



# **Financial Report Package**

**November 2025**

**Prepared for**

**OXFORD/CAMBRIDGE HOMEOWNERS  
ASSOCIATION, INC**

**Superior Association Management**



**Balance Sheet - Operating**  
OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC  
End Date: 11/30/2025

Date: 12/5/2025  
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**Assets**

Assets

10-1000-00 Operating - SouthState	\$88,627.48	
10-1020-00 Reserve - SouthState	100,000.00	
10-1020-05 ICS sweep linked to account #6061 (a)	255,305.75	
Total Assets:		<u>\$443,933.23</u>

Accounts Receivable

12-1270-00 Accounts Receivable	3,870.00	
Total Accounts Receivable:		<u>\$3,870.00</u>

**Total Assets:**

**\$447,803.23**

**Liabilities & Equity**

Liabilities

20-2070-00 Prepaid Dues	9,827.50	
Total Liabilities:		<u>\$9,827.50</u>

Earnings

29-2900-00 Retained Earnings	329,370.50	
Total Earnings:		<u>\$329,370.50</u>

Net Income Gain / Loss	108,605.23	
		<u>\$108,605.23</u>

**Total Liabilities & Equity:**

**\$447,803.23**

(a) The association maintains its cash balances in various bank deposit accounts which at times may exceed federally insured limits. To mitigate this credit risk, the association utilizes the Insured Cash Sweep (ICS) service. Through this service, funds are deposited into interest-bearing money market deposit accounts at multiple FDIC-insured network banks, ensuring that all balances remain fully insured by the FDIC up to the maximum limit per depositor per bank. As of 11/30/20, all cash and cash equivalents held with ICS accounts were covered by FDIC insurance.



**Income Statement Summary - Operating**  
**OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC**  
 Fiscal Period: November 2025

