

GULF HARBOR MARINA CONDO ASSOCIATION, INC.

UNAUDITED FINANCIAL STATEMENTS
AND
ACCOUNTANTS' COMPILATION REPORT

August 31, 2022



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 August 31, 2022, and the related statement of revenues and expenses for the eight months 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.

Accounting principles generally accepted in the United States of America require that consolidated financial statements be prepared for a company and its wholly owned subsidiary. Management has not recorded the activity of Gulf Harbor Marina Condo Association, Inc. in the accompanying unconsolidated financial statements. Management has not determined the effect of this departure on the financial statements.

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 cursive script, appearing to read "Whittaker & Saucier".

Whittaker & Saucier, CPA's PA
Venice, FL
September 18, 2022

Gulf Harbor Marina Condo Assoc Inc
Balance Sheet
As of August 31, 2022

	Aug 31, 22
ASSETS	
Current Assets	
Checking/Savings	
1000 · Operating Cash	
08 · Centennial Bank - Checking	58,987.88
1108 · Centennial ICS OP 9705	256,404.96
1130 · Valley Bank - 7139	15,336.58
Total 1000 · Operating Cash	330,729.42
1100 · Reserve Cash	
1132 · Centennial Reserve 1115	140,041.62
1135 · Centennial Reserve ICS 1156	1,493,738.59
Total 1100 · Reserve Cash	1,633,780.21
Total Checking/Savings	1,964,509.63
Accounts Receivable	
1200 · Accounts Receivable	1,303.79
Total Accounts Receivable	1,303.79
Other Current Assets	
1320 · Racks- avail for sale	192,020.55
1310 · Inventory Asset	10,857.13
1340 · Prepaid expenses	43,227.74
1200-1 · Allowance for doubtful accounts	-3,398.65
Total Other Current Assets	242,706.77
Total Current Assets	2,208,520.19
Fixed Assets	
1400 · Equipment	476,132.79
1410 · Office Furniture	667.66
1499 · Accumulated Depreciation	-390,945.67
Total Fixed Assets	85,854.78
TOTAL ASSETS	2,294,374.97
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
2000 · Accounts Payable	29,668.55
Total Accounts Payable	29,668.55
Credit Cards	
2055 · BL acct 8812	
2090 · Visa 9979	14.58
2080 · Visa 1750	156.28
2070 · Visa 1063	4,242.69
2060 · Visa 4680	-740.55
Total 2055 · BL acct 8812	3,673.00
Total Credit Cards	3,673.00

Gulf Harbor Marina Condo Assoc Inc
Balance Sheet
As of August 31, 2022

	Aug 31, 22
Other Current Liabilities	
2181 · Accrued Property Tax	22,666.64
2111 · Direct Deposit Liabilities	-9,008.41
2125 · Prepaid Assessments	28,011.61
2140 · Pass Thru Remittance	32,992.61
2180 · Sales Tax Payable	3,067.72
24000 · Payroll Liabilities	-2.69
	77,727.48
Total Other Current Liabilities	
Total Current Liabilities	111,069.03
Long Term Liabilities	
2200 · Notes Payable	
2215 · VNB Forklift	52,931.03
1530 · Loan Costs	
1511 · Accumulated Amortization	12,103.15
1530 · Loan Costs - Other	-2,934.75
	9,168.40
Total 1530 · Loan Costs	
Total 2200 · Notes Payable	62,099.43
2235 · Contract Liability - Reserves	1,631,839.24
	1,693,938.67
Total Long Term Liabilities	
Total Liabilities	1,805,007.70
Equity	
3040 · Beg. Reserve Fund Balance	819.22
3000 · Capital	46,200.00
3010 · Beg. Operating Fund Balance	577,369.68
Net Income	-135,021.63
	489,367.27
Total Equity	
TOTAL LIABILITIES & EQUITY	2,294,374.97

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Gulf Harbor Marina Condo Assoc Inc
Statement of Revenue and Expenses
August 2022

