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

ACCT NO.	REVENUES	Actuals: January	February	March	April	May	June	July	YTD Actuals	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	$ 250,925.95		$ 254,595.39	$ 235,682.39	$ 231,619.39	$ 227,506.39	$ 223,368.39				
	Ordinary Income/Expense																	
	Ordinary Income																	
601	Maintenance Fee Income	$ 158,800.00	$ 11,200.00	$ 11,200.00	$ 11,200.00	$ 11,200.00	$ 11,200.00	$ 19,400.00	$ 234,200.00	$ 11,200.00	$ 11,200.00	$ 11,200.00	$ 11,200.00	$ 11,200.00	$ 290,200.00	$ 291,000.00	$ (800.00)	100%
602	Reserve Assessments	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	
603	Interest Income	$ 229.91	$ 238.98	$ 273.82	$ 266.50	$ 276.65	$ 270.10	$ 281.09	$ 1,837.05	$ 150.00	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 2,437.05	$ 7,200.00	$ (4,762.95)	34%
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**	**$ 11,470.10**	**$ 19,681.09**	**$ 236,243.79**	**$ 11,350.00**	**$ 11,350.00**	**$ 11,300.00**	**$ 11,300.00**	**$ 11,300.00**	**$ 292,843.79**	**$ 298,786.00**	$ (5,942.21)	98%
									$ 236,243.79						$ 292,843.79			
	Ordinary Expenses																	
878	Depreciation	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	
900	Salary Manager	$ 2,083.34	$ 2,083.34	$ 2,083.34	$ 3,707.60	$ 2,083.34	$ 2,083.34	$ 2,083.34	$ 16,207.64	$ 2,083.00	$ 2,083.00	$ 2,083.00	$ 2,083.00	$ 2,083.00	$ 26,622.64	$ 25,000.00	$ 1,622.64	106%
902	Salary - Relief manager	$ -	$ -	$ -	$ 546.00	$ -	$ -	$ -	$ 546.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 1,381.00	$ 2,000.00	$ (619.00)	69%
903	Managers Health Insurance	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 3,850.00	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 6,600.00	$ 6,600.00	$ -	100%
905	Temporary Outside Labor	$ -	$ -	$ 182.00	$ -	$ -	$ 117.00	$ 351.00	$ 650.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 1,485.00	$ 2,000.00	$ (515.00)	74%
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	$ 4,658.00	$ -	$ 93,838.58	$ -	$ -	$ -	$ -	$ -	$ 93,838.58	$ 67,933.00	$ 25,905.58	138%
911	Insurance-Flood	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 14,850.00	$ -	$ -	$ -		$ 14,850.00	$ 14,850.00	$ -	100%
912	Accounting	$ -	$ 2,682.00	$ 622.00	$ 300.00	$ 300.00	$ 300.00	$ -	$ 4,204.00	$ 320.00	$ 320.00	$ 320.00	$ 320.00	$ 320.00	$ 5,804.00	$ 5,000.00	$ 804.00	116%
913	Legal	$ -	$ 52.00	$ 240.00	$ 80.00	$ 810.00	$ 1,080.00	$ 540.00	$ 2,802.00	$ 83.00	$ 83.00	$ 83.00	$ 83.00	$ 83.00	$ 3,217.00	$ 1,000.00	$ 2,217.00	322%
914	Licenses and Permits	$ 250.00	$ 144.00	$ 70.00	$ -	$ -	$ 256.08	$ -	$ 720.08	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 1,095.08	$ 900.00	$ 195.08	122%
915	Dues and Subscriptions	$ -	$ -	$ -	$ 49.99	$ -	$ -	$ -	$ 49.99	$ 8.00	$ 8.00	$ 8.00	$ 8.00	$ 8.00	$ 89.99	$ 100.00	$ (10.01)	90%
916	Office/Operational Expenses	$ -	$ 84.21	$ 208.76	$ 156.17	$ -	$ 275.72	$ 702.41	$ 1,427.27	$ 400.00	$ 400.00	$ 400.00	$ 400.00	$ 400.00	$ 3,427.27	$ 4,800.00	$ (1,372.73)	71%
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	$ -	$ -	$ -	$ -	$ -	$ 47.50	$ -	$ 47.50		$ -	$ -	$ -	$ -	$ 47.50	$ 1,400.00	$ (1,352.50)	3%