Date: 12/5/2025  
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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
<b>OPERATING INCOME</b>													
Income	\$141,750.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$141,750.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 283,500.00
Assessment	-	( 6.00)	35.00	-	-	35.00	-	( 6.00)	35.00	-	-	-	93.00
3085-00 NSF Fees	-	-	-	-	-	(22,175.00)	50.00	-	1,025.00	-	325.00	-	( 20,775.00)
3090-00 Fine Income	-	1,200.00	440.00	180.00	100.00	( 110.00)	40.00	820.00	320.00	40.00	100.00	-	3,130.00
3100-00 Late Fee Income	975.00	-	100.00	150.00	-	450.00	550.00	500.00	660.00	( 360.00)	750.00	-	3,775.00
3140-00 Clubhouse Rental	-	40.00	-	-	40.00	280.00	40.00	20.00	-	-	-	-	420.00
3160-00 Pool Key Income	761.64	718.78	962.44	944.88	947.31	981.47	984.67	923.87	1,022.03	869.29	582.09	-	9,698.47
3310-00 Interest Income	50,175.00	-	-	-	-	-	-	-	-	-	-	-	50,175.00
3320-00 Other Income	193,661.64	1,952.78	1,537.44	1,274.88	1,087.31	(20,538.53)	143,414.67	2,257.87	3,062.03	549.29	1,757.09	-	330,016.47
<b>Total Operating Income</b>	<b>193,661.64</b>	<b>1,952.78</b>	<b>1,537.44</b>	<b>1,274.88</b>	<b>1,087.31</b>	<b>(20,538.53)</b>	<b>143,414.67</b>	<b>2,257.87</b>	<b>3,062.03</b>	<b>549.29</b>	<b>1,757.09</b>	<b>-</b>	<b>330,016.47</b>
<b>OPERATING EXPENSE</b>													
Contract													
5010-00 Del Fee Split	45.00	225.00	435.00	360.00	131.25	-	573.75	135.00	315.00	255.00	45.00	-	2,520.00
5040-00 Fine Collect Expense	-	-	-	-	-	( 10.00)	1,750.00	12.50	-	256.25	-	-	2,008.75
5050-00 NSF Expense	-	-	-	10.50	-	-	-	38.50	-	-	24.50	-	73.50
5100-00 Admin Services	49.40	49.40	49.40	49.40	99.40	49.40	49.40	51.17	51.80	51.80	51.80	-	602.37
5110-00 Admin Supplies	558.67	49.58	51.43	33.61	335.66	80.00	442.27	53.01	103.43	61.26	65.59	-	1,834.51
5170-00 Postage	284.70	9.49	51.10	29.20	338.72	64.24	292.00	42.12	88.92	54.60	49.14	-	1,304.23
5180-00 Social Expense	-	-	-	-	-	-	-	-	-	-	1,018.21	-	1,018.21
5190-00 Violation Letters	16.00	64.00	104.00	144.00	432.00	416.00	376.00	592.00	352.00	512.00	448.00	-	3,456.00
5200-00 Website	32.17	37.25	32.17	32.17	42.33	42.33	42.33	42.33	32.18	30.00	32.17	-	397.43
<b>Total Contract</b>	<b>985.94</b>	<b>434.72</b>	<b>723.10</b>	<b>658.88</b>	<b>1,379.36</b>	<b>641.97</b>	<b>3,525.75</b>	<b>966.63</b>	<b>943.33</b>	<b>1,220.91</b>	<b>1,734.41</b>	<b>-</b>	<b>13,215.00</b>
Landscape													
5300-00 Landscape Contract	2,640.23	2,640.23	2,640.23	2,640.17	-	5,544.48	2,772.24	2,772.24	2,772.24	2,772.24	2,772.24	-	29,966.54
5310-00 Ground Maintenance	3,217.59	3,391.24	-	525.00	1,201.20	-	865.38	-	158.00	3,639.29	1,650.00	-	14,647.70
5330-00 Irrigation Maintenance	-	-	-	-	-	-	929.85	-	1,292.41	-	-	-	2,222.26
5350-00 Lighting Maintenance	-	-	-	-	-	-	-	-	-	-	966.44	-	966.44
5360-00 Security Services	31.00	-	-	-	-	-	-	-	-	95.97	-	-	126.97
5370-00 Sign Maintenance	-	-	841.91	290.00	-	-	-	-	-	-	-	-	1,131.91
<b>Total Landscape</b>	<b>5,888.82</b>	<b>6,031.47</b>	<b>3,482.14</b>	<b>3,455.17</b>	<b>1,201.20</b>	<b>5,544.48</b>	<b>4,567.47</b>	<b>2,772.24</b>	<b>4,222.65</b>	<b>6,507.50</b>	<b>5,388.68</b>	<b>-</b>	<b>49,061.82</b>
Building/Maintenance													
5420-00 Exterminating	80.00	-	-	-	80.00	-	-	320.00	80.00	80.00	80.00	-	720.00
5460-00 Plumbing Maintenance	-	-	-	1,014.58	-	-	-	-	-	-	-	-	1,014.58
<b>Total Building/Maintenance</b>	<b>80.00</b>	<b>-</b>	<b>-</b>	<b>1,014.58</b>	<b>80.00</b>	<b>-</b>	<b>-</b>	<b>320.00</b>	<b>80.00</b>	<b>80.00</b>	<b>80.00</b>	<b>-</b>	<b>1,734.58</b>
Pool													
5600-00 Pool Mgmt Contract	2,069.58	4,139.16	4,139.16	8,278.32	8,278.32	8,278.32	4,139.16	2,069.58	-	-	-	-	41,391.60
5610-00 Pool Maintenance	5,492.49	676.39	-	-	-	12,306.94	-	-	275.68	412.91	-	-	19,164.41
5620-00 Pool Supplies	-	-	-	-	1,601.19	136.74	-	-	-	-	-	-	1,737.93
5630-00 Pool Equipment	-	-	-	397.13	-	1,555.13	-	-	-	-	-	-	1,952.26
5635-00 Pool Key Fob	75.08	70.00	75.08	75.08	140.00	140.00	140.00	140.00	150.15	70.00	128.71	-	1,204.10
<b>Total Pool</b>	<b>7,637.15</b>	<b>4,885.55</b>	<b>4,214.24</b>	<b>8,750.53</b>	<b>10,019.51</b>	<b>22,417.13</b>	<b>4,279.16</b>	<b>2,209.58</b>	<b>425.83</b>	<b>482.91</b>	<b>128.71</b>	<b>-</b>	<b>65,450.30</b>



