

	Operating	Reserve	Total
Assets			
ASSETS			
SouthState Operating Account	\$124,449.34	\$0.00	\$124,449.34
Petty Cash	\$1,221.39	\$0.00	\$1,221.39
Due to/Due from Operating	(\$4,587.58)	\$0.00	(\$4,587.58)
Merrill Lynch Reserve Account	\$0.00	\$218,689.97	\$218,689.97
Due to/Due from Reserves	\$0.00	\$4,587.58	\$4,587.58
Total: ASSETS	\$121,083.15	\$223,277.55	\$344,360.70
RECEIVABLES			
Accounts Receivable	\$109,555.12	\$0.00	\$109,555.12
Bad Debt Allowance	(\$48,479.91)	\$0.00	(\$48,479.91)
A/R other-Exchange	\$1,713.78	\$0.00	\$1,713.78
Legal Fees Receivable	\$78,506.00	\$0.00	\$78,506.00
Total: RECEIVABLES	\$141,294.99	\$0.00	\$141,294.99
OTHER ASSETS			
Prepaid Insurance	\$20,358.00	\$0.00	\$20,358.00
Refunded Maintenance Dues	\$3,630.00	\$0.00	\$3,630.00
Total: OTHER ASSETS	\$23,988.00	\$0.00	\$23,988.00
Total: Assets	\$286,366.14	\$223,277.55	\$509,643.69
Liabilities & Equity			
LIABILITIES			
A/P other	(\$4,720.72)	\$0.00	(\$4,720.72)
Insurance Payable	\$3,050.00	\$0.00	\$3,050.00
Storage Key Deposits	\$2,600.00	\$0.00	\$2,600.00
Boat Ramp Key Deposits	\$12,565.00	\$0.00	\$12,565.00
Prepaid Owner Assessments	\$20,703.99	\$0.00	\$20,703.99
Total: LIABILITIES	\$34,198.27	\$0.00	\$34,198.27
RESERVES			
Deferred Assessments	\$90,060.00	\$0.00	\$90,060.00
Boat Yard Savings Fund (Reserves)	\$0.00	\$41,565.71	\$41,565.71
Boat Storage Expenses (Reserves)	\$0.00	(\$12,300.00)	(\$12,300.00)
Capital Asset Savings Fund (Reserves)	\$0.00	\$144,677.32	\$144,677.32
Reserve Interest	\$0.00	\$48,052.61	\$48,052.61
Reserve Interest	\$0.00	\$1,281.91	\$1,281.91
Total: RESERVES	\$90,060.00	\$223,277.55	\$313,337.55
FUND BALANCE			
Operating Fund Balance	\$91,440.96	\$0.00	\$91,440.96
Total: FUND BALANCE	\$91,440.96	\$0.00	\$91,440.96
Net Income Gain/Loss	\$70,666.91	\$0.00	\$70,666.91
Total: Liabilities & Equity	\$286,366.14	\$223,277.55	\$509,643.69

Riverwalk Homeowners Association
RESERVE SCHEDULE
 November 30, 2024

		Audited BEGINNING OF YEAR	YTD ALLOCATION	YTD DISTRIBUTION	Owner Charges	YTD BALANCE	ANNUAL BUDGET	MONTHLY AMOUNT
						0		
5200	Contract Liabilities	896,458	439,267	(1,205,087)	1,740	132,378	\$479,200.00	\$39,933.33
	Capital Asset							
5095	Boat Yard	46,715	6,560	(11,709)		41,566		\$0.00
5300/5492	INTEREST	25,586	23,748			49,334		\$0.00
	TOTAL RESERVES	968,759	469,575	(1,216,796)	1,740	223,278	\$479,200.00	\$39,933.33

Reserve Expenses Capital Asset	
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
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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
Continuation	356,659.32
	1,205,087.09

Reserve Expenses Capital Asset	Continued
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	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
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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

Reserve Expenses Capital Asset	Continued
8/2/2024 Advanced Metal	55,910.16
8/12/2024 East Coast Mulch	8,100.00
8/23/2024 RCI Painting	4,432.00
8/23/2024 Brilliant Roofing	9,492.87
8/23/2024 Brilliant Roofing	9,204.87
8/23/2024 Brilliant Roofing	9,389.87
8/23/2024 Brilliant Roofing	9,186.87
8/23/2024 Brilliant Roofing	9,273.87
8/23/2024 Brilliant Roofing	8,949.87
8/23/2024 Brilliant Roofing	8,962.87
8/23/2024 Brilliant Roofing	8,805.69
8/23/2024 Brilliant Roofing	8,805.87
8/23/2024 Brilliant Roofing	8,805.87
8/23/2024 Brilliant Roofing	8,805.87
8/23/2024 Brilliant Roofing	8,805.87
8/23/2024 Brilliant Roofing	8,805.87
8/23/2024 Brilliant Roofing	8,805.87
8/23/2024 Brilliant Roofing	9,485.87
8/23/2024 Brilliant Roofing	8,949.87
8/23/2024 Brilliant Roofing	9,119.87
8/23/2024 Brilliant Roofing	9,178.87
8/23/2024 Brilliant Roofing	9,034.87
8/23/2024 Brilliant Roofing	8,890.87
9/6/2024 Brothers Gutters	47,330.00
9/10/2024 Play Space	35,410.90
9/24/2024 Advanced Metal	1,340.00
9/10/2024 Advance Recreation	1,838.60
11/15/2024 Mann Excavation	12,300.00
11/12/2024 Advanced Metal	7,987.18
11/15/2024 Mann Excavation	18,860.00
	356,659.32

