Watermark Projected Cash Flow - 2025 (With Actual Income and Expense Through May)

ACCT NO.	REVENUES	Actuals January	February	March	April	May	YTD Actuals	June	July	August	September	October	November	December	Est Annual Total	Memo: Annual Budget	Difference	%
	Beginning Cash Register Balance	$ 299,677.13	$ 445,018.25	$ 447,795.63	$ 375,616.32	$ 319,128.89		$ 256,333.45	$ 252,095.45	$ 233,282.45	$ 229,319.45	$ 225,356.45	$ 221,343.45	$ 217,305.45				
	Ordinary Income/Expense																	
	Ordinary Income																	
601	Maintenance Fee Income	$ 158,800.00	$ 11,200.00	$ 11,200.00	$ 11,200.00	$ 11,200.00	$ 203,600.00	$ 11,200.00	$ 11,200.00	$ 11,200.00	$ 11,200.00	$ 11,200.00	$ 11,200.00	$ 11,200.00	$ 282,000.00	$ 291,000.00	$ (9,000.00)	97%
602	Reserve Assessments	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	
603	Interest Income	$ 229.91	$ 238.98	$ 273.82	$ 266.50	$ 276.65	$ 1,285.86	$ 200.00	$ 150.00	$ 150.00	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 2,235.86	$ 7,200.00	$ (4,964.14)	31%
604	Late Fees	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 586.00	$ (586.00)	0%
609	Miscellaneous Income	$ -	$ -	$ -	$ -	$ 206.74	$ 206.74	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 206.74	$ -	$ 206.74	
	Total Ordinary Income	**$ 159,029.91**	**$ 11,438.98**	**$ 11,473.82**	**$ 11,466.50**	**$ 11,683.39**	**$ 205,092.60**	**$ 11,400.00**	**$ 11,350.00**	**$ 11,350.00**	**$ 11,350.00**	**$ 11,300.00**	**$ 11,300.00**	**$ 11,300.00**	**$ 284,442.60**	**$ 298,786.00**	$ (14,343.40)	95%
							$ 205,092.60								$ 284,442.60			
	Ordinary Expenses																	
878	Depreciation	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	
900	Salary Manager	$ 2,083.34	$ 2,083.34	$ 2,083.34	$ 3,707.60	$ 2,083.34	$ 12,040.96	$ 2,083.00	$ 2,083.00	$ 2,083.00	$ 2,083.00	$ 2,083.00	$ 2,083.00	$ 2,083.00	$ 26,621.96	$ 25,000.00	$ 1,621.96	106%
902	Salary - Relief manager	$ -	$ -	$ -	$ 546.00	$ -	$ 546.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 1,715.00	$ 2,000.00	$ (285.00)	86%
903	Managers Health Insurance	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 2,750.00	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 6,600.00	$ 6,600.00	$ -	100%
905	Temporary Outside Labor	$ -	$ -	$ 182.00	$ -	$ -	$ 182.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 1,351.00	$ 2,000.00	$ (649.00)	68%
906	Insurance - General Liability Pkg	$ 13,489.37	$ -	$ -	$ -	$ -	$ 13,489.37	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 13,489.37	$ 12,505.00	$ 984.37	108%
907	Insurance - Umbrella	$ 3,230.50	$ -	$ -	$ -	$ -	$ 3,230.50	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 3,230.50	$ 5,273.00	$ (2,042.50)	61%
909	Insurance - Workmans Comp	$ 652.00	$ -	$ -	$ -	$ -	$ 652.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 652.00	$ 625.00	$ 27.00	104%
910	Insurance - Commercial Property	$ 12,793.17	$ 4,424.00	$ 4,898.00	$ 4,740.00	$ 62,325.41	$ 89,180.58	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 89,180.58	$ 67,933.00	$ 21,247.58	131%