**Income Statement Summary - Operating**  
**OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC**  
 Fiscal Period: November 2025

Date: 12/5/2025  
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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
<b>Recreational</b>													
5700-00 Clubhouse Expense	\$-	\$-	\$-	\$240.00	\$-	\$973.94	\$1,126.53	\$1,395.00	\$1,700.00	\$-	\$4,487.20	\$-	\$9,922.67
5710-00 Clubhouse Cleaning	375.00	-	225.00	300.00	317.53	392.53	317.53	317.53	935.06	467.53	75.00	-	3,722.71
5900-00 Recreation	-	-	-	2,402.40	-	-	-	-	-	-	-	-	2,402.40
Maintenance													
<b>Total Recreational</b>	<b>375.00</b>	<b>-</b>	<b>225.00</b>	<b>2,942.40</b>	<b>317.53</b>	<b>1,366.47</b>	<b>1,444.06</b>	<b>1,712.53</b>	<b>2,635.06</b>	<b>467.53</b>	<b>4,562.20</b>	<b>-</b>	<b>16,047.78</b>
<b>Utilities</b>													
6000-00 Electric 220 Utilities	839.48	817.83	629.75	664.44	971.37	1,089.62	1,133.96	1,194.90	1,184.50	1,057.01	779.71	-	10,362.57
6010-00 Gas 220 Utilities	96.88	166.62	110.94	51.10	27.97	29.46	30.99	28.00	29.50	26.56	39.54	-	637.56
6020-00 Phone/Internet 220	439.89	681.92	532.24	445.35	533.79	484.96	484.96	117.66	852.04	184.79	864.39	-	5,621.99
Utilities													
6030-00 Trash Removal	-	-	-	-	-	-	-	-	-	100.00	-	-	100.00
6040-00 Water	308.74	275.91	705.09	1,065.65	834.55	885.71	779.20	3,601.49	8,066.87	7,950.39	5,351.54	-	29,825.14
<b>Total Utilities</b>	<b>1,684.99</b>	<b>1,942.28</b>	<b>1,978.02</b>	<b>2,226.54</b>	<b>2,367.68</b>	<b>2,489.75</b>	<b>2,429.11</b>	<b>4,942.05</b>	<b>10,132.91</b>	<b>9,318.75</b>	<b>7,035.18</b>	<b>-</b>	<b>46,547.26</b>
<b>Administrative</b>													
6200-00 Management Fees	2,025.00	2,025.00	2,025.00	2,025.00	2,025.00	2,025.00	2,025.00	2,025.00	2,025.00	2,025.00	2,025.00	-	22,275.00
6220-00 CPA Fees 230 Prof Fees	-	300.00	-	-	-	-	-	-	-	-	-	-	300.00
6230-00 Insurance - Corp 230 Prof Fees	-	-	-	-	-	-	-	-	-	-	4,597.00	-	4,597.00
6240-00 Legal Fees 230 Prof Fees	-	-	42.50	-	-	-	605.00	-	-	922.50	612.50	-	2,182.50
<b>Total Administrative</b>	<b>2,025.00</b>	<b>2,325.00</b>	<b>2,067.50</b>	<b>2,025.00</b>	<b>2,025.00</b>	<b>2,025.00</b>	<b>2,630.00</b>	<b>2,025.00</b>	<b>2,025.00</b>	<b>2,947.50</b>	<b>7,234.50</b>	<b>-</b>	<b>29,354.50</b>
<b>Total OPERATING EXPENSE</b>	<b>18,676.90</b>	<b>15,619.02</b>	<b>12,690.00</b>	<b>21,073.10</b>	<b>17,390.28</b>	<b>34,484.80</b>	<b>18,875.55</b>	<b>14,948.03</b>	<b>20,464.78</b>	<b>21,025.10</b>	<b>26,163.68</b>	<b>-</b>	<b>221,411.24</b>
<b>Net Income:</b>	<b>174,984.74</b>	<b>(13,666.24)</b>	<b>(11,152.56)</b>	<b>(19,798.22)</b>	<b>(16,302.97)</b>	<b>(55,023.33)</b>	<b>124,539.12</b>	<b>(12,690.16)</b>	<b>(17,402.75)</b>	<b>(20,475.81)</b>	<b>(24,406.59)</b>	<b>-</b>	<b>108,605.23</b>