Description	Current Period			Year-to-date			Annual
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
OPERATING INCOME							
INCOME							
06000-000 Owners Assessments	\$89,270.00	\$89,533.33	(\$263.33)	\$983,023.32	\$984,866.63	(\$1,843.31)	\$1,074,400.00
06010-000 Interest Income-Operating	-	25.00	(25.00)	-	275.00	(275.00)	300.00
06030-000 Interest Income	896.01	2,500.00	(1,603.99)	3,363.84	27,500.00	(24,136.16)	30,000.00
06035-000 Delinquent Interest	101.56	-	101.56	1,501.16	-	1,501.16	-
06040-000 Late Fee Income	1,740.00	333.33	1,406.67	1,856.00	3,666.63	(1,810.63)	4,000.00
06050-000 Estoppel Fee Income	600.00	125.00	475.00	2,950.00	1,375.00	1,575.00	1,500.00
06065-000 Application Fees Income	1,725.00	500.00	1,225.00	12,525.00	5,500.00	7,025.00	6,000.00
06095-000 Transponder Income	-	14.58	(14.58)	(124.58)	160.38	(284.96)	175.00
06100-000 Kayak Canoe Storage Income	100.00	-	100.00	310.00	-	310.00	-
06117-000 Background Checks	425.00	50.00	375.00	1,525.00	550.00	975.00	600.00
06118-000 Kayak Storage Fees	-	425.00	(425.00)	3,450.00	4,675.00	(1,225.00)	5,100.00
06120-000 Miscellaneous Income	144.00	333.33	(189.33)	1,225.89	3,666.63	(2,440.74)	4,000.00
06130-000 Pool Key Income	-	100.00	(100.00)	750.00	1,100.00	(350.00)	1,200.00
06310-000 Violation Fees	-	500.00	(500.00)	(22.00)	5,500.00	(5,522.00)	6,000.00
06340-000 NSF Fees Income	-	14.58	(14.58)	245.00	160.38	84.62	175.00
06360-000 Misc. Owner Charges	-	4.17	(4.17)	5,893.10	45.87	5,847.23	50.00
Total INCOME	\$95,001.57	\$94,458.32	\$543.25	\$1,018,471.73	\$1,039,041.52	(\$20,569.79)	\$1,133,500.00
Total OPERATING INCOME	\$95,001.57	\$94,458.32	\$543.25	\$1,018,471.73	\$1,039,041.52	(\$20,569.79)	\$1,133,500.00
OPERATING EXPENSE							
GENERAL & ADMINISTRATIVE							
07010-000 Property Manager Payroll	8,364.51	17,500.00	9,135.49	139,178.49	192,500.00	53,321.51	210,000.00
07011-000 Payroll Taxes	2,254.27	3,325.00	1,070.73	33,604.40	36,575.00	2,970.60	39,900.00
07012-000 Payroll Processing Fees	865.61	341.67	(523.94)	6,990.37	3,758.37	(3,232.00)	4,100.00
07090-000 Audit Fees	-	500.00	500.00	-	5,500.00	5,500.00	6,000.00
07100-000 Accounting Services/Administrative Fees	1,000.00	416.67	(583.33)	7,537.50	4,583.37	(2,954.13)	5,000.00
07105-000 Management Fees	2,750.00	-	(2,750.00)	12,000.00	-	(12,000.00)	-
07110-000 Legal Fees	2,093.89	2,500.00	406.11	10,265.34	27,500.00	17,234.66	30,000.00
07120-000 Permits, Fees, Taxes	-	83.33	83.33	61.25	916.63	855.38	1,000.00
07130-000 Postage & Mail Handling	-	108.33	108.33	729.65	1,191.63	461.98	1,300.00
07140-000 Printing	-	191.67	191.67	779.85	2,108.37	1,328.52	2,300.00
07160-000 Insurance Expense	3,902.34	4,291.67	389.33	36,755.50	47,208.37	10,452.87	51,500.00
07170-000 Office Expense	50.00	833.33	783.33	18,134.18	9,166.63	(8,967.55)	10,000.00
07190-000 Bank Service Charges	-	8.33	8.33	72.00	91.63	19.63	100.00
Total GENERAL & ADMINISTRATIVE	\$21,280.62	\$30,100.00	\$8,819.38	\$266,108.53	\$331,100.00	\$64,991.47	\$361,200.00