921	Tennis Court Repair/Maintenance	$ -	$ -	$ -	$ -	$ -	$ 137.39	$ -	$ 137.39	$ 100.00	$ 100.00	$ 100.00	$ 100.00	$ 100.00	$ 637.39	$ -	$ (637.39)	0%
922	Maintenance - Grounds	$ 950.00	$ 971.26	$ 1,200.71	$ 2,998.18	$ 950.00	$ 888.95	$ 1,892.21	$ 9,851.31	$ 1,667.00	$ 1,667.00	$ 1,667.00	$ 1,667.00	$ 1,667.00	$ 18,186.31	$ 20,000.00	$ (1,813.69)	91%
923	Grounds Beautification Fund	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 835.00	$ 2,000.00	$ (1,165.00)	42%
924	Maintenance - Building	$ -	$ 166.17	$ 778.13	$ 2,758.22	$ -	$ 176.19	$ -	$ 3,878.71	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 8,878.71	$ 12,000.00	$ (3,121.29)	74%
926	Maintenance - Elevator	$ 450.00	$ -	$ 345.59	$ 2,544.44	$ -	$ 1,071.75	$ 1,938.00	$ 6,349.78	$ 667.00	$ 667.00	$ 667.00	$ 667.00	$ 667.00	$ 9,684.78	$ 8,000.00	$ 1,684.78	121%
928	Maintenance - Pool	$ 38.68	$ 835.04	$ 216.96	$ 143.99	$ 212.72	$ 130.05	$ -	$ 1,577.44	$ 792.00	$ 792.00	$ 792.00	$ 792.00	$ 792.00	$ 5,537.44	$ 9,500.00	$ (3,962.56)	58%
929	Pool Service - Monthly	$ -	$ 775.00	$ 775.00	$ 775.00	$ 775.00	$ 775.00	$ 775.00	$ 4,650.00	$ 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	$ -	$ 158.07	$ 148.01	$ 970.22	$ 208.00	$ 208.00	$ 208.00	$ 208.00	$ 208.00	$ 2,010.22	$ 2,500.00	$ (489.78)	80%
932	Taxes - Federal/State	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 8.00	$ 8.00	$ 8.00	$ 8.00	$ 8.00	$ 40.00	$ 100.00	$ (60.00)	40%
934	Payroll Tax Expense	$ 219.88	$ 219.88	$ 219.90	$ 355.50	$ 214.34	$ 201.46	$ 201.46	$ 1,632.42	$ 192.00	$ 192.00	$ 192.00	$ 192.00	$ 192.00	$ 2,592.42	$ 2,300.00	$ 292.42	113%
936	Telephone	$ 93.66	$ 216.14	$ 170.95	$ 209.53	$ 138.57	$ 128.85	$ 254.75	$ 1,212.45	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 2,462.45	$ 3,000.00	$ (537.55)	82%
938	Cable TV and Internet	$ 2,224.45	$ 2,224.45	$ 2,224.45	$ 2,273.12	$ 2,224.45	$ 2,224.45	$ 2,224.45	$ 15,619.82	$ 2,167.00	$ 2,167.00	$ 2,167.00	$ 2,167.00	$ 2,167.00	$ 26,454.82	$ 26,000.00	$ 454.82	102%
939	Web Hosting	$ 61.74	$ 82.80	$ -	$ 63.00	$ -	$ 224.40	$ 5.40	$ 437.34	$ 125.00	$ 125.00	$ 125.00	$ 125.00	$ 125.00	$ 1,062.34	$ 1,500.00	$ (437.66)	71%
942	Utilities - Common (Electricity)	$ -	$ 594.06	$ 653.93	$ 673.88	$ 633.96	$ 683.83	$ 713.77	$ 3,953.43	$ 700.00	$ 700.00	$ 700.00	$ 700.00	$ 700.00	$ 7,453.43	$ 8,400.00	$ (946.57)	89%
944	Utilities - Unit 103	$ -	$ 100.21	$ 106.86	$ 112.55	$ 136.48	$ 127.14	$ 124.89	$ 708.13	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 1,708.13	$ 2,400.00	$ (691.87)	71%
946	Utilities - Water and Sewer	$ -	$ 509.46	$ 559.27	$ 648.56	$ 659.26	$ 536.21	$ 669.96	$ 3,582.72	$ 625.00	$ 625.00	$ 625.00	$ 625.00	$ 625.00	$ 6,707.72	$ 7,500.00	$ (792.28)	89%
947	Utilities - Common (Gas)	$ -	$ 2,988.83	$ 2,404.66	$ 715.59	$ 158.65	$ 6.08	$ 254.22	$ 6,528.03	$ 175.00	$ 175.00	$ 175.00	$ 200.00	$ 1,700.00	$ 8,953.03	$ 11,200.00	$ (2,246.97)	80%
	Security	$ -	$ -	$ 122.93	$ 1,584.50	$ -	$ 102.21	$ 2,429.09	$ 4,238.73	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 6,738.73	$ 6,000.00	$ 738.73	112%
961	Managers Mileage Expense	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 525.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 900.00	$ 900.00	$ -	100%
