

COLLINGS LAKES CIVIC ASSOCIATION

SEPTEMBER Financial Reports

1. REPORTS

- a. Balance Sheet as of 09/31/25
- b. Cash Flow Report year to date
- c. Bank Account Totals as of 10/13/25
- d. Bank Reconciliation as of 9/31/25
- e. Delinquency Owners Report as of 09/31/25-**BOARD ONLY**



Balance Sheet

As of 9/30/2025, Accrual Basis

Prepared By: ACV Property
Management, LLC
680 U.S. Highway 130
Unit 9972
Hamilton, NJ 08650

Message

September 2025 Financial Report

Collings Lakes Civic Association

Assets

Current Asset

Accounts Receivable	835,546.00
Collings Lakes Civic Assoc - New Dam Assessment	416,660.69
Collings Lakes Civic Assoc. - New Debit/Expense	1,500.00
Collings Lakes Civic Assoc. - New Money Market	170,718.45
Collings Lakes Civic Assoc. - New Savings	5,052.59
Collings Lakes Civic Assoc.-New Games of Chance	5,446.76
Collings Lakes Civic Association - NEW Operating	333,642.85
Collings Lakes Civic Association - NEW Operating - Pending EFTs	167.00
Collings Lakes Civic Association-Line of Credit	20,574.96
Undeposited Funds	18,342.20
Total Current Asset	\$1,807,651.50

Total Assets

\$1,807,651.50

Liabilities

Current Liability

Accounts Payable	20,591.37
Prepayments	14,140.46
Total Current Liability	\$34,731.83

Total Liabilities

\$34,731.83

Equity

Net Income	255,792.01
Opening Balance Equity	863,243.23
Retained Earnings	653,884.43
Total Equity	\$1,772,919.67

Total Liabilities & Equity

\$1,807,651.50



Cash Flow Statement

Accrual basis, From 1/1/2025 to 10/13/2025, By Quarter

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September 2025 Financial Report

Collings Lakes Civic Association

Account	Q1-2025	Q2-2025	Q3-2025	10/1/2025 - 10/13/2025
Operating activities				
Net Income	\$419,605.26	\$91,631.95	(\$256,229.92)	(\$4,218.99)
Adjustments to Net Income				
Accounts Receivable	(175,368.87)	(27,627.42)	70,190.92	5,836.27
Accounts Payable	(467.88)	(1,710.44)	17,778.69	4,942.97
Prepayments	4,738.88	7,622.99	1,858.84	2,016.65
Net cash provided - Operating activities	\$248,507.39	\$69,917.08	(\$166,401.47)	\$8,576.90
Net increase (decrease) in cash	\$248,507.39	\$69,917.08	(\$166,401.47)	\$8,576.90
Cash as of period start	\$819,297.78	\$1,067,805.17	\$1,137,722.25	\$971,320.78
Cash as of period end	\$1,067,805.17	\$1,137,722.25	\$971,320.78	\$979,897.68



Account Summary

Checking Accounts

MAINTENANCE ACCOUNT

XXXXXXXX065-S01

\$343,356.02

Available Balance

\$354,217.60

Current Balance

GAMES OF CHANCE ACCOUNT

XXXXXXXX065-S02

\$5,446.76

Available Balance

\$5,446.76

Current Balance

DAM ASSESMENT FEES ACCO...

XXXXXXXX065-S03

\$416,660.69

Available Balance

\$416,660.69

Current Balance

MBS MONEY MARKET

XXXXXXXX065-S04

\$170,718.45

Available Balance

\$170,718.45

Current Balance

EXPENSE ACCOUNT

XXXXXXXX065-S05

\$1,535.02

Available Balance

\$1,535.02

Current Balance

Savings Accounts

SAVINGS

XXXXXXXX065-S00

\$5,027.59

Available Balance

\$5,052.59

Current Balance

Loans

Loan 5001004065-X703501

XXXXXXXXXX703501

\$30,025.80

Current Balance



Bank Reconciliation

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Bank account **Collings Lakes Civic Assoc - New Dam Assessment**

Statement ending date **9/30/2025**

Beginning balance	\$397,095.65
+ Cleared deposits	24,688.26
- Cleared withdrawals	(5,123.22)
Ending balance	\$416,660.69
+ Uncleared deposits	0.00
- Uncleared withdrawals	0.00
Book balance	\$416,660.69

Date	Number	Name	Memo	Amount
Beginning balance				\$397,095.65
Cleared				
+ Deposits				
9/30/2025			Dam Assessments	23,873.00
9/30/2025			Dividend	815.26
Total for Cleared deposits				\$24,688.26
- Withdrawals				
9/5/2025		American Heritage Credit Union	Loan Payment Sept 2025 - Loan Payment Sept 2025	(5,123.22)
Total for Cleared withdrawals				(\$5,123.22)
Total for Cleared deposits & withdrawals				\$19,565.04
Ending balance				\$416,660.69
Uncleared				
+ Deposits				
Total for Uncleared deposits				\$0.00
- Withdrawals				
Total for Uncleared withdrawals				\$0.00
Total for Uncleared deposits & withdrawals				\$0.00
Book balance				\$416,660.69



