Net Ordinary Income	3,307.55	78,401.00	-75,093.45	4.22%
Other Income/Expense				
Other Income				
TRANSFERS				
Transfers To/From Reserve	58,050.75			

	Jan - Sept 26	Jan-Dec 2026 Budget	$ Over Budget	% of Budget
Transfers To/From Operating	-58,050.75			
Total TRANSFERS	0.00			
Interest Income	8,183.17	5,000.00	3,183.17	163.66%
Total Other Income	8,183.17	5,000.00	3,183.17	163.66%
Other Expense				
Depreciation Expense	1,791.54			
Total Other Expense	1,791.54			
Net Other Income	6,391.63	5,000.00	1,391.63	127.83%
Net Income	**9,699.18**	**83,401.00**	**-73,701.82**	**11.63%**