Financial Report Package

August 2025

Prepared for

OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC

Superior Association Management

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Assets		
Assets		
10-1000-00 Operating - SouthState	$148,628.03	
10-1020-00 Reserve - SouthState	352,835.35	
Total Assets:		$501,463.38
Accounts Receivable		
12-1270-00 Accounts Receivable	8,475.00	
Total Accounts Receivable:		$8,475.00
Total Assets:		**$509,938.38**
Liabilities & Equity		
Liabilities		
20-2070-00 Prepaid Dues	9,677.50	
Total Liabilities:		$9,677.50
Earnings		
29-2900-00 Retained Earnings	329,370.50	
Total Earnings:		$329,370.50
Net Income Gain / Loss	170,890.38	
		$170,890.38
Total Liabilities & Equity:		**$509,938.38**

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Income Statement Summary - Operating

OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC

Fiscal Period: August 2025

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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
OPERATING INCOME													
Income													
3010-00 Homeowner Assessment	$141,750.00	$-	$-	$-	$-	$-	$141,750.00	$-	$-	$-	$-	$-	$283,500.00
3085-00 NSF Fees	-	(6.00)	35.00	-	-	35.00	-	(6.00)	-	-	-	-	58.00
3090-00 Fine Income	-	-	-	-	-	(22,175.00)	50.00	-	-	-	-	-	(22,125.00)
3100-00 Late Fee Income	-	1,200.00	440.00	180.00	100.00	(110.00)	40.00	820.00	-	-	-	-	2,670.00
3140-00 Clubhouse Rental	975.00	-	100.00	150.00	-	450.00	550.00	500.00	-	-	-	-	2,725.00
3160-00 Pool Key Income	-	40.00	-	-	40.00	280.00	40.00	20.00	-	-	-	-	420.00
3310-00 Interest Income	761.64	718.78	962.44	944.88	947.31	981.47	984.67	923.87	-	-	-	-	7,225.06
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**	**-**	**-**	**-**	**-**	**324,648.06**
Total OPERATING 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**	**-**	**-**	**-**	**-**	**324,648.06**
OPERATING EXPENSE													
Contract													
5010-00 Del Fee Split	45.00	225.00	435.00	360.00	131.25	-	573.75	135.00	-	-	-	-	1,905.00
5040-00 Fine Collect Expense	-	-	-	-	-	(10.00)	1,750.00	12.50	-	-	-	-	1,752.50
5050-00 NSF Expense	-	-	-	10.50	-	-	-	38.50	-	-	-	-	49.00
5100-00 Admin Services	49.40	49.40	49.40	49.40	99.40	49.40	49.40	51.17	-	-	-	-	446.97
5110-00 Admin Supplies	558.67	49.58	51.43	33.61	335.66	80.00	442.27	53.01	-	-	-	-	1,604.23
5170-00 Postage	284.70	9.49	51.10	29.20	338.72	64.24	292.00	42.12	-	-	-	-	1,111.57
5190-00 Violation Letters	16.00	64.00	104.00	144.00	432.00	416.00	376.00	592.00	-	-	-	-	2,144.00
5200-00 Website	32.17	37.25	32.17	32.17	42.33	42.33	42.33	42.33	-	-	-	-	303.08
Total Contract	**985.94**	**434.72**	**723.10**	**658.88**	**1,379.36**	**641.97**	**3,525.75**	**966.63**	**-**	**-**	**-**	**-**	**9,316.35**
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	-	-	-	-	21,649.82
5310-00 Ground Maintenance	3,217.59	3,391.24	-	525.00	1,201.20	-	865.38	-	-	-	-	-	9,200.41
5330-00 Irrigation Maintenance	-	-	-	-	-	-	929.85	-	-	-	-	-	929.85
5360-00 Security Services	31.00	-	-	-	-	-	-	-	-	-	-	-	31.00
5370-00 Sign Maintenance	-	-	841.91	290.00	-	-	-	-	-	-	-	-	1,131.91
Total Landscape	**5,888.82**	**6,031.47**	**3,482.14**	**3,455.17**	**1,201.20**	**5,544.48**	**4,567.47**	**2,772.24**	**-**	**-**	**-**	**-**	**32,942.99**
Building/Maintenance													
5420-00 Exterminating	80.00	-	-	-	80.00	-	-	320.00	-	-	-	-	480.00
5460-00 Plumbing Maintenance	-	-	-	1,014.58	-	-	-	-	-	-	-	-	1,014.58
Total	**80.00**	**-**	**-**	**1,014.58**	**80.00**	**-**	**-**	**320.00**	**-**	**-**	**-**	**-**	**1,494.58**
Building/Maintenance													