911	Insurance-Flood	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 14,850.00	$ -	$ -	$ -	$ -		$ 14,850.00	$ 14,850.00	$ -	100%
912	Accounting	$ -	$ 2,682.00	$ 622.00	$ 300.00	$ 300.00	$ 3,904.00	$ 320.00	$ 320.00	$ 320.00	$ 320.00	$ 320.00	$ 320.00	$ 320.00	$ 6,144.00	$ 5,000.00	$ 1,144.00	123%
913	Legal	$ -	$ 52.00	$ 240.00	$ 80.00	$ 810.00	$ 1,182.00	$ 83.00	$ 83.00	$ 83.00	$ 83.00	$ 83.00	$ 83.00	$ 83.00	$ 1,763.00	$ 1,000.00	$ 763.00	176%
914	Licenses and Permits	$ 250.00	$ 144.00	$ 70.00	$ -	$ -	$ 464.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 989.00	$ 900.00	$ 89.00	110%
915	Dues and Subscriptions	$ -	$ -	$ -	$ 49.99	$ -	$ 49.99	$ 8.00	$ 8.00	$ 8.00	$ 8.00	$ 8.00	$ 8.00	$ 8.00	$ 105.99	$ 100.00	$ 5.99	106%
916	Office/Operational Expenses	$ -	$ 84.21	$ 208.76	$ 156.17	$ -	$ 449.14	$ 400.00	$ 400.00	$ 400.00	$ 400.00	$ 400.00	$ 400.00	$ 400.00	$ 3,249.14	$ 4,800.00	$ (1,550.86)	68%
918	Pest Control - Building	$ 933.90	$ -	$ -	$ 1,060.20	$ -	$ 1,994.10	$ -	$ -	$ -	$ -	$ -	$ -		$ 1,994.10	$ 2,200.00	$ (205.90)	91%
919	Pest Control - Lawn	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -		$ -	$ -	$ -	$ -	$ -	$ 1,400.00	$ (1,400.00)	
922	Maintenance - Grounds	$ 950.00	$ 971.26	$ 1,200.71	$ 2,998.18	$ 950.00	$ 7,070.15	$ 1,667.00	$ 1,667.00	$ 1,667.00	$ 1,667.00	$ 1,667.00	$ 1,667.00	$ 1,667.00	$ 18,739.15	$ 20,000.00	$ (1,260.85)	94%
923	Grounds Beautification Fund	$ -	$ -	$ -	$ -	$ -	$ -	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 1,169.00	$ 2,000.00	$ (831.00)	58%
924	Maintenance - Building	$ -	$ 166.17	$ 778.13	$ 2,758.22	$ -	$ 3,702.52	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 10,702.52	$ 12,000.00	$ (1,297.48)	89%
926	Maintenance - Elevator	$ 450.00	$ -	$ 345.59	$ 2,544.44	$ -	$ 3,340.03	$ 667.00	$ 667.00	$ 667.00	$ 667.00	$ 667.00	$ 667.00	$ 667.00	$ 8,009.03	$ 8,000.00	$ 9.03	100%
928	Maintenance - Pool	$ 38.68	$ 835.04	$ 216.96	$ 143.99	$ 212.72	$ 1,447.39	$ 792.00	$ 792.00	$ 792.00	$ 792.00	$ 792.00	$ 792.00	$ 792.00	$ 6,991.39	$ 9,500.00	$ (2,508.61)	74%
929	Pool Service - Monthly	$ -	$ 775.00	$ 775.00	$ 775.00	$ 775.00	$ 3,100.00	$ 775.00	$ 775.00	$ 775.00	$ 775.00	$ 775.00	$ 775.00	$ 775.00	$ 8,525.00	$ 9,300.00	$ (775.00)	92%
993	Pool Furnishings	$ -	$ -	$ 594.91	$ 69.23	$ -	$ 664.14	$ 208.00	$ 208.00	$ 208.00	$ 208.00	$ 208.00	$ 208.00	$ 208.00	$ 2,120.14	$ 2,500.00	$ (379.86)	85%
932	Taxes - Federal/State	$ -	$ -	$ -	$ -	$ -	$ -	$ 8.00	$ 8.00	$ 8.00	$ 8.00	$ 8.00	$ 8.00	$ 8.00	$ 56.00	$ 100.00	$ (44.00)	56%
934	Payroll Tax Expense	$ 219.88	$ 219.88	$ 219.90	$ 355.50	$ 214.34	$ 1,229.50	$ 192.00	$ 192.00	$ 192.00	$ 192.00	$ 192.00	$ 192.00	$ 192.00	$ 2,573.50	$ 2,300.00	$ 273.50	112%
936	Telephone	$ 93.66	$ 216.14	$ 170.95	$ 209.53	$ 138.57	$ 828.85	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 2,578.85	$ 3,000.00	$ (421.15)	86%