	<u>Aug 22</u>	<u>Jan - Aug 22</u>
Ordinary Income/Expense		
Income		
4052 · Pops Rental Income	1,500.00	9,000.00
4045 · Sales Tax Commission	30.00	240.00
4051 · Condo Rental Income	4,000.00	32,146.43
4055 · Customer Finance Charge	0.00	103.25
4061 · Fuel Revenue	78,760.51	841,411.67
4063 · Interest	43.85	375.39
4066 · Management Fee	2,200.43	16,738.47
4068 · Rack Sale	0.00	205,637.95
4070 · Service Lease Income	449.92	3,599.36
4110 · Miscellaneous Inc	489.44	969.68
Total Income	<u>87,474.15</u>	<u>1,110,222.20</u>
Gross Profit	87,474.15	1,110,222.20
Expense		
5010 · Advertising	0.00	540.07
5030 · Bank Service Charges	14.58	70.58
5040 · Computer Software	14.99	119.92
5050 · Credit card fee	4,838.94	36,297.95
5120 · Depreciation Expense	0.00	45,000.00
5055 · Dues and Subscriptions	41.00	1,412.15
5080 · Fuel Purchase		
5080-4 · Diesel	15,689.63	102,521.74
5080-1 · Propane	0.00	264.00
5080-2 · Unleaded Gasoline	70,232.14	610,675.65
5070 · Forktruck fuel at cost	1,637.09	14,575.24
Total 5080 · Fuel Purchase	<u>87,558.86</u>	<u>728,036.63</u>
5085 · Grass Cutting	287.83	287.83
5090 · Insurance		
5090-01 · Auto Insurance Policy	100.25	802.00
5090-02 · Errors & Omissions	878.17	5,163.36
5090-04 · Health Insurance Yard	8,452.10	33,905.89
5090-05 · Liability Insurance	2,762.42	22,330.77
5090-06 · Marina (package)	729.67	5,832.34
5090-07 · Storage tank	85.14	681.12
5090-08 · Umbrella (excess liability)	711.75	5,689.00
5090-09 · Workmans Comp.	531.50	560.50
5090-10 · Windstorm (Excess)	6,663.46	53,307.68
5090-11 · Wind Policy	0.00	7,485.00
5090-12 · Risk Management Fee Assessment	833.33	6,666.64
5090-13 · Other	0.00	-7,464.70
Total 5090 · Insurance	<u>21,747.79</u>	<u>134,959.60</u>
5091 · Interest Expense		
5091-04 · Interest (IRS)	2,091.00	2,091.00
5091-01 · Finance Charge	0.00	59.28
5091-02 · Loan Interest	985.79	3,085.10
Total 5091 · Interest Expense	<u>3,076.79</u>	<u>5,235.38</u>
5093 · Licenses and Permits	0.00	53.00
5094 · Meals and Entertainment	84.38	405.55
5100 · Outside Services		
5100-02 · Fire & theft alarm maintenance	246.64	16,910.96
5100-04 · Pest Control	0.00	181.90
5100-05 · Storm Water Runoff testing	0.00	255.00
Total 5100 · Outside Services	<u>246.64</u>	<u>17,347.86</u>