## Income Statement - Operating

### OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC

11/30/2025

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Description	Current Period			Year-to-date			Annual Budget	
	Actual	Budget	Variance	Percent	Actual	Budget		Variance
<b>OPERATING INCOME</b>								
<b>Income</b>								
3010-00 Homeowner Assessment	\$ -	\$ -	\$ -	0.00 %	\$283,500.00	\$283,500.00	0.00 %	\$283,500.00
3085-00 NSF Fees	-	-	-	0.00 %	93.00	93.00	0.00 %	-
3090-00 Fine Income	325.00	-	325.00	0.00 %	( 20,775.00)	( 20,775.00)	0.00 %	-
3100-00 Late Fee Income	100.00	-	100.00	0.00 %	3,130.00	3,130.00	0.00 %	-
3140-00 Clubhouse Rental	750.00	166.67	583.33	349.99 %	3,775.00	1,833.37	1,941.63	105.90 %
3160-00 Pool Key Income	-	-	-	0.00 %	420.00	420.00	0.00 %	-
3310-00 Interest Income	582.09	-	582.09	0.00 %	9,698.47	9,698.47	0.00 %	-
3320-00 Other Income	-	-	-	0.00 %	50,175.00	50,175.00	0.00 %	-
<b>Total Income</b>	<b>\$ 1,757.09</b>	<b>\$ 166.67</b>	<b>\$ 1,590.42</b>	<b>954.23%</b>	<b>\$330,016.47</b>	<b>\$285,333.37</b>	<b>\$ 44,683.10</b>	<b>15.66 %</b>
<b>Total OPERATING INCOME</b>	<b>\$ 1,757.09</b>	<b>\$ 166.67</b>	<b>\$ 1,590.42</b>	<b>954.23%</b>	<b>\$330,016.47</b>	<b>\$ 285,333.37</b>	<b>\$ 44,683.10</b>	<b>15.66 %</b>
<b>OPERATING EXPENSE</b>								
<b>Contract</b>								
5010-00 Del Fee Split	45.00	133.33	88.33	66.25 %	2,520.00	1,466.63	( 1,053.37)	(71.82)%
5030-00 Collection Fee Service	-	33.33	33.33	100.00 %	-	366.63	366.63	100.00 %
5040-00 Fine Collect Expense	-	20.83	20.83	100.00 %	2,008.75	229.13	( 1,779.62)	(776.69)%
5050-00 NSF Expense	24.50	-	( 24.50)	0.00 %	73.50	-	( 73.50)	0.00 %
5100-00 Admin Services	51.80	100.00	48.20	48.20 %	602.37	1,100.00	497.63	45.24 %
5110-00 Admin Supplies	65.59	166.67	101.08	60.65 %	1,834.51	1,833.37	( 1.14)	(0.06)%
5150-00 Meeting Expense	-	100.00	100.00	100.00 %	-	1,100.00	1,100.00	100.00 %
5170-00 Postage	49.14	141.67	92.53	65.31 %	1,304.23	1,558.37	254.14	16.31 %
5180-00 Social Expense	1,018.21	625.00	( 393.21)	(62.91)%	1,018.21	6,875.00	5,856.79	85.19 %