938	Cable TV and Internet	$ 2,224.45	$ 2,224.45	$ 2,224.45	$ 2,273.12	$ 2,224.45	$ 11,170.92	$ 2,167.00	$ 2,167.00	$ 2,167.00	$ 2,167.00	$ 2,167.00	$ 2,167.00	$ 2,167.00	$ 26,339.92	$ 26,000.00	$ 339.92	101%
939	Web Hosting	$ 61.74	$ 82.80	$ -	$ 63.00	$ -	$ 207.54	$ 125.00	$ 125.00	$ 125.00	$ 125.00	$ 125.00	$ 125.00	$ 125.00	$ 1,082.54	$ 1,500.00	$ (417.46)	72%
942	Utilities - Common (Electricity)	$ -	$ 594.06	$ 653.93	$ 673.88	$ 633.96	$ 2,555.83	$ 700.00	$ 700.00	$ 700.00	$ 700.00	$ 700.00	$ 700.00	$ 700.00	$ 7,455.83	$ 8,400.00	$ (944.17)	89%
944	Utilities - Unit 103	$ -	$ 100.21	$ 106.86	$ 112.55	$ 136.48	$ 456.10	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 1,856.10	$ 2,400.00	$ (543.90)	77%
946	Utilities - Water and Sewer	$ -	$ 509.46	$ 559.27	$ 648.56	$ 659.26	$ 2,376.55	$ 625.00	$ 625.00	$ 625.00	$ 625.00	$ 625.00	$ 625.00	$ 625.00	$ 6,751.55	$ 7,500.00	$ (748.45)	90%
947	Utilities - Common (Gas)	$ -	$ 2,988.83	$ 2,404.66	$ 715.59	$ 158.65	$ 6,267.73	$ 500.00	$ 175.00	$ 175.00	$ 175.00	$ 175.00	$ 200.00	$ 1,700.00	$ 9,367.73	$ 11,200.00	$ (1,832.27)	84%
953	Security	$ -	$ -	$ 122.93	$ 1,584.50	$ -	$ 1,707.43	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 5,207.43	$ 6,000.00	$ (792.57)	87%
961	Managers Mileage Expense	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 375.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 900.00	$ 900.00	$ -	100%
962	Manager's Residence	$ -	$ -	$ -	$ -	$ -	$ -	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 1,169.00	$ 2,000.00	$ (831.00)	58%
992	Unanticipated Expenses	$ 5,675.00	$ 1,250.00	$ -	$ -	$ -	$ 6,925.00	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 13,925.00	$ 12,000.00	$ 1,925.00	116%
995	Reserve Allocation	$ -	$ -	$ -	$ -	$ -	$ -		$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	
996	Reserve Interest Allocation	$ 229.91	$ 238.98	$ 273.82	$ 266.50	$ 276.65	$ 1,285.86	$ 200.00	$ 150.00	$ 150.00	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 2,235.86	$ -	$ 2,235.86	
	Total Ordinary Expense	**$ 44,000.60**	**$ 21,266.83**	**$ 19,577.17**	**$ 27,456.75**	**$ 72,523.83**	**$ 184,825.18**	**$ 15,838.00**	**$ 30,313.00**	**$ 15,463.00**	**$ 15,463.00**	**$ 15,413.00**	**$ 15,438.00**	**$ 16,938.00**	**$ 309,691.18**	**$ 298,786.00**	$ 10,905.18	$ (10,905.18)
							$ 184,825.18								$ 309,691.18			
	Net Ordinary Income	**$ 115,029.31**	**$ (9,827.85)**	**$ (8,103.35)**	**$ (15,990.25)**	**$ (60,840.44)**	**$ 20,267.42**	**$ (4,438.00)**	**$ (18,963.00)**	**$ (4,113.00)**	**$ (4,113.00)**	**$ (4,113.00)**	**$ (4,138.00)**	**$ (5,638.00)**	**$ (25,248.58)**	**$ -**	$ (25,248.58)	$ (25,248.58)
							$ 20,267.42											
	Other Income/Expense																	
	Other Income																	
616	2024 Special Assessment	$ -	$ 116,375.00	$ -	$ -	$ -	$ 116,375.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 116,375.00	$ -	$ 116,375.00	
618	2025 Structural Reserve Asmt	$ 39,060.00	$ -	$ -	$ -	$ -	$ 39,060.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 39,060.00	$ 39,060.00	$ -	