09/19/22

Gulf Harbor Marina Condo Assoc Inc
Statement of Revenue and Expenses
August 2022

	<u>Aug 22</u>	<u>Jan - Aug 22</u>
5140 · Personnel Expense		
5140-01 · Wages	21,228.84	172,936.64
5140-03 · Payroll Tax & Fees	1,624.01	10,962.15
Total 5140 · Personnel Expense	<u>22,852.85</u>	<u>183,898.79</u>
5150 · Postage and Delivery	0.00	375.07
5160 · Professional Fees		
5160-01 · Exterior Accounting (Pro. CPA)	11,040.00	11,320.00
5160-02 · Consulting	0.00	3,000.00
5160-05 · Interior Bookkeeping	2,639.82	21,028.66
5160-08 · Legal Fees	0.00	14,405.00
Total 5160 · Professional Fees	<u>13,679.82</u>	<u>49,753.66</u>
5170 · Refund	0.00	-325.00
5180 · Rent	143.50	1,148.00
5185 · Rental Expense		
5185-02 · Lease - Scrubber	149.00	149.00
Total 5185 · Rental Expense	<u>149.00</u>	<u>149.00</u>
5190 · Repairs		
5190-01 · Boathouse Repair & Maintenance	0.00	10,604.18
5190-02 · Building Repairs	1,151.47	7,245.47
5190-03 · Computer Repairs	0.00	105.00
5190-05 · Forklift Damage	0.00	20,977.64
5190-06 · Fuel Pump Repairs	0.00	7,874.86
5190-08 · Ground Repairs	3,150.00	4,478.49
5190 · Repairs - Other	0.00	73.77
Total 5190 · Repairs	<u>4,301.47</u>	<u>51,359.41</u>
6020 · Machinery Repairs		
6020-01 · Clark forklift	0.00	46.57
6020-02 · Large forklift	376.64	10,050.66
6020-04 · Scrubber	0.00	403.99
6020-05 · Small forklift	1,295.50	17,035.47
6020 · Machinery Repairs - Other	0.00	135.87
Total 6020 · Machinery Repairs	<u>1,672.14</u>	<u>27,672.56</u>
6070 · Supplies		
6070-01 · Yard supplies	4,605.08	16,805.50
6070-06 · Office Supplies	388.83	8,844.51
Total 6070 · Supplies	<u>4,993.91</u>	<u>25,650.01</u>
6100 · Taxes		
6100-03 · Local	15.93	15.93
6100-04 · Property	-5,441.57	14,391.74
5097 · Tax Penalties	3,004.00	3,154.00
Total 6100 · Taxes	<u>-2,421.64</u>	<u>17,561.67</u>
6120 · Telephone		
6120-01 · Cell Phone	108.72	703.96
6120 · Telephone - Other	2,007.99	9,477.82
Total 6120 · Telephone	<u>2,116.71</u>	<u>10,181.78</u>
6135 · Uncollectable Funds	0.00	1,173.80

SEE ACCOUNTANTS' COMPILATION REPORT

09/19/22

Gulf Harbor Marina Condo Assoc Inc
Statement of Revenue and Expenses
August 2022

	<u>Aug 22</u>	<u>Jan - Aug 22</u>
6150 · Utilities		
6150-02 · Gas and Electric	1,031.31	6,132.44
6150-04 · Waste and Recycling	601.22	5,093.58
6150-07 · Water	172.16	1,586.79
Total 6150 · Utilities	<u>1,804.69</u>	<u>12,812.81</u>
Total Expense	<u>167,204.25</u>	<u>1,351,178.08</u>
Net Ordinary Income	-79,730.10	-240,955.88
Other Income/Expense		
Other Income		
7000 · Comm Monthly Maintenance Fee	1,576.07	9,569.50
7030 · Condo Maintenance Assessments	8,689.00	95,243.00
7050 · Reserve Fund		
7051 · Reserve Income		
7053 · Bank Fees - Reserves	0.00	-30.00
4310 · Interest Income - Reserves	230.46	1,151.75
Total 7051 · Reserve Income	<u>230.46</u>	<u>1,121.75</u>
Total 7050 · Reserve Fund	<u>230.46</u>	<u>1,121.75</u>
Total Other Income	10,495.53	105,934.25
Other Expense		
7040 · Suspense	0.00	0.00
Total Other Expense	<u>0.00</u>	<u>0.00</u>
Net Other Income	10,495.53	105,934.25
Net Income	<u><u>-69,234.57</u></u>	<u><u>-135,021.63</u></u>

Gulf Harbor Marina Condo Association, Inc.

