Financial Report Package

September 2025

Prepared for

OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC

Superior Association Management

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Assets

Assets			
10-1000-00	Operating - SouthState	$131,954.47	
10-1020-00	Reserve - SouthState	353,856.16	
Total Assets:			$485,810.63
Accounts Receivable			
12-1270-00	Accounts Receivable	6,275.00	
Total Accounts Receivable:			$6,275.00
Total Assets:			**$492,085.63**

Liabilities & Equity

Liabilities			
20-2070-00	Prepaid Dues	9,227.50	
Total Liabilities:			$9,227.50
Earnings			
29-2900-00	Retained Earnings	329,370.50	
Total Earnings:			$329,370.50
	Net Income Gain / Loss	153,487.63	
			$153,487.63
Total Liabilities & Equity:			**$492,085.63**

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Income Statement Summary - Operating

OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC

Fiscal Period: September 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)	35.00	-	-	-	93.00
3090-00 Fine Income	-	-	-	-	-	(22,175.00)	50.00	-	1,025.00	-	-	-	(21,100.00)
3100-00 Late Fee Income	-	1,200.00	440.00	180.00	100.00	(110.00)	40.00	820.00	320.00	-	-	-	2,990.00
3140-00 Clubhouse Rental	975.00	-	100.00	150.00	-	450.00	550.00	500.00	660.00	-	-	-	3,385.00
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	1,022.03	-	-	-	8,247.09
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**	**-**	**-**	**-**	**327,710.09**
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**	**3,062.03**	**-**	**-**	**-**	**327,710.09**
OPERATING EXPENSE													
Contract													
5010-00 Del Fee Split	45.00	225.00	435.00	360.00	131.25	-	573.75	135.00	315.00	-	-	-	2,220.00
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	51.80	-	-	-	498.77
5110-00 Admin Supplies	558.67	49.58	51.43	33.61	335.66	80.00	442.27	53.01	103.43	-	-	-	1,707.66
5170-00 Postage	284.70	9.49	51.10	29.20	338.72	64.24	292.00	42.12	88.92	-	-	-	1,200.49
5190-00 Violation Letters	16.00	64.00	104.00	144.00	432.00	416.00	376.00	592.00	352.00	-	-	-	2,496.00
5200-00 Website	32.17	37.25	32.17	32.17	42.33	42.33	42.33	42.33	32.18	-	-	-	335.26
Total Contract	**985.94**	**434.72**	**723.10**	**658.88**	**1,379.36**	**641.97**	**3,525.75**	**966.63**	**943.33**	**-**	**-**	**-**	**10,259.68**
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	-	-	-	24,422.06
5310-00 Ground Maintenance	3,217.59	3,391.24	-	525.00	1,201.20	-	865.38	-	158.00	-	-	-	9,358.41
5330-00 Irrigation Maintenance	-	-	-	-	-	-	929.85	-	1,292.41	-	-	-	2,222.26
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**	**4,222.65**	**-**	**-**	**-**	**37,165.64**
Building/Maintenance													
5420-00 Exterminating	80.00	-	-	-	80.00	-	-	320.00	80.00	-	-	-	560.00
5460-00 Plumbing Maintenance	-	-	-	1,014.58	-	-	-	-	-	-	-	-	1,014.58
Total Building/Maintenance	**80.00**	**-**	**-**	**1,014.58**	**80.00**	**-**	**-**	**320.00**	**80.00**	**-**	**-**	**-**	**1,574.58**

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SUPERIOR
Association Management, LLC

Income Statement Summary - Operating

OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC

Fiscal Period: September 2025

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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	-	-	275.68	-	-	-	18,751.50
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	-	-	-	1,005.39
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**	**-**	**-**	**-**	**64,838.68**
Recreational													
5700-00 Clubhouse Expense	-	-	-	240.00	-	973.94	1,126.53	1,395.00	1,700.00	-	-	-	5,435.47
5710-00 Clubhouse Cleaning	375.00	-	225.00	300.00	317.53	392.53	317.53	317.53	935.06	-	-	-	3,180.18
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**	**2,635.06**	**-**	**-**	**-**	**11,018.05**
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	-	-	-	8,525.85
6010-00 Gas 220 Utilities	96.88	166.62	110.94	51.10	27.97	29.46	30.99	28.00	29.50	-	-	-	571.46
6020-00 Phone/Internet 220 Utilities	439.89	681.92	532.24	445.35	533.79	484.96	484.96	117.66	852.04	-	-	-	4,572.81
6040-00 Water	308.74	275.91	705.09	1,065.65	834.55	885.71	779.20	3,601.49	8,066.87	-	-	-	16,523.21
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**	**-**	**-**	**-**	**30,193.33**
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	-	-	-	18,225.00
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**	**2,025.00**	**-**	**-**	**-**	**19,172.50**
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**	**-**	**-**	**-**	**174,222.46**
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)**	**-**	**-**	**-**	**153,487.63**