620	2025 Non-Structural Reserve Asmt	$ 10,500.00	$ -	$ -	$ -	$ -	$ 10,500.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 10,500.00	$ 10,500.00	$ -	
619	Special Assessment Interest	$ 588.30	$ 729.76	$ 785.85	$ 632.39	$ 557.47	$ 3,293.77	$ 200.00	$ 150.00	$ 150.00	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 4,243.77	$ -	$ 4,243.77	
605	Special Assessment Carryover	$ 154,694.30	$ -	$ -	$ -	$ -	$ 154,694.30	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 154,694.30	$ -	$ 154,694.30	
	Total Other Income	$ 204,842.60	$ 117,104.76	$ 785.85	$ 632.39	$ 557.47	$ 323,923.07	$ 200.00	$ 150.00	$ 150.00	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 324,873.07	$ 49,560.00	$ 275,313.07	
	Other Expense						$ 323,923.07								$ 324,873.07			
966	2024 Special Asmt Expense	$ 63,911.80	$ 49,520.29	$ 71,605.75	$ 47,271.05	$ 1,267.50	$ 233,576.39	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 233,576.39	$ -	$ 233,576.39	
967	2025 SIRS Assessment	$ 39,060.00	$ -	$ -	$ -	$ -	$ 39,060.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 39,060.00	$ 39,060.00	$ -	
969	2025 Non-Structural Reserve Exp	$ 10,500.00	$ -	$ -	$ -	$ -	$ 10,500.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 10,500.00	$ 10,500.00	$ -	
	Total Other Expense	$ 113,471.80	$ 49,520.29	$ 71,605.75	$ 47,271.05	$ 1,267.50	$ 283,136.39	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 283,136.39	$ 49,560.00	$ 233,576.39	
	Net Other Income	$ 91,370.80	$ 67,584.47	$ (70,819.90)	$ (46,638.66)	$ (710.03)	$ 40,786.68	$ 200.00	$ 150.00	$ 150.00	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 41,736.68	$ -	$ 41,736.68	
	Net Income	**$ 206,400.11**	**$ 57,756.62**	**$ (78,923.25)**	**$ (62,628.91)**	**$ (61,550.47)**	**$ 61,054.10**	**$ (4,238.00)**	**$ (18,813.00)**	**$ (3,963.00)**	**$ (3,963.00)**	**$ (4,013.00)**	**$ (4,038.00)**	**$ (5,538.00)**	**$ 16,488.10**	**$ -**	$ 16,488.10	
							$ 61,054.10								$ 16,488.10			
	Memo: Bank Balance - End of the Month																	
	Cash In Bank - Checking	$ 126,986.41	$ 36,086.58	$ 28,054.34	$ 11,487.02	$ 6,811.87												
	Money Market - Special Assess	$ 232,350.48	$ 317,329.85	$ 252,749.82	$ 212,352.21	$ 153,744.27												
		$ 359,336.89	$ 353,416.43	$ 280,804.16	$ 223,839.23	$ 160,556.14												
	Note: Month/Month Difference		$ (5,920.46)	$ (72,612.27)	$ (56,964.93)	$ (63,283.09)												
	Non-Structural Reserve	$ 15,068.01	$ 16,689.60	$ 16,708.28	$ 16,780.22	$ 16,853.93												
	Structural Reserve	$ 70,613.35	$ 77,689.60	$ 78,103.88	$ 78,509.44	$ 78,923.38												
		$ 85,681.36	$ 94,379.20	$ 94,812.16	$ 95,289.66	$ 95,777.31												
	Note: Month/Month Difference		$ 8,697.84	$ 432.96	$ 477.50	$ 487.65												
	Total Bank Balances	$ 445,018.25	$ 447,795.63	$ 375,616.32	$ 319,128.89	$ 256,333.45												
	Note: Month/Month Difference		$ 2,777.38	$ (72,179.31)	$ (56,487.43)	$ (62,795.44)												