SUPPLEMENTAL REPORTS:

- Profit & Loss Budget Performance
- Reserve Funds Recap

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Accrual Basis

Gulf Harbor Marina Condo Assoc Inc
Profit & Loss Budget Performance
August 2022

	Aug 22	Budget	Jan - Aug 22	YTD Budget	Annual Budget
Ordinary Income/Expense					
Income					
4052 · Pops Rental Income	1,500.00		9,000.00		
4045 · Sales Tax Commission	30.00	20.00	240.00	160.00	240.00
4050 · Condo Income	0.00	168.70	0.00	1,349.60	2,024.40
4051 · Condo Rental Income	4,000.00		32,146.43		
4055 · Customer Finance Charge	0.00	12.50	103.25	100.00	150.00
4061 · Fuel Revenue	78,760.51	73,750.00	841,411.67	590,000.00	885,000.00
4063 · Interest	43.85		375.39		
4066 · Management Fee	2,200.43	1,791.67	16,738.47	14,333.36	21,500.04
4068 · Rack Sale	0.00	11,666.67	205,637.95	93,333.36	140,000.04
4070 · Service Lease Income	449.92	449.92	3,599.36	3,599.36	5,399.04
4075 · Yard Income	0.00	41.67	0.00	333.36	500.04
4110 · Miscellaneous Inc	489.44		969.68		
Total Income	87,474.15	87,901.13	1,110,222.20	703,209.04	1,054,813.56
Gross Profit	87,474.15	87,901.13	1,110,222.20	703,209.04	1,054,813.56
Expense					
5010 · Advertising	0.00	58.33	540.07	466.64	699.96
5020 · Automobile Expense	0.00	8.33	0.00	66.64	99.96
5030 · Bank Service Charges	14.58		70.58		
5040 · Computer Software	14.99	29.17	119.92	233.36	350.04
5050 · Credit card fee	4,838.94	3,833.33	36,297.95	30,666.64	45,999.96
5120 · Depreciation Expense	0.00	5,000.00	45,000.00	40,000.00	60,000.00
5055 · Dues and Subscriptions	41.00	69.58	1,412.15	556.64	834.96
5080 · Fuel Purchase					
5080-4 · Diesel	15,689.63	6,833.33	102,521.74	54,666.64	81,999.96
5080-1 · Propane	0.00	95.83	264.00	766.64	1,149.96
5080-2 · Unleaded Gasoline	70,232.14	35,250.00	610,675.65	282,000.00	423,000.00
5070 · Forktruck fuel at cost	1,637.09	958.33	14,575.24	7,666.64	11,499.96
5080 · Fuel Purchase - Other	0.00	12,583.33	0.00	100,666.64	150,999.96
Total 5080 · Fuel Purchase	87,558.86	55,720.82	728,036.63	445,766.56	668,649.84
5085 · Grass Cutting	287.83		287.83		
5090 · Insurance					
5090-01 · Auto Insurance Policy	100.25		802.00		
5090-02 · Errors & Omissions	878.17		5,163.36		
5090-04 · Health insurance Yard	8,452.10	3,675.00	33,905.89	29,400.00	44,100.00
5090-05 · Liability Insurance	2,762.42		22,330.77		
5090-06 · Marina (package)	729.67	14,767.08	5,832.34	118,136.64	177,204.96
5090-07 · Storage tank	85.14		681.12		
5090-08 · Umbrella (excess liability)	711.75		5,689.00		
5090-09 · Workmans Comp.	531.50		560.50		
5090-10 · Windstorm (Excess)	6,663.46		53,307.68		
5090-11 · Wind Policy	0.00		7,485.00		
5090-12 · Risk Management Fee Assessment	833.33		6,666.64		
5090-13 · Other	0.00		-7,464.70		
Total 5090 · Insurance	21,747.79	18,442.08	134,959.60	147,536.64	221,304.96
5091 · Interest Expense					
5091-04 · Interest (IRS)	2,091.00		2,091.00		
5091-01 · Finance Charge	0.00		59.28		
5091-02 · Loan Interest	985.79	1,000.00	3,085.10	8,000.00	12,000.00
Total 5091 · Interest Expense	3,076.79	1,000.00	5,235.38	8,000.00	12,000.00
5093 · Licenses and Permits	0.00	41.67	53.00	333.36	500.04
5094 · Meals and Entertainment	84.38	116.67	405.55	933.36	1,400.04
5095 · Miscellaneous	0.00	83.33	0.00	666.64	999.96
5100 · Outside Services					
5100-02 · Fire & theft alarm maintenance	246.64	250.00	16,910.96	2,000.00	3,000.00
5100-04 · Pest Control	0.00	41.67	181.90	333.36	500.04
5100-05 · Storm Water Runoff testing	0.00		255.00		
Total 5100 · Outside Services	246.64	291.67	17,347.86	2,333.36	3,500.04
5140 · Personnel Expense					
5140-01 · Wages	21,228.84	21,804.05	172,936.64	174,432.40	261,648.60
5140-03 · Payroll Tax & Fees	1,624.01	1,744.32	10,962.15	13,954.56	20,931.84
Total 5140 · Personnel Expense	22,852.85	23,548.37	183,898.79	188,386.96	282,580.44
5150 · Postage and Delivery	0.00	58.33	375.07	466.64	699.96

