



Financial Report Package

04/01/2022 to 04/30/2022

Prepared for

Kissing Camels Property Owners' Association

By

RowCal

Monthly Association Financials
RowCal Care Team Update



CLIENT DISCLOSURE FORM

To: Board of Directors, *Kissing Camels Property Owners' Association*

Please be informed the following CD's maturing date:

- *Safra Ntl Bank CD- 05.05.22*
- *Beal Bank CD- 06.15.22*

Date: 05/10/2022

Kissing Camels Property Owners' Association

Board of Directors

**Balance Sheet - Operating**Kissing Camels Property Owners' Association
End Date: 04/30/2022

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Assets**CASH - OPERATING**

10-1000-00	SouthState Bank - Operating 0480	\$160,848.33
10-1002-00	SouthState Bank - Debit Card 9008	1,620.52
10-1007-00	ML-Operating MMA 7405	168,175.50
10-1050-00	ML Operating ISA Account	141,254.00
10-1059-00	ML- Comenity Bank CD 05.13.22 .10%	200,000.00
10-1060-00	ML- Synchrony Bank CD 11.17.22 .20%	200,000.00

Total CASH - OPERATING:

\$871,898.35**CASH - RESERVES**

11-1100-00	SouthState Bank - Reserves 0483	364,491.06
11-1120-00	ML-Reserve ISA Account	86,618.00
11-1300-00	ML-Reserve MMA	200,436.61
11-1337-00	ML- Safra Ntl Bank CD 05.05.22 .10%	200,000.00
11-1338-00	ML- Beal Bank CD 06.15.22 .05%	200,000.00
11-1339-00	ML- UBS Bank CD 08.11.22 .15%	200,000.00
11-1341-00	ML- Colorado Fed Svgs CD 10.28.22 .15%	240,000.00
11-1342-00	ML- State Bank CD 12.06.22 .20%	200,000.00
11-1343-00	ML- BMW Bank N.A. CD 12.09.22 .25%	200,000.00
11-1344-00	ML-Charlotte NC CD 02.2023 0.75%	200,000.00
11-1345-00	ML- Goldman Sachs Bank CD 04.13.23 1.25%	200,000.00

Total CASH - RESERVES:

\$2,291,545.67**ACCOUNTS RECEIVABLE**

15-1500-00	Accounts Receivables	142,994.74
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Total ACCOUNTS RECEIVABLE:

\$142,994.74**PREPAID EXPENSES**

16-1600-00	Prepaid Insurance	8,440.00
16-1625-00	Security Deposit-Office	1,600.00

Total PREPAID EXPENSES:

\$10,040.00**PROPERTY, PLANT AND EQUIPMENT**

18-1860-00	Land	137,830.56
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Total PROPERTY, PLANT AND EQUIPMENT:

\$137,830.56**Total Assets:**\$3,454,309.32**Liabilities & Equity****CURRENT LIABILITIES**

20-2000-00	Accounts Payable	40,125.76
20-2500-00	Prepaid Assessments	36,392.97
20-2530-00	Builder Escrow Deposit	75,000.00
20-2540-00	Street Cut Deposit	63,495.00
20-2545-00	Permit Deposit	1,000.00
20-2600-00	Deferred Assessment Revenue	240,596.64

Total CURRENT LIABILITIES:

\$456,610.37**RESERVES**

30-3005-00	Reserves-Fiscal Year Contributions	355,089.20
30-3010-00	Reserves - FY Interest	1,160.39
30-3015-00	Impact Fee Contributions	50,747.25
30-3016-00	Platting Fee Contributions	103,650.00
30-3020-00	Reserves-Nature Trail/ Bench Contributions	1,300.00

