

GULF HARBOR MARINA CONDO ASSOCIATION, INC.

UNAUDITED FINANCIAL STATEMENTS
AND
ACCOUNTANTS' COMPILATION REPORT

January 31, 2024



Thomas E. Whittaker, C.P.A.
Roni S. Saucier, C.P.A.
Members of American and
Florida Institutes of C.P.A.'s.

ACCOUNTANTS' COMPILATION REPORT

To the Board of Directors
Gulf Harbor Marina Condo Association, Inc.
Nokomis, FL 34285

Management is responsible for the accompanying financial statements of Gulf Harbor Marina Condo Association, Inc. (a corporation), which comprise the balance sheet as of January 31, 2024 and the related statement of revenues and expenses for the one month then ended in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

Management has elected to omit substantially all the disclosures and the statement of cash flows required by accounting principles generally accepted in the United States of America. If the omitted disclosures and the statement of cash flows were included in the financial statements, they might influence the user's conclusions about the Company's financial position, results of operations, and cash flows. Accordingly, the financial statements are not designed for those who are not informed about such matters.

Management has omitted supplementary information about future major repairs and replacements of common property that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. Such missing information, although not a part of the basic financial statements, is required by the Financial Accounting Standards Board, who considers it to be an essential part of financial reporting and for placing the basic financial statements in an appropriate operational, economic, or historical context.

We are not independent with respect to Gulf Harbor Marina Condo Association, Inc. because we provide bookkeeping services to the company.

A handwritten signature in blue ink, appearing to read "Whittaker & Saucier".

Whittaker & Saucier, CPA's PA
Venice, FL
February 19, 2024

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Gulf Harbor Marina Condo Assoc Inc
Balance Sheet
As of January 31, 2024

	Jan 31, 24
ASSETS	
Current Assets	
Checking/Savings	
1000 · Operating Cash	
08 · Centennial Bank Operating 0970	48,079.04
1108 · Centennial ICS OP 9705	30,426.48
Total 1000 · Operating Cash	78,505.52
1100 · Reserve Cash	
1132 · Centennial Reserve 1115	183,687.69
1135 · Centennial Reserve ICS 1156	85,845.23
Total 1100 · Reserve Cash	269,532.92
Total Checking/Savings	348,038.44
Accounts Receivable	
1200 · Accounts Receivable	11,481.37
Total Accounts Receivable	11,481.37
Other Current Assets	
1320 · Racks- avail for sale	192,020.55
1310 · Inventory Asset	10,857.13
1319 · Undeposited Funds	34.00
1340 · Prepaid Insurance	261,953.85
1200-1 · Allowance for doubtful accounts	-3,398.65
Total Other Current Assets	461,466.88
Total Current Assets	820,986.69
Fixed Assets	
1405 · Vehicles	40,328.15
1400 · Equipment	477,908.97
1410 · Office Furniture	867.66
1499 · Accumulated Depreciation	-497,953.98
Total Fixed Assets	21,150.80
TOTAL ASSETS	842,137.49
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
2000 · Accounts Payable	42,088.27
Total Accounts Payable	42,088.27
Credit Cards	
2055 · BL acct 8812	
2090 · Visa 9979	97.23
2055 · BL acct 8812 - Other	-97.23
Total 2055 · BL acct 8812	0.00
Total Credit Cards	0.00
Other Current Liabilities	
2181 · Accrued Property Tax	1,182.97
2105 · Intra-Company Loan	
2105.4 · Insurance Loan from Reserves	259,216.04
2105.3 · Vehicle Loan From Reserves	39,656.01
2105.2 · Res. Fd. Rec From Operating	-354,297.62
2105.1 · Oper. Fnd. Payable to Reserves	55,425.57
Total 2105 · Intra-Company Loan	0.00