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Accrual Basis

Gulf Harbor Marina Condo Assoc Inc Profit & Loss Budget Performance

August 2022

	Aug 22	Budget	Jan - Aug 22	YTD Budget	Annual Budget
5160 · Professional Fees					
5160-01 · Exterior Accounting (Pro. CPA)	11,040.00	1,000.00	11,320.00	8,000.00	12,000.00
5160-02 · Consulting	0.00		3,000.00		
5160-05 · Interior Bookkeeping	2,639.82	2,666.67	21,028.66	21,333.36	32,000.04
5160-08 · Legal Fees	0.00	666.67	14,405.00	5,333.36	8,000.04
Total 5160 · Professional Fees	13,679.82	4,333.34	49,753.66	34,666.72	52,000.08
5170 · Refund	0.00		-325.00		
5180 · Rent	143.50	143.33	1,148.00	1,146.64	1,719.96
5185 · Rental Expense					
5185-02 · Lease - Scrubber	149.00		149.00		
Total 5185 · Rental Expense	149.00		149.00		
5190 · Repairs					
5190-01 · Boathouse Repair & Maintenance	0.00	416.67	10,604.18	3,333.36	5,000.04
5190-02 · Building Repairs	1,151.47	466.67	7,245.47	3,733.36	5,600.04
5190-03 · Computer Repairs	0.00	41.67	105.00	333.36	500.04
5190-04 · Dockside Repairs	0.00	416.67	0.00	3,333.36	5,000.04
5190-05 · Forklift Damage	0.00		20,977.64		
5190-06 · Fuel Pump Repairs	0.00	500.00	7,874.86	4,000.00	6,000.00
5190-08 · Ground Repairs	3,150.00	1,250.00	4,478.49	10,000.00	15,000.00
5190 · Repairs - Other	0.00		73.77		
Total 5190 · Repairs	4,301.47	3,091.68	51,359.41	24,733.44	37,100.16
6020 · Machinery Repairs					
6020-01 · Clark forklift	0.00		46.57		
6020-02 · Large forklift	376.64	833.33	10,050.66	6,666.64	9,999.96
6020-04 · Scrubber	0.00	41.67	403.99	333.36	500.04
6020-05 · Small forklift	1,295.50	833.33	17,035.47	6,666.64	9,999.96
6020 · Machinery Repairs - Other	0.00		135.87		
Total 6020 · Machinery Repairs	1,672.14	1,708.33	27,672.56	13,666.64	20,499.96
6070 · Supplies					
6070-01 · Yard supplies	4,605.08	1,083.33	16,805.50	8,666.64	12,999.96
6070-06 · Office Supplies	388.83	666.67	8,844.51	5,333.36	8,000.04
Total 6070 · Supplies	4,993.91	1,750.00	25,650.01	14,000.00	21,000.00
6100 · Taxes					
6100-02 · Federal	0.00	36,666.67	0.00	293,333.36	440,000.04
6100-03 · Local	15.93		15.93		
6100-04 · Property	-5,441.57	2,833.33	14,391.74	22,666.64	33,999.96
5097 · Tax Penalties	3,004.00		3,154.00		
Total 6100 · Taxes	-2,421.64	39,500.00	17,561.67	316,000.00	474,000.00
6120 · Telephone					
6120-01 · Cell Phone	108.72	133.33	703.96	1,066.64	1,599.96
6120 · Telephone - Other	2,007.99	1,083.33	9,477.82	8,666.64	12,999.96
Total 6120 · Telephone	2,116.71	1,216.66	10,181.78	9,733.28	14,599.92
6135 · Uncollectable Funds	0.00		1,173.80		
6150 · Utilities					
6150-02 · Gas and Electric	1,031.31	733.33	6,132.44	5,866.64	8,799.96
6150-04 · Waste and Recycling	601.22	575.00	5,093.58	4,600.00	6,900.00
6150-07 · Water	172.16	166.67	1,586.79	1,333.36	2,000.04
Total 6150 · Utilities	1,804.69	1,475.00	12,812.81	11,800.00	17,700.00
Total Expense	167,204.25	161,520.02	1,351,178.08	1,292,160.16	1,938,240.24
Net Ordinary Income	-79,730.10	-73,618.89	-240,955.88	-588,951.12	-883,426.68
Other Income/Expense					
Other Income					
7031 · Prior Year Surplus Budget	0.00	61,083.30	0.00	488,666.40	732,999.60
7000 · Comm Monthly Maintenance Fee	1,576.07		9,569.50		
7030 · Condo Maintenance Assessments	8,689.00	12,535.59	95,243.00	100,284.72	150,427.08