**Balance Sheet - Operating**Kissing Camels Property Owners' Association
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30-3200-00	Undesignated Reserves	\$2,336,887.89	
30-3225-00	Reserve - Consulting/Studies	(22,697.50)	
30-3226-00	New Developments	(62,663.00)	
30-3230-00	Reserves - Concrete Repairs	(5,359.40)	
30-3240-00	Reserves - Asphalt Seal/Repair	(390,967.00)	
30-3255-00	Reserves - Traffic Speed Sign	(7,593.27)	
30-3265-00	Reserves - Security Equipment Upgrades	(58,610.60)	
30-3270-00	Reserve-Nature Trails	(1,963.29)	
30-3275-00	Reserve-Landscape Improvements	(7,435.00)	
Total RESERVES:			<u>\$2,291,545.67</u>
RETAINED EARNINGS			
39-3999-00	Retained Earnings	719,930.99	
Total RETAINED EARNINGS:			<u>\$719,930.99</u>
	Net Income Gain / Loss	(13,777.71)	
			<u>(\$13,777.71)</u>
Total Liabilities & Equity:			<u>\$3,454,309.32</u>



Reserve Schedule

Kissing Camels Property Owners' Association
04/01/2022 To 04/30/2022

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Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
Reserves-Fiscal Year Contributions	\$319,580.28	\$35,508.92	\$0.00	\$0.00	\$0.00	\$355,089.20
Reserves - FY Interest	\$940.50	\$219.89	\$0.00	\$0.00	\$0.00	\$1,160.39
Impact Fee Contributions	\$37,941.00	\$12,806.25	\$0.00	\$0.00	\$0.00	\$50,747.25
Platting Fee Contributions	\$103,650.00	\$0.00	\$0.00	\$0.00	\$0.00	\$103,650.00
Reserves-Nature Trail/ Bench Contributions	(\$200.00)	\$1,500.00	\$0.00	\$0.00	\$0.00	\$1,300.00
Reserve Accounts Payable	\$1,900.00	\$0.00	\$1,900.00	\$0.00	\$0.00	\$0.00
Undesignated Reserves	\$2,336,887.89	\$0.00	\$0.00	\$0.00	\$0.00	\$2,336,887.89
Reserve - Consulting/Studies	(\$17,697.50)	\$0.00	\$5,000.00	\$0.00	\$0.00	(\$22,697.50)
New Developments	(\$58,383.00)	\$0.00	\$4,280.00	\$0.00	\$0.00	(\$62,663.00)
Reserves - Concrete Repairs	(\$5,359.40)	\$0.00	\$0.00	\$0.00	\$0.00	(\$5,359.40)
Reserves - Asphalt Seal/Repair	(\$390,967.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$390,967.00)
Reserves - Traffic Speed Sign	(\$7,593.27)	\$0.00	\$0.00	\$0.00	\$0.00	(\$7,593.27)
Reserves - Security Equipment Upgrades	(\$58,610.60)	\$0.00	\$0.00	\$0.00	\$0.00	(\$58,610.60)
Reserve-Nature Trails	(\$1,963.29)	\$0.00	\$0.00	\$0.00	\$0.00	(\$1,963.29)
Reserve-Landscape Improvements	(\$7,435.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$7,435.00)
	\$2,252,690.61	\$50,035.06	\$11,180.00	\$0.00	\$0.00	\$2,291,545.67



Income Statement - Operating
 Kissing Camels Property Owners' Association
 04/30/2022

