Monthly Financial Reporting

For the Period July 1, 2025 to July 31, 2025

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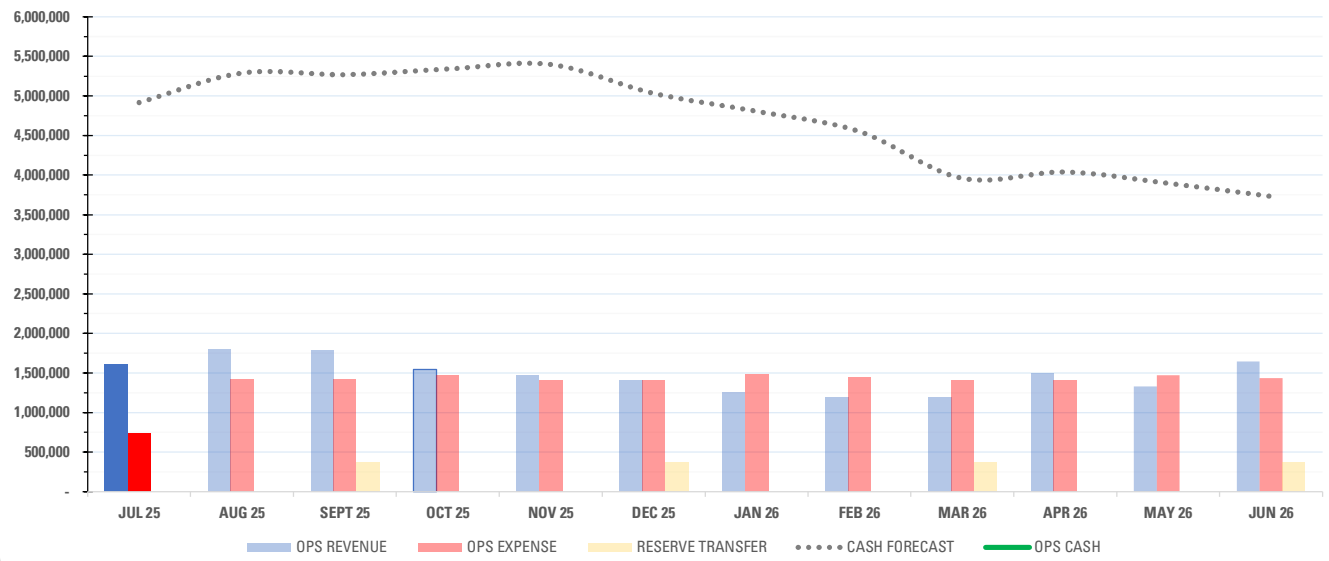
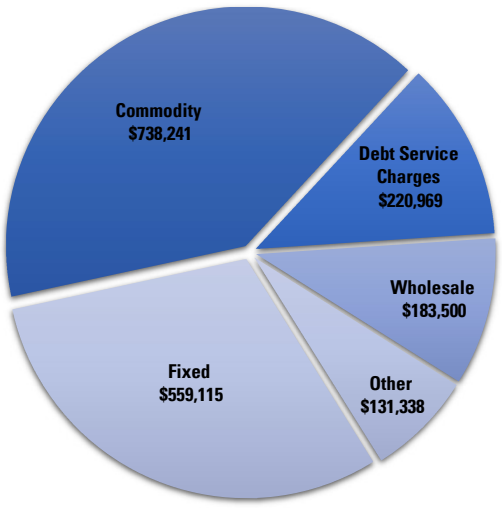
Amador Water Agency
Water Dashboard (Unaudited)
For the Period July 1, 2025 to July 31, 2025

Water Operations Unrestricted Cash Flow



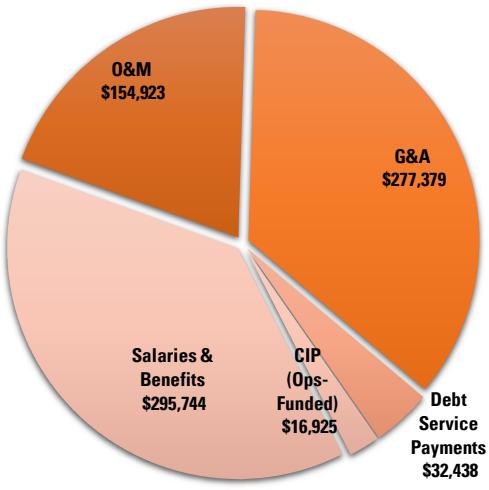
Operating Cash	Operating Cash Forecast
$4,722,463	$4,916,338

Water Revenue



Revenue YTD	% Budget
$1,612,193	9.0%

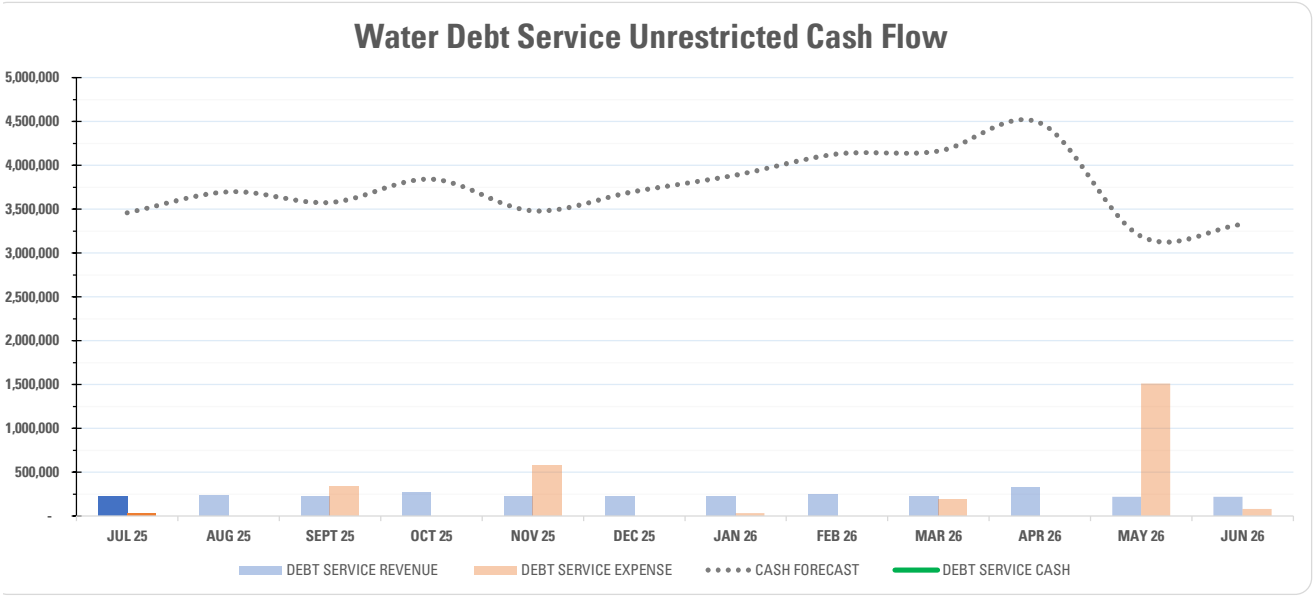
Water Expense



Budget Target	Expense YTD	% Budget
8.33%	$744,971	4.3%

**No assurance provided on financial statements. Financial statements do not include a statement of cash flows. Substantially all disclosures required by accounting principles generally accepted in the United States not included. Any projections, plans or other forward-looking statements included in the information in these financial statements are subject to a variety of uncertainties that could cause any actual plans or results to differ materially from any such statement. The information herein is not intended to be used by investors or potential investors in considering the purchase or sale of the Agency's bonds, notes or other obligations and investors and potential investors should rely only on information filed by the Agency on the Municipal Securities Rulemaking Board's Electronic Municipal Market Access System for municipal securities disclosures maintained on the World Wide Web at https://emma.msrb.org/.*