5190-00 Violation Letters	448.00	500.00	52.00	10.40 %	3,456.00	5,500.00	2,044.00	37.16 %
5200-00 Website	32.17	33.33	1.16	3.48 %	397.43	366.63	( 30.80)	(8.40)%
<b>Total Contract</b>	<b>\$ 1,734.41</b>	<b>\$ 1,854.16</b>	<b>\$ 119.75</b>	<b>6.46%</b>	<b>\$ 13,215.00</b>	<b>\$ 20,395.76</b>	<b>\$ 7,180.76</b>	<b>35.21 %</b>
<b>Landscape</b>								
5300-00 Landscape Contract	2,772.24	2,640.22	( 132.02)	(5.00)%	29,966.54	29,042.42	( 924.12)	(3.18)%
5305-00 Landscape Committee	-	250.00	250.00	100.00 %	-	2,750.00	2,750.00	100.00 %
5310-00 Ground Maintenance	1,650.00	2,083.33	433.33	20.80 %	14,647.70	22,916.63	8,268.93	36.08 %
5330-00 Irrigation Maintenance	-	250.00	250.00	100.00 %	2,222.26	2,750.00	527.74	19.19 %
5350-00 Lighting Maintenance	966.44	-	( 966.44)	0.00 %	966.44	-	( 966.44)	0.00 %
5360-00 Security Services	-	83.33	83.33	100.00 %	126.97	916.63	789.66	86.15 %
5370-00 Sign Maintenance	-	125.00	125.00	100.00 %	1,131.91	1,375.00	243.09	17.68 %
<b>Total Landscape</b>	<b>\$ 5,388.68</b>	<b>\$ 5,431.88</b>	<b>\$ 43.20</b>	<b>0.80%</b>	<b>\$ 49,061.82</b>	<b>\$ 59,750.68</b>	<b>\$ 10,688.86</b>	<b>17.89 %</b>
<b>Building/Maintenance</b>								
5400-00 Bldg Maintenance	-	83.33	83.33	100.00 %	-	916.63	916.63	100.00 %
5420-00 Exterminating	80.00	166.67	86.67	52.00 %	720.00	1,833.37	1,113.37	60.73 %
5460-00 Plumbing Maintenance	-	83.33	83.33	100.00 %	1,014.58	916.63	( 97.95)	(10.69)%
<b>Total Building/Maintenance</b>	<b>\$ 80.00</b>	<b>\$ 333.33</b>	<b>\$ 253.33</b>	<b>76.00%</b>	<b>\$ 1,734.58</b>	<b>\$ 3,666.63</b>	<b>\$ 1,932.05</b>	<b>52.69 %</b>
<b>Total</b>	<b>\$ 1,734.41</b>	<b>\$ 1,854.16</b>	<b>\$ 119.75</b>	<b>6.46%</b>	<b>\$ 13,215.00</b>	<b>\$ 20,395.76</b>	<b>\$ 7,180.76</b>	<b>35.21 %</b>
<b>Total</b>	<b>\$ 2,772.24</b>	<b>\$ 2,640.22</b>	<b>( 132.02)</b>	<b>(5.00)%</b>	<b>29,966.54</b>	<b>29,042.42</b>	<b>( 924.12)</b>	<b>(3.18)%</b>
<b>Total</b>	<b>\$ 1,650.00</b>	<b>\$ 2,083.33</b>	<b>\$ 433.33</b>	<b>20.80 %</b>	<b>14,647.70</b>	<b>22,916.63</b>	<b>8,268.93</b>	<b>36.08 %</b>