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Income Statement - Operating

OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC

09/30/2025

Date: 10/9/2025
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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	35.00	-	35.00	0.00 %	93.00	-	93.00	0.00 %	-
3090-00 Fine Income	1,025.00	-	1,025.00	0.00 %	(21,100.00)	-	(21,100.00)	0.00 %	-
3100-00 Late Fee Income	320.00	-	320.00	0.00 %	2,990.00	-	2,990.00	0.00 %	-
3140-00 Clubhouse Rental	660.00	166.67	493.33	295.99 %	3,385.00	1,500.03	1,884.97	125.66 %	2,000.00
3160-00 Pool Key Income	-	-	-	0.00 %	420.00	-	420.00	0.00 %	-
3310-00 Interest Income	1,022.03	-	1,022.03	0.00 %	8,247.09	-	8,247.09	0.00 %	-
3320-00 Other Income	-	-	-	0.00 %	50,175.00	-	50,175.00	0.00 %	-
Total Income	$3,062.03	$166.67	$2,895.36	1,737.18%	$327,710.09	$285,000.03	$42,710.06	14.99 %	$285,500.00
Total OPERATING INCOME	**$3,062.03**	**$166.67**	**$2,895.36**	**1,737.18%**	**$327,710.09**	**$285,000.03**	**$42,710.06**	**14.99 %**	**$285,500.00**
OPERATING EXPENSE									
Contract									
5010-00 Del Fee Split	315.00	133.33	(181.67)	(136.26)%	2,220.00	1,199.97	(1,020.03)	(85.00)%	1,600.00
5030-00 Collection Fee Service	-	33.33	33.33	100.00 %	-	299.97	299.97	100.00 %	400.00
5040-00 Fine Collect Expense	-	20.83	20.83	100.00 %	1,752.50	187.47	(1,565.03)	(834.82)%	250.00
5050-00 NSF Expense	-	-	-	0.00 %	49.00	-	(49.00)	0.00 %	-
5100-00 Admin Services	51.80	100.00	48.20	48.20 %	498.77	900.00	401.23	44.58 %	1,200.00
5110-00 Admin Supplies	103.43	166.67	63.24	37.94 %	1,707.66	1,500.03	(207.63)	(13.84)%	2,000.00
5150-00 Meeting Expense	-	100.00	100.00	100.00 %	-	900.00	900.00	100.00 %	1,200.00
5170-00 Postage	88.92	141.67	52.75	37.23 %	1,200.49	1,275.03	74.54	5.85 %	1,700.00
5180-00 Social Expense	-	625.00	625.00	100.00 %	-	5,625.00	5,625.00	100.00 %	7,500.00
5190-00 Violation Letters	352.00	500.00	148.00	29.60 %	2,496.00	4,500.00	2,004.00	44.53 %	6,000.00
5200-00 Website	32.18	33.33	1.15	3.45 %	335.26	299.97	(35.29)	(11.76)%	400.00
Total Contract	$943.33	$1,854.16	$910.83	49.12%	$10,259.68	$16,687.44	$6,427.76	38.52 %	$22,250.00
Landscape									
5300-00 Landscape Contract	2,772.24	2,640.22	(132.02)	(5.00)%	24,422.06	23,761.98	(660.08)	(2.78)%	31,682.70
5305-00 Landscape Committee	-	250.00	250.00	100.00 %	-	2,250.00	2,250.00	100.00 %	3,000.00
5310-00 Ground Maintenance	158.00	2,083.33	1,925.33	92.42 %	9,358.41	18,749.97	9,391.56	50.09 %	25,000.00
5330-00 Irrigation Maintenance	1,292.41	250.00	(1,042.41)	(416.96)%	2,222.26	2,250.00	27.74	1.23 %	3,000.00
5360-00 Security Services	-	83.33	83.33	100.00 %	31.00	749.97	718.97	95.87 %	1,000.00
5370-00 Sign Maintenance	-	125.00	125.00	100.00 %	1,131.91	1,125.00	(6.91)	(0.61)%	1,500.00
Total Landscape	$4,222.65	$5,431.88	$1,209.23	22.26%	$37,165.64	$48,886.92	$11,721.28	23.98 %	$65,182.70
Building/Maintenance									
5400-00 Bldg Maintenance	-	83.33	83.33	100.00 %	-	749.97	749.97	100.00 %	1,000.00
5420-00 Exterminating	80.00	166.67	86.67	52.00 %	560.00	1,500.03	940.03	62.67 %	2,000.00
5460-00 Plumbing Maintenance	-	83.33	83.33	100.00 %	1,014.58	749.97	(264.61)	(35.28)%	1,000.00
Total Building/Maintenance	$80.00	$333.33	$253.33	76.00%	$1,574.58	$2,999.97	$1,425.39	47.51 %	$4,000.00