Amador Water Agency
Water Dashboard (Unaudited)
For the Period July 1, 2025 to July 31, 2025



Debt Service Cash	Debt Service Cash Forecast
$3,914,418	$3,458,585

UNRESTRICTED CASH

Unrestricted Cash	Actual Funding Level	Target Funding Level	(Under)/Over Funded	% Funded
Debt Service Cash	$ 3,914,418	$ 2,850,480	$ 1,063,938	137%
Operating Cash	$ 4,722,463	$ -	$ 4,722,463	
Total Unrestricted Cash	**$ 8,636,881**	**$ 2,850,480**	**$ 5,786,401**	137%

POLICY RESERVES

Policy Reserve	Actual Funding Level	Max Policy Funding Level	(Under)/Over Funded	% Funded
Operating Reserve	$ 398,376	$ 7,005,900	$ (6,607,524)	6%
Capital Replacement Reserve	$ 1,091,828	$ 993,866	$ 97,962	110%
Emergency Reserve	$ 135,138	$ 500,000	$ (364,862)	27%
Rate Stabilization Reserve	$ 608,182	$ 1,000,000	$ (391,818)	61%
Total	$ 2,233,524	$ 9,499,766	$ (7,266,242)	24%

TOTAL CASH BALANCES

Operating Cash	Debt Service Cash	Restricted Cash [1]	2024 Bond Cash	Total Water Cash
$4,722,463	$3,914,418	$7,414,667	$16,720,379	$32,771,927

1) Restricted cash consists of capacity fee reserves, Community Facilities District reserves and cash held with trustee. These are not used for general operations and are not included or shown on the Unrestricted Cash Flow chart above.

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Amador Water Agency
Water Operations (Unaudited)
For the Period July 1, 2025 to July 31, 2025

Schedule B

		A	B	C	D = C - B	E = B / C
		FY 26 July	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (8.33%)
1	**OPERATING REVENUE**					
2	Fixed Service Charges	$ 559,115	$ 559,115	$ 6,913,000	$ 6,353,885	8.1%
3	Commodity Sales	738,241	738,241	6,871,000	6,132,759	10.7%
4	Wholesale	183,500	183,500	1,682,000	1,498,500	10.9%
5	Customer Charges	9,804	9,804	276,000	266,196	3.6%
6	Uncollectable Accounts	-	-	(39,300)	39,300	0.0%
7	**TOTAL OPERATING REVENUE**	**1,490,659**	**1,490,659**	**15,702,700**	**14,212,041**	**9.5%**
8	**OPERATING EXPENSE**					
9	**Salaries and Benefits**					
10	Employee Wages	152,162	152,162	4,666,000	4,513,838	3.3%
11	Health Benefits	37,787	37,787	1,052,000	1,014,213	3.6%
12	CalPERS Retirement	12,551	12,551	373,600	361,049	3.4%
13	CalPERS Unfunded Accrued Liability	60,380	60,380	559,700	499,320	10.8%
14	Payroll Taxes	11,331	11,331	337,200	325,869	3.4%
15	Retiree Health	15,628	15,628	194,900	179,272	8.0%
16	Other Benefits	5,905	5,905	138,800	132,895	4.3%
17	**Total Salaries & Benefits**	**295,744**	**295,744**	**7,322,200**	**7,026,456**	**4.0%**
18	**Operations & Maintenance**					
19	Water System Maintenance	29,842	29,842	517,700	487,858	5.8%
20	Repair & Replacement Expense	1,475	1,475	677,400	675,925	0.2%
21	Treatment Expense	22,928	22,928	633,800	610,872	3.6%
22	Operating Electricity	38,747	38,747	738,300	699,553	5.2%
23	Vehicles and Equipment	25,399	25,399	416,600	391,201	6.1%
24	Transmission and Distribution	15,261	15,261	153,800	138,539	9.9%
25	Operating Facilities	18,792	18,792	253,200	234,408	7.4%
26	Permits and Fees	2,479	2,479	100,800	98,321	2.5%
27	Capital Purchases	-	-	150,000	150,000	0.0%
28	Cathodic Protection Program	-	-	350,000	350,000	0.0%
29	**Total Operations & Maintenance**	**154,923**	**154,923**	**3,991,600**	**3,836,677**	**3.9%**
30	**General & Administrative**					
31	Professional Services	7,699	7,699	850,100	842,402	0.9%
32	Grant / Water Transfers Consulting	554	554	63,000	62,446	0.9%
33	Insurance	37,570	37,570	339,500	301,930	11.1%
34	Customer Service and Billing	26,990	26,990	255,800	228,810	10.6%
35	Office Equipment and Supplies	115,437	115,437	353,900	238,463	32.6%
36	Administrative Office Maintenance	11,831	11,831	231,300	219,469	5.1%
37	Information Technology	12,666	12,666	149,600	136,934	8.5%
38	Legal Fees	-	-	73,700	73,700	0.0%
39	Dues and Memberships	33,819	33,819	65,800	31,981	51.4%
40	Board of Directors	28,089	28,089	114,200	86,111	24.6%
41	Safety, Training and Conferences	998	998	149,100	148,102	0.7%
42	Outreach, Publications and Advertising	1,026	1,026	52,000	50,974	2.0%
43	**Total General & Administrative**	**276,679**	**276,679**	**2,698,000**	**2,421,321**	**10.3%**
44	**TOTAL OPERATING EXPENSE**	**727,346**	**727,346**	**14,011,800**	**13,284,454**	**5.2%**
45	**NET OPERATING INCOME / (LOSS)**	**763,313**	**763,313**	**1,690,900**	**927,587**	
46	**NON-OPERATING INCOME / (EXPENSE)**					
47	Outside Service Contracts (Net)	-	-	221,000	221,000	0.0%
48	Property Tax	-	-	352,000	352,000	0.0%
49	Developer Fees	2,416	2,416	80,000	77,584	3.0%
50	Other Non-Operating Revenue	993	993	124,500	123,507	0.8%
51	Interest Revenue	118,125	118,125	1,242,000	1,123,875	9.5%
52	Miscellaneous Expense	(700)	(700)	(12,800)	(12,100)	5.5%
53	**NET NON-OPERATING INCOME / (LOSS)**	**120,834**	**120,834**	**2,006,700**	**1,885,866**	**6.0%**
54	**NET INCOME / (LOSS)**	**884,147**	**884,147**	**3,697,600**	**2,813,453**	
55	Transfer Out - Capital Projects	(16,925)	(16,925)	(3,173,570)	(3,156,645)	0.5%
56	Transfer Out - Debt Service	-	-	-	-	0.0%
57	**INCREASE / (DECREASE) TO CASH RESERVES**	**$ 867,222**	**$ 867,222**	**$ 524,030**	**$ (343,192)**	

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Amador Water Agency
Monthly Financial Reporting
For the Period July 1, 2025 – July 31, 2025

Schedule B: Water Operations (Unaudited)

Schedule B displays financial reporting information for Water Operations during fiscal year (FY) 26. Column (A) represents current month activity for FY 26. Column (B) displays year-to-date (YTD) activity for FY 26 as of the end of the reporting month. Column (C) displays the FY 26 adjusted budget. Column (D) compares YTD activity to the FY 26 adjusted budget and column (E) represents the YTD activity as a percentage of the adjusted budget.

