# Financial Report Package

# October 2025

# Prepared for

# OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC

# Superior Association Management

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| | | | |
|---|---|---|---|
| **Assets** | | | |
| Assets | | | |
| 10-1000-00 | Operating - SouthState | $113,120.40 | |
| 10-1020-00 | Reserve - SouthState | 100,000.00 | |
| 10-1020-05 | ICS sweep linked to account #6061 | 254,724.42 | |
| Total Assets: | | | $467,844.82 |
| Accounts Receivable | | | |
| 12-1270-00 | Accounts Receivable | 3,915.00 | |
| Total Accounts Receivable: | | | $3,915.00 |
| **Total Assets:** | | | **$471,759.82** |
| **Liabilities & Equity** | | | |
| Liabilities | | | |
| 20-2070-00 | Prepaid Dues | 9,377.50 | |
| Total Liabilities: | | | $9,377.50 |
| Earnings | | | |
| 29-2900-00 | Retained Earnings | 329,370.50 | |
| Total Earnings: | | | $329,370.50 |
| | Net Income Gain / Loss | 133,011.82 | |
| | | | $133,011.82 |
| **Total Liabilities & Equity:** | | | **$471,759.82** |

* 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 10/31/2025, all cash and cash equivalents held with ICS accounts were covered by FDIC insurance.

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# Income Statement Summary - Operating

OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC

Fiscal Period: October 2025

Date: 11/11/2025
Time: 10:40 am
Page: 1

| 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 | 40.00 | - | - | 3,030.00 |
| 3140-00 Clubhouse Rental | 975.00 | - | 100.00 | 150.00 | - | 450.00 | 550.00 | 500.00 | 660.00 | ( 360.00) | - | - | 3,025.00 |
| 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 | 869.29 | - | - | 9,116.38 |
| 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** | **-** | **-** | **328,259.38** |
| **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** | **549.29** | **-** | **-** | **328,259.38** |
| **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 | - | - | 2,475.00 |
| 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 | - | - | - | - | 49.00 |
| 5100-00 Admin Services | 49.40 | 49.40 | 49.40 | 49.40 | 99.40 | 49.40 | 49.40 | 51.17 | 51.80 | 51.80 | - | - | 550.57 |
| 5110-00 Admin Supplies | 558.67 | 49.58 | 51.43 | 33.61 | 335.66 | 80.00 | 442.27 | 53.01 | 103.43 | 61.26 | - | - | 1,768.92 |
| 5170-00 Postage | 284.70 | 9.49 | 51.10 | 29.20 | 338.72 | 64.24 | 292.00 | 42.12 | 88.92 | 54.60 | - | - | 1,255.09 |
| 5190-00 Violation Letters | 16.00 | 64.00 | 104.00 | 144.00 | 432.00 | 416.00 | 376.00 | 592.00 | 352.00 | 512.00 | - | - | 3,008.00 |
| 5200-00 Website | 32.17 | 37.25 | 32.17 | 32.17 | 42.33 | 42.33 | 42.33 | 42.33 | 32.18 | 30.00 | - | - | 365.26 |
| **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** | **-** | **-** | **11,480.59** |
| **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 | - | - | 27,194.30 |
| 5310-00 Ground Maintenance | 3,217.59 | 3,391.24 | - | 525.00 | 1,201.20 | - | 865.38 | - | 158.00 | 3,639.29 | - | - | 12,997.70 |
| 5330-00 Irrigation Maintenance | - | - | - | - | - | - | 929.85 | - | 1,292.41 | - | - | - | 2,222.26 |
| 5360-00 Security Services | 31.00 | - | - | - | - | - | - | - | - | 95.97 | - | - | 126.97 |
| 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** | **6,507.50** | **-** | **-** | **43,673.14** |
| **Building/Maintenance** | | | | | | | | | | | | | |
| 5420-00 Exterminating | 80.00 | - | - | - | 80.00 | - | - | 320.00 | 80.00 | 80.00 | - | - | 640.00 |
| 5460-00 Plumbing Maintenance | - | - | - | 1,014.58 | - | - | - | - | - | - | - | - | 1,014.58 |
| **Total** | **80.00** | **-** | **-** | **1,014.58** | **80.00** | **-** | **-** | **320.00** | **80.00** | **80.00** | **-** | **-** | **1,654.58** |
| **Building/Maintenance 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 | - | - | 1,075.39 |
| **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** | **482.91** | **-** | **-** | **65,321.59** |

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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 | $- | $- | $- | $5,435.47 |
| 5710-00 Clubhouse Cleaning | 375.00 | - | 225.00 | 300.00 | 317.53 | 392.53 | 317.53 | 317.53 | 935.06 | 467.53 | - | - | 3,647.71 |
| 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** | **467.53** | **-** | **-** | **11,485.58** |
| **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 | - | - | 9,582.86 |
| 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 | - | - | 598.02 |
| 6020-00 Phone/Internet 220 Utilities | 439.89 | 681.92 | 532.24 | 445.35 | 533.79 | 484.96 | 484.96 | 117.66 | 852.04 | 184.79 | - | - | 4,757.60 |
| 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 | - | - | 24,473.60 |
| **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** | **-** | **-** | **39,512.08** |
| **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 | - | - | 20,250.00 |
| 6220-00 CPA Fees 230 Prof Fees | - | 300.00 | - | - | - | - | - | - | - | - | - | - | 300.00 |
| 6240-00 Legal Fees 230 Prof Fees | - | - | 42.50 | - | - | - | 605.00 | - | - | 922.50 | - | - | 1,570.00 |
| **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** | **-** | **-** | **22,120.00** |
| **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** | **-** | **-** | **195,247.56** |
| **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)** | **-** | **-** | **133,011.82** |

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SUPERIOR
Association Management, LLC