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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
INCOME							
INCOME							
4000-00 Assmnts-KCE	\$60,876.00	\$60,840.00	\$36.00	\$606,977.11	\$608,400.00	(\$1,422.89)	\$730,080.00
4005-00 Assmnts-Camels Ridge	16,560.00	16,380.00	180.00	164,545.00	163,800.00	745.00	196,560.00
4006-00 Assmnts-The Park	13,140.00	13,140.00	-	131,425.00	131,400.00	25.00	157,680.00
4007-00 Assmnts-Courtyard	5,580.00	5,580.00	-	55,800.00	55,800.00	-	66,960.00
4008-00 Assmnts-The Greens	6,012.00	5,940.00	72.00	60,145.00	59,400.00	745.00	71,280.00
4009-00 Assmnts-Signature Golf	3,384.00	3,060.00	324.00	29,952.00	30,600.00	(648.00)	36,720.00
4010-00 Assmnts-The Retreat	2,880.00	2,880.00	-	28,800.00	28,800.00	-	34,560.00
4015-00 Assmnts-KC Townhomes	706.32	783.33	(77.01)	7,298.64	7,833.30	(534.66)	9,400.00
4020-00 Assessments- Lots	11,160.00	6,840.00	4,320.00	82,144.00	68,400.00	13,744.00	82,080.00
TOTAL INCOME	\$120,298.32	\$115,443.33	\$4,854.99	\$1,167,086.75	\$1,154,433.30	\$12,653.45	\$1,385,320.00
USER FEE INCOME							
4255-00 Trash Income	-	-	-	250.00	-	250.00	-
4259-00 Extra Recycle	42.48	-	42.48	169.92	-	169.92	-
4260-00 Recycling Income	6,731.19	2,270.83	4,460.36	26,431.38	22,708.30	3,723.08	27,250.00
4261-00 Extra Toter	242.40	-	242.40	878.70	-	878.70	-
4262-00 Lot Mowing Income	2,565.00	-	2,565.00	5,035.00	-	5,035.00	-
TOTAL USER FEE INCOME	\$9,581.07	\$2,270.83	\$7,310.24	\$32,765.00	\$22,708.30	\$10,056.70	\$27,250.00
COLLECTION INCOME							
4300-00 Collection Processing Fees	(31.95)	166.67	(198.62)	918.10	1,666.70	(748.60)	2,000.00
4305-00 Late Fees & Interest	805.27	-	805.27	7,116.26	-	7,116.26	-
4315-00 Attorney Fees-Collections/Compli	-	-	-	1,845.00	-	1,845.00	-
4320-00 Compliance Fines	(1,000.00)	-	(1,000.00)	5,945.00	-	5,945.00	-
TOTAL COLLECTION INCOME	(\$226.68)	\$166.67	(\$393.35)	\$15,824.36	\$1,666.70	\$14,157.66	\$2,000.00
OTHER INCOME							
4415-00 Miscellaneous Income	-	-	-	1,367.49	-	1,367.49	-
4417-00 Holiday Fund	-	-	-	50.00	-	50.00	-