Operating Revenue – Total operating revenue is at 9.5% of budget.

- **Line 3 Commodity Sales** is trending over budget due to increased usage during Summer months.
- **Line 4 Wholesale** is trending over budget due to increased usage during Summer months.
- **Line 6 Uncollectable Accounts** is trending under budget due to no balances determined to be uncollectable in the month of July 2025.

Operating Expense – Total operating expense is at 5.2% of budget.

- **Line 24 Transmission and Distribution** is trending over budget due to timing of Underground Service Alert fee.
- **Line 33 Insurance** is trending over budget due to timing of property/liability payment.
- **Line 34 Customer Service and Billing** is trending over budget due to Civic Pay annual subscription payment in July.
- **Line 35 Office Equipment and Sales** is trending over budget due to the payoff of a plotter lease.
- **Line 39 Dues and Memberships** is trending over budget due to the timing of dues and memberships for the new FY.
- **Line 40 Board of directors** is trending over budget due to timing of annual prepaid license fees.

Non-Operating Income / (Expense) – Non-Operating Income / (Expense) is at 6% of budget.

- **Line 47 Contract Service Reimbursements** can trend over or under YTD expectations due to the timing of related costs and invoicing for contract services provided to outside agencies.
- **Line 48 Property Tax** receipts are generally received in November, December, April, and May which can cause this line item to trend over or under expected YTD%.
- **Line 49 Developer Fees** include meter set fees and engineering and inspection fees. The timing of these fees is difficult to predict, and this line item can trend over or under expected YTD%.
- **Line 50 Other Non-Operating Revenue** is budgeted primarily for the receipt of an annual payment from Pacific Gas & Electric. This payment relates to unused energy to pump water into the Amador Canal at the Electra Powerhouse. When the Agency does not use this energy and Pacific Gas & Electric is able to utilize this energy it results in a credit and eventual payment to the Agency.
- **Line 51 Interest Revenue** is trending over budget due to higher than anticipated interest rates and the 2024 bond proceeds invested in CAMP.
- **Line 52 Miscellaneous Expense** is trending over budget due to higher than anticipated property tax admin costs.

Net Income / (Loss) – As of July 2025, net income is $884,147.

Increase / (Decrease) to Reserves – As of July 2025, unrestricted cash reserves for water operations is estimated to have increased by $811,645 through the reporting month.

Amador Water Agency
Water Debt Service (Unaudited)
For the Period July 1, 2025 to July 31, 2025

Schedule C

		A	B	C	D = C-A	E = D/A
		FY 26 July	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (8.33%)
1	**FUNDING SOURCES**					
2	Debt Service Charges - AWS	$ 168,659	$ 168,659	$ 2,011,200	$ 1,842,541	8.4%
3	Debt Service Charges - La Mel Heights	952	952	11,400	10,448	8.4%
4	Debt Service Charges - Camanche	2,183	2,183	26,100	23,917	8.4%
5	Debt Service Charges - CAWP	49,050	49,050	588,300	539,250	8.3%
6	Debt Service Charges - Ridge Cluster	124	124	42,300	42,176	0.3%
7	City of Plymouth Reimbursement	-	-	149,200	149,200	0.0%
8	Transfer In - Ridge Cluster Debt Reserve	-	-	78,200	78,200	0.0%
9	Transfer In - CFD No.1	-	-	121,590	121,590	0.0%
10	Transfer In - Debt Service Charges Reserve	-	-	-	-	0.0%
11	Transfer In - Water Operations	-	-	-	-	0.0%
12	Capitalized Interest	-	-	1,022,250	1,022,250	0.0%
13	Takeout Financing	-	-	20,445,000	20,445,000	0.0%
14	**TOTAL FUNDING SOURCES**	**220,969**	**220,969**	**24,495,540**	**24,274,571**	**0.9%**
15	**DEBT SERVICE PAYMENTS**					
16	**Principal**					
17	BNY Mellon Bond Series 2016A - Principal	-	-	1,120,000	1,120,000	0.0%
18	GSL COP USDA - Principal	-	-	150,000	150,000	0.0%
19	Pioneer Phase III USDA - Principal ($3M)	-	-	63,000	63,000	0.0%
20	Pioneer Phase III USDA - Principal ($1.9M)	-	-	41,000	41,000	0.0%
21	Ione Hydro State of CA CEC - Principal	-	-	151,300	151,300	0.0%
22	Ridge Cluster DWR/SWRCB - Principal	-	-	110,900	110,900	0.0%
23	Tanner Hydro Amador County - Principal	18,750	18,750	82,100	63,350	22.8%
24	Environ Review Amador County - Principal	8,079	8,079	32,600	24,521	24.8%
25	2024 Bonds - Principal	-	-	20,445,000	20,445,000	0.0%
26	**Total Principal**	**26,829**	**26,829**	**22,195,900**	**22,169,071**	**0.1%**
27	**Interest**					
28	BNY Mellon Bond Series 2016A - Interest	-	-	734,300	734,300	0.0%
29	GSL COP USDA - Interest	-	-	190,600	190,600	0.0%
30	Pioneer Phase III USDA - Interest ($3M)	-	-	35,000	35,000	0.0%
31	Pioneer Phase III USDA - Interest ($1.9M)	-	-	20,300	20,300	0.0%
32	Ione Hydro State of CA CEC - Interest	-	-	11,600	11,600	0.0%
33	Ridge Cluster DWR/SWRCB - Interest	-	-	9,600	9,600	0.0%
34	Tanner Hydro Amador County - Interest	5,307	5,307	19,000	13,693	27.9%
35	Environ Review Amador County - Interest	302	302	1,000	698	30.2%
36	2024 Bonds - Interest	-	-	1,022,250	1,022,250	0.0%
37	**Total Interest**	**5,609**	**5,609**	**2,043,650**	**2,038,041**	**0.3%**
38	Transfer Out - Debt Covenant Requirements	-	-	78,180	78,180	0.0%
39	**TOTAL DEBT SERVICE PAYMENT**	**32,438**	**32,438**	**24,317,730**	**24,285,292**	**0.1%**
40	**INCREASE / (DECREASE) TO RESERVES**	**$ 188,531**	**$ 188,531**	**$ 177,810**	**$ (10,721)**	

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Schedule C: Water Debt Service

Schedule C displays financial reporting information for Water debt service funding sources and debt service payments during fiscal year (FY) 26. Column (A) represents current month activity for FY 26. Column (B) displays year-to-date (YTD) activity for FY 26 as of the end of the reporting month. Column (C) displays the FY 26 adjusted budget. Column (D) compares YTD activity to the FY 26 adjusted budget and column (E) represents the YTD activity as a percentage of the adjusted budget.