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Bank account **Collings Lakes Civic Assoc. - New Debit/Expense**

Statement ending date **9/30/2025**

Beginning balance	\$1,382.74
+ Cleared deposits	846.35
- Cleared withdrawals	(729.09)
Ending balance	\$1,500.00
+ Uncleared deposits	0.00
- Uncleared withdrawals	0.00
Book balance	\$1,500.00

Date	Number	Name	Memo	Amount
Beginning balance				\$1,382.74
Cleared				
+ Deposits				
9/7/2025			Refund for 7/30 Purchase	5.99
9/7/2025			Refund for 8/30 purchase	5.99
9/7/2025			Refund for 7/24 purchase	9.99
9/22/2025			Mobile Deposit - #152 Amazon Reimbursement	258.00
9/27/2025			Refund from 9/21 Purchase	46.45
9/29/2025			Board made transfer to expense account	519.93
Total for Cleared deposits				\$846.35
- Withdrawals				
9/5/2025		USPS	certified mailings - certified mailings	(32.89)
9/5/2025		AMAZON	Printer Paper Order - Printer Paper Order	(21.05)
9/6/2025		AMAZON	Inf for printer - Ink for printer	(115.16)
9/6/2025		USPS	Certified Mailings 9/6/25	(57.42)
9/9/2025		Avery	Labels for inkjet - Labels for inkjet	(19.33)
9/10/2025		USPS	certified mailings - certified mailings - lien letter	(10.48)
9/21/2025		Tractor Supply	Quick Locks - Quick locks to hold buoys in place on beach 2 & 3	(46.45)
9/22/2025		Harbor Freight	Buoy clips - buoy clips	(8.44)



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Date	Number	Name	Memo	Amount
9/22/2025		USPS	certified mailings - certified mailings	(23.74)
9/23/2025		QuickBooks	Sept 2025 Monthly Quickbook fees - Sept 2025 - INV 10001429122778	(115.00)
9/27/2025		USPS	certified mailings 9/27/25 - certified mailings 9/27/25	(69.54)
9/27/2025		Tractor Supply	Quick Locks - Quick locks to hold buoys in place on beach 2 & 3	(44.33)
9/27/2025		AMAZON	Board Purchase--reimbursement	(148.21)
9/29/2025		Zoom	INV 323510647 - Sept 28 - Oct 27	(17.05)
Total for Cleared withdrawals				(\$729.09)
Total for Cleared deposits & withdrawals				\$117.26
Ending balance				\$1,500.00
Uncleared				
+ Deposits				
Total for Uncleared deposits				\$0.00
- Withdrawals				
Total for Uncleared withdrawals				\$0.00
Total for Uncleared deposits & withdrawals				\$0.00
Book balance				\$1,500.00



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Bank account **Collings Lakes Civic Assoc. - New Money Market**

Statement ending date **9/30/2025**

Beginning balance	\$150,976.79
+ Cleared deposits	19,741.66
- Cleared withdrawals	0.00
Ending balance	\$170,718.45
+ Uncleared deposits	0.00
- Uncleared withdrawals	0.00
Book balance	\$170,718.45

Date	Number	Name	Memo	Amount
Beginning balance				\$150,976.79
Cleared				
+ Deposits				
9/30/2025		Late Fees		19,427.48
9/30/2025		Dividend		314.18
Total for Cleared deposits				\$19,741.66
- Withdrawals				
Total for Cleared withdrawals				\$0.00
Total for Cleared deposits & withdrawals				\$19,741.66
Ending balance				\$170,718.45
Uncleared				
+ Deposits				
Total for Uncleared deposits				\$0.00
- Withdrawals				
Total for Uncleared withdrawals				\$0.00
Total for Uncleared deposits & withdrawals				\$0.00
Book balance				\$170,718.45



Bank Reconciliation

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Bank account **Collings Lakes Civic Assoc. - New Savings**

Statement ending date **9/30/2025**

Beginning balance	\$5,051.92
+ Cleared deposits	0.67
- Cleared withdrawals	0.00
Ending balance	\$5,052.59
+ Uncleared deposits	0.00
- Uncleared withdrawals	0.00
Book balance	\$5,052.59

Date	Number	Name	Memo	Amount
Beginning balance				\$5,051.92
Cleared				
+ Deposits				
9/30/2025			Interest	0.67
Total for Cleared deposits				\$0.67
- Withdrawals				
Total for Cleared withdrawals				\$0.00
Total for Cleared deposits & withdrawals				\$0.67
Ending balance				\$5,052.59
Uncleared				
+ Deposits				
Total for Uncleared deposits				\$0.00
- Withdrawals				
Total for Uncleared withdrawals				\$0.00
Total for Uncleared deposits & withdrawals				\$0.00
Book balance				\$5,052.59



