# CAMBRIDGE VILLAGE ASSOCIATION INC.
## Balance Sheet
### As of December 31, 2025

| | | Dec 31, 25 |
|---|---|---|
| ASSETS | | |
| Current Assets | | |
| Checking/Savings | | |
| Cash - Capital Improvements | | |
| Seacoast-CDARS 3.50% 4/23/26 | 51,804.42 | |
| Seacoast -CDARS 3.90% 1/15/26 | 53,044.36 | |
| Seacoast Bank - Capital Improve | 120,620.98 | |
| Total Cash - Capital Improvements | | 225,469.76 |
| Cash - Operating | | |
| Seacoast-CDARS 3.50% 4/23/26 | 52,972.88 | |
| Seacoast Bank-3.25% CD 6/ 1/26 | 54,934.26 | |
| Seacoast Bank - Oper Acct | 17,956.87 | |
| Total Cash - Operating | | 125,864.01 |
| Total Checking/Savings | | 351,333.77 |
| Accounts Receivable | | |
| Accounts Receivable | | -5,445.92 |
| Total Accounts Receivable | | -5,445.92 |
| Other Current Assets | | |
| Prepaid Insurance | | 23,000.00 |
| Total Other Current Assets | | 23,000.00 |
| Total Current Assets | | 368,887.85 |
| TOTAL ASSