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

ACCT NO.	REVENUES	Actuals: January	February	March	April	May	June	July	August	YTD Actuals	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		$ 243,564.20	$ 239,501.20	$ 220,388.20	$ 197,000.20				
	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	$ 11,200.00	$ 245,400.00	$ 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	$ 265.92	$ 2,102.97	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 2,552.97	$ 7,200.00	$ (4,647.03)	35%
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**	**$ 11,465.92**	**$ 247,709.71**	**$ 11,350.00**	**$ 11,300.00**	**$ 11,300.00**	**$ 11,300.00**	**$ 292,959.71**	**$ 298,786.00**	$ (5,826.29)	98%
										$ 247,709.71					$ 292,959.71			
	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	$ 2,083.34	$ 18,290.98	$ 2,083.00	$ 2,083.00	$ 2,083.00	$ 2,083.00	$ 26,622.98	$ 25,000.00	$ 1,622.98	106%
902	Salary - Relief manager	$ -	$ -	$ -	$ 546.00	$ -	$ -	$ -	$ -	$ 546.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 1,214.00	$ 2,000.00	$ (786.00)	61%
903	Managers Health Insurance	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 550.00	$ 4,400.00	$ 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	$ 182.00	$ 832.00	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 1,500.00	$ 2,000.00	$ (500.00)	75%
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	$ -	$ (647.00)	$ 93,191.58	$ -	$ 15,000.00	$ 17,750.00	$ (21,250.00)	$ 104,691.58	$ 67,933.00	$ 36,758.58	154%
911	Insurance-Flood	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 12,606.00	$ 12,606.00	$ -	$ -	$ -		$ 12,606.00	$ 14,850.00	$ (2,244.00)	85%
912	Accounting	$ -	$ 2,682.00	$ 622.00	$ 300.00	$ 300.00	$ 300.00	$ -	$ 478.00	$ 4,682.00	$ 320.00	$ 320.00	$ 320.00	$ 320.00	$ 5,962.00	$ 5,000.00	$ 962.00	119%
913	Legal	$ -	$ 52.00	$ 240.00	$ 80.00	$ 810.00	$ 1,080.00	$ 540.00	$ 820.25	$ 3,622.25	$ 83.00	$ 83.00	$ 83.00	$ 83.00	$ 3,954.25	$ 1,000.00	$ 2,954.25	395%
914	Licenses and Permits	$ 250.00	$ 144.00	$ 70.00	$ -	$ -	$ 256.08	$ -	$ -	$ 720.08	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 1,020.08	$ 900.00	$ 120.08	113%
915	Dues and Subscriptions	$ -	$ -	$ -	$ 49.99	$ -	$ -	$ -	$ -	$ 49.99	$ 8.00	$ 8.00	$ 8.00	$ 8.00	$ 81.99	$ 100.00	$ (18.01)	82%
916	Office/Operational Expenses	$ -	$ 84.21	$ 208.76	$ 156.17	$ -	$ 275.72	$ 702.41	$ 14.70	$ 1,441.97	$ 400.00	$ 400.00	$ 400.00	$ 400.00	$ 3,041.97	$ 4,800.00	$ (1,758.03)	63%
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	$ 537.39	$ -	$ (537.39)	0%
922	Maintenance - Grounds	$ 950.00	$ 971.26	$ 1,200.71	$ 2,998.18	$ 950.00	$ 888.95	$ 1,892.21	$ 950.00	$ 10,801.31	$ 1,667.00	$ 1,667.00	$ 1,667.00	$ 1,667.00	$ 17,469.31	$ 20,000.00	$ (2,530.69)	87%