Gulf Harbor Marina Condo Assoc Inc
Balance Sheet
As of January 31, 2024

	<u>Jan 31, 24</u>
2125 · Prepaid Assessments	39,754.18
2140 · Pass Thru Remittance	3,965.07
2180 · Sales Tax Payable	4,240.68
24000 · Payroll Liabilities	298.45
Total Other Current Liabilities	<u>49,441.35</u>
Total Current Liabilities	91,529.62
Long Term Liabilities	
2200 · Notes Payable	
1530 · Loan Costs	
1511 · Accumulated Amortization	12,103.15
1530 · Loan Costs - Other	-2,934.75
Total 1530 · Loan Costs	<u>9,168.40</u>
Total 2200 · Notes Payable	9,168.40
2235 · Contract Liability - Reserves	572,520.33
Total Long Term Liabilities	<u>581,688.73</u>
Total Liabilities	673,218.35
Equity	
3040 · Beg. Reserve Fund Balance	9,142.24
3000 · Capital	46,200.00
3010 · Beg. Operating Fund Balance	136,175.73
Net Income	-22,598.83
Total Equity	<u>168,919.14</u>
TOTAL LIABILITIES & EQUITY	<u><u>842,137.49</u></u>

Gulf Harbor Marina Condo Assoc Inc
Statement of Revenue and Expenses
January 2024

	Jan 24	Jan 24
Ordinary Income/Expense		
Income		
4052 · Pops Rental Income	1,560.60	1,560.60
4045 · Sales Tax Commission	30.00	30.00
4050 · Condo Income	2,064.85	2,064.85
4051 · GHM Owned Condo Rental Income	4,000.00	4,000.00
4061 · Fuel Revenue	26,625.56	26,625.56
4063 · Interest	102.59	102.59
4066 · Management Fee	3,172.04	3,172.04
4070 · Service Lease Income	449.92	449.92
4110 · Miscellaneous Inc	663.38	663.38
	38,668.94	38,668.94
Total Income	38,668.94	38,668.94
Gross Profit	38,668.94	38,668.94
Expense		
5020 · Automobile Expense	205.57	205.57
5030 · Bank Service Charges	10.00	10.00
5040 · Computer Software	300.18	300.18
5050 · Credit card fee	2,720.10	2,720.10
5120 · Depreciation Expense	6,392.45	6,392.45
5055 · Dues and Subscriptions	1,112.83	1,112.83
5080 · Fuel Purchase		
5080-4 · Diesel	1,620.57	1,620.57
5080-2 · Unleaded Gasoline	14,684.16	14,684.16
5070 · Forktruck fuel at cost	932.77	932.77
	17,237.50	17,237.50
Total 5080 · Fuel Purchase	17,237.50	17,237.50
5090 · Insurance		
5090-01 · Auto Insurance Policy	6,173.17	6,173.17
5090-02 · Errors & Omissions (D&O)	699.76	699.76
5090-04 · Health insurance Yard	3,559.53	3,559.53
5090-05 · Marina Package	3,518.50	3,518.50
5090-06 · Marine Package (BMB)	826.33	826.33
5090-07 · Storage Tank (POLLLTN)	102.99	102.99
5090-08 · Umbrella (General Liability)	1,017.00	1,017.00
5090-09 · Workmans Comp.	456.33	456.33
5090-10 · Windstorm (Excess)	17,236.35	17,236.35
	33,589.96	33,589.96
Total 5090 · Insurance	33,589.96	33,589.96
5094 · Meals and Entertainment	195.61	195.61
5099 · Printing and Reproduction	1,196.00	1,196.00
5140 · Personnel Expense		
5140-01 · Wages	30,447.31	30,447.31
5140-03 · Payroll Tax	2,616.75	2,616.75
	33,064.06	33,064.06
Total 5140 · Personnel Expense	33,064.06	33,064.06
5150 · Postage and Delivery	147.51	147.51
5160 · Professional Fees		
5160-01 · Exterior Accounting (Pro. CPA)	70.00	70.00
5160-05 · Interior Bookkeeping	3,142.39	3,142.39
5160-08 · Legal Fees	185.00	185.00
	3,397.39	3,397.39
Total 5160 · Professional Fees	3,397.39	3,397.39
5185 · Rental Expense		
5185-02 · Lease - Scrubber	612.04	612.04
	612.04	612.04
Total 5185 · Rental Expense	612.04	612.04
5190 · Repairs		
5190-03 · Computer Repairs	1,012.50	1,012.50
5190-05 · Forklift Damage	1,196.21	1,196.21
	2,208.71	2,208.71
Total 5190 · Repairs	2,208.71	2,208.71

