



Statement of Cash Flows

September 2026 and year to date through September 30

ACCRUAL BASIS | USD

ENDING BANK CASH

\$84,332.50

Excludes \$100,000 in CDs

YTD CASH INCREASE

\$20,194.50

After CD purchases

SEPTEMBER INCREASE

\$4,650.50

No CD purchases this month

Cash movements reconciled to the balance sheet

Operating activities	September	YTD
Net change in fund balances	4,100.50	40,904.50
Change in assessments receivable	400.00	(600.00)
Change in prepaid insurance	350.00	(400.00)
Change in accounts payable	(100.00)	200.00
Change in prepaid assessments	(100.00)	90.00
Net cash from operating activities	4,650.50	40,194.50

Investing and cash reconciliation	September	YTD
Purchase of certificates of deposit	0.00	(20,000.00)
Net change in bank cash	4,650.50	20,194.50
Beginning bank cash	79,682.00	64,138.00
Ending bank cash	84,332.50	84,332.50

What changed?

The HOA generated \$40,194.50 of bank cash from operating activities year to date and placed \$20,000 into CDs. Bank cash increased by \$20,194.50. Transfers between checking and savings do not change total bank cash.

Indirect method. CDs in this illustration have original terms exceeding three months and are classified as investments. No financing activities occurred.