Funding Sources – Total funding sources are at 0.9% of budget.

- **Line 6 Debt Service Charges – Ridge Cluster** is billed to customers in August and February and the timing of bi-annual billings can cause the YTD% of budget to trend over or under expectations.
- **Line 7 City of Plymouth Reimbursement** is received twice per year approximately November/December and May/June and can cause the YTD% of budget to trend over or under expectations. This reimbursement is used for payments on the 2016A Certificates of Participation.

Debt Service Payments – Total debt service payments are at 0.1% of budget.

- **Line 17 BNY Mellon Bond Series 2016A – Principal** is due annually in May.
- **Line 18 GSL COP USDA – Principal** is due annually in September.
- **Lines 19-20 Pioneer Phase III USDA – Principal** is due annually in November.
- **Line 21 Ione Hydro State of CA CEC – Principal** is paid bi-annually in December and June.
- **Line 22 Ridge Cluster – Principal** is paid bi-annually in September and March.
- **Line 23 Tanner Hydro Amador County – Principal** is due quarterly in July, October, January and April.
- **Line 24 Environ Review Amador County – Principal** is due quarterly in July, October, January and April.
- **Line 28 BNY Mellon Bond Series 2016A – Interest** is due bi-annually in November and May.
- **Line 29 GSL COP – Interest** is paid bi-annually in September and March.
- **Lines 30-31 Pioneer Phase III USDA – Interest** is due bi-annually in November and May.
- **Line 32 Ione Hydro State of CA CEC – Interest** is due bi-annually in November and June.
- **Line 33 Ridge Cluster – Interest** is due bi-annually in September and March.
- **Line 34 Tanner Hydro Amador County – Interest** is due quarterly in July, October, January and April.
- **Line 35 Environ Review Amador County – Interest** is due quarterly in July, October, January and April.
- **Line 36 2024 Bonds – Interest** is paid by the trustee from capitalized interest proceeds.

Line 38 Transfer Out – Debt Covenant Requirements represents the transfer of unrestricted cash into restricted cash reserves required by covenants within the United States Department of Agriculture loans that paid for the Pioneer Tanks project. This transfer will be made in May 2026.

Amador Water Agency
Community Facilities District (Unaudited)
For the Period July 1, 2025 to July 31, 2025

Schedule D

		A	B	C	D = C-A	E = D/A
		FY 26 July	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (8.33%)
1	**REVENUE**					
2	CFD Revenue	$ -	$ -	$ 303,000	$ 303,000	0.0%
3	Transfer In - CFD No.1 Water Treatment Plant	-		132,090	132,090	0.0%
4	**TOTAL REVENUE**	**-**	**-**	**435,090**	**435,090**	**0.0%**
5	**EXPENSE**					
6	**General & Administrative**					
7	Administrative Fees	-	-	13,500	13,500	0.0%
8	**Total General & Administrative**	**-**	**-**	**13,500**	**13,500**	**0.0%**
9	**TOTAL EXPENSE**	**-**	**-**	**13,500**	**13,500**	**0.0%**
10	**NET INCOME / (LOSS)**	**-**	**-**	**421,590**	**421,590**	
11	Transfer to Capital Projects	-	-	(300,000)	(300,000)	0.0%
12	Transfer to Debt Service	-	-	(121,590)	(121,590)	0.0%
13	**INCREASE / (DECREASE) TO RESERVES**	**-**	**-**	**-**	**-**	

**CFD revenues are received bi-annually on the property tax roll which causes actuals to trend over or under the expected budget % throughout the fiscal year.*

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Schedule D: Community Facilities District (CFD)

Schedule D displays financial reporting information for Water CFD. Column (A) represents current month activity during FY 26. Column (B) displays year-to-date (YTD) activity during FY 26 as of the end of the reporting month. Column (C) shows the FY 26 adjusted budget. Column (D) compares YTD activity to the FY 26 adjusted budget and column (E) represents the YTD activity as a percentage of the adjusted budget.

Revenue

- **Line 2 CFD Revenue** The CFD is collected through the property tax roll and as a result, the timing of these revenues varies throughout the fiscal year.
- **Line 3 Transfer In – CFD No.1 Water Treatment Plant** includes transfers in from existing cash reserves to fund water treatment plant capital projects. Transfer expected to be completed at year-end based on project expenses.

Expense

- **Line 7 Administrative Fees** includes consulting services and collection fees associated with collecting and reporting CFD No.1 assessments activity.
- **Line 11 Transfer Out – Capital Projects** includes transfers out to capital projects for eligible water projects supported by the CFD No. 1. FY 26 transfers funding out for the Regional Water Treatment Plan Evaluation / CEQA project.
- **Line 12 Transfer Out – Debt Service** includes transfers out to Water debt service for debt service payments related to the 2016A Certificates of Participation bonds.

Amador Water Agency
Water Capital (Unaudited)
For the Period July 1, 2025 to July 31, 2025

