



Financial Report Package

December 2025

Prepared for

**OXFORD/CAMBRIDGE HOMEOWNERS
ASSOCIATION, INC**

Superior Association Management



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

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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
OPERATING INCOME													
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	80.00	3,210.00
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	581.31	10,279.78
3320-00 Other Income	50,175.00	-	-	-	-	-	-	-	-	-	-	-	50,175.00
Total 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	661.31	330,677.78
OPERATING EXPENSE													
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	60.00	2,580.00
5040-00 Fine Collect Expense	-	-	-	10.50	-	(10.00)	1,750.00	12.50	-	256.25	-	-	2,008.75
5050-00 NSF Expense	-	-	-	-	-	-	-	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	51.80	654.17
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	298.79	2,133.30
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	335.40	1,639.63
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	8.00	3,464.00
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	37.25	434.68
Total Contract	985.94	434.72	723.10	658.88	1,379.36	641.97	3,525.75	966.63	943.33	1,220.91	1,734.41	791.24	14,006.24
Landscaping													
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	2,772.24	32,738.78
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	-	31.99	158.96
5370-00 Sign Maintenance	-	-	841.91	290.00	-	-	-	-	-	-	-	697.13	1,829.04
Total Landscaping	5,888.82	6,031.47	3,482.14	3,455.17	1,201.20	5,544.48	4,567.47	2,772.24	4,222.65	6,507.50	5,388.68	3,501.36	52,563.18
Building/Maintenance													
5420-00 Exterminating	80.00	-	-	-	80.00	-	-	320.00	80.00	80.00	80.00	80.00	800.00
5460-00 Plumbing Maintenance	-	-	-	1,014.58	-	-	-	-	-	-	-	-	1,014.58
Total Building/Maintenance	80.00	-	-	1,014.58	80.00	-	-	320.00	80.00	80.00	80.00	80.00	1,814.58
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	123.63	1,327.73
Total Pool	7,637.15	4,885.55	4,214.24	8,750.53	10,019.51	22,417.13	4,279.16	2,209.58	425.83	482.91	128.71	123.63	65,573.93



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OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC
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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
Recreational													
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													
Total Recreational	375.00	-	225.00	2,942.40	317.53	1,366.47	1,444.06	1,712.53	2,635.06	467.53	4,562.20	-	16,047.78
Utilities													
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	948.49	11,311.06
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	132.38	769.94
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	128.39	5,750.38
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	3,465.60	33,290.74
Total Utilities	1,684.99	1,942.28	1,978.02	2,226.54	2,367.68	2,489.75	2,429.11	4,942.05	10,132.91	9,318.75	7,035.18	4,674.86	51,222.12
Administrative													
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	2,025.00	24,300.00
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
Total Administrative	2,025.00	2,325.00	2,067.50	2,025.00	2,025.00	2,025.00	2,630.00	2,025.00	2,025.00	2,947.50	7,234.50	2,025.00	31,379.50
Total OPERATING EXPENSE	18,676.90	15,619.02	12,690.00	21,073.10	17,390.28	34,484.80	18,875.55	14,948.03	20,464.78	21,025.10	26,163.68	11,196.09	232,607.33
Net Income:	174,984.74	(13,666.24)	(11,152.56)	(19,798.22)	(16,302.97)	(55,023.33)	124,539.12	(12,690.16)	(17,402.75)	(20,475.81)	(24,406.59)	(10,534.78)	98,070.45