Gulf Harbor Marina Condo Assoc Inc
Statement of Revenue and Expenses
January 2024

	Jan 24	Jan 24
6020 · Machinery Repairs		
6020-02 · Large forklift	3,699.66	3,699.66
6020 · Machinery Repairs - Other	507.19	507.19
Total 6020 · Machinery Repairs	4,206.85	4,206.85
6070 · Supplies		
6070-01 · Yard supplies	2,036.65	2,036.65
6070-06 · Office Supplies	1,271.99	1,271.99
Total 6070 · Supplies	3,308.64	3,308.64
6100 · Taxes		
6100-04 · Property	1,182.97	1,182.97
5097 · Tax Penalties	150.00	150.00
Total 6100 · Taxes	1,332.97	1,332.97
6120 · Telephone		
6120-01 · Cell Phone	134.98	134.98
6120 · Telephone - Other	719.96	719.96
Total 6120 · Telephone	854.94	854.94
6150 · Utilities		
6150-02 · Gas and Electric	761.33	761.33
6150-04 · Waste and Recycling	469.88	469.88
6150-07 · Water	257.24	257.24
Total 6150 · Utilities	1,488.45	1,488.45
66000 · Payroll Expenses	1,233.33	1,233.33
Total Expense	114,815.09	114,815.09
Net Ordinary Income	-76,146.15	-76,146.15
Other Income/Expense		
Other Income		
7000 · Comm Monthly Maintenance Fee	1,782.34	1,782.34
7030 · Condo Maintenance Assessments	50,198.00	50,198.00
7050 · Reserve Fund		
7051 · Reserve Income		
4310 · Interest Income - Reserves	1,566.98	1,566.98
4320 · Reserve Income	442,581.59	442,581.59
Total 7051 · Reserve Income	444,148.57	444,148.57
6050 · Reserve Expenses		
6050-01 · Forklift	-417,160.00	-417,160.00
6050-03 · Storage Buildings	-1,660.00	-1,660.00
6050-04 · Seawall	-13,766.23	-13,766.23
6050-06 · Office Equipment	-9,995.36	-9,995.36
Total 6050 · Reserve Expenses	-442,581.59	-442,581.59
Total 7050 · Reserve Fund	1,566.98	1,566.98
Total Other Income	53,547.32	53,547.32
Net Other Income	53,547.32	53,547.32
Net Income	-22,598.83	-22,598.83

Gulf Harbor Marina Condo Association, Inc.

SUPPLEMENTAL REPORTS:

- Profit & Loss by Month Plus Budget
- Reserve Funds Recap

Gulf Harbor Marina Condo Assoc Inc Monthly Profit Loss Plus Budget

January 2024

	Jan 24	YTD Budget	\$ Over Budget	Annual Budget
Ordinary Income/Expense				
Income				
4052 · Pops Rental Income	1,560.60	1,560.60	0.00	18,727.20
4045 · Sales Tax Commission	30.00	41.66	-11.66	500.00
4050 · Condo Income	2,064.85	416.66	1,648.19	5,000.00
4051 · GHM Owned Condo Rental Income	4,000.00	4,166.66	-166.66	50,000.00
4055 · Customer Finance Charge	0.00	83.34	-83.34	1,000.00
4061 · Fuel Revenue	26,625.56	95,833.34	-69,207.78	1,150,000.00
4063 · Interest	102.59	125.00	-22.41	1,500.00
4066 · Management Fee	3,172.04	3,500.00	-327.96	42,000.00
4070 · Service Lease Income	449.92	449.92	0.00	5,399.04
4110 · Miscellaneous Inc	663.38	25,000.00	-24,336.62	300,000.00
4170 · Estoppel Income	0.00	458.34	-458.34	5,500.00
Total Income	38,668.94	131,635.52	-92,966.58	1,579,626.24
Gross Profit	38,668.94	131,635.52	-92,966.58	1,579,626.24
Expense				
5025 · Bad Debt	0.00	291.66	-291.66	3,500.00
5010 · Advertising	0.00	83.34	-83.34	1,000.00
5020 · Automobile Expense	205.57			
5030 · Bank Service Charges	10.00	125.00	-115.00	1,500.00
5040 · Computer Software	300.18	375.00	-74.82	4,500.00
5042 · Commission Expense	0.00	1,000.00	-1,000.00	12,000.00
5050 · Credit card fee	2,720.10	3,500.00	-779.90	42,000.00
5120 · Depreciation Expense	6,392.45			
5055 · Dues and Subscriptions	1,112.83	320.84	791.99	3,850.00
5056 · Fees				
5056-01 · Filing Fees	0.00	2.09	-2.09	25.00
5056-03 · Registration Fees	0.00	83.34	-83.34	1,000.00
Total 5056 · Fees	0.00	85.43	-85.43	1,025.00

