Riverwalk Homeowners'Association, Inc.

Balance Sheet
As of 07/31/24

Account	Description	Operating	Reserves	Other	Totals
	ASSETS				
1010	SouthState - Operating Funds	245,719.34			245,719.34
1020	Petty Cash	1,221.39			1,221.39
1090	Due To/From Operating	(54,132.42)			(54,132.42)
	Operating Funds	192,808.31	.00	.00	192,808.31
1210	Merrill - Cash/Money -Reserve		370,108.65		370,108.65
1290	Due To/Frm Reserves		54,132.42		54,132.42
	Reserve Funds	.00	424,241.07	.00	424,241.07
1301	A/R Boat Storage	2,240.00			2,240.00
1310	Assessments Receivable	103,116.09			103,116.09
1316	Pool Key Receivable	90.00			90.00
1340	Late Fees Receivable	1,798.00			1,798.00
1360	Misc. Owner Receivables	2,254.50			2,254.50
1380	Owner Admin. Fees Receiv.	210.00			210.00
1390	Owner Interest Receiv.	17,537.09			17,537.09
1400	Violation Fine Recv.	11,175.21			11,175.21
1460	Kayak Storage Receivable	1,621.31			1,621.31
1465	2022 Roofing - Due from Owners	586.80			586.80
1505	Bad Debt Allowance	(48,479.91)			(48,479.91)
1510	A/R Other- Exchange	1,713.78			1,713.78
1520	Legal Fees Recovery Rec	78,506.00			78,506.00
	Receivables	172,368.87	.00	.00	172,368.87
1610	Prepaid Insurance	27,195.77			27,195.77
2560	Refunded Maintenance Dues	3,630.00			3,630.00
	Other Assets	30,825.77	.00	.00	30,825.77
	TOTAL ASSETS	396,002.95	424,241.07	.00	820,244.02

Riverwalk Homeowners'Association, Inc.

Balance Sheet
As of 07/31/24

Account	Description	Operating	Reserves	Other	Totals
	LIABILITIES & EQUITY				
	CURRENT LIABILITIES:				
3010	Accounts Payable	2,980.94			2,980.94
3012	A/P other	(4,720.72)			(4,720.72)
3090	Storage Key Deposits	2,600.00			2,600.00
3100	Boat Ramp Key Deposit	12,565.00			12,565.00
3310	Prepaid Owner Assessments	30,155.27			30,155.27
3315	Deferred Maintenance	178,540.00			178,540.00
	Subtotal Current Liab.	222,120.49	.00	.00	222,120.49
	RESERVES:				
5095	Boat Yard Saving Fund		52,041.87		52,041.87
5200	Capital Asset Saving Funds		325,724.72		325,724.72
5300	Reserve Interest		22,114.06		22,114.06
5492	Reserve Interest		24,360.42		24,360.42
	Subtotal Reserves	.00	424,241.07	.00	424,241.07
	EQUITY:				
5510	Fund Balance	91,440.96			91,440.96
	Current Year Net Income/(Loss)	82,441.50	.00	.00	82,441.50
	Subtotal Equity	173,882.46	.00	.00	173,882.46
	TOTAL LIABILITIES & EQUITY	396,002.95	424,241.07	.00	820,244.02

Riverwalk Homeowners Association
RESERVE SCHEDULE
July 31, 2024

		BEGINNING OF YEAR	YTD ALLOCATION	YTD DISTRIBUTION	YTD BALANCE	*ANNUAL BUDGET*	*MONTHLY AMOUNT*
					0		
5200	Contract Liabilities	896,458	279,533	(850,266)	325,725	***$479,200.00***	***$39,933.33***
	Capital Asset						
5095	Boat Yard	46,715	6,400	(1,073)	52,042		*$0.00*
5300/5492	INTEREST	25,586	20,888		46,474		*$0.00*
	TOTAL RESERVES	968,759	306,822	(851,340)	424,241	*$479,200.00*	*$39,933.33*

Reserve Expenses
Capital Asset

1/24/2024	Advance Recreational	1,838.60
1/24/2024	Advance Recreational	1,838.60
3/25/2024	Brilliant Roofing	99,839.60
4/11/2024	Brilliant Roofing	14,796.23
4/16/2024	Brilliant Roofing	13,977.54
4/16/2024	Brilliant Roofing	14,796.23
4/16/2024	Brilliant Roofing	13,977.54
4/18/2024	Brilliant Roofing	14,796.23
4/25/2024	Brilliant Roofing	13,977.54
4/25/2024	Brilliant Roofing	13,977.54
4/25/2024	Brilliant Roofing	13,977.54
5/13/2024	Brilliant Roofing	13,977.54
5/13/2024	Brilliant Roofing	13,977.54
5/13/2024	Brilliant Roofing	13,977.54
5/13/2024	Brilliant Roofing	13,977.54
5/13/2024	Brilliant Roofing	13,977.54
5/13/2024	Brilliant Roofing	13,977.54
5/13/2024	Brilliant Roofing	13,977.54
5/13/2024	Brilliant Roofing	13,977.54
5/13/2024	Brilliant Roofing	13,977.54
5/13/2024	Brilliant Roofing	13,977.54
5/13/2024	Brilliant Roofing	13,977.54
5/13/2024	Brilliant Roofing	13,977.54
5/16/2024	Brilliant Roofing	13,977.54
5/16/2024	Brilliant Roofing	13,977.54
5/29/2024	Brilliant Roofing	13,977.54
5/31/2024	Brothers Gutters	47,330.00
	Continuation	375,480.08
		850,266.37