# Income Statement - Operating

OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC

10/31/2025

Date: 11/11/2025
Time: 10:40 am
Page: 1

| 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 | - | - | - | 0.00 % | 93.00 | - | 93.00 | 0.00 % | - |
| 3090-00 Fine Income | - | - | - | 0.00 % | ( 21,100.00) | - | ( 21,100.00) | 0.00 % | - |
| 3100-00 Late Fee Income | 40.00 | - | 40.00 | 0.00 % | 3,030.00 | - | 3,030.00 | 0.00 % | - |
| 3140-00 Clubhouse Rental | ( 360.00) | 166.67 | ( 526.67) | (316.00)% | 3,025.00 | 1,666.70 | 1,358.30 | 81.50 % | 2,000.00 |
| 3160-00 Pool Key Income | - | - | - | 0.00 % | 420.00 | - | 420.00 | 0.00 % | - |
| 3310-00 Interest Income | 869.29 | - | 869.29 | 0.00 % | 9,116.38 | - | 9,116.38 | 0.00 % | - |
| 3320-00 Other Income | - | - | - | 0.00 % | 50,175.00 | - | 50,175.00 | 0.00 % | - |
| **Total Income** | $ 549.29 | $ 166.67 | $ 382.62 | 229.57% | $328,259.38 | $285,166.70 | $43,092.68 | 15.11 % | $285,500.00 |
| **Total OPERATING INCOME** | **$ 549.29** | **$ 166.67** | **$ 382.62** | **229.57%** | **$328,259.38** | **$ 285,166.70** | **$ 43,092.68** | **15.11 %** | **$285,500.00** |
| **OPERATING EXPENSE** | | | | | | | | | |
| **Contract** | | | | | | | | | |
| 5010-00 Del Fee Split | 255.00 | 133.33 | ( 121.67) | (91.25)% | 2,475.00 | 1,333.30 | ( 1,141.70) | (85.63)% | 1,600.00 |
| 5030-00 Collection Fee Service | - | 33.33 | 33.33 | 100.00 % | - | 333.30 | 333.30 | 100.00 % | 400.00 |
| 5040-00 Fine Collect Expense | 256.25 | 20.83 | ( 235.42) | (1130.20)% | 2,008.75 | 208.30 | ( 1,800.45) | (864.35)% | 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 % | 550.57 | 1,000.00 | 449.43 | 44.94 % | 1,200.00 |
| 5110-00 Admin Supplies | 61.26 | 166.67 | 105.41 | 63.24 % | 1,768.92 | 1,666.70 | ( 102.22) | (6.13)% | 2,000.00 |
| 5150-00 Meeting Expense | - | 100.00 | 100.00 | 100.00 % | - | 1,000.00 | 1,000.00 | 100.00 % | 1,200.00 |
| 5170-00 Postage | 54.60 | 141.67 | 87.07 | 61.46 % | 1,255.09 | 1,416.70 | 161.61 | 11.41 % | 1,700.00 |
| 5180-00 Social Expense | - | 625.00 | 625.00 | 100.00 % | - | 6,250.00 | 6,250.00 | 100.00 % | 7,500.00 |
| 5190-00 Violation Letters | 512.00 | 500.00 | ( 12.00) | (2.40)% | 3,008.00 | 5,000.00 | 1,992.00 | 39.84 % | 6,000.00 |
| 5200-00 Website | 30.00 | 33.33 | 3.33 | 9.99 % | 365.26 | 333.30 | ( 31.96) | (9.59)% | 400.00 |
| **Total Contract** | $ 1,220.91 | $ 1,854.16 | $ 633.25 | 34.15% | $ 11,480.59 | $ 18,541.60 | $7,061.01 | 38.08 % | $ 22,250.00 |
| **Landscape** | | | | | | | | | |
| 5300-00 Landscape Contract | 2,772.24 | 2,640.22 | ( 132.02) | (5.00)% | 27,194.30 | 26,402.20 | ( 792.10) | (3.00)% | 31,682.70 |
| 5305-00 Landscape Committee | - | 250.00 | 250.00 | 100.00 % | - | 2,500.00 | 2,500.00 | 100.00 % | 3,000.00 |
| 5310-00 Ground Maintenance | 3,639.29 | 2,083.33 | ( 1,555.96) | (74.69)% | 12,997.70 | 20,833.30 | 7,835.60 | 37.61 % | 25,000.00 |
| 5330-00 Irrigation Maintenance | - | 250.00 | 250.00 | 100.00 % | 2,222.26 | 2,500.00 | 277.74 | 11.11 % | 3,000.00 |
| 5360-00 Security Services | 95.97 | 83.33 | ( 12.64) | (15.17)% | 126.97 | 833.30 | 706.33 | 84.76 % | 1,000.00 |
| 5370-00 Sign Maintenance | - | 125.00 | 125.00 | 100.00 % | 1,131.91 | 1,250.00 | 118.09 | 9.45 % | 1,500.00 |
| **Total Landscape** | $ 6,507.50 | $ 5,431.88 | ($ 1,075.62) | (19.80)% | $ 43,673.14 | $ 54,318.80 | $10,645.66 | 19.60 % | $ 65,182.70 |
| **Building/Maintenance** | | | | | | | | | |
| 5400-00 Bldg Maintenance | - | 83.33 | 83.33 | 100.00 % | - | 833.30 | 833.30 | 100.00 % | 1,000.00 |
| 5420-00 Exterminating | 80.00 | 166.67 | 86.67 | 52.00 % | 640.00 | 1,666.70 | 1,026.70 | 61.60 % | 2,000.00 |
| 5460-00 Plumbing Maintenance | - | 83.33 | 83.33 | 100.00 % | 1,014.58 | 833.30 | ( 181.28) | (21.75)% | 1,000.00 |
| **Total Building/Maintenance** | $ 80.00 | $ 333.33 | $ 253.33 | 76.00% | $ 1,654.58 | $ 3,333.30 | $1,678.72 | 50.36 % | $ 4,000.00 |

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# Income Statement - Operating