SEE ACCOUNTANTS' COMPILATION REPORT

Gulf Harbor Marina Condo Assoc Inc Monthly Profit Loss Plus Budget

January 2024

	Jan 24	YTD Budget	\$ Over Budget	Annual Budget
5080 · Fuel Purchase				
5080-4 · Diesel	1,620.57	8,666.66	-7,046.09	104,000.00
5080-1 · Propane	0.00	33.34	-33.34	400.00
5080-2 · Unleaded Gasoline	14,684.16	56,416.66	-41,732.50	677,000.00
5070 · Forktruck fuel at cost	932.77	1,083.34	-150.57	13,000.00
Total 5080 · Fuel Purchase	17,237.50	66,200.00	-48,962.50	794,400.00
5090 · Insurance				
5090-01 · Auto Insurance Policy	6,173.17	166.66	6,006.51	2,000.00
5090-02 · Errors & Omissions (D&O)	699.76	708.34	-8.58	8,500.00
5090-04 · Health insurance Yard	3,559.53	2,500.00	1,059.53	30,000.00
5090-05 · Marina Package	3,518.50	3,583.34	-64.84	43,000.00
5090-06 · Marine Package (BMB)	826.33	1,041.66	-215.33	12,500.00
5090-07 · Storage Tank (POLLLTN)	102.99	125.00	-22.01	1,500.00
5090-08 · Umbrella (General Liability)	1,017.00	833.34	183.66	10,000.00
5090-09 · Workmans Comp.	456.33	500.00	-43.67	6,000.00
5090-10 · Windstorm (Excess)	17,236.35	17,500.00	-263.65	210,000.00
5090-13 · Other	0.00	937.50	-937.50	11,250.00
Total 5090 · Insurance	33,589.96	27,895.84	5,694.12	334,750.00
5091 · Interest Expense				
5091-04 · Interest (IRS)	0.00	166.66	-166.66	2,000.00
5091-01 · Finance Charge	0.00	5.00	-5.00	60.00
5091-02 · Loan Interest	0.00	833.34	-833.34	10,000.00
5091 · Interest Expense - Other	0.00	3.34	-3.34	40.00
Total 5091 · Interest Expense	0.00	1,008.34	-1,008.34	12,100.00
5093 · Licenses and Permits	0.00	10.41	-10.41	125.00
5094 · Meals and Entertainment	195.61	558.34	-362.73	6,700.00
5095 · Miscellaneous	0.00	13,333.34	-13,333.34	160,000.00
5099 · Printing and Reproduction	1,196.00	375.00	821.00	4,500.00
5100 · Outside Services				
5100-02 · Fire & theft alarm maintenance	0.00	833.34	-833.34	10,000.00
5100-04 · Pest Control	0.00	29.16	-29.16	350.00
5100-05 · Storm Water Runoff testing	0.00	29.16	-29.16	350.00