Schedule E

	SYSTEM		A FY 26 July	B FY 26 YTD	C FY 26 Adjusted Budget	D = B / C YTD% Budget (8.33%)
1		**FUNDING SOURCES**				
2		**Grant / Loan Proceeds**				
3		Grant Proceeds	-	-	2,701,080	0.0%
4		Loan Proceeds	11,385	11,385	32,078,600	0.0%
5		**Total Grant / Loan Proceeds**	**11,385**	**11,385**	**34,779,680**	**0.0%**
6		**Capacity Fees**				
7		Capacity Fee Receipts	45,300	45,300	-	0.0%
8		Capacity Fee Reserves	34,965	34,965	3,000,000	1.2%
9		**Total Capacity Fees**	**80,265**	**80,265**	**3,000,000**	**2.7%**
10		Transfer In - CFD No.1 Water Treatment Plant	-	-	300,000	0.0%
11		Transfer In - Operations	16,925	16,925	3,173,570	0.5%
12		**TOTAL FUNDING SOURCES**	**108,575**	**108,575**	**41,253,250**	**0.3%**
13		**WATER CAPITAL PROJECTS**				
14		**Funded by Grant / Loan**				
15	CAM	Camanche Service Lateral Replacement (Phase IV)	228	228	124,860	0.2%
16	CAWP	CAWP Transmission Main Improvements and Tank D Repl.	-	-	5,202,300	0.0%
17	IONE	Ione Reliability, Site Security and Access (Ione 1A.8 &1A.4)	-	-	9,538,800	0.0%
18	IONE	Ione Backwash Handling Improvements	-	-	2,530,900	0.0%
19	TAN	Tanner Clearwell Replacement	11,385	11,385	8,113,600	0.1%
20	TAN	Tanner Backwash Drying Beds	-	-	2,081,500	0.0%
21	TAN	Tanner WTP Flow Control & Reliability Improvments	-	-	4,611,500	0.0%
22	VARIOUS	DWR Ione Canal & Leak Repairs	17,187	17,187	2,576,220	0.7%
23		**Total Funded by Grant / Loan**	**28,800**	**28,800**	**34,779,680**	**0.1%**
24		**Funded by Capacity Fees**				
25	AWA	System Rehab			-	0.0%
26	CAWP	*Robin Lane Pipe Replacement (RRE)*	-	-	1,241,800	0.0%
27	IONE	*Arroyo Seco and Amador Street Pipeline Repl. (RRE)*	-	-	832,200	0.0%
28	AWA	*Potable Fill Station*	3,899	3,899	-	0.0%
29	LAM	*La Mel Booster Station Fire Resistance Retrofit*	76,366	76,366	252,000	30.3%
30	CAWP	Mt. Crossman Tank - Site Acquisition	-	-	51,000	0.0%
31	TAN	Hayden Alley, Broadway, Borgh, Eureka, Tucker Hill Pipeline Repl. (RRE)	-	-	623,000	0.0%
32		**Total Funded by Capacity Fees**	**80,265**	**80,265**	**3,000,000**	**2.7%**
33		**Funded by CFD No.1**				
34	TAN	Tanner Clearwell Replacement	-	-	100,000	0.0%
35	TAN	Tanner Backwash Drying Beds	-	-	100,000	0.0%
36	TAN	Tanner WTP Flow Control & Reliability Improvments	-	-	100,000	0.0%
37		**Total Funded by CFD No.1**	**-**	**-**	**300,000**	**0.0%**
38		**Funded by Operations**				
39	TAN	Ridge Pump Station Generator	-	-	355,300	0.0%
40	AWA	Buckhorn WTP Finish Water Pumps Control Upgrade	-	-	25,970	0.0%
41	AWA	Wildflower Tank Rehab	-	-	300,000	0.0%
42	TAN	Hayden Alley, Broadway, Borgh, Eureka, Tucker Hill Pipeline Repl.	-	-	1,841,800	0.0%
43	CAWP	Upsize Madrone Tank Fill Line and McKenzie PRV	-	-	100,000	0.0%
44	AWA	2025 Water Master Plan Study Update	-	-	50,000	0.0%
45	AWA	Water Budget Analysis and Rate Review	16,925	16,925	146,400	11.6%
46	AWA	Hazard Mitigation Plan Updates	-	-	118,000	0.0%
47	AWA	UWMP Updates (Every 5 YRS)	-	-	236,100	0.0%
48		**Total Funded by Operations**	**16,925**	**16,925**	**3,173,570**	**0.5%**
49		**TOTAL WATER CAPITAL PROJECTS**	**125,989**	**125,989**	**41,253,250**	**0.3%**
50		**INCREASE / (DECREASE) TO RESERVES**	**$ (17,415)**	**$ (17,415)**	**$ -**	

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Schedule E: Water Capital

Schedule E displays financial reporting information for Water capital projects during fiscal year (FY) 26. Column (A) represents current month activity during FY 26. Column (B) displays year-to-date (YTD) activity during FY 26 as of the end of the reporting month. Column (C) shows the FY 26 adjusted budget. Column (D) represents the YTD activity as a percentage of the adjusted budget.

Funding Sources – Total funding sources are at 0.3% of budget.

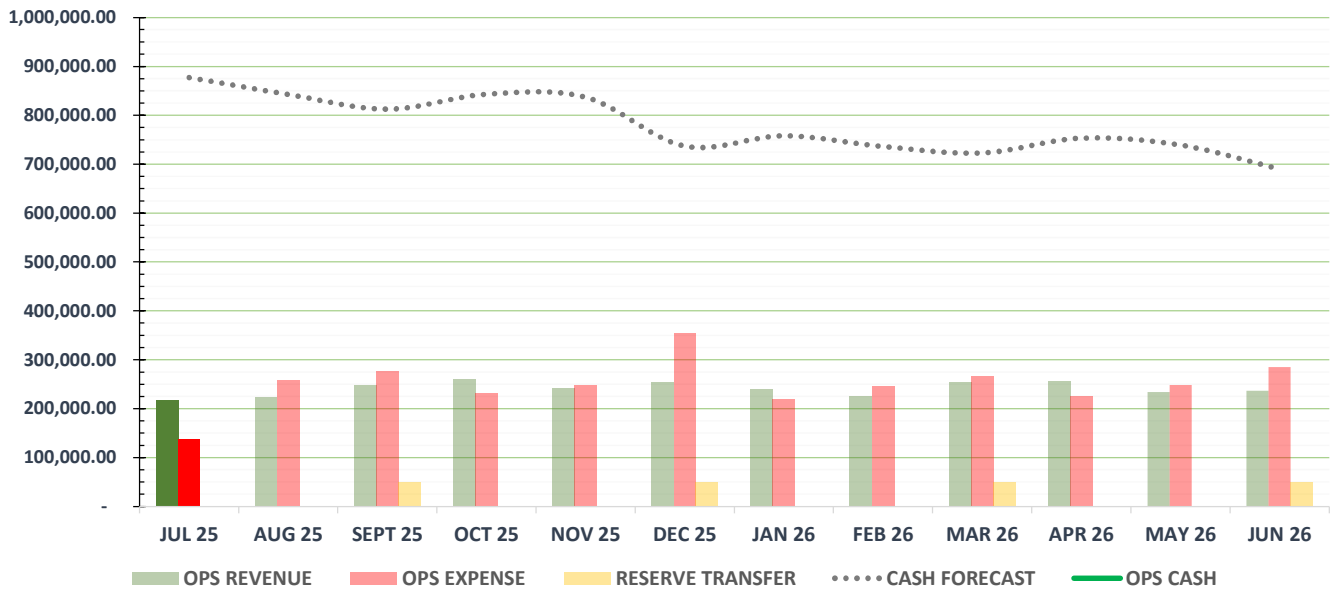
- **Line 2 Grant & Loan Proceeds**– As of July 2025 the Agency has grant and loan proceeds of $11,385.
- **Line 6 Capacity Fee Receipts** – As of July 2025 the Agency has collected $536,167 in capacity fees during FY 26. This line is not budgeted for at the beginning of the fiscal year, and during the mid-year budget process, the adopted budget will be updated to actual receipts received in the first half of the FY.

Water Capital Projects – Total Water capital projects are at 0.3% of budget.

- **Line 15 Camanche Service Lateral Replacement (Phase IV)** is 100% grant funded.
- **Lines 16-21** are funded by the debt issuance in October 2024.
- **Line 22 DWR Ione Canal & Leak Repairs** is 100% grant funded.
- **Line 28 Potable Fill Station** is unbudgeted, carryover from FY25.
- **Line 29 La Mel Booster Station Fire Resistance Retrofit** is trending over budget due to timing of work performed.