Reserve Expenses Continued
Capital Asset

6/6/2024	Brilliant Roofing	13,977.54
6/6/2024	Brilliant Roofing	13,977.54
6/6/2024	Brilliant Roofing	13,977.54
6/6/2024	Brilliant Roofing	13,977.54
6/6/2024	Brilliant Roofing	13,977.54
6/6/2024	Brilliant Roofing	13,977.54
6/21/2024	Brilliant Roofing	13,977.54
6/21/2024	Brilliant Roofing	13,977.54
6/21/2024	Brilliant Roofing	13,977.54
6/21/2024	Brilliant Roofing	9,507.87
6/21/2024	Brilliant Roofing	8,552.18
6/21/2024	Brilliant Roofing	8,090.18
6/21/2024	Brilliant Roofing	9,363.87
6/21/2024	Brilliant Roofing	9,637.69
6/21/2024	Brilliant Roofing	8,844.87
7/2/2024	Brilliant Roofing	13,977.54
7/2/2024	Brilliant Roofing	13,977.54
7/2/2024	Brilliant Roofing	13,977.54
7/2/2024	Brilliant Roofing	13,977.54
7/2/2024	Brilliant Roofing	13,977.54
7/18/2024	Brilliant Roofing	13,977.54
7/18/2024	Brilliant Roofing	13,977.54
7/18/2024	Brilliant Roofing	13,977.54
7/18/2024	Brilliant Roofing	13,977.54
7/18/2024	Brilliant Roofing	13,977.54
7/18/2024	Brilliant Roofing	13,977.54
7/18/2024	Brilliant Roofing	13,977.54
7/18/2024	Brilliant Roofing	13,977.54
7/18/2024	Brilliant Roofing	13,977.54
		375,480.08

Riverwalk Homeowners'Association, Inc.

Income/Expense Statement
Period: 07/01/24 to 07/31/24

Account	Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-To-Date Actual	Year-To-Date Budget	Year-To-Date Variance	Yearly Budget
INCOME:								
06000	OWNER ASSESSMENTS	89,270.00	89,533.33	(263.33)	625,943.32	626,733.31	(789.99)	1,074,400.00
06010	Bank Interest Income	.00	25.00	(25.00)	.00	175.00	(175.00)	300.00
06030	Interest Income	.00	2,500.00	(2,500.00)	900.64	17,500.00	(16,599.36)	30,000.00
06040	Late Fee Income	(30.00)	333.33	(363.33)	1,080.00	2,333.31	(1,253.31)	4,000.00
06050	Estoppel Fees	250.00	125.00	125.00	2,000.00	875.00	1,125.00	1,500.00
06065	Application Fees	1,125.00	500.00	625.00	9,650.00	3,500.00	6,150.00	6,000.00
06095	Transponder Fee	.00	14.58	(14.58)	(124.58)	102.06	(226.64)	175.00
06100	Kayak Canoe Storage	.00	.00	.00	50.00	.00	50.00	.00
06117	Background Checks	(175.00)	50.00	(225.00)	1,075.00	350.00	725.00	600.00
06118	Kayak Storage Fees	3,500.00	425.00	3,075.00	3,500.00	2,975.00	525.00	5,100.00
06120	Miscellanous Income	367.00	333.33	33.67	806.89	2,333.31	(1,526.42)	4,000.00
06130	Pool Key Income	165.00	100.00	65.00	525.00	700.00	(175.00)	1,200.00
06310	Violation Fines	.00	500.00	(500.00)	700.00	3,500.00	(2,800.00)	6,000.00
06340	NSF Fee Income	35.00	14.58	20.42	210.00	102.06	107.94	175.00
06360	Misc. Owner Charges	.00	4.17	(4.17)	5,703.00	29.19	5,673.81	50.00
	Total Income	94,507.00	94,458.32	48.68	652,019.27	661,208.24	(9,188.97)	1,133,500.00
	EXPENSES							
General & Administrative								
07010	Property Management Payroll	13,009.04	17,500.00	4,490.96	93,081.55	122,500.00	29,418.45	210,000.00
07011	Payroll Taxes	2,971.71	3,325.00	353.29	21,735.26	23,275.00	1,539.74	39,900.00
07012	Payroll Processing Fees	642.55	341.67	(300.88)	4,349.09	2,391.69	(1,957.40)	4,100.00
07090	Audit Fees	.00	500.00	500.00	.00	3,500.00	3,500.00	6,000.00
07100	Accounting Services	.00	416.67	416.67	3,600.00	2,916.69	(683.31)	5,000.00
07110	Legal Fees	(12,436.74)	2,500.00	14,936.74	2,232.56	17,500.00	15,267.44	30,000.00
07120	Permits, Fees, Taxes	.00	83.33	83.33	.00	583.31	583.31	1,000.00
07130	Postage & Mail Handling	.00	108.33	108.33	45.48	758.31	712.83	1,300.00
07140	Printing	191.88	191.67	(.21)	654.77	1,341.69	686.92	2,300.00
07160	Insurance Expense	3,421.75	4,291.67	869.92	23,478.78	30,041.69	6,562.91	51,500.00
07170	Office Expense	(1,367.67)	833.33	2,201.00	11,345.06	5,833.31	(5,511.75)	10,000.00
07190	Bank Service Charges	6.00	8.33	2.33	54.00	58.31	4.31	100.00
	General & Administrative	6,438.52	30,100.00	23,661.48	160,576.55	210,700.00	50,123.45	361,200.00
Operations								
08010	General Repair & Maintenance	(314.24)	916.67	1,230.91	21,588.58	6,416.69	(15,171.89)	11,000.00
08030	Electrical	150.00	41.67	(108.33)	1,430.00	291.69	(1,138.31)	500.00
08040	Maintenance &Janitorial Suppl	(96.19)	83.33	179.52	2,073.76	583.31	(1,490.45)	1,000.00
08050	Plumbing	90.00	83.33	(6.67)	541.99	583.31	41.32	1,000.00