<b>Total</b>	<b>\$ 966.44</b>	<b>\$ -</b>	<b>( 966.44)</b>	<b>0.00 %</b>	<b>966.44</b>	<b>-</b>	<b>( 966.44)</b>	<b>0.00 %</b>
<b>Total</b>	<b>\$ -</b>	<b>\$ 83.33</b>	<b>\$ 83.33</b>	<b>100.00 %</b>	<b>126.97</b>	<b>916.63</b>	<b>789.66</b>	<b>86.15 %</b>
<b>Total</b>	<b>\$ -</b>	<b>\$ 125.00</b>	<b>\$ 125.00</b>	<b>100.00 %</b>	<b>1,131.91</b>	<b>1,375.00</b>	<b>243.09</b>	<b>17.68 %</b>
<b>Total</b>	<b>\$ 5,388.68</b>	<b>\$ 5,431.88</b>	<b>\$ 43.20</b>	<b>0.80%</b>	<b>\$ 49,061.82</b>	<b>\$ 59,750.68</b>	<b>\$ 10,688.86</b>	<b>17.89 %</b>
<b>Total</b>	<b>\$ -</b>	<b>\$ 83.33</b>	<b>\$ 83.33</b>	<b>100.00 %</b>	<b>-</b>	<b>916.63</b>	<b>916.63</b>	<b>100.00 %</b>
<b>Total</b>	<b>\$ 80.00</b>	<b>\$ 166.67</b>	<b>\$ 86.67</b>	<b>52.00 %</b>	<b>720.00</b>	<b>1,833.37</b>	<b>1,113.37</b>	<b>60.73 %</b>
<b>Total</b>	<b>\$ -</b>	<b>\$ 83.33</b>	<b>\$ 83.33</b>	<b>100.00 %</b>	<b>1,014.58</b>	<b>916.63</b>	<b>( 97.95)</b>	<b>(10.69)%</b>
<b>Total</b>	<b>\$ 80.00</b>	<b>\$ 333.33</b>	<b>\$ 253.33</b>	<b>76.00%</b>	<b>\$ 1,734.58</b>	<b>\$ 3,666.63</b>	<b>\$ 1,932.05</b>	<b>52.69 %</b>
<b>Total</b>	<b>\$ 1,734.41</b>	<b>\$ 1,854.16</b>	<b>\$ 119.75</b>	<b>6.46%</b>	<b>\$ 13,215.00</b>	<b>\$ 20,395.76</b>	<b>\$ 7,180.76</b>	<b>35.21 %</b>
<b>Total</b>	<b>\$ 2,772.24</b>	<b>\$ 2,640.22</b>	<b>( 132.02)</b>	<b>(5.00)%</b>	<b>29,966.54</b>	<b>29,042.42</b>	<b>( 924.12)</b>	<b>(3.18)%</b>
<b>Total</b>	<b>\$ 1,650.00</b>	<b>\$ 2,083.33</b>	<b>\$ 433.33</b>	<b>20.80 %</b>	<b>14,647.70</b>	<b>22,916.63</b>	<b>8,268.93</b>	<b>36.08 %</b>
<b>Total</b>	<b>\$ 966.44</b>	<b>\$ -</b>	<b>( 966.44)</b>	<b>0.00 %</b>	<b>966.44</b>	<b>-</b>	<b>( 966.44)</b>	<b>0.00 %</b>
<b>Total</b>	<b>\$ -</b>	<b>\$ 83.33</b>	<b>\$ 83.33</b>	<b>100.00 %</b>	<b>126.97</b>	<b>916.63</b>	<b>789.66</b>	<b>86.15 %</b>
<b>Total</b>	<b>\$ -</b>	<b>\$ 125.00</b>	<b>\$ 125.00</b>	<b>100.00 %</b>	<b>1,131.91</b>	<b>1,375.00</b>	<b>243.09</b>	<b>17.68 %</b>
<b>Total</b>	<b>\$ 5,388.68</b>	<b>\$ 5,431.88</b>	<b>\$ 43.20</b>	<b>0.80%</b>	<b>\$ 49,061.82</b>	<b>\$ 59,750.68</b>	<b>\$ 10,688.86</b>	<b>17.89 %</b>