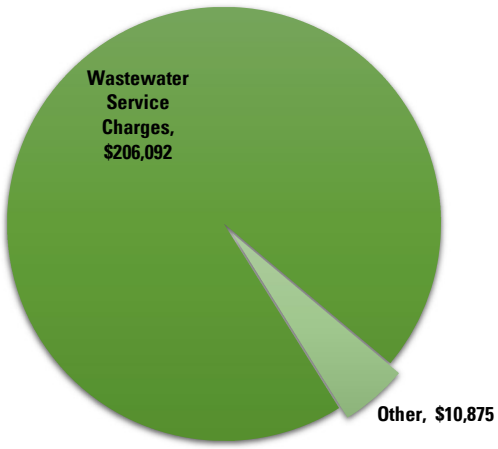
Amador Water Agency
Wastewater Dashboard (Unaudited)
For the Period July 1, 2025 to July 31, 2025

Wastewater Operations Unrestricted Cash Flow

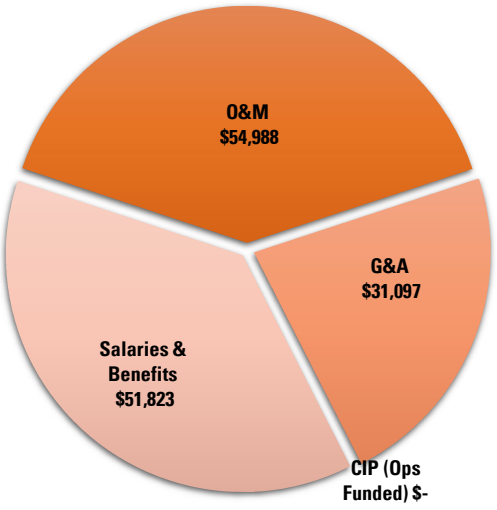


Operating Cash	Operating Cash Forecast
$894,146	$877,165

Wastewater Revenue



Wastewater Expense



Revenue YTD	% Budget	Budget Target	Expense YTD	% Budget
$216,967	7.5%	8.33%	$137,908	4.8%

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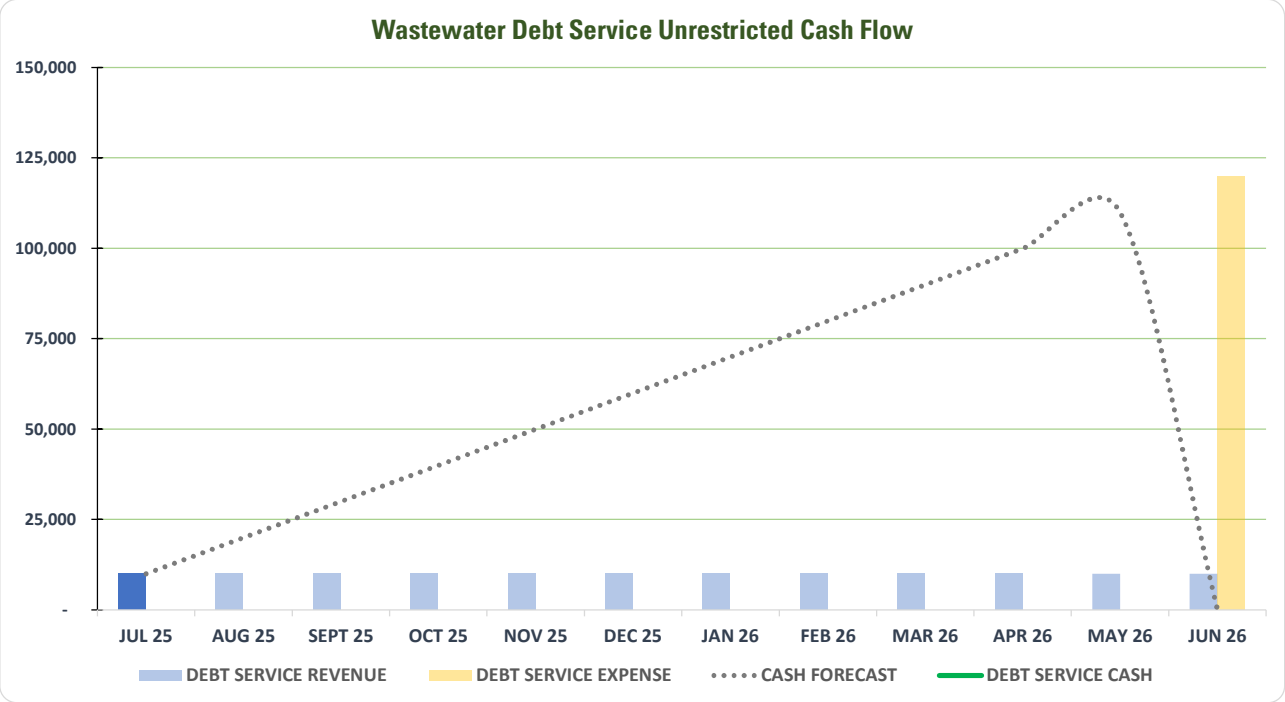
Amador Water Agency
Wastewater Dashboard (Unaudited)
For the Period July 1, 2025 to July 31, 2025



Debt Service Cash	Debt Service Forecast
$10,021	$9,992

UNRESTRICTED CASH

Unrestricted Cash	Actual Funding Level	Target Funding Level	(Under) Over Funded	% Funded
Debt Service Cash	$ 10,021	$ 119,900	$ (109,879)	8%
Operating Cash	$ 894,146	$ -	$ 894,146	
Total	**$ 904,168**	**$ 119,900**	**$ 784,268**	**8%**

POLICY RESERVES

Policy Reserve	Actual Funding Level	Max Policy Funding Level	(Under) Over Funded	% Funded
Operating Reserve	$ 117,671	$ 1,423,350	$ (1,305,679)	8%
Capital Replacement Reserve	$ 76,285	$ 75,168	$ 1,117	101%
Emergency Reserve	$ 54,179	$ 500,000	$ (445,821)	11%
Rate Stabilization Reserve	$ 36,314	$ 100,000	$ (63,686)	36%
Total	**$ 284,450**	**$ 2,098,518**	**$ (1,814,068)**	**14%**

TOTAL CASH BALANCES

Operating Cash	Debt Service Cash	Restricted Cash [1]	Total Wastewater Cash
$894,146	$10,021	$1,477,347	$2,381,515

1) Restricted cash consists of capacity fee reserves. These are not used for general operations and are not included or shown on the Unrestricted Cash Flow chart above.