4420-00 KC5 LLC/Undev Lot	-	375.00	(375.00)	500.00	3,750.00	(3,250.00)	4,500.00
4421-00 Fortitude/129N	-	-	-	250.00	-	250.00	-
4422-00 Shared Services-GOGC	10,466.58	10,466.58	-	104,665.80	104,665.80	-	125,599.00
4423-00 Toll Brothers- Reimbursables	-	-	-	(2,297.13)	-	(2,297.13)	-
4424-00 Shared Expenses-KC TH	2,175.75	2,175.75	-	21,757.50	21,757.50	-	26,109.00
4426-00 Greens-Recycling Income	423.99	-	423.99	1,695.96	-	1,695.96	-
4428-00 Architectural Review Fees	500.00	833.33	(333.33)	17,820.00	8,333.30	9,486.70	10,000.00
4432-00 Platting Fees	-	-	-	103,650.00	-	103,650.00	-
4434-00 Sec Stickers Tag Inc	390.00	583.33	(193.33)	850.00	5,833.30	(4,983.30)	7,000.00
4438-00 Impact Fees	12,806.25	1,757.25	11,049.00	50,747.25	17,572.50	33,174.75	21,087.00
4440-00 Security Inc-GOGC	-	166.67	(166.67)	-	1,666.70	(1,666.70)	2,000.00
4448-00 Sec Income-Cathl Ridge	2,100.00	2,100.00	-	21,000.00	21,000.00	-	25,200.00
TOTAL OTHER INCOME	\$28,862.57	\$18,457.91	\$10,404.66	\$322,056.87	\$184,579.10	\$137,477.77	\$221,495.00
INVESTMENT INCOME							
4500-00 Interest Income - Operating	24.98	33.33	(8.35)	351.45	333.30	18.15	400.00
4505-00 Interest Income - Reserves	219.89	163.83	56.06	1,160.39	1,638.30	(477.91)	1,966.00
TOTAL INVESTMENT INCOME	\$244.87	\$197.16	\$47.71	\$1,511.84	\$1,971.60	(\$459.76)	\$2,366.00
TOTAL OPERATING INCOME	\$158,760.15	\$136,535.90	\$22,224.25	\$1,539,244.82	\$1,365,359.00	\$173,885.82	\$1,638,431.00
RESERVE ALLOCATIONS							
4610-00 Assessment Reserve Transfer	(35,508.92)	(35,508.92)	-	(355,089.20)	(355,089.20)	-	(426,107.00)
4615-00 Reserve Interest Transfer	(219.89)	(166.67)	(53.22)	(1,160.39)	(1,666.70)	506.31	(2,000.00)
4620-00 Impact Fees Allocation	(12,806.25)	(1,757.25)	(11,049.00)	(50,747.25)	(17,572.50)	(33,174.75)	(21,087.00)
4621-00 Platting Fee Allocation	-	-	-	(103,650.00)	-	(103,650.00)	-
TOTAL RESERVE ALLOCATIONS	(\$48,535.06)	(\$37,432.84)	(\$11,102.22)	(\$510,646.84)	(\$374,328.40)	(\$136,318.44)	(\$449,194.00)
TOTAL INCOME	\$110,225.09	\$99,103.06	\$11,122.03	\$1,028,597.98	\$991,030.60	\$37,567.38	\$1,189,237.00
EXPENSE							



