



Riverstone Homeowners Association, Inc.
Balance Sheet Comparison Report
As Of 9/30/2025

	<u>Balance</u> <u>9/30/2025</u>	<u>Balance</u> <u>7/31/2025</u>	<u>Change</u>
Assets			
<u>Cash-Foundation</u>			
10300 - Foundation Payments	\$207,972.63	\$207,963.95	\$8.68
10310 - Foundation ICS	\$715,161.22	\$714,384.82	\$776.40
10320 - Foundation CDARS	\$519,710.28	\$516,004.82	\$3,705.46
<u>Cash-Foundation Total</u>	\$1,442,844.13	\$1,438,353.59	\$4,490.54
<u>Cash-Operating</u>			
10100 - Operating Fund:AAB - Operating Account	(\$558,315.38)	(\$99,812.81)	(\$458,502.57)
10110 - Operating Fund:ICS - Operating Account DDA	\$771,737.30	\$1,957,014.45	(\$1,185,277.15)
10120 - Operating Fund:AAB - Pool/Construction Deposit	\$298,055.31	\$287,543.00	\$10,512.31
10130 - Operating Fund:Operating - Petty Cash -Debit	\$4,426.12	\$3,200.02	\$1,226.10
10140 - Operating Fund CDARS	\$1,066,508.72	\$1,059,684.74	\$6,823.98
<u>Cash-Operating Total</u>	\$1,582,412.07	\$3,207,629.40	(\$1,625,217.33)
<u>Cash-Reserves</u>			
10215 - Reserve/Replacement Fund:ICS - Reserve MM	\$2,654,669.93	\$2,677,868.33	(\$23,198.40)
10225 - Reserve/Replacement Fund:AAB - Reserve Account	\$0.00	\$0.00	\$0.00
10235 - Reserve/Replacement Fund CDARS	\$2,260,420.88	\$2,246,918.38	\$13,502.50
10245 - Reserve/Replacement Fund: ML 531-02323	\$3,876,987.99	\$3,837,365.49	\$39,622.50
<u>Cash-Reserves Total</u>	\$8,792,078.80	\$8,762,152.20	\$29,926.60
<u>Other Current Assets</u>			
13800 - Fixed Assets	\$119,956.00	\$119,956.00	\$0.00
13850 - Accumulated Depreciation	(\$92,788.00)	(\$92,788.00)	\$0.00
13900 - Prepaid Insurance	\$78,028.27	\$129,869.99	(\$51,841.72)
13950 - Prepaid Expenses	\$4,944.00	\$4,944.00	\$0.00
30410 - Due From Operating	(\$1,000.00)	(\$1,000.00)	\$0.00
<u>Other Current Assets Total</u>	\$109,140.27	\$160,981.99	(\$51,841.72)
<u>Accounts Receivable (A/R)</u>			
13100 - Assessment Receivable	\$795,767.99	\$890,336.13	(\$94,568.14)
13610 - Misc Income Receivable	\$89,965.43	\$213,476.66	(\$123,511.23)
13700 - Allowance for Doubtful Accounts	(\$41,869.93)	(\$44,582.98)	\$2,713.05
<u>Accounts Receivable (A/R) Total</u>	\$843,863.49	\$1,059,229.81	(\$215,366.32)
<u>Assets Total</u>	\$12,770,338.76	\$14,628,346.99	(\$1,858,008.23)
Liabilities and Equity			
<u>Accounts Payable (A/P)</u>			
30100 - Accounts Payable	\$21,616.88	\$17,753.87	\$3,863.01
30110 - Accounts Payable - Reserve	\$126,805.04	\$126,805.04	\$0.00
<u>Accounts Payable (A/P) Total</u>	\$148,421.92	\$144,558.91	\$3,863.01



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<u>Other Current Liabilities</u>			
30101 - Accrued Payroll	\$10,148.77	\$10,148.77	\$0.00
30102 - Accrued PTO	\$13,383.40	\$13,383.40	\$0.00
30103 - Accrued Expenses	\$7,600.32	\$7,600.32	\$0.00
30200 - Due to/from Foundation	\$0.00	\$0.00	\$0.00
30300 - Due to/from Commercial POA	(\$8,977.64)	\$1,042.43	(\$10,020.07)
30400 - Due to/from Reserve	\$0.00	\$0.00	\$0.00
30500 - Unearned Income	\$2,157,995.03	\$3,593,411.69	(\$1,435,416.66)
32000 - Construction/Pool Deposits	\$258,996.50	\$257,496.50	\$1,500.00
32800 - ClubHouse Security Deposits	\$32,480.00	\$24,013.00	\$8,467.00
33100 - Prepaid Assessments	\$142,444.94	\$111,728.01	\$30,716.93
<u>Other Current Liabilities Total</u>	<u>\$2,614,071.32</u>	<u>\$4,018,824.12</u>	<u>(\$1,404,752.80)</u>
<u>Retained Earnings</u>			
53000 - Retained Earnings - Foundation Payments	\$0.00	\$0.00	\$0.00
<u>Retained Earnings Total</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>
<u>Operating Retained Earnings</u>	\$1,979,247.25	\$1,979,247.25	\$0.00
<u>Reserve Retained Earnings</u>	\$7,005,944.52	\$7,005,944.52	\$0.00
<u>Operating Net Income</u>	\$1,199,812.36	\$1,326,433.27	(\$126,620.91)
<u>Reserve Net Income</u>	(\$177,158.61)	\$153,338.92	(\$330,497.53)
<u>Liabilities & Equity Total</u>	\$12,770,338.76	\$14,628,346.99	(\$1,858,008.23)