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Amador Water Agency
Wastewater Operations (Unaudited)
For the Period July 1, 2025 to July 31, 2025

Schedule F

		A	B	C	D = C - B	E = B / C
		FY 26 July	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (8.33%)
1	**OPERATING REVENUE**					
2	WW Service Charges	$ 206,092	$ 206,092	$ 2,546,000	$ 2,339,908	8.1%
3	Customer Charges	650	650	6,400	5,750	10.2%
4	Uncollectable Accounts	-	-	(6,200)	6,200	0.0%
5	**TOTAL OPERATING REVENUE**	**206,742**	**206,742**	**2,546,200**	**2,339,458**	**8.1%**
6	**OPERATING EXPENSE**					
7	**Salaries and Benefits**					
8	Employee Wages	31,253	31,253	850,100	818,847	3.7%
9	Health Benefits	4,842	4,842	202,200	197,358	2.4%
10	CalPERS Retirement	2,600	2,600	72,400	69,800	3.6%
11	CalPERS Unfunded Accrued Liability	6,709	6,709	62,200	55,491	10.8%
12	Payroll Taxes	2,329	2,329	62,500	60,171	3.7%
13	Retiree Health	3,014	3,014	37,500	34,486	8.0%
14	Other Benefits	1,076	1,076	25,500	24,424	4.2%
15	**Total Salaries & Benefits**	**51,823**	**51,823**	**1,312,400**	**1,260,577**	**3.9%**
16	**Operations & Maintenance**					
17	Wastewater System Maintenance	-	-	82,400	82,400	0.0%
18	Repair & Replacement Expense	795	795	69,500	68,705	1.1%
19	Treatment Expense	28,742	28,742	405,500	376,758	7.1%
20	Operating Electricity	7,134	7,134	172,000	164,866	4.1%
21	Vehicles and Equipment	11,382	11,382	94,600	83,218	12.0%
22	Distribution and Collection	4,204	4,204	64,100	59,896	6.6%
23	Permits and Fees	1,071	1,071	88,000	86,929	1.2%
24	Disposal	72	72	71,900	71,828	0.1%
25	Operating Facilities	1,588	1,588	52,700	51,112	3.0%
26	Capital Purchases	-	-	133,400	133,400	0.0%
27	**Total Operations & Maintenance**	**54,988**	**54,988**	**1,234,100**	**1,179,112**	**4.5%**
28	**General & Administrative**					
29	Professional Services	855	855	72,900	72,045	1.2%
30	Grant Consulting	62	62	25,300	25,238	0.2%
31	Insurance	4,504	4,504	48,200	43,696	9.3%
32	Customer Service and Billing	2,770	2,770	27,200	24,430	10.2%
33	Office Equipment and Supplies	12,833	12,833	36,600	23,767	35.1%
34	Administrative Office Maintenance	1,464	1,464	28,900	27,436	5.1%
35	Information Technology	1,407	1,407	16,600	15,193	8.5%
36	Legal Fees	-	-	6,300	6,300	0.0%
37	Dues and Memberships	3,758	3,758	7,200	3,442	52.2%
38	Board of Directors	3,121	3,121	12,600	9,479	24.8%
39	Safety, Training and Conferences	208	208	14,400	14,192	1.4%
40	Outreach, Publications and Advertising	114	114	4,000	3,886	2.9%
41	**Total General & Administrative**	**31,096**	**31,096**	**300,200**	**269,104**	**10.4%**
42	**TOTAL OPERATING EXPENSE**	**137,907**	**137,907**	**2,846,700**	**2,708,793**	**4.8%**
43	**NET OPERATING INCOME / (LOSS)**	**68,835**	**68,835**	**(300,500)**	**(369,335)**	
44	**NON-OPERATING INCOME / (EXPENSE)**					
45	Outside Service Contracts (Net)	-	-	195,300	195,300	0.0%
46	Property Tax	-	-	39,160	39,160	0.0%
47	Standby Charges	1,359	1,359	16,000	14,641	8.5%
48	Developer Fees	-	-	10,000	10,000	0.0%
49	Other Non-Operating Revenue	22	22	900	878	2.4%
50	Interest Revenue	8,844	8,844	85,000	76,156	10.4%
51	Miscellaneous Expense	(2)	(2)	(1,000)	(999)	0.2%
52	**NET NON-OPERATING INCOME / (LOSS)**	**10,223**	**10,223**	**345,360**	**335,137**	**3.0%**
53	**NET INCOME / (LOSS)**	**79,058**	**79,058**	**44,860**	**(34,198)**	
54	Transfer Out - Capital Projects	-	-	(34,760)	(34,760)	0.0%
55	Transfer Out - Debt Service	-	-	-	-	0.0%
56	**INCREASE / (DECREASE) TO CASH RESERVES**	**$ 79,058**	**$ 79,058**	**$ 10,100**	**$ (68,958)**	

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Schedule F: Wastewater Operations

Schedule F displays financial reporting information for Agency Wastewater Operations during fiscal year (FY) 26. Column (A) represents current month activity for FY 26. Column (B) displays year-to-date (YTD) activity for FY 26 as of the end of the reporting month. Column (C) shows the FY 26 adjusted budget. Column (D) compares YTD activity to the FY 26 adjusted budget and column (E) represents the YTD activity as a percentage of the adjusted budget.

Operating Revenue – Total operating revenue is at 8.1% of budget.

Operating Expense – Total operating expense is at 4.8% of budget.

- **Line 17 Wastewater System Maintenance** contains $35,000 unexpended for wastewater system emergency repairs.
- **Line 21 Vehicles and Equipment** is trending over budget due 100gal skid purchase.
- **Line 32 Customer Service and Billing** is trending over budget due to Civic Pay annual subscription payment in July.
- **Line 33 Office Equipment and Supplies** is trending over budget due to the payoff of a plotter lease.
- **Line 37 Dues and Memberships** is trending over budget due to the timing of dues and memberships for the new FY.
- **Line 38 Board of Directors** is trending over budget due to the timing of dues and memberships for the new FY.

Non-Operating Revenue / (Expense) – Non-Operating Revenue / (Expense) is at 3% of budget.

- **Line 45 Contract Service Reimbursements** can trend over or under YTD expectations due to the timing of related costs and invoicing for contract services provided to outside agencies.
- **Line 46 Property Tax** receipts are generally received in November, December, April, and May which can cause this line item to trend over or under expected YTD%.
- **Line 48 Developer Fees** are difficult to predict, and this line item can trend over or under expected YTD%.
- **Line 50 Interest Revenue** is trending over budget due to higher than anticipated interest rates.

Net Income / (Loss) – As of July 2025, net income is $79,058.

Increase / (Decrease) to Reserves – As of July 2025, unrestricted cash reserves for wastewater operations is estimated to have increased by $79,058 this fiscal year.