Income Statement - Operating
 Kissing Camels Property Owners' Association
 04/30/2022

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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
ADMINISTRATIVE EXPENSES							
5000-00 General Administrative	\$-	\$-	\$-	\$5.00	\$-	(\$5.00)	\$-
5010-00 Meeting Expense	1,750.00	416.67	(1,333.33)	5,496.38	4,166.70	(1,329.68)	5,000.00
5012-00 Sec Sticker Tag Expense	-	350.00	350.00	400.88	3,500.00	3,099.12	4,200.00
5040-00 Bank Charges	-	33.33	33.33	306.00	333.30	27.30	400.00
5043-00 IT Support	-	166.67	166.67	1,340.00	1,666.70	326.70	2,000.00
5045-00 Collection Fee Expense	-	-	-	1,250.00	-	(1,250.00)	-
5060-00 Office Supplies	301.68	375.00	73.32	7,262.71	3,750.00	(3,512.71)	4,500.00
5061-00 ARC Expenses	-	-	-	5,028.25	-	(5,028.25)	-
5075-00 Website	615.16	1,400.00	784.84	9,718.09	14,000.00	4,281.91	16,800.00
5090-00 Rent	1,951.88	1,873.50	(78.38)	20,705.06	18,735.00	(1,970.06)	22,482.00
TOTAL ADMINISTRATIVE EXPENSES	\$4,618.72	\$4,615.17	(\$3.55)	\$51,512.37	\$46,151.70	(\$5,360.67)	\$55,382.00
COMMUNICATION EXPENSES							
5100-00 Postage & Shipping	266.53	291.67	25.14	1,561.64	2,916.70	1,355.06	3,500.00
5105-00 Print, Copies, & Scans	758.42	416.67	(341.75)	3,735.38	4,166.70	431.32	5,000.00
5110-00 Newsletter Services	1,506.46	583.33	(923.13)	5,964.86	5,833.30	(131.56)	7,000.00
TOTAL COMMUNICATION EXPENSES	\$2,531.41	\$1,291.67	(\$1,239.74)	\$11,261.88	\$12,916.70	\$1,654.82	\$15,500.00
INSURANCE EXPENSES							
5240-00 Workers Compensation	-	54.25	54.25	623.00	542.50	(80.50)	651.00
5300-00 Insurance - General Liability	-	669.08	669.08	7,764.00	6,690.80	(1,073.20)	8,029.00
5303-00 Crime Insurance Premiums	-	168.58	168.58	1,839.00	1,685.80	(153.20)	2,023.00
5305-00 D&O Insurance Premiums	3,179.00	229.17	(2,949.83)	3,179.00	2,291.70	(887.30)	2,750.00
TOTAL INSURANCE EXPENSES	\$3,179.00	\$1,121.08	(\$2,057.92)	\$13,405.00	\$11,210.80	(\$2,194.20)	\$13,453.00
UTILITIES							
5410-00 Water/Electric	1,255.51	1,250.00	(5.51)	12,843.23	12,500.00	(343.23)	15,000.00
5415-00 Trash Removal Service	7,360.06	7,466.67	106.61	74,565.53	74,666.70	101.17	89,600.00
5416-00 Recycling Service	2,462.88	2,270.83	(192.05)	23,587.60	22,708.30	(879.30)	27,250.00
5425-00 Telephone Service	349.50	208.33	(141.17)	2,269.76	2,083.30	(186.46)	2,500.00
5440-00 Stormwater Fees	(412.11)	-	412.11	-	-	-	-
TOTAL UTILITIES	\$11,015.84	\$11,195.83	\$179.99	\$113,266.12	\$111,958.30	(\$1,307.82)	\$134,350.00
LANDSCAPING							
6300-00 Landscape Contract	6,692.42	3,308.00	(3,384.42)	36,464.42	33,080.00	(3,384.42)	39,696.00
6305-00 Landscaping Maintenance & Repa	-	-	-	850.00	-	(850.00)	-
6315-00 Flowers	9,700.00	1,166.67	(8,533.33)	14,155.00	11,666.70	(2,488.30)	14,000.00
6320-00 Tree Maintenance	1,878.00	833.33	(1,044.67)	7,919.78	8,333.30	413.52	10,000.00
6325-00 Snow Removal	-	4,166.67	4,166.67	16,252.47	41,666.70	25,414.23	50,000.00
6330-00 Irrigation System	-	625.00	625.00	2,410.58	6,250.00	3,839.42	7,500.00
6340-00 Landscape Improvements	-	750.00	750.00	1,723.65	7,500.00	5,776.35	9,000.00
6460-00 Misc Grounds Repair	897.65	500.00	(397.65)	28,468.30	5,000.00	(23,468.30)	6,000.00
TOTAL LANDSCAPING	\$19,168.07	\$11,349.67	(\$7,818.40)	\$108,244.20	\$113,496.70	\$5,252.50	\$136,196.00
SECURITY							
6405-00 Guard Service Contract	35,147.57	37,916.67	2,769.10	361,461.89	379,166.70	17,704.81	455,000.00
6407-00 Guard Service-Vehicle	1,532.52	1,427.50	(105.02)	15,879.49	14,275.00	(1,604.49)	17,130.00
6410-00 Guard House Maintenance	-	83.33	83.33	-	833.30	833.30	1,000.00
6415-00 Guard Service Computer	-	83.33	83.33	396.43	833.30	436.87	1,000.00
6420-00 Guardhouse Utilities	336.54	333.33	(3.21)	3,653.10	3,333.30	(319.80)	4,000.00
6422-00 Guardhouse Misc	97.81	208.33	110.52	1,997.83	2,083.30	85.47	2,500.00
6425-00 Visitors Mgmt Software	1,100.00	1,208.33	108.33	10,375.00	12,083.30	1,708.30	14,500.00
6430-00 Cameras-Repair/Main	-	291.67	291.67	-	2,916.70	2,916.70	3,500.00
6435-00 Guardhouse Phone	349.60	375.00	25.40	3,975.58	3,750.00	(225.58)	4,500.00
6437-00 Guardhouse Supplies	102.31	166.67	64.36	2,069.99	1,666.70	(403.29)	2,000.00
TOTAL SECURITY	\$38,666.35	\$42,094.16	\$3,427.81	\$399,809.31	\$420,941.60	\$21,132.29	\$505,130.00