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Bank account **Collings Lakes Civic Assoc.-New Games of Chance**

Statement ending date **9/30/2025**

Beginning balance	\$5,446.76
+ Cleared deposits	0.00
- Cleared withdrawals	0.00
Ending balance	\$5,446.76
+ Uncleared deposits	0.00
- Uncleared withdrawals	0.00
Book balance	\$5,446.76

Date	Number	Name	Memo	Amount
Beginning balance				\$5,446.76
Cleared				
+ Deposits				
Total for Cleared deposits				\$0.00
- Withdrawals				
Total for Cleared withdrawals				\$0.00
Total for Cleared deposits & withdrawals				\$0.00
Ending balance				\$5,446.76
Uncleared				
+ Deposits				
Total for Uncleared deposits				\$0.00
- Withdrawals				
Total for Uncleared withdrawals				\$0.00
Total for Uncleared deposits & withdrawals				\$0.00
Book balance				\$5,446.76

Pending EFTs as of 9/30/2025

Name	Memo	Amount
		0.00
Total for Pending EFTs		\$0.00



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Name	Memo	Amount
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Bank account **Collings Lakes Civic Association - NEW Operating**

Statement ending date **9/30/2025**

Beginning balance	\$388,011.40
+ Cleared deposits	46,350.22
- Cleared withdrawals	(100,329.39)
Ending balance	\$334,032.23
+ Uncleared deposits	0.00
- Uncleared withdrawals	(389.38)
Book balance	\$333,642.85

Date	Number	Name	Memo	Amount
Beginning balance				\$388,011.40
Cleared				
+ Deposits				
8/29/2025	EFT			152.00
8/30/2025	CC			207.98
9/2/2025	CC			640.71
9/3/2025	EFT			501.91
9/4/2025	CC			104.99
9/4/2025	EFT			52.00
9/5/2025	EFT			873.75
9/6/2025	CC			515.03
9/9/2025			Deposit	11,054.25
9/11/2025	EFT			122.00
9/12/2025	EFT			1,266.00
9/13/2025	CC			53.50
9/15/2025	EFT			1,118.96
9/16/2025	EFT			484.00
9/17/2025	EFT			704.95
9/19/2025	EFT			252.00
9/22/2025	EFT			86.55
9/23/2025	EFT			212.88



Bank Reconciliation

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Date	Number	Name	Memo	Amount
9/24/2025	CC			176.31
9/25/2025	CC			1,031.90
9/26/2025			Remote Deposit	3,649.30
9/26/2025			Remote Deposit 2	22,999.71
9/27/2025	CC			89.54
Total for Cleared deposits				\$46,350.22
- Withdrawals				
9/2/2025		Signs by Dan	Invoice 4231 - Aluminum sign and posts	(90.00)
9/5/2025		Philadelphia Insurance Companies	Inv 2008346759 - 25-26 GL Poicy Invoice	(34,306.53)
9/11/2025	ACH	PayChex	Lifeguard--Payroll Taxes	(121.44)
9/11/2025	ACH	PayChex	Lifeguard Payroll 9/11/25	(503.24)
9/12/2025	ACH	PayChex	2025082107--General Ledger Reporting Service	(49.02)
9/13/2025	1012	The Seasonal Saw by Pop the Builder	Inv 0030 - lifeguard stands - 2 single wide lifeguard stands	(325.00)
9/19/2025		Atlantic City Electric	August 2025 - 7 -24-2025 to 8-22-2025	(14.50)
9/19/2025	EFT			(19,174.25)
9/24/2025	1015	The Seasonal Saw by Pop the Builder	Inv 0030 - lifeguard stands - 2 single wide lifeguard stands	(425.00)
9/26/2025	EFT			(1,500.00)
9/29/2025			Board made transfer to expense account	(519.93)
9/30/2025			Dam Assessments	(23,873.00)
9/30/2025			Late Fees	(19,427.48)
Total for Cleared withdrawals				(\$100,329.39)
Total for Cleared deposits & withdrawals				(\$53,979.17)
Ending balance				\$334,032.23

Uncleared

+ Deposits

Total for Uncleared deposits **\$0.00**

- Withdrawals

9/18/2025 1013 Court Officer Miller [REDACTED] (389.38)

Total for Uncleared withdrawals **(\$389.38)**



Bank Reconciliation

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Date	Number	Name	Memo	Amount
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Total for Uncleared deposits & withdrawals **(\$389.38)**

Book balance **\$333,642.85**

Pending EFTs as of 9/30/2025

Name	Memo	Amount
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		167.00
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Total for Pending EFTs **\$167.00**