923	Grounds Beautification Fund	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 167.00	$ 167.00	$ 167.00	$ 167.00	$ 668.00	$ 2,000.00	$ (1,332.00)	33%
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	$ 7,878.71	$ 12,000.00	$ (4,121.29)	66%
926	Maintenance - Elevator	$ 450.00	$ -	$ 345.59	$ 2,544.44	$ -	$ 1,071.75	$ 1,938.00	$ 400.00	$ 6,749.78	$ 667.00	$ 667.00	$ 667.00	$ 667.00	$ 9,417.78	$ 8,000.00	$ 1,417.78	118%
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	$ 4,745.44	$ 9,500.00	$ (4,754.56)	50%
929	Pool Service - Monthly	$ -	$ 775.00	$ 775.00	$ 775.00	$ 775.00	$ 775.00	$ 775.00	$ 775.00	$ 5,425.00	$ 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	$ 1,802.22	$ 2,500.00	$ (697.78)	72%
932	Taxes - Federal/State	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 8.00	$ 8.00	$ 8.00	$ 8.00	$ 32.00	$ 100.00	$ (68.00)	32%
934	Payroll Tax Expense	$ 219.88	$ 219.88	$ 219.90	$ 355.50	$ 214.34	$ 201.46	$ 201.46	$ 201.44	$ 1,833.86	$ 192.00	$ 192.00	$ 192.00	$ 192.00	$ 2,601.86	$ 2,300.00	$ 301.86	113%
936	Telephone	$ 93.66	$ 216.14	$ 170.95	$ 209.53	$ 138.57	$ 128.85	$ 254.75	$ 138.43	$ 1,350.88	$ 250.00	$ 250.00	$ 250.00	$ 250.00	$ 2,350.88	$ 3,000.00	$ (649.12)	78%
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	$ 2,224.45	$ 17,844.27	$ 2,167.00	$ 2,167.00	$ 2,167.00	$ 2,167.00	$ 26,512.27	$ 26,000.00	$ 512.27	102%
939	Web Hosting	$ 61.74	$ 82.80	$ -	$ 63.00	$ -	$ 224.40	$ 5.40	$ 83.40	$ 520.74	$ 125.00	$ 125.00	$ 1,625.00	$ 125.00	$ 2,520.74	$ 1,500.00	$ 1,020.74	168%
942	Utilities - Common (Electricity)	$ -	$ 594.06	$ 653.93	$ 673.88	$ 633.96	$ 683.83	$ 713.77	$ 783.60	$ 4,737.03	$ 700.00	$ 700.00	$ 700.00	$ 700.00	$ 7,537.03	$ 8,400.00	$ (862.97)	90%
944	Utilities - Unit 103	$ -	$ 100.21	$ 106.86	$ 112.55	$ 136.48	$ 127.14	$ 124.89	$ 135.30	$ 843.43	$ 200.00	$ 200.00	$ 200.00	$ 200.00	$ 1,643.43	$ 2,400.00	$ (756.57)	68%
946	Utilities - Water and Sewer	$ -	$ 509.46	$ 559.27	$ 648.56	$ 659.26	$ 536.21	$ 669.96	$ 771.61	$ 4,354.33	$ 625.00	$ 625.00	$ 625.00	$ 625.00	$ 6,854.33	$ 7,500.00	$ (645.67)	91%
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	$ 200.00	$ 1,700.00	$ 8,778.03	$ 11,200.00	$ (2,421.97)	78%
	Security	$ -	$ -	$ 122.93	$ 1,584.50	$ -	$ 102.21	$ 2,429.09	$ -	$ 4,238.73	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 6,238.73	$ 6,000.00	$ 238.73	104%
961	Managers Mileage Expense	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 75.00	$ 600.00	$ 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	$ 883.63	$ 2,000.00	$ (1,116.37)	44%
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	$ 10,925.00	$ 12,000.00	$ (1,075.00)	91%
995	Reserve Allocation	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	
996	Reserve Interest Allocation	$ 229.91	$ 238.98	$ 273.82	$ 266.50	$ 276.65	$ 270.10	$ 281.09	$ 265.92	$ 2,102.97	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 2,552.97	$ -	$ 2,552.97	
