Watermark Projected Cash Flow - 2024 (With Actual Income and Expense Through October)

ACCT NO.	REVENUES	January	February	March	April	May	June	July	August	September	October	YTD	November	December	Annual Total	Memo: Annual Budget	Under/Over
	Beginning Cash Register Balance	**$ 128,807.75**	**$ 247,584.70**	**$ 233,519.02**	**$ 230,160.22**	**$ 230,860.34**	**$ 167,170.27**	**$ 156,034.43**	**$ 149,283.68**	**$ 103,655.64**	**$ 329,436.48**		**$ 276,684.90**	**$ 272,723.22**	**$ 267,161.70**		
															as of 1/1/25		
	Ordinary Income/Expense																
	Ordinary Income																
601	Maintenance Fee Income	$ 182,000.00	$ 9,800.00	$ 9,800.00	$ 9,800.00	$ 9,800.00	$ 9,800.00	$ 9,800.00	$ 9,800.00	$ 9,800.00	$ 9,800.00	*$ 270,200.00*	$ 9,800.00	$ 9,800.00	$ 289,800.00	$ 291,000.00	$ (1,200.00)
602	Reserve Assessments	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	*$ -*	$ -	$ -	$ -	$ 42,000.00	$ 42,000.00
603	Interest Income	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 34.14	$ 173.76	$ 181.60	*$ 389.50*	$ -	$ -	$ 389.50	$ -	$ 389.50
604	Late Fees	$ -	$ 25.00	$ 25.00	$ -	$ -	$ -	$ 25.00	$ -	$ -	$ -	*$ 75.00*	$ -	$ -	$ 75.00	$ -	$ 75.00
	Total Ordinary Income	**$ 182,000.00**	**$ 9,825.00**	**$ 9,825.00**	**$ 9,800.00**	**$ 9,800.00**	**$ 9,800.00**	**$ 9,825.00**	**$ 9,834.14**	**$ 9,973.76**	**$ 9,981.60**	***$ 270,664.50***	**$ 9,800.00**	**$ 9,800.00**	**$ 290,264.50**	**$ 333,000.00**	**$ 41,264.50**
	Ordinary Expenses																
900	Salary Manager	$ 1,500.00	$ 1,500.00	$ 1,500.00	$ 1,500.00	$ 1,500.00	$ 1,500.00	$ 1,500.00	$ 1,500.00	$ 1,500.00	$ 2,750.00	*$ 16,250.00*	$ 1,500.00	$ 1,500.00	$ 19,250.00	$ 18,000.00	$ 1,250.00
902	Salary - Relief manager	$ -	$ -	$ -	$ -	$ 480.00	$ -	$ -	$ -	$ 576.00	$ -	*$ 1,056.00*	$ 166.67	$ 166.63	$ 1,389.30	$ 2,000.00	$ (610.70)
903	Managers Health Insurance	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	*$ 5,000.00*	$ 500.00	$ 500.00	$ 6,000.00	$ 6,000.00	$ -
905	Temporary Outside Labor	$ -	$ 84.00	$ -	$ 228.00	$ -	$ 228.00	$ -	$ 180.00	$ -	$ -	*$ 720.00*	$ 166.67	$ 166.63	$ 1,053.30	$ 2,000.00	$ (946.70)
906	Insurance - General Liability Pkg	$ 15,863.17	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	*$ 15,863.17*	$ -	$ -	$ 15,863.17	$ 17,600.00	$ (1,736.83)
907	Insurance - Umbrella	$ 4,209.50	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	*$ 4,209.50*	$ -	$ -	$ 4,209.50	$ 5,900.00	$ (1,690.50)
909	Insurance - Workmans Comp	$ 650.00			$ -	$ -	$ -	$ -	$ -	$ -	$ -	*$ 650.00*	$ -	$ -	$ 650.00	$ 1,000.00	$ (350.00)
910	Insurance - Commercial Property		$ -	$ -	$ -	$ 57,670.01	$ -		$ -		$ -	*$ 57,670.01*	$ -	$ -	$ 57,670.01	$ 70,000.00	$ (12,329.99)
911	Insurance-Flood	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 12,584.00	$ -	$ -	*$ 12,584.00*	$ -		$ 12,584.00	$ 17,600.00	$ (5,016.00)
912	Accounting	$ -	$ 1,996.00	$ 332.00	$ 300.00	$ 300.00	$ 464.00	$ 300.00	$ 300.00	$ -	$ 1,420.00	*$ 5,412.00*	$ 320.00	$ 320.00	$ 6,052.00	$ 5,000.00	$ 1,052.00