SEE ACCOUNTANTS' COMPILATION REPORT

Gulf Harbor Marina Condo Assoc Inc Monthly Profit Loss Plus Budget

January 2024

	Jan 24	YTD Budget	\$ Over Budget	Annual Budget
Total 5100 · Outside Services	0.00	891.66	-891.66	10,700.00
5140 · Personnel Expense				
5140-10 · Payroll Fees	0.00	12.50	-12.50	150.00
5140-01 · Wages	30,447.31	41,072.42	-10,625.11	492,869.10
5140-03 · Payroll Tax	2,616.75	2,083.34	533.41	25,000.00
5140-06 · Uniforms/Tshirts	0.00	208.34	-208.34	2,500.00
Total 5140 · Personnel Expense	33,064.06	43,376.60	-10,312.54	520,519.10
5150 · Postage and Delivery	147.51	41.66	105.85	500.00
5160 · Professional Fees				
5160-01 · Exterior Accounting (Pro. CPA)	70.00	1,000.00	-930.00	12,000.00
5160-02 · Consulting	0.00	458.34	-458.34	5,500.00
5160-05 · Interior Bookkeeping	3,142.39	3,166.66	-24.27	38,000.00
5160-08 · Legal Fees	185.00	833.34	-648.34	10,000.00
Total 5160 · Professional Fees	3,397.39	5,458.34	-2,060.95	65,500.00
5180 · Rent	0.00	62.50	-62.50	750.00
5185 · Rental Expense				
5185-02 · Lease - Scrubber	612.04	625.00	-12.96	7,500.00
Total 5185 · Rental Expense	612.04	625.00	-12.96	7,500.00
5190 · Repairs				
5190-01 · Boathouse Repair & Maintenance	0.00	2,083.34	-2,083.34	25,000.00
5190-02 · Building Repairs	0.00	2,500.00	-2,500.00	30,000.00
5190-03 · Computer Repairs	1,012.50	416.66	595.84	5,000.00
5190-04 · Dockside Repairs	0.00	83.34	-83.34	1,000.00
5190-05 · Forklift Damage	1,196.21	208.34	987.87	2,500.00
5190-06 · Fuel Pump Repairs	0.00	208.34	-208.34	2,500.00
5190-08 · Ground Repairs	0.00	500.00	-500.00	6,000.00
Total 5190 · Repairs	2,208.71	6,000.02	-3,791.31	72,000.00
6020 · Machinery Repairs				
6020-02 · Large forklift	3,699.66	833.34	2,866.32	10,000.00
6020-04 · Scrubber	0.00	20.84	-20.84	250.00
6020-05 · Small forklift	0.00	291.66	-291.66	3,500.00
6020 · Machinery Repairs - Other	507.19			

SEE ACCOUNTANTS' COMPILATION REPORT

Gulf Harbor Marina Condo Assoc Inc Monthly Profit Loss Plus Budget

January 2024

	Jan 24	YTD Budget	\$ Over Budget	Annual Budget
Total 6020 · Machinery Repairs	4,206.85	1,145.84	3,061.01	13,750.00
6055 · Sea Wall	0.00	208.34	-208.34	2,500.00
6070 · Supplies				
6070-01 · Yard supplies	2,036.65	1,000.00	1,036.65	12,000.00
6070-06 · Office Supplies	1,271.99	291.66	980.33	3,500.00
Total 6070 · Supplies	3,308.64	1,291.66	2,016.98	15,500.00
6100 · Taxes				
6100-03 · Local	0.00	708.34	-708.34	8,500.00
6100-04 · Property	1,182.97	2,666.66	-1,483.69	32,000.00
5097 · Tax Penalties	150.00	20.84	129.16	250.00
Total 6100 · Taxes	1,332.97	3,395.84	-2,062.87	40,750.00
6120 · Telephone				
6120-01 · Cell Phone	134.98	250.00	-115.02	3,000.00
6120 · Telephone - Other	719.96	250.00	469.96	3,000.00
Total 6120 · Telephone	854.94	500.00	354.94	6,000.00
6150 · Utilities				
6150-02 · Gas and Electric	761.33	833.34	-72.01	10,000.00
6150-04 · Waste and Recycling	469.88	416.66	53.22	5,000.00
6150-07 · Water	257.24	229.16	28.08	2,750.00
Total 6150 · Utilities	1,488.45	1,479.16	9.29	17,750.00
66000 · Payroll Expenses	1,233.33			
Total Expense	114,815.09	179,639.16	-64,824.07	2,155,669.10
Net Ordinary Income	-76,146.15	-48,003.64	-28,142.51	-576,042.86
Other Income/Expense				
Other Income				
7000 · Comm Monthly Maintenance Fee	1,782.34			
7001 · Monthly Maintenance Fee Invest	0.00	1,500.00	-1,500.00	18,000.00
7030 · Condo Maintenance Assessments	50,198.00	46,545.24	3,652.76	558,542.88
7050 · Reserve Fund				
7051 · Reserve Income				
4310 · Interest Income - Reserves	1,566.98			
4320 · Reserve Income	442,581.59	0.00	442,581.59	0.00