Description	Current Period			Year-to-date			Annual
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
OPERATIONS							
08010-000 General Repairs & Maintenance	\$2,919.52	\$916.67	(\$2,002.85)	\$39,869.75	\$10,083.37	(\$29,786.38)	\$11,000.00
08030-000 Electrical Repairs	-	41.67	41.67	1,430.00	458.37	(971.63)	500.00
08040-000 Maintenance & Janitorial Supplies	-	83.33	83.33	3,338.93	916.63	(2,422.30)	1,000.00
08050-000 Plumbing Repairs	-	83.33	83.33	541.99	916.63	374.64	1,000.00
08060-000 Fuel Expense	-	83.33	83.33	488.62	916.63	428.01	1,000.00
08065-000 Golf Cart & Truck Expense	-	500.00	500.00	2,954.69	5,500.00	2,545.31	6,000.00
08090-000 Concrete Repairs	-	666.67	666.67	2,142.87	7,333.37	5,190.50	8,000.00
Total OPERATIONS	\$2,919.52	\$2,375.00	(\$544.52)	\$50,766.85	\$26,125.00	(\$24,641.85)	\$28,500.00
GROUNDS							
08100-000 Lake Maintenance	150.00	158.33	8.33	3,149.94	1,741.63	(1,408.31)	1,900.00
08110-000 Landscape & Irrigation Contract	6,800.00	7,083.33	283.33	70,419.30	77,916.63	7,497.33	85,000.00
08120-000 Irrigation Maintenance & Repairs	-	1,166.67	1,166.67	400.00	12,833.37	12,433.37	14,000.00
08130-000 Landscape Revitalization	-	1,250.00	1,250.00	5,843.11	13,750.00	7,906.89	15,000.00
08150-000 Gutter Cleaning	-	733.33	733.33	-	8,066.63	8,066.63	8,800.00
08160-000 Tree Trimming	1,400.00	2,500.00	1,100.00	23,400.00	27,500.00	4,100.00	30,000.00
08170-000 Mangrove Trimming	-	250.00	250.00	3,234.00	2,750.00	(484.00)	3,000.00
Total GROUNDS	\$8,350.00	\$13,141.66	\$4,791.66	\$106,446.35	\$144,558.26	\$38,111.91	\$157,700.00
REPAIRS/MAINTENANCE							
08200-000 Pool Maintenance/Repairs/Parts/Supplies	1,710.00	2,083.33	373.33	27,097.60	22,916.63	(4,180.97)	25,000.00
08220-000 Sports Courts (Previously Tennis Courts)	-	66.67	66.67	-	733.37	733.37	800.00
08230-000 Re-striping Parking Spaces	-	416.67	416.67	-	4,583.37	4,583.37	5,000.00
08235-000 Social Events	-	150.00	150.00	744.11	1,650.00	905.89	1,800.00
08240-000 Tech Support & Repairs	455.00	416.67	(38.33)	8,276.55	4,583.37	(3,693.18)	5,000.00
08260-000 Bad Debt Expense	-	1,250.00	1,250.00	-	13,750.00	13,750.00	15,000.00
08270-000 Jupiter PD and Additional Security	-	125.00	125.00	1,177.20	1,375.00	197.80	1,500.00
Total REPAIRS/MAINTENANCE	\$2,165.00	\$4,508.34	\$2,343.34	\$37,295.46	\$49,591.74	\$12,296.28	\$54,100.00
UTILITIES							
09010-000 Electricity	3,487.90	3,583.33	95.43	39,487.21	39,416.63	(70.58)	43,000.00
09020-000 Water & Sewer	1,022.98	433.33	(589.65)	5,589.38	4,766.63	(822.75)	5,200.00
09030-000 Telephone & Internet Service	80.17	208.33	128.16	640.91	2,291.63	1,650.72	2,500.00
09040-000 Trash Removal	159.16	158.33	(0.83)	2,082.87	1,741.63	(341.24)	1,900.00
09042-000 Internet & Camera	-	83.33	83.33	120.63	916.63	796.00	1,000.00
Total UTILITIES	\$4,750.21	\$4,466.65	(\$283.56)	\$47,921.00	\$49,133.15	\$1,212.15	\$53,600.00
RESERVES							
09510-000 Reserve transfer	39,933.33	39,933.33	-	439,266.63	439,266.63	-	479,200.00
Total RESERVES	\$39,933.33	\$39,933.33	\$-	\$439,266.63	\$439,266.63	\$-	\$479,200.00
Total OPERATING EXPENSE	\$79,398.68	\$94,524.98	\$15,126.30	\$947,804.82	\$1,039,774.78	\$91,969.96	\$1,134,300.00
Net Income:	\$15,602.89	(\$66.66)	\$15,669.55	\$70,666.91	(\$733.26)	\$71,400.17	(\$800.00)