913	Legal	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,025.00	*$ 1,025.00*	$ 83.33	$ 83.37	$ 1,191.70	$ 1,000.00	$ 191.70
914	Licenses and Permits	$ 214.00	$ -	$ -	$ -	$ 250.00	$ 75.00	$ -	$ -	$ -	$ -	*$ 539.00*	$ 66.67	$ 66.63	$ 672.30	$ 800.00	$ (127.70)
915	Dues and Subscriptions	$ -	$ -	$ -	$ -	$ 49.99	$ -	$ -	$ -	$ -	$ -	*$ 49.99*	$ 8.33	$ 8.37	$ 66.69	$ 100.00	$ (33.31)
916	Office/Operational Expenses	$ 42.40	$ 140.80	$ -	$ 311.30	$ 477.21	$ 30.00	$ 941.21	$ 315.11	$ -	$ 27.56	*$ 2,285.59*	$ 375.00	$ 375.00	$ 3,035.59	$ 4,500.00	$ (1,464.41)
918	Pest Control - Building	$ 849.00	$ 1,060.20	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	*$ 1,909.20*	$ -		$ 1,909.20	$ 2,000.00	$ (90.80)
919	Pest control - Lawn	$ -	$ 1,043.10	$ -	$ -	$ -	$ -	$ -		$ -	$ -	*$ 1,043.10*	$ -	$ -	$ 1,043.10	$ 1,200.00	$ (156.90)
922	Maintenance - Grounds	$ 969.11	$ 4,664.77	$ 2,225.00	$ 950.00	$ 1,078.79	$ 950.00	$ 3,590.53	$ 1,039.42	$ -	$ 4,570.41	*$ 20,038.03*	$ 1,500.00	$ 1,500.00	$ 23,038.03	$ 18,000.00	$ 5,038.03
923	Grounds Beautification Fund	$ -	$ -	$ -	$ -	$ 500.00	$ -	$ 12.75	$ 244.79	$ -	$ -	*$ 757.54*	$ 166.67	$ 166.63	$ 1,090.84	$ 2,000.00	$ (909.16)
924	Maintenance - Building	$ 5,115.91	$ 5,119.28	$ 2,350.00	$ 328.07	$ 402.57	$ -	$ 25.39	$ (9,685.00)	$ -	$ 80.52	*$ 3,736.74*	$ 1,000.00	$ 1,000.00	$ 5,736.74	$ 12,000.00	$ (6,263.26)
926	Maintenance - Elevator	$ 375.00	$ -	$ 689.00	$ 375.00	$ -	$ -	$ 450.00	$ 841.22	$ 4,272.03	$ 450.00	*$ 7,452.25*	$ 666.67	$ 666.63	$ 8,785.55	$ 8,000.00	$ 785.55
928	Maintenance - Pool	$ -	$ 88.34	$ -	$ 179.20	$ 78.07	$ -	$ 1,634.70	$ 928.06	$ 38.68	$ 154.80	*$ 3,101.85*	$ 750.00	$ 750.00	$ 4,601.85	$ 9,000.00	$ (4,398.15)
929	Pool Service - Monthly	$ 1,500.00	$ 750.00	$ 750.00	$ 750.00	$ -	$ 750.00	$ 1,500.00	$ -	$ -	$ 1,500.00	*$ 7,500.00*	$ 700.00	$ 700.00	$ 8,900.00	$ 8,400.00	$ 500.00
993	Pool Furnishings	$ -	$ 35.94	$ -	$ -	$ -	$ -	$ 593.86	$ -	$ -	$ -	*$ 629.80*	$ 100.00	$ 100.00	$ 829.80	$ 1,200.00	$ (370.20)
932	Taxes - Federal/State	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	*$ -*	$ 8.33	$ 8.37	$ 16.70	$ 100.00	$ (83.30)
934	Payroll Tax Expense	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 153.00	$ 153.00	$ 248.63	*$ 1,723.63*	$ 158.33	$ 158.37	$ 2,040.33	$ 1,900.00	$ 140.33
936	Telephone	$ 238.52	$ 163.51	$ 138.33	$ 887.35	$ 216.32	$ 137.87	$ 216.44	$ 177.53	$ 39.25	$ 144.58	*$ 2,359.70*	$ 250.00	$ 250.00	$ 2,859.70	$ 3,000.00	$ (140.30)
938	Cable TV and Internet	$ 2,579.43	$ 2,193.19	$ 2,097.08	$ 2,097.08	$ 2,097.08	$ 2,097.08	$ 2,097.08	$ 2,097.08	$ 2,097.08	$ 2,097.07	*$ 21,549.25*	$ 2,166.67	$ 2,166.63	$ 25,882.55	$ 26,000.00	$ (117.45)
939	Web Hosting	$ -	$ 94.80	$ -	$ 9.00	$ 10.80	$ -	$ 15.00	$ 111.60	$ -	$ 37.20	*$ 278.40*	$ 41.67	$ 41.63	$ 361.70	$ 500.00	$ (138.30)
942	Utilities - Common (Electricity)	$ -	$ 689.41	$ 608.97	$ 649.18	$ 619.02	$ 619.02	$ 729.63	$ 709.52	$ 679.36	$ 709.64	*$ 6,013.75*	$ 666.67	$ 666.63	$ 7,347.05	$ 8,000.00	$ (652.95)
944	Utilities - Unit 103	$ -	$ 115.20	$ 107.28	$ 121.05	$ 120.94	$ 150.96	$ 159.63	$ 151.93	$ 151.40	$ 166.57	*$ 1,244.96*	$ 166.67	$ 166.63	$ 1,578.26	$ 2,000.00	$ (421.74)