SEE ACCOUNTANTS' COMPILATION REPORT

Gulf Harbor Marina Condo Assoc Inc Monthly Profit Loss Plus Budget

January 2024

	<u>Jan 24</u>	<u>YTD Budget</u>	<u>\$ Over Budget</u>	<u>Annual Budget</u>
Total 7051 · Reserve Income	444,148.57	0.00	444,148.57	0.00
6050 · Reserve Expenses				
6050-01 · Forklift	-417,160.00			
6050-03 · Storage Buildings	-1,660.00			
6050-04 · Seawall	-13,766.23			
6050-06 · Office Equipment	-9,995.36			
6050 · Reserve Expenses - Other	0.00	0.00	0.00	0.00
Total 6050 · Reserve Expenses	<u>-442,581.59</u>	<u>0.00</u>	<u>-442,581.59</u>	<u>0.00</u>
Total 7050 · Reserve Fund	1,566.98	0.00	1,566.98	0.00
Total Other Income	<u>53,547.32</u>	<u>48,045.24</u>	<u>5,502.08</u>	<u>576,542.88</u>
Net Other Income	<u>53,547.32</u>	<u>48,045.24</u>	<u>5,502.08</u>	<u>576,542.88</u>
Net Income	<u><u>-22,598.83</u></u>	<u><u>41.60</u></u>	<u><u>-22,640.43</u></u>	<u><u>500.02</u></u>

Gulf Harbor Marina Condominium Association
Reserve Fund- Pooling Method
January 31, 2024

Contract Liability Balance as of 12/31/2023 1,004,883.55

Transfers from Operating Fund:

1/31/2023 Reserve fund assessment 10,222.00

10,222.00 10,222.00

Expenditures:

P&L

1/26/2024 Marina Truck Sales	Forklift Reserve	(417,160.00)	
1/5/2024 Mullets Aluminum	Storage Building Reserve	(1,660.00)	
1/9/2024 Wawa	Seawall Reserve	(300.00)	
1/9/2024 DRM Electrical Service	Seawall Reserve	(447.30)	
01/12/2024 Abbotts Construction	Seawall Reserve	(375.00)	
01/18/2024 Rapid Solutions IT	Office Equip Reserve	(8,618.89)	
01/18/2024 Rapid Solutions IT	Office Equip Reserve	(1,376.47)	
01/21/2024 Spatco Energy Solutions	Seawall Reserve	(12,643.93)	
		(442,581.59)	(442,581.59)

Contract Liability Balance 572,523.96

Reserve Fund Balance 12/31/23

YTD Interest Income 49,749.65
YTD bank fees 1,566.98
(10.00)

Reserve Fund Balance 51,306.63

Contract Liability & Reserve Fund Balance **623,830.59**

Reserve Cash Balance 269,532.92

Less: Reserve Expense in Payables

Due to Reserves From Operating:

Truck Loan (5 year payback starting Jan 2024)	39,656.01		
Insurance loan (paying back over 12 months)	259,216.04		672.14 Per month Payback
Other	55,425.62		23,565.10 Per month Payback
Total Due to Reserves from Operating	<u>354,297.67</u>		

Contract Liability & Reserve Fund Balance 623,830.59

Difference -

Reconciliation:

12/31/2023	Balance Due to Reserves From Operating	397,772.25	
1/1/2024	Reserve Assessment Collected by Operating	10,222.00	
1/2/2024	Reserve Expenditure paid from Credit Card	(300.00)	
1/30/2024	Transfer from Operating to Reserves - Per Budget - Nov. & Dec 2023	(18,937.34)	
1/31/2024	Transfer from Operating to Reserves - Ins. Loan Payment	(23,565.10)	
1/31/2024	Transfer from Operating to Reserves - Truck Loan Payment	(672.14)	
1/31/2024	Transfer from Operating to Reserves - Per Budget - Jan 2024	(10,222.00)	

Ending Due (to)from Reserves 354,297.67

Difference -