Riverwalk Homeowners'Association, Inc.

Income/Expense Statement
Period: 07/01/24 to 07/31/24

Account	Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-To-Date Actual	Year-To-Date Budget	Year-To-Date Variance	Yearly Budget
08060	Fuel Expense	(82.77)	83.33	166.10	261.23	583.31	322.08	1,000.00
08065	Golf Cart & Truck Expense	.00	500.00	500.00	1,695.53	3,500.00	1,804.47	6,000.00
08090	Concrete Repair	(303.78)	666.67	970.45	1,476.30	4,666.69	3,190.39	8,000.00
08100	Lake Maintenance	300.00	158.33	(141.67)	2,234.04	1,108.31	(1,125.73)	1,900.00
08110	Landscape/Irrigation Contract	6,500.00	7,083.33	583.33	46,359.00	49,583.31	3,224.31	85,000.00
08120	Irrigation Maintenance& Repai	400.00	1,166.67	766.67	400.00	8,166.69	7,766.69	14,000.00
08130	Landscape Revitalization	(417.30)	1,250.00	1,667.30	3,817.11	8,750.00	4,932.89	15,000.00
08150	Gutter Cleaning	.00	733.33	733.33	.00	5,133.31	5,133.31	8,800.00
08160	Tree Trimming	.00	2,500.00	2,500.00	.00	17,500.00	17,500.00	30,000.00
08170	Mangrove Trimming	808.50	250.00	(558.50)	2,425.50	1,750.00	(675.50)	3,000.00
08200	Pool Repairs, Parts & Supplie	(288.80)	2,083.33	2,372.13	10,301.58	14,583.31	4,281.73	25,000.00
08220	Sports Ct (was Tennis Ct Rev)	.00	66.67	66.67	.00	466.69	466.69	800.00
08230	Re-Striping of Parking Spaces	.00	416.67	416.67	.00	2,916.69	2,916.69	5,000.00
08235	Social Events	.00	150.00	150.00	500.00	1,050.00	550.00	1,800.00
08240	Tech Support & Repairs	.00	416.67	416.67	2,825.94	2,916.69	90.75	5,000.00
08260	Bad Debt Expense	.00	1,250.00	1,250.00	.00	8,750.00	8,750.00	15,000.00
08270	Jupiter PD/Additional Securit	(206.01)	125.00	331.01	1,177.20	875.00	(302.20)	1,500.00
	Grounds / Operations	6,539.41	20,025.00	13,485.59	99,107.76	140,175.00	41,067.24	240,300.00
Utilities								
09010	Electricity	3,493.83	3,583.33	89.50	25,207.06	25,083.31	(123.75)	43,000.00
09020	Water & Sewer	302.86	433.33	130.47	3,017.07	3,033.31	16.24	5,200.00
09030	Telephone & Internet Service	(907.51)	208.33	1,115.84	560.74	1,458.31	897.57	2,500.00
09040	Trash Removal	154.95	158.33	3.38	1,454.65	1,108.31	(346.34)	1,900.00
09042	Internet & Camera	.00	83.33	83.33	120.63	583.31	462.68	1,000.00
	Utilities	3,044.13	4,466.65	1,422.52	30,360.15	31,266.55	906.40	53,600.00
Reserve Contributions								
09510	Transfer To Reserves	39,933.33	39,933.33	.00	279,533.31	279,533.31	.00	479,200.00
	Reserve Contributions	39,933.33	39,933.33	.00	279,533.31	279,533.31	.00	479,200.00
	Year End Suspense	.00	.00	.00	.00	.00	.00	.00
	TOTAL EXPENSES	55,955.39	94,524.98	38,569.59	569,577.77	661,674.86	92,097.09	1,134,300.00
	Current Year Net Income/(loss	38,551.61	(66.66)	38,618.27	82,441.50	(466.62)	82,908.12	(800.00)