Income Statement - Operating
OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC
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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Percent	Actual	Budget	
OPERATING INCOME							
Income							
3010-00 Homeowner Assessment	\$ -	\$ -	\$ -	0.00 %	\$283,500.00	\$283,500.00	\$ -
3085-00 NSF Fees	-	-	-	0.00 %	93.00	-	93.00
3090-00 Fine Income	-	-	-	0.00 %	(20,775.00)	-	(20,775.00)
3100-00 Late Fee Income	80.00	-	80.00	0.00 %	3,210.00	-	3,210.00
3140-00 Clubhouse Rental	-	166.63	(166.63)	(100.00)%	3,775.00	2,000.00	1,775.00
3160-00 Pool Key Income	-	-	-	0.00 %	420.00	-	420.00
3310-00 Interest Income	581.31	-	581.31	0.00 %	10,279.78	-	10,279.78
3320-00 Other Income	-	-	-	0.00 %	50,175.00	-	50,175.00
Total Income	\$ 661.31	\$ 166.63	\$ 494.68	296.87%	\$330,677.78	\$285,500.00	\$45,177.78
Total OPERATING INCOME	\$ 661.31	\$ 166.63	\$ 494.68	296.87%	\$330,677.78	\$ 285,500.00	\$ 45,177.78
OPERATING EXPENSE							
Contract							
5010-00 Del Fee Split	60.00	133.37	73.37	55.01 %	2,580.00	1,600.00	(980.00)
5030-00 Collection Fee Service	-	33.37	33.37	100.00 %	-	400.00	400.00
5040-00 Fine Collect Expense	-	20.87	20.87	100.00 %	2,008.75	250.00	(1,758.75)
5050-00 NSF Expense	-	-	-	0.00 %	73.50	-	(73.50)
5100-00 Admin Services	51.80	100.00	48.20	48.20 %	654.17	1,200.00	545.83
5110-00 Admin Supplies	298.79	166.63	(132.16)	(79.31)%	2,133.30	2,000.00	(133.30)
5150-00 Meeting Expense	-	100.00	100.00	100.00 %	-	1,200.00	1,200.00
5170-00 Postage	335.40	141.63	(193.77)	(136.81)%	1,639.63	1,700.00	60.37
5180-00 Social Expense	-	625.00	625.00	100.00 %	1,018.21	7,500.00	6,481.79
5190-00 Violation Letters	8.00	500.00	492.00	98.40 %	3,464.00	6,000.00	2,536.00
5200-00 Website	37.25	33.37	(3.88)	(11.63)%	434.68	400.00	(34.68)
Total Contract	\$ 791.24	\$ 1,854.24	\$ 1,063.00	57.33%	\$ 14,006.24	\$ 22,250.00	\$8,243.76
Landscape							
5300-00 Landscape Contract	2,772.24	2,640.28	(131.96)	(5.00)%	32,738.78	31,682.70	(1,056.08)
5305-00 Landscape Committee	-	250.00	250.00	100.00 %	-	3,000.00	3,000.00
5310-00 Ground Maintenance	-	2,083.37	2,083.37	100.00 %	14,647.70	25,000.00	10,352.30
5330-00 Irrigation Maintenance	-	250.00	250.00	100.00 %	2,222.26	3,000.00	777.74
5350-00 Lighting Maintenance	-	-	-	0.00 %	966.44	-	(966.44)
5360-00 Security Services	31.99	83.37	51.38	61.63 %	158.96	1,000.00	841.04
5370-00 Sign Maintenance	697.13	125.00	(572.13)	(457.70)%	1,829.04	1,500.00	(329.04)
Total Landscape	\$ 3,501.36	\$ 5,432.02	\$ 1,930.66	35.54%	\$ 52,563.18	\$ 65,182.70	\$12,619.52
Building/Maintenance							
5400-00 Bldg Maintenance	-	83.37	83.37	100.00 %	-	1,000.00	1,000.00
5420-00 Exterminating	80.00	166.63	86.63	51.99 %	800.00	2,000.00	1,200.00
5460-00 Plumbing Maintenance	-	83.37	83.37	100.00 %	1,014.58	1,000.00	(14.58)
Total Building/Maintenance	\$ 80.00	\$ 333.37	\$ 253.37	76.00%	\$ 1,814.58	\$ 4,000.00	\$2,185.42
Total	\$ 1,452.60	\$ 2,670.22	\$ 1,217.62	82.00%	\$ 16,388.00	\$ 22,750.00	\$ 6,362.00



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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Percent	Actual	Budget	
Pool							
5600-00 Pool Mgmt Contract	\$-	\$3,515.13	\$3,515.13	100.00 %	\$41,391.60	\$42,182.00	\$790.40
5610-00 Pool Maintenance	-	1,250.00	1,250.00	100.00 %	19,164.41	15,000.00	(4,164.41)
5620-00 Pool Supplies	-	-	-	0.00 %	1,737.93	-	(1,737.93)
5630-00 Pool Equipment	-	166.63	166.63	100.00 %	1,952.26	2,000.00	47.74
5635-00 Pool Key Fob	123.63	66.63	(57.00)	(85.55)%	1,327.73	800.00	(527.73)
Total Pool	\$123.63	\$4,988.39	\$4,874.76	97.53%	\$65,573.93	\$59,982.00	(\$5,591.93)
Recreational							
5700-00 Clubhouse Expense	-	291.63	291.63	100.00 %	9,922.67	3,500.00	(6,422.67)
5710-00 Clubhouse Cleaning	-	583.37	583.37	100.00 %	3,722.71	7,000.00	3,277.29
5900-00 Recreation Maintenance	-	41.63	41.63	100.00 %	2,402.40	500.00	(1,902.40)
Total Recreational	\$-	\$916.63	\$916.63	100.00%	\$16,047.78	\$11,000.00	(\$5,047.78)
Utilities							
6000-00 Electric 220 Utilities	948.49	791.63	(156.86)	(19.81)%	11,311.06	9,500.00	(1,811.06)
6010-00 Gas 220 Utilities	132.38	50.00	(82.38)	(164.76)%	769.94	600.00	(169.94)
6020-00 Phone/Internet 220 Utilities	128.39	333.37	204.98	61.49 %	5,750.38	4,000.00	(1,750.38)
6030-00 Trash Removal	-	-	-	0.00 %	100.00	-	(100.00)
6040-00 Water	3,465.60	1,000.00	(2,465.60)	(246.56)%	33,290.74	12,000.00	(21,290.74)
Total Utilities	\$4,674.86	\$2,175.00	(\$2,499.86)	(114.94)%	\$51,222.12	\$26,100.00	(\$25,122.12)
Administrative							
6200-00 Management Fees	2,025.00	2,025.00	-	0.00 %	24,300.00	24,300.00	-
6220-00 CPA Fees 230 Prof Fees	-	-	-	0.00 %	300.00	350.00	50.00
6230-00 Insurance - Corp 230 Prof Fees	-	-	-	0.00 %	4,597.00	4,689.00	92.00
6240-00 Legal Fees 230 Prof Fees	-	416.63	416.63	100.00 %	2,182.50	5,000.00	2,817.50
Total Administrative	\$2,025.00	\$2,441.63	\$416.63	17.06%	\$31,379.50	\$34,339.00	\$2,959.50
Total OPERATING EXPENSE	\$11,196.09	\$18,151.28	\$6,955.19	38.32%	\$232,607.33	\$222,853.70	(\$9,753.63)
Net Income:	(\$10,534.78)	(\$17,984.65)	\$7,449.87		\$98,070.45	\$62,646.30	\$35,424.15