<b>Total</b>	<b>\$ -</b>	<b>\$ 83.33</b>	<b>\$ 83.33</b>	<b>100.00 %</b>	<b>-</b>	<b>916.63</b>	<b>916.63</b>	<b>100.00 %</b>
<b>Total</b>	<b>\$ 80.00</b>	<b>\$ 166.67</b>	<b>\$ 86.67</b>	<b>52.00 %</b>	<b>720.00</b>	<b>1,833.37</b>	<b>1,113.37</b>	<b>60.73 %</b>
<b>Total</b>	<b>\$ -</b>	<b>\$ 83.33</b>	<b>\$ 83.33</b>	<b>100.00 %</b>	<b>1,014.58</b>	<b>916.63</b>	<b>( 97.95)</b>	<b>(10.69)%</b>
<b>Total</b>	<b>\$ 80.00</b>	<b>\$ 333.33</b>	<b>\$ 253.33</b>	<b>76.00%</b>	<b>\$ 1,734.58</b>	<b>\$ 3,666.63</b>	<b>\$ 1,932.05</b>	<b>52.69 %</b>
<b>Total</b>	<b>\$ 1,734.41</b>	<b>\$ 1,854.16</b>	<b>\$ 119.75</b>	<b>6.46%</b>	<b>\$ 13,215.00</b>	<b>\$ 20,395.76</b>	<b>\$ 7,180.76</b>	<b>35.21 %</b>
<b>Total</b>	<b>\$ 2,772.24</b>	<b>\$ 2,640.22</b>	<b>( 132.02)</b>	<b>(5.00)%</b>	<b>29,966.54</b>	<b>29,042.42</b>	<b>( 924.12)</b>	<b>(3.18)%</b>
<b>Total</b>	<b>\$ 1,650.00</b>	<b>\$ 2,083.33</b>	<b>\$ 433.33</b>	<b>20.80 %</b>	<b>14,647.70</b>	<b>22,916.63</b>	<b>8,268.93</b>	<b>36.08 %</b>
<b>Total</b>	<b>\$ 966.44</b>	<b>\$ -</b>	<b>( 966.44)</b>	<b>0.00 %</b>	<b>966.44</b>	<b>-</b>	<b>( 966.44)</b>	<b>0.00 %</b>
<b>Total</b>	<b>\$ -</b>	<b>\$ 83.33</b>	<b>\$ 83.33</b>	<b>100.00 %</b>	<b>126.97</b>	<b>916.63</b>	<b>789.66</b>	<b>86.15 %</b>
<b>Total</b>	<b>\$ -</b>	<b>\$ 125.00</b>	<b>\$ 125.00</b>	<b>100.00 %</b>	<b>1,131.91</b>	<b>1,375.00</b>	<b>243.09</b>	<b>17.68 %</b>
<b>Total</b>	<b>\$ 5,388.68</b>	<b>\$ 5,431.88</b>	<b>\$ 43.20</b>	<b>0.80%</b>	<b>\$ 49,061.82</b>	<b>\$ 59,750.68</b>	<b>\$ 10,688.86</b>	<b>17.89 %</b>
<b>Total</b>	<b>\$ -</b>	<b>\$ 83.33</b>	<b>\$ 83.33</b>	<b>100.00 %</b>	<b>-</b>	<b>916.63</b>	<b>916.63</b>	<b>100.00 %</b>
<b>Total</b>	<b>\$ 80.00</b>	<b>\$ 166.67</b>	<b>\$ 86.67</b>	<b>52.00 %</b>	<b>720.00</b>	<b>1,833.37</b>	<b>1,113.37</b>	<b>60.73 %</b>
<b>Total</b>	<b>\$ -</b>	<b>\$ 83.33</b>	<b>\$ 83.33</b>	<b>100.00 %</b>	<b>1,014.58</b>	<b>916.63</b>	<b>( 97.95)</b>	<b>(10.69)%</b>
<b>Total</b>	<b>\$ 80.00</b>	<b>\$ 333.33</b>	<b>\$ 253.33</b>	<b>76.00%</b>	<b>\$ 1,734.58</b>	<b>\$ 3,666.63</b>	<b>\$ 1,932.05</b>	<b>52.69 %</b>