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Income Statement Summary - Operating

OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC

Fiscal Period: August 2025

Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
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	-	-	-	-	-	-	18,475.82
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	-	-	-	-	855.24
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**	**-**	**-**	**-**	**-**	**64,412.85**
Recreational													
5700-00 Clubhouse Expense	-	-	-	240.00	-	973.94	1,126.53	1,395.00	-	-	-	-	3,735.47
5710-00 Clubhouse Cleaning	375.00	-	225.00	300.00	317.53	392.53	317.53	317.53	-	-	-	-	2,245.12
5900-00 Recreation Maintenance	-	-	-	2,402.40	-	-	-	-	-	-	-	-	2,402.40
Total Recreational	**375.00**	**-**	**225.00**	**2,942.40**	**317.53**	**1,366.47**	**1,444.06**	**1,712.53**	**-**	**-**	**-**	**-**	**8,382.99**
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	-	-	-	-	7,341.35
6010-00 Gas 220 Utilities	96.88	166.62	110.94	51.10	27.97	29.46	30.99	28.00	-	-	-	-	541.96
6020-00 Phone/Internet 220 Utilities	439.89	681.92	532.24	445.35	533.79	484.96	484.96	117.66	-	-	-	-	3,720.77
6040-00 Water	308.74	275.91	705.09	1,065.65	834.55	885.71	779.20	3,601.49	-	-	-	-	8,456.34
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**	**-**	**-**	**-**	**-**	**20,060.42**
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	-	-	-	-	16,200.00
6220-00 CPA Fees 230 Prof Fees	-	300.00	-	-	-	-	-	-	-	-	-	-	300.00
6240-00 Legal Fees 230 Prof Fees	-	-	42.50	-	-	-	605.00	-	-	-	-	-	647.50
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**	**-**	**-**	**-**	**-**	**17,147.50**
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**	**-**	**-**	**-**	**-**	**153,757.68**
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)**	**-**	**-**	**-**	**-**	**170,890.38**

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Income Statement - Operating

OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC

08/31/2025

Date: 9/8/2025
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Description	Current Period Actual	Current Period Budget	Current Period Variance	Current Period Percent	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Year-to-date Percent	Annual Budget
OPERATING INCOME									
Income									
3010-00 Homeowner Assessment	$-	$-	$-	0.00 %	$283,500.00	$283,500.00	$-	0.00 %	$283,500.00
3085-00 NSF Fees	(6.00)	-	(6.00)	0.00 %	58.00	-	58.00	0.00 %	-
3090-00 Fine Income	-	-	-	0.00 %	(22,125.00)	-	(22,125.00)	0.00 %	-
3100-00 Late Fee Income	820.00	-	820.00	0.00 %	2,670.00	-	2,670.00	0.00 %	-
3140-00 Clubhouse Rental	500.00	166.67	333.33	199.99 %	2,725.00	1,333.36	1,391.64	104.37 %	2,000.00
3160-00 Pool Key Income	20.00	-	20.00	0.00 %	420.00	-	420.00	0.00 %	-
3310-00 Interest Income	923.87	-	923.87	0.00 %	7,225.06	-	7,225.06	0.00 %	-
3320-00 Other Income	-	-	-	0.00 %	50,175.00	-	50,175.00	0.00 %	-
Total Income	$2,257.87	$166.67	$2,091.20	1,254.69%	$324,648.06	$284,833.36	$39,814.70	13.98 %	$285,500.00
Total OPERATING INCOME	**$2,257.87**	**$166.67**	**$2,091.20**	**1,254.69%**	**$324,648.06**	**$284,833.36**	**$39,814.70**	**13.98 %**	**$285,500.00**
OPERATING EXPENSE									
Contract									
5010-00 Del Fee Split	135.00	133.33	(1.67)	(1.25)%	1,905.00	1,066.64	(838.36)	(78.60)%	1,600.00
5030-00 Collection Fee Service	-	33.33	33.33	100.00 %	-	266.64	266.64	100.00 %	400.00
5040-00 Fine Collect Expense	12.50	20.83	8.33	39.99 %	1,752.50	166.64	(1,585.86)	(951.67)%	250.00
5050-00 NSF Expense	38.50	-	(38.50)	0.00 %	49.00	-	(49.00)	0.00 %	-
5100-00 Admin Services	51.17	100.00	48.83	48.83 %	446.97	800.00	353.03	44.13 %	1,200.00
5110-00 Admin Supplies	53.01	166.67	113.66	68.19 %	1,604.23	1,333.36	(270.87)	(20.31)%	2,000.00
5150-00 Meeting Expense	-	100.00	100.00	100.00 %	-	800.00	800.00	100.00 %	1,200.00
5170-00 Postage	42.12	141.67	99.55	70.27 %	1,111.57	1,133.36	21.79	1.92 %	1,700.00
5180-00 Social Expense	-	625.00	625.00	100.00 %	-	5,000.00	5,000.00	100.00 %	7,500.00
5190-00 Violation Letters	592.00	500.00	(92.00)	(18.40)%	2,144.00	4,000.00	1,856.00	46.40 %	6,000.00
5200-00 Website	42.33	33.33	(9.00)	(27.00)%	303.08	266.64	(36.44)	(13.67)%	400.00
Total Contract	$966.63	$1,854.16	$887.53	47.87%	$9,316.35	$14,833.28	$5,516.93	37.19 %	$22,250.00
Landscape									
5300-00 Landscape Contract	2,772.24	2,640.22	(132.02)	(5.00)%	21,649.82	21,121.76	(528.06)	(2.50)%	31,682.70
5305-00 Landscape Committee	-	250.00	250.00	100.00 %	-	2,000.00	2,000.00	100.00 %	3,000.00
5310-00 Ground Maintenance	-	2,083.33	2,083.33	100.00 %	9,200.41	16,666.64	7,466.23	44.80 %	25,000.00
5330-00 Irrigation Maintenance	-	250.00	250.00	100.00 %	929.85	2,000.00	1,070.15	53.51 %	3,000.00
5360-00 Security Services	-	83.33	83.33	100.00 %	31.00	666.64	635.64	95.35 %	1,000.00
5370-00 Sign Maintenance	-	125.00	125.00	100.00 %	1,131.91	1,000.00	(131.91)	(13.19)%	1,500.00
Total Landscape	$2,772.24	$5,431.88	$2,659.64	48.96%	$32,942.99	$43,455.04	$10,512.05	24.19 %	$65,182.70
Building/Maintenance									
5400-00 Bldg Maintenance	-	83.33	83.33	100.00 %	-	666.64	666.64	100.00 %	1,000.00
5420-00 Exterminating	320.00	166.67	(153.33)	(92.00)%	480.00	1,333.36	853.36	64.00 %	2,000.00
5460-00 Plumbing Maintenance	-	83.33	83.33	100.00 %	1,014.58	666.64	(347.94)	(52.19)%	1,000.00
Total Building/Maintenance	$320.00	$333.33	$13.33	4.00%	$1,494.58	$2,666.64	$1,172.06	43.95 %	$4,000.00