OXFORD/CAMBRIDGE HOMEOWNERS ASSOCIATION, INC

10/31/2025



| 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 | $- | $3,515.17 | $3,515.17 | 100.00 % | $41,391.60 | $35,151.70 | ($6,239.90) | (17.75)% | $42,182.00 |
| 5610-00 Pool Maintenance | 412.91 | 1,250.00 | 837.09 | 66.97 % | 19,164.41 | 12,500.00 | (6,664.41) | (53.32)% | 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 | 1,666.70 | (285.56) | (17.13)% | 2,000.00 |
| 5635-00 Pool Key Fob | 70.00 | 66.67 | (3.33) | (4.99)% | 1,075.39 | 666.70 | (408.69) | (61.30)% | 800.00 |
| **Total Pool** | $482.91 | $4,998.51 | $4,515.60 | 90.34% | $65,321.59 | $49,985.10 | ($15,336.49) | (30.68)% | $59,982.00 |
| **Recreational** | | | | | | | | | |
| 5700-00 Clubhouse Expense | - | 291.67 | 291.67 | 100.00 % | 5,435.47 | 2,916.70 | (2,518.77) | (86.36)% | 3,500.00 |
| 5710-00 Clubhouse Cleaning | 467.53 | 583.33 | 115.80 | 19.85 % | 3,647.71 | 5,833.30 | 2,185.59 | 37.47 % | 7,000.00 |
| 5900-00 Recreation Maintenance | - | 41.67 | 41.67 | 100.00 % | 2,402.40 | 416.70 | (1,985.70) | (476.53)% | 500.00 |
| **Total Recreational** | $467.53 | $916.67 | $449.14 | 49.00% | $11,485.58 | $9,166.70 | ($2,318.88) | (25.30)% | $11,000.00 |
| **Utilities** | | | | | | | | | |
| 6000-00 Electric 220 Utilities | 1,057.01 | 791.67 | (265.34) | (33.52)% | 9,582.86 | 7,916.70 | (1,666.16) | (21.05)% | 9,500.00 |
| 6010-00 Gas 220 Utilities | 26.56 | 50.00 | 23.44 | 46.88 % | 598.02 | 500.00 | (98.02) | (19.60)% | 600.00 |
| 6020-00 Phone/Internet 220 Utilities | 184.79 | 333.33 | 148.54 | 44.56 % | 4,757.60 | 3,333.30 | (1,424.30) | (42.73)% | 4,000.00 |
| 6030-00 Trash Removal | 100.00 | - | (100.00) | 0.00 % | 100.00 | - | (100.00) | 0.00 % | - |
| 6040-00 Water | 7,950.39 | 1,000.00 | (6,950.39) | (695.04)% | 24,473.60 | 10,000.00 | (14,473.60) | (144.74)% | 12,000.00 |
| **Total Utilities** | $9,318.75 | $2,175.00 | ($7,143.75) | (328.45)% | $39,512.08 | $21,750.00 | ($17,762.08) | (81.66)% | $26,100.00 |
| **Administrative** | | | | | | | | | |
| 6200-00 Management Fees | 2,025.00 | 2,025.00 | - | 0.00 % | 20,250.00 | 20,250.00 | - | 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 | - | 4,689.00 | 4,689.00 | 100.00 % | - | 4,689.00 | 4,689.00 | 100.00 % | 4,689.00 |
| 6240-00 Legal Fees 230 Prof Fees | 922.50 | 416.67 | (505.83) | (121.40)% | 1,570.00 | 4,166.70 | 2,596.70 | 62.32 % | 5,000.00 |
| **Total Administrative** | $2,947.50 | $7,130.67 | $4,183.17 | 58.66% | $22,120.00 | $29,455.70 | $7,335.70 | 24.90 % | $34,339.00 |
| **Total OPERATING EXPENSE** | **$21,025.10** | **$22,840.22** | **$1,815.12** | **7.95%** | **$195,247.56** | **$186,551.20** | **($8,696.36)** | **(4.66)%** | **$222,853.70** |
| **Net Income:** | **($20,475.81)** | **($22,673.55)** | **$2,197.74** | | **$133,011.82** | **$98,615.50** | **$34,396.32** | | **$62,646.30** |

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