962	Manager's Residence	$ -	$ -	$ -	$ -	$ -	$ -	$ 215.63	$ 215.63	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 1,050.63	$ 2,000.00	$ (949.37)	53%
992	Unanticipated Expenses	$ 5,675.00	$ 1,250.00	$ -	$ -	$ -	o	$ -	$ 6,925.00	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 1,000.00	$ 11,925.00	$ 12,000.00	$ (75.00)	99%
995	Reserve Allocation	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	
996	Reserve Interest Allocation	$ 229.91	$ 238.98	$ 273.82	$ 266.50	$ 276.65	$ 270.10	$ 281.09	$ 1,837.05	$ 150.00	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 2,437.05	$ -	$ 2,437.05	
	Total Ordinary Expense	**$ 44,000.60**	**$ 21,266.83**	**$ 19,577.17**	**$ 27,456.75**	**$ 72,523.83**	**$ 17,284.77**	**$ 16,429.68**	**$ 218,539.63**	**$ 30,413.00**	**$ 15,563.00**	**$ 15,513.00**	**$ 15,538.00**	**$ 17,038.00**	**$ 312,604.63**	**$ 298,786.00**	$ 12,543.85	$ 13,818.63
									$ 218,539.63						$ 312,604.63			
	Net Ordinary Income	**$ 115,029.31**	**$ (9,827.85)**	**$ (8,103.35)**	**$ (15,990.25)**	**$ (60,840.44)**	**$ (5,814.67)**	**$ 3,251.41**	**$ 17,704.16**	**$ (19,063.00)**	**$ (4,213.00)**	**$ (4,213.00)**	**$ (4,238.00)**	**$ (5,738.00)**	**$ (19,760.84)**	**$ -**	$ (19,760.84)	$ (18,486.06)
									$ 17,704.16						$ (19,760.84)			
	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	$ 407.17	$ 418.03	$ 4,118.97	$ 150.00	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 4,718.97	$ -	$ 4,718.97	
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	$ 407.17	$ 418.03	$ 324,748.27	$ 150.00	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 325,348.27	$ 49,560.00	$ 275,788.27	
	Other Expense								$ 324,748.27						$ 325,348.27			
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)	$ 407.17	$ 418.03	$ 41,611.88	$ 150.00	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 42,211.88	$ -	$ 42,211.88	
	Net Income	**$ 206,400.11**	**$ 57,756.62**	**$ (78,923.25)**	**$ (62,628.91)**	**$ (61,550.47)**	**$ (5,407.50)**	**$ 3,669.44**	**$ 59,316.04**	**$ (18,913.00)**	**$ (4,063.00)**	**$ (4,113.00)**	**$ (4,138.00)**	**$ (5,638.00)**	**$ 22,451.04**	**$ -**	$ 22,451.04	
									$ 59,316.04						$ 22,451.04			
	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	$ 15,656.24	$ 18,265.95										
	Money Market - Special Assess	$ 232,350.48	$ 317,329.85	$ 252,749.82	$ 212,352.21	$ 153,744.27	$ 144,151.44	$ 144,519.47										
		$ 359,336.89	$ 353,416.43	$ 280,804.16	$ 223,839.23	$ 160,556.14	$ 159,807.68	$ 162,785.42										
	Note: Month/Month Difference		$ (5,920.46)	$ (72,612.27)	$ (56,964.93)	$ (63,283.09)	$ (748.46)	$ 2,977.74										
	Non-Structural Reserve	$ 15,068.01	$ 16,689.60	$ 16,708.28	$ 16,780.22	$ 16,853.93	$ 16,926.27	$ 17,000.40										
	Structural Reserve	$ 70,613.35	$ 77,689.60	$ 78,103.88	$ 78,509.44	$ 78,923.38	$ 79,890.14	$ 80,308.10										
		$ 85,681.36	$ 94,379.20	$ 94,812.16	$ 95,289.66	$ 95,777.31	$ 96,816.41	$ 97,308.50										
	Note: Month/Month Difference		$ 8,697.84	$ 432.96	$ 477.50	$ 487.65	$ 1,039.10	$ 492.09										
	Total Bank Balances	$ 445,018.25	$ 447,795.63	$ 375,616.32	$ 319,128.89	$ 256,333.45	$ 256,624.09	$ 260,093.92										
	Note: Month/Month Difference		$ 2,777.38	$ (72,179.31)	$ (56,487.43)	$ (62,795.44)	$ 290.64	$ 3,469.83										