Gulf Harbor Marina Condo Assoc Inc
Profit & Loss Budget Performance
August 2022

	<u>Aug 22</u>	<u>Budget</u>	<u>Jan - Aug 22</u>	<u>YTD Budget</u>	<u>Annual Budget</u>
7050 · Reserve Fund					
7051 · Reserve Income					
7053 · Bank Fees - Reserves	0.00		-30.00		
4310 · Interest Income - Reserves	230.46		1,151.75		
Total 7051 · Reserve Income	<u>230.46</u>		<u>1,121.75</u>		
Total 7050 · Reserve Fund	<u>230.46</u>		<u>1,121.75</u>		
Total Other Income	10,495.53	73,618.89	105,934.25	588,951.12	883,426.68
Other Expense					
7040 · Suspense	0.00		0.00		
Total Other Expense	<u>0.00</u>		<u>0.00</u>		
Net Other Income	<u>10,495.53</u>	<u>73,618.89</u>	<u>105,934.25</u>	<u>588,951.12</u>	<u>883,426.68</u>
Net Income	<u><u>-69,234.57</u></u>	<u><u>0.00</u></u>	<u><u>-135,021.63</u></u>	<u><u>0.00</u></u>	<u><u>0.00</u></u>

Gulf Harbor Marina Condominium Association
 Reserve Fund- Pooling Method
 August 31, 2022

Contract Liability Balance as of 12/31/2021 1,330,241.24

Transfers from Operating Fund:

1/31/2022 Assessment	37,751.00	
2/28/2022	37,751.00	
3/31/2022	37,751.00	
4/30/2022	37,751.00	
5/31/2022	37,751.00	
6/30/2022	37,751.00	
7/31/2022	37,751.00	
8/31/2022	37,751.00	
9/30/2022		
10/31/2022		
11/30/2022		
12/31/2022		
	302,008.00	302,008.00

Expenditures:

Fixed Assets P&L

Contract Liability Balance 1,632,249.24

Reserve Fund Balance 12/31/21 409.22
 YTD Interest Income 1,151.75
 YTD bank fees (30.00)
 Reserve Fund Balance 1,530.97

Contract Liability & Reserve Fund Balance 1,633,780.21

Reserve Cash Balance 1,633,780.21
 Due to Operating From Reserves -

Reconciliation:

Beginning Due (to)from Reserves -

Ending Due (to)from Reserves - =Diff