	Total Ordinary Expense	**$ 44,000.60**	**$ 21,266.83**	**$ 19,577.17**	**$ 27,456.75**	**$ 72,523.83**	**$ 17,284.77**	**$ 16,429.68**	**$ 22,891.44**	**$ 241,431.07**	**$ 15,563.00**	**$ 30,513.00**	**$ 34,788.00**	**$ (4,212.00)**	**$ 318,083.07**	**$ 298,786.00**	$ 18,222.29	$ 19,297.07
										$ 241,431.07					$ 318,083.07			
	Net Ordinary Income	**$ 115,029.31**	**$ (9,827.85)**	**$ (8,103.35)**	**$ (15,990.25)**	**$ (60,840.44)**	**$ (5,814.67)**	**$ 3,251.41**	**$ (11,425.52)**	**$ 6,278.64**	**$ (4,213.00)**	**$ (19,213.00)**	**$ (23,488.00)**	**$ 15,512.00**	**$ (25,123.36)**	**$ -**	$ (25,123.36)	$ (24,048.58)
										$ 6,278.64					$ (25,123.36)			
	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	$ 394.33	$ 4,513.30	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 4,963.30	$ -	$ 4,963.30	
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	$ 394.33	$ 325,142.60	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 325,592.60	$ 49,560.00	$ 276,032.60	
	Other Expense									$ 325,142.60					$ 325,592.60			
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	$ 394.33	$ 42,006.21	$ 150.00	$ 100.00	$ 100.00	$ 100.00	$ 42,456.21	$ -	$ 42,456.21	
	Net Income	**$ 206,400.11**	**$ 57,756.62**	**$ (78,923.25)**	**$ (62,628.91)**	**$ (61,550.47)**	**$ (5,407.50)**	**$ 3,669.44**	**$ (11,031.19)**	**$ 48,284.85**	**$ (4,063.00)**	**$ (19,113.00)**	**$ (23,388.00)**	**$ 15,612.00**	**$ 17,332.85**	**$ -**	$ 17,332.85	
										$ 48,284.85					$ 17,332.85			
	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	$ 7,486.39									
	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	$ 144,913.80									
		$ 359,336.89	$ 353,416.43	$ 280,804.16	$ 223,839.23	$ 160,556.14	$ 159,807.68	$ 162,785.42	$ 152,400.19									
	Note: Month/Month Difference		*$ (5,920.46)*	*$ (72,612.27)*	*$ (56,964.93)*	*$ (63,283.09)*	*$ (748.46)*	*$ 2,977.74*	*$ (10,385.23)*									
	Non-Structural Reserve	$ 15,068.01	$ 16,689.60	$ 16,708.28	$ 16,780.22	$ 16,853.93	$ 16,926.27	$ 17,000.40	$ 17,071.84									
	Structural Reserve	$ 70,613.35	$ 77,689.60	$ 78,103.88	$ 78,509.44	$ 78,923.38	$ 79,890.14	$ 80,308.10	$ 80,713.58									
		$ 85,681.36	$ 94,379.20	$ 94,812.16	$ 95,289.66	$ 95,777.31	$ 96,816.41	$ 97,308.50	$ 97,785.42									
	Note: Month/Month Difference		*$ 8,697.84*	*$ 432.96*	*$ 477.50*	*$ 487.65*	*$ 1,039.10*	*$ 492.09*	*$ 476.92*									
	Total Bank Balances	$ 445,018.25	$ 447,795.63	$ 375,616.32	$ 319,128.89	$ 256,333.45	$ 256,624.09	$ 260,093.92	$ 250,185.61									
	Note: Month/Month Difference		*$ 2,777.38*	*$ (72,179.31)*	*$ (56,487.43)*	*$ (62,795.44)*	*$ 290.64*	*$ 3,469.83*	*$ (9,908.31)*									

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