946	Utilities - Water and Sewer	$ -	$ 632.51	$ 573.66	$ 584.36	$ 562.96	$ 546.91	$ 702.06	$ 696.71	$ 461.31	$ 455.96	*$ 5,216.44*	$ 583.33	$ 583.37	$ 6,383.14	$ 7,000.00	$ (616.86)
947	Utilities - Common (Gas)	$ 1,587.42	$ 3,151.68	$ 731.48	$ 1,185.29	$ 809.41	$ -	$ 312.47	$ 163.06	$ -	$ 157.73	*$ 8,098.54*	$ 100.00	$ 1,700.00	$ 9,898.54	$ 10,600.00	$ (701.46)
953	Security	$ -	$ 289.95	$ -	$ -	$ 4,138.90	$ -	$ 4,850.00	$ 7,280.01	$ -	$ (6,115.00)	*$ 10,443.86*	$ 500.00	$ 500.00	$ 11,443.86	$ 6,000.00	$ 5,443.86
961	Managers Mileage	$ 25.00	$ 100.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	*$ 725.00*	$ 75.00	$ 75.00	$ 875.00	$ 900.00	$ (25.00)
962	Manager's Residence	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 49.00	$ -	$ -	*$ 49.00*	$ 166.67	$ 166.63	$ 382.30	$ 2,000.00	$ (1,617.70)
992	Unanticipated Expenses	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	*$ -*	$ 808.33	$ 808.37	$ 1,616.70	$ 9,700.00	$ (8,083.30)
995	Reserve Allocation	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	*$ -*	$ -	$ -	$ -	$ 42,000.00	$ (42,000.00)
996	Reserve Interest Allocation	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 181.60	*$ 181.60*	$ -	$ -	$ 181.60	$ -	$ 181.60
	Total Ordinary Expense	**$ 36,385.46**	**$ 24,579.68**	**$ 12,844.80**	**$ 11,196.88**	**$ 72,104.07**	**$ 8,290.84**	**$ 20,372.75**	**$ 20,412.04**	**$ 10,543.11**	**$ 10,637.27**	***$ 227,366.90***	**$ 13,761.68**	**$ 15,361.52**	**$ 256,490.10**	**$ 333,000.00**	**$ (76,509.90)**
	Net Ordinary Income	**$ 145,614.54**	**$ (14,754.68)**	**$ (3,019.80)**	**$ (1,396.88)**	**$ (62,304.07)**	**$ 1,509.16**	**$ (10,547.75)**	**$ (10,577.90)**	**$ (569.35)**	**$ (655.67)**	***$ 43,297.60***	**$ (3,961.68)**	**$ (5,561.52)**	**$ 33,774.40**	**$ -**	
	Other Income/Expense																
	Other Income																
616	Special Assessment	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 116,375.00	$ -	*$ 116,375.00*	$ -	$ -	$ 116,375.00	$ -	$ 116,375.00
619	Special Assessment Interest	$ -	$ -	$ -		$ -		$ -	$ 46.76	$ 564.29	$ 975.17	*$ 1,586.22*	$ -	$ -	$ 1,586.22	$ -	$ 1,586.22
	Total Other Income	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 46.76	$ 116,939.29	$ 975.17	*$ 117,961.22*	$ -	$ -	$ 117,961.22	$ -	$ 117,961.22
	Other Expense																
966	2024 Special Asmt Expense	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 10,000.00		$ 9,295.00	*$ 19,295.00*	$ -	$ -	$ 19,295.00	$ -	$ 19,295.00
	Total Other Expense	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 10,000.00	$ -	$ 9,295.00	*$ 19,295.00*	$ -	$ -	$ 19,295.00	$ -	$ 19,295.00
	Net Other Income	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ (9,953.24)	$ 116,939.29	$ (8,319.83)	*$ 98,666.22*	$ -	$ -	$ 98,666.22	$ -	$ 98,666.22
	Net Income	**$ 145,614.54**	**$ (14,754.68)**	**$ (3,019.80)**	**$ (1,396.88)**	**$ (62,304.07)**	**$ 1,509.16**	**$ (10,547.75)**	**$ (20,531.14)**	**$ 116,369.94**	**$ (8,975.50)**	***$ 141,963.82***	**$ (3,961.68)**	**$ (5,561.52)**	**$ 132,440.62**	**$ -**	