Income Statement - Operating
 Kissing Camels Property Owners' Association
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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
REPAIR AND MAINTENANCE							
6520-00 Holiday Lighting	\$105.00	\$1,750.00	\$1,645.00	\$21,712.58	\$17,500.00	(\$4,212.58)	\$21,000.00
6545-00 Electrical Repair	215.00	291.67	76.67	1,688.24	2,916.70	1,228.46	3,500.00
6560-00 Fence Repair & Maintenance	2,945.00	166.67	(2,778.33)	3,060.00	1,666.70	(1,393.30)	2,000.00
6605-00 Gate Repair & Access Control	-	1,000.00	1,000.00	13,191.00	10,000.00	(3,191.00)	12,000.00
6615-00 Lighting Contract	-	206.92	206.92	2,360.00	2,069.20	(290.80)	2,483.00
6735-00 Lot Mowing Expense	-	-	-	4,480.00	-	(4,480.00)	-
6757-00 Drainage Clean Out	-	583.33	583.33	3,500.00	5,833.30	2,333.30	7,000.00
6765-00 Sidewalk/Concrete Repair & Main	-	250.00	250.00	-	2,500.00	2,500.00	3,000.00
6770-00 Street Sign Repair & Maintenance	-	166.67	166.67	877.02	1,666.70	789.68	2,000.00
6775-00 Safety Sign Repair & Maintenance	562.50	166.67	(395.83)	2,027.91	1,666.70	(361.21)	2,000.00
6900-00 Contingency	-	166.67	166.67	-	1,666.70	1,666.70	2,000.00
TOTAL REPAIR AND MAINTENANCE	\$3,827.50	\$4,748.60	\$921.10	\$52,896.75	\$47,486.00	(\$5,410.75)	\$56,983.00
ROADS							
6786-00 Power Sweeping	-	500.00	500.00	-	5,000.00	5,000.00	6,000.00
6794-00 Street Striping	-	-	-	585.00	-	(585.00)	-
6796-00 Street Repair	-	416.67	416.67	850.00	4,166.70	3,316.70	5,000.00
TOTAL ROADS	\$-	\$916.67	\$916.67	\$1,435.00	\$9,166.70	\$7,731.70	\$11,000.00
PROFESSIONAL SERVICES							
7000-00 Audit & Tax Services	6,765.43	458.33	(6,307.10)	7,677.43	4,583.30	(3,094.13)	5,500.00
7020-00 Legal - General	189.54	250.00	60.46	5,721.50	2,500.00	(3,221.50)	3,000.00
7021-00 Legal-Collection	584.54	166.67	(417.87)	2,449.54	1,666.70	(782.84)	2,000.00
7022-00 Legal- WM492	-	-	-	2,229.50	-	(2,229.50)	-
7023-00 Legal- IN844	-	-	-	49,639.20	-	(49,639.20)	-
7024-00 Legal- 730RD	-	-	-	11,695.00	-	(11,695.00)	-
7500-00 Professional Management Fees	15,250.00	15,250.00	-	152,500.00	152,500.00	-	183,000.00
TOTAL PROFESSIONAL SERVICES	\$22,789.51	\$16,125.00	(\$6,664.51)	\$231,912.17	\$161,250.00	(\$70,662.17)	\$193,500.00
CONSULTING SERVICES							
7110-00 Consulting - ACC	5,965.00	3,494.17	(2,470.83)	54,322.00	34,941.70	(19,380.30)	41,930.00
7118-00 EGTF-Land Developmt	-	1,140.00	1,140.00	-	11,400.00	11,400.00	13,680.00
7120-00 Consulting - Other	300.00	833.33	533.33	2,783.50	8,333.30	5,549.80	10,000.00
TOTAL CONSULTING SERVICES	\$6,265.00	\$5,467.50	(\$797.50)	\$57,105.50	\$54,675.00	(\$2,430.50)	\$65,610.00
TAXES							
9000-00 Federal Income Tax	-	-	-	1,527.39	-	(1,527.39)	-
TOTAL TAXES	\$-	\$-	\$-	\$1,527.39	\$-	(\$1,527.39)	\$-
TOTAL OPERATING EXPENSE	\$112,061.40	\$98,925.35	(\$13,136.05)	\$1,042,375.69	\$989,253.50	(\$53,122.19)	\$1,187,104.00
NET OPERATING INCOME	(\$1,836.31)	\$177.71	(\$2,014.02)	(\$13,777.71)	\$1,777.10	(\$15,554.81)	\$2,133.00
TOTAL EXPENSE	\$112,061.40	\$98,925.35	(\$13,136.05)	\$1,042,375.69	\$989,253.50	(\$53,122.19)	\$1,187,104.00
NET INCOME:	(\$1,836.31)	\$177.71	(\$2,014.02)	(\$13,777.71)	\$1,777.10	(\$15,554.81)	\$2,133.00