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Income Statement - Operating

OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC

08/31/2025

Description	Current Period Actual	Current Period Budget	Current Period Variance	Current Period Percent	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Year-to-date Percent	Annual Budget
Pool									
5600-00 Pool Mgmt Contract	$2,069.58	$3,515.17	$1,445.59	41.12 %	$41,391.60	$28,121.36	($13,270.24)	(47.19)%	$42,182.00
5610-00 Pool Maintenance	-	1,250.00	1,250.00	100.00 %	18,475.82	10,000.00	(8,475.82)	(84.76)%	15,000.00
5620-00 Pool Supplies	-	-	-	0.00 %	1,737.93	-	(1,737.93)	0.00 %	-
5630-00 Pool Equipment	-	166.67	166.67	100.00 %	1,952.26	1,333.36	(618.90)	(46.42)%	2,000.00
5635-00 Pool Key Fob	140.00	66.67	(73.33)	(109.99)%	855.24	533.36	(321.88)	(60.35)%	800.00
Total Pool	$2,209.58	$4,998.51	$2,788.93	55.80%	$64,412.85	$39,988.08	($24,424.77)	(61.08)%	$59,982.00
Recreational									
5700-00 Clubhouse Expense	1,395.00	291.67	(1,103.33)	(378.28)%	3,735.47	2,333.36	(1,402.11)	(60.09)%	3,500.00
5710-00 Clubhouse Cleaning	317.53	583.33	265.80	45.57 %	2,245.12	4,666.64	2,421.52	51.89 %	7,000.00
5900-00 Recreation Maintenance	-	41.67	41.67	100.00 %	2,402.40	333.36	(2,069.04)	(620.66)%	500.00
Total Recreational	$1,712.53	$916.67	($795.86)	(86.82)%	$8,382.99	$7,333.36	($1,049.63)	(14.31)%	$11,000.00
Utilities									
6000-00 Electric 220 Utilities	1,194.90	791.67	(403.23)	(50.93)%	7,341.35	6,333.36	(1,007.99)	(15.92)%	9,500.00
6010-00 Gas 220 Utilities	28.00	50.00	22.00	44.00 %	541.96	400.00	(141.96)	(35.49)%	600.00
6020-00 Phone/Internet 220 Utilities	117.66	333.33	215.67	64.70 %	3,720.77	2,666.64	(1,054.13)	(39.53)%	4,000.00
6040-00 Water	3,601.49	1,000.00	(2,601.49)	(260.15)%	8,456.34	8,000.00	(456.34)	(5.70)%	12,000.00
Total Utilities	$4,942.05	$2,175.00	($2,767.05)	(127.22)%	$20,060.42	$17,400.00	($2,660.42)	(15.29)%	$26,100.00
Administrative									
6200-00 Management Fees	2,025.00	2,025.00	-	0.00 %	16,200.00	16,200.00	-	0.00 %	24,300.00
6220-00 CPA Fees 230 Prof Fees	-	-	-	0.00 %	300.00	350.00	50.00	14.29 %	350.00
6230-00 Insurance - Corp 230 Prof Fees	-	-	-	0.00 %	-	-	-	0.00 %	4,689.00
6240-00 Legal Fees 230 Prof Fees	-	416.67	416.67	100.00 %	647.50	3,333.36	2,685.86	80.58 %	5,000.00
Total Administrative	$2,025.00	$2,441.67	$416.67	17.06%	$17,147.50	$19,883.36	$2,735.86	13.76 %	$34,339.00
Total OPERATING EXPENSE	**$14,948.03**	**$18,151.22**	**$3,203.19**	**17.65%**	**$153,757.68**	**$145,559.76**	**($8,197.92)**	**(5.63)%**	**$222,853.70**
Net Income:	**($12,690.16)**	**($17,984.55)**	**$5,294.39**		**$170,890.38**	**$139,273.60**	**$31,616.78**		**$62,646.30**

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