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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
Pool									
5600-00 Pool Mgmt Contract	$-	$3,515.17	$3,515.17	100.00 %	$41,391.60	$31,636.53	($9,755.07)	(30.83)%	$42,182.00
5610-00 Pool Maintenance	275.68	1,250.00	974.32	77.95 %	18,751.50	11,250.00	(7,501.50)	(66.68)%	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	1,500.03	(452.23)	(30.15)%	2,000.00
5635-00 Pool Key Fob	150.15	66.67	(83.48)	(125.21)%	1,005.39	600.03	(405.36)	(67.56)%	800.00
Total Pool	$425.83	$4,998.51	$4,572.68	91.48%	$64,838.68	$44,986.59	($19,852.09)	(44.13)%	$59,982.00
Recreational									
5700-00 Clubhouse Expense	1,700.00	291.67	(1,408.33)	(482.85)%	5,435.47	2,625.03	(2,810.44)	(107.06)%	3,500.00
5710-00 Clubhouse Cleaning	935.06	583.33	(351.73)	(60.30)%	3,180.18	5,249.97	2,069.79	39.42 %	7,000.00
5900-00 Recreation Maintenance	-	41.67	41.67	100.00 %	2,402.40	375.03	(2,027.37)	(540.59)%	500.00
Total Recreational	$2,635.06	$916.67	($1,718.39)	(187.46)%	$11,018.05	$8,250.03	($2,768.02)	(33.55)%	$11,000.00
Utilities									
6000-00 Electric 220 Utilities	1,184.50	791.67	(392.83)	(49.62)%	8,525.85	7,125.03	(1,400.82)	(19.66)%	9,500.00
6010-00 Gas 220 Utilities	29.50	50.00	20.50	41.00 %	571.46	450.00	(121.46)	(26.99)%	600.00
6020-00 Phone/Internet 220 Utilities	852.04	333.33	(518.71)	(155.61)%	4,572.81	2,999.97	(1,572.84)	(52.43)%	4,000.00
6040-00 Water	8,066.87	1,000.00	(7,066.87)	(706.69)%	16,523.21	9,000.00	(7,523.21)	(83.59)%	12,000.00
Total Utilities	$10,132.91	$2,175.00	($7,957.91)	(365.88)%	$30,193.33	$19,575.00	($10,618.33)	(54.24)%	$26,100.00
Administrative									
6200-00 Management Fees	2,025.00	2,025.00	-	0.00 %	18,225.00	18,225.00	-	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	3,750.03	3,102.53	82.73 %	5,000.00
Total Administrative	$2,025.00	$2,441.67	$416.67	17.06%	$19,172.50	$22,325.03	$3,152.53	14.12 %	$34,339.00
Total OPERATING EXPENSE	**$20,464.78**	**$18,151.22**	**($2,313.56)**	**(12.75)%**	**$174,222.46**	**$163,710.98**	**($10,511.48)**	**(6.42)%**	**$222,853.70**
Net Income:	**($17,402.75)**	**($17,984.55)**	**$581.80**		**$153,487.63**	**$121,289.05**	**$32,198.58**		**$62,646.30**

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