Amador Water Agency
Wastewater Debt Service (Unaudited)
For the Period July 1, 2025 to July 31, 2025

Schedule G

		A	B	C	D = C - B	E = B / C
		FY 26 July	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (8.33%)
1	**FUNDING SOURCES**					
2	Debt Service Charges - General	$ 4,921	$ 4,921	$ 59,100	$ 54,179	8.3%
3	Debt Service Charges - Camanche	5,100	5,100	60,800	55,700	8.4%
4	Transfers In - Operating	-	-	-	-	0.0%
5	**TOTAL FUNDING SOURCES**	**10,021**	**10,021**	**119,900**	**109,879**	**8%**
6	**DEBT SERVICE**					
7	**Principal**					
8	Wastewater Internal General - Principal	-	-	40,800	40,800	0.0%
9	Wastewater Internal Camanche - Principal	-	-	44,500	44,500	0.0%
10	**Total Principal**	**-**	**-**	**85,300**	**85,300**	**0.0%**
11	**Interest**					
12	Wastewater Internal General - Interest	-	-	17,300	17,300	0.0%
13	Wastewater Internal Camanche - Interest	-	-	17,300	17,300	0.0%
14	**Total Interest**	**-**	**-**	**34,600**	**34,600**	**0.0%**
15	**TOTAL DEBT SERVICE**	**-**	**-**	**119,900**	**119,900**	**0.0%**
16	**INCREASE / (DECREASE) TO RESERVES**	**$ 10,021**	**$ 10,021**	**$ -**	**$ (10,021)**	

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Schedule G: Wastewater Debt Service

Schedule G displays financial reporting information for Wastewater debt service funding sources and debt service payments during fiscal year (FY) 26. Wastewater has no external loans outstanding but repays internal loans to both Water and Wastewater Capacity fees annually in June each fiscal year. Column (A) represents current month activity during FY 26. Column (B) displays year-to-date (YTD) activity during FY 26 as of the end of the reporting month. Column (C) shows the FY 26 adjusted budget. Column (D) compares YTD activity to the FY 26 adjusted budget and column (E) represents the YTD activity as a percentage of the adjusted budget.

Funding Sources

- **Line 2 Debt Service Charges – General** includes debt service charges assessed to all wastewater system customers for internal loan repayment purposes.
- **Line 3 Debt Service Charges – Camanche** includes debt service charges assessed to customers in the Camanche system for internal loan repayment purposes.

Debt Service

- **Line 8 Wastewater Internal General Principal** includes the principal portion of debt service payments for wastewater internal loans from water capacity fees. This includes the loans approved in board resolutions 2014-09, 2014-08, 2005-64, 2012-14, 2004-39, and 2013-48. These are repaid annually in June. Loans 2010-08, 2012-14, 2013-48 were fully paid off in FY 24.
- **Line 9 Wastewater Internal Camanche Principal** includes the principal portion of debt service payments for wastewater internal loans from wastewater capacity fees. This includes the loans approved in board resolutions 2010-08 and 2010-22.
- **Line 12 Wastewater Internal General Interest** includes the interest portion of debt service payments for wastewater internal loans from water capacity fees. This includes the loans approved in board resolutions 2014-09, 2014-08, 2005-64, 2012-14, 2004-39, and 2013-48. These are repaid annually in June. Interest is tied to the average LAIF rate.
- **Line 13 Wastewater Internal Camanche Interest** includes the interest portion of debt service payments for wastewater internal loans from wastewater capacity fees. This includes the loans approved in board resolutions 2010-08 and 2010-22. These are repaid annually in June. Interest is tied to the average LAIF rate.
- **Line 16 Increase/ (Decrease) to Reserves** The debt service transaction is completed in June of 2026, resulting in an excess of debt service over funding sources. However, the activities are expected to net to zero for the fiscal year.

Amador Water Agency
Wastewater Capital (Unaudited)
For the Period July 1, 2025 to July 31, 2025

	System		A FY 26 July	B FY 26 YTD	C FY 26 Adjusted Budget	D = B / C YTD% Budget (8.33%)
1		**FUNDING SOURCES**				
2		Grant Funding	$ -	$ -	$ -	0.0%
3		**Total Grant**	-	-	-	**0.0%**
4		**Capacity Fees**				
5		Capacity Fee Receipts	10,405	10,405	-	0.0%
6		Capacity Fee Reserves	-	-	253,650	0.0%
7		**Total Capacity Fees**	**10,405**	**10,405**	**253,650**	**4.1%**
8		Transfer In From Operations	-	-	34,760	0.0%
9		**TOTAL FUNDING SOURCES**	**10,405**	**10,405**	**288,410**	**3.6%**
10		**WASTEWATER CAPITAL PROJECTS**				
11		**Funded by Capital Grants**				
12			-	-	-	0.0%
13		**Total Funded by Capital Grants**	-	-	-	**0.0%**
14		**Funded by Capacity Fees**				
15	CAM	Lift Station A, B, and D Security Fencing	-	-	33,200	0.0%
16	MAR	Lift Station 2 Security Fencing	-	-	12,650	0.0%
17	GM	Lift Station Security Fencing	-	-	11,400	0.0%
18	PG	HWY 88 Sewer Relocation Project	-	-	146,400	0.0%
19	CAM	Lift Station C Conversion	(1,030)	(1,030)	50,000	-2.1%
20		**Total Funded by Capacity Fees**	**(1,030)**	**(1,030)**	**253,650**	**-0.4%**
21		**Funded by Operations**				
22	WW	Sewer Budget Analysis and Rate Review	-	-	34,760	0.0%
23		**Total Funded by Operations**	-	-	**34,760**	**0.0%**
24		**TOTAL WASTEWATER CAPITAL PROJECTS**	**(1,030)**	**(1,030)**	**288,410**	**-0.4%**
25		**INCREASE / (DECREASE) TO RESERVES**	**$ 11,435**	**$ 11,435**	**$ -**	

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Schedule H: Wastewater Capital

Schedule H displays financial reporting information for Wastewater capital projects during fiscal year (FY) 26. Column (A) represents current month activity for FY 26. Column (B) displays year-to-date (YTD) activity for FY 26 as of the end of the reporting month. Column (C) shows the FY 26 adjusted budget. Column (D) represents the YTD activity as a percentage of the adjusted budget.

- **Line 5 Capacity Fee Receipts** had total activity of $10,405 through the month of July 2025.
- **Lines 12-22** had ($1,030) of activity during July 2025 due to a credit memo applied.

Salaries & Benefits Summary

This section provides a summary of Agency-wide salaries and benefits as of the end of the reporting month.

Column (A) represents current month activity for FY 26. Column (B) displays year-to-date (YTD) activity for FY 26 as of the end of the reporting month. Column (C) shows the FY 26 adjusted budget. Column (D) represents the YTD activity as a percentage of the adjusted budget.

As of July 2025, total salaries and benefits expense is at 4% of budget, mainly due to vacant positions.

		A	B	C	D = B / C
		FY 26 July	FY 26 YTD	FY 26 Adjusted Budget	YTD% Budget (8.33%)
1	**SALARIES AND BENEFITS**				
2	Employee Wages	$ 183,415	$ 183,415	$ 5,516,100	3.3%
3	Health Benefits	42,628	42,628	1,254,200	3.4%
4	CalPERS Retirement	15,151	15,151	446,000	3.4%
5	CalPERS Unfunded Accrued Liability	67,089	67,089	621,900	10.8%
6	Payroll Taxes	13,660	13,660	399,700	3.4%
7	Retiree Health	18,643	18,643	232,400	8.0%
8	Other Benefits	6,981	6,981	164,300	4.2%
9	**TOTAL SALARIES AND BENEFITS**	**$ 347,567**	**$ 347,567**	**$ 8,634,600**	**4.0%**