**Income Statement - Operating**  
**OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC**

11/30/2025

Date: 12/5/2025  
 Time: 2:30 pm  
 Page: 2

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Percent	Actual	Budget	
<b>Pool</b>							
5600-00 Pool Mgmt Contract	\$-	\$3,515.17	\$3,515.17	100.00 %	\$41,391.60	\$38,666.87	(\$2,724.73)
5610-00 Pool Maintenance	-	1,250.00	1,250.00	100.00 %	19,164.41	13,750.00	(5,414.41)
5620-00 Pool Supplies	-	-	-	0.00 %	1,737.93	-	(1,737.93)
5630-00 Pool Equipment	-	166.67	166.67	100.00 %	1,952.26	1,833.37	(118.89)
5635-00 Pool Key Fob	128.71	66.67	(62.04)	(93.06)%	1,204.10	733.37	(470.73)
<b>Total Pool</b>	<b>\$128.71</b>	<b>\$4,988.51</b>	<b>\$4,869.80</b>	<b>97.43%</b>	<b>\$65,450.30</b>	<b>\$54,983.61</b>	<b>(\$10,466.69)</b>
<b>Recreational</b>							
5700-00 Clubhouse Expense	4,487.20	291.67	(4,195.53)	(1438.45)%	9,922.67	3,208.37	(6,714.30)
5710-00 Clubhouse Cleaning	75.00	583.33	508.33	87.14 %	3,722.71	6,416.63	2,693.92
5900-00 Recreation Maintenance	-	41.67	41.67	100.00 %	2,402.40	458.37	(1,944.03)
<b>Total Recreational</b>	<b>\$4,562.20</b>	<b>\$916.67</b>	<b>(\$3,645.53)</b>	<b>(397.69)%</b>	<b>\$16,047.78</b>	<b>\$10,083.37</b>	<b>(\$5,964.41)</b>
<b>Utilities</b>							
6000-00 Electric 220 Utilities	779.71	791.67	11.96	1.51 %	10,362.57	8,708.37	(1,654.20)
6010-00 Gas 220 Utilities	39.54	50.00	10.46	20.92 %	637.56	550.00	(87.56)
6020-00 Phone/Internet 220 Utilities	864.39	333.33	(531.06)	(159.32)%	5,621.99	3,666.63	(1,955.36)
6030-00 Trash Removal	-	-	-	0.00 %	100.00	-	(100.00)
6040-00 Water	5,351.54	1,000.00	(4,351.54)	(435.15)%	29,825.14	11,000.00	(18,825.14)
<b>Total Utilities</b>	<b>\$7,035.18</b>	<b>\$2,175.00</b>	<b>(\$4,860.18)</b>	<b>(223.46)%</b>	<b>\$46,547.26</b>	<b>\$23,925.00</b>	<b>(\$22,622.26)</b>
<b>Administrative</b>							
6200-00 Management Fees	2,025.00	2,025.00	-	0.00 %	22,275.00	22,275.00	-
6220-00 CPA Fees 230 Prof Fees	-	-	-	0.00 %	300.00	350.00	50.00
6230-00 Insurance - Corp 230 Prof Fees	4,597.00	-	(4,597.00)	0.00 %	4,597.00	4,689.00	92.00
6240-00 Legal Fees 230 Prof Fees	612.50	416.67	(195.83)	(47.00)%	2,182.50	4,583.37	2,400.87
<b>Total Administrative</b>	<b>\$7,234.50</b>	<b>\$2,441.67</b>	<b>(\$4,792.83)</b>	<b>(196.29)%</b>	<b>\$29,354.50</b>	<b>\$31,897.37</b>	<b>\$2,542.87</b>
<b>Total OPERATING EXPENSE</b>	<b>\$26,163.68</b>	<b>\$18,151.22</b>	<b>(\$8,012.46)</b>	<b>(44.14)%</b>	<b>\$221,411.24</b>	<b>\$204,702.42</b>	<b>(\$16,708.82)</b>
<b>Net Income:</b>	<b>(\$24,406.59)</b>	<b>(\$17,984.55)</b>	<b>(\$6,422.04)</b>		<b>\$108,605.23</b>	<b>\$80,630.95</b>	<b>\$27,974.28</b>
							<b>\$62,646.30</b>