Riverstone Homeowners Association, Inc.
Budget Comparison Summary Report
9/1/2025 - 9/30/2025

	9/1/2025 - 9/30/2025			1/1/2025 - 9/30/2025			
	Actual	Budget	Variance	Actual	Budget	Variance	Annual Budget
Income							
Operating Income	\$855,773.36	\$763,054.11	\$92,719.25	\$7,273,235.82	\$7,108,057.08	\$165,178.74	\$9,604,617.13
Foundation Fund Income	\$29,236.75	\$37,617.48	(\$8,380.73)	\$289,408.00	\$320,238.17	(\$30,830.17)	\$435,372.03
Neighborhood Operating Income	\$0.00	\$166,614.13	(\$166,614.13)	\$2,002,232.50	\$1,499,527.17	\$502,705.33	\$1,999,364.43
Total Income	\$885,010.11	\$967,285.72	(\$82,275.61)	\$9,564,876.32	\$8,927,822.42	\$637,053.90	\$12,039,353.59
Expense							
General Property Maintenance	(\$28,079.02)	\$50,169.65	\$78,248.67	\$413,629.31	\$493,218.84	\$79,589.53	\$681,713.51
Landscaping	\$396,096.69	\$122,458.76	(\$273,637.93)	\$2,433,501.30	\$2,704,853.84	\$271,352.54	\$3,563,446.12
Lakes/Waterways	\$22,351.12	\$28,086.00	\$5,734.88	\$200,316.32	\$253,782.00	\$53,465.68	\$336,640.00
Pool & Buildings	\$21,871.17	\$22,222.11	\$350.94	\$537,055.80	\$532,744.68	(\$4,311.12)	\$582,298.77
Racquet Club	\$236.47	\$90.00	(\$146.47)	\$10,232.43	\$9,260.00	(\$972.43)	\$11,680.00
Utilities	\$209,539.02	\$198,906.31	(\$10,632.71)	\$1,188,779.24	\$1,157,347.23	(\$31,432.01)	\$1,453,007.23
General Recreation	\$49,327.95	\$44,059.47	(\$5,268.48)	\$479,961.39	\$422,402.18	(\$57,559.21)	\$588,084.15
Community Events/Functions	\$9,103.88	\$22,073.00	\$12,969.12	(\$66,592.56)	(\$49,244.00)	\$17,348.56	\$0.00
Compliance	\$28,826.64	\$35,853.70	\$7,027.06	\$318,777.70	\$340,585.15	\$21,807.45	\$491,046.36
Administrative Expenses	\$61,263.29	\$70,300.33	\$9,037.04	\$595,847.62	\$676,263.88	\$80,416.26	\$994,081.35
Professional Services	\$7,719.95	\$8,360.66	\$640.71	\$124,425.31	\$110,447.94	(\$13,977.37)	\$136,045.92
Member Communications	\$2,480.88	\$3,100.00	\$619.12	(\$4,496.18)	\$8,710.00	\$13,206.18	\$31,385.00
Insurance & Taxes	\$24,175.17	\$23,035.03	(\$1,140.14)	\$236,535.49	\$207,274.79	(\$29,260.70)	\$311,325.72
Other Operating Expenses	\$0.00	\$255,000.00	\$255,000.00	\$150,000.00	\$400,000.00	\$250,000.00	\$755,232.00
Neighborhood Operating Expense	\$125,912.24	\$57,190.88	(\$68,721.36)	\$1,263,487.70	\$1,434,755.75	\$171,268.05	\$1,619,569.43
Foundation Fund Expenses	\$15,000.00	\$0.00	(\$15,000.00)	\$455,809.00	\$440,809.00	(\$15,000.00)	\$440,809.00
Parks & Tennis	\$8,411.96	\$8,300.00	(\$111.96)	\$27,794.09	\$35,550.00	\$7,755.91	\$48,850.00
Total Expense	\$954,237.41	\$949,205.90	(\$5,031.51)	\$8,365,063.96	\$9,178,761.28	\$813,697.32	\$12,045,214.56
Operating Net Income	(\$69,227.30)	\$18,079.82	(\$87,307.12)	\$1,199,812.36	(\$250,938.86)	\$1,450,751.22	(\$5,860.97)
Reserve Income							
Reserve Fund Income	\$29,772.34	\$37,056.67	(\$7,284.33)	\$410,017.21	\$323,961.03	\$86,056.18	\$792,173.04
Capital Income	\$0.00	\$255,000.00	(\$255,000.00)	\$0.00	\$301,249.00	(\$301,249.00)	\$401,249.00
Neighborhood Reserve Fund Income	\$0.00	\$0.00	\$0.00	\$685,643.00	\$709,133.10	(\$23,490.10)	\$709,133.10
Total Reserve Income	\$29,772.34	\$292,056.67	(\$262,284.33)	\$1,095,660.21	\$1,334,343.13	(\$238,682.92)	\$1,902,555.14
Reserve Expense							
Reserve Expense	\$187,768.32	\$511,543.00	\$323,774.68	\$1,272,818.82	\$1,718,281.00	\$445,462.18	\$2,074,816.00
Total Reserve Expense	\$187,768.32	\$511,543.00	\$323,774.68	\$1,272,818.82	\$1,718,281.00	\$445,462.18	\$2,074,816.00
Reserve Net Income	(\$157,995.98)	(\$219,486.33)	\$61,490.35	(\$177,158.61)	(\$383,937.87)	\$206,779.26	(\$172,260.86)
Net Income	(\$227,223.28)	(\$201,406.51)	(\$25,816.77)	\$1,022,653.75	(\$634,876.73)	\$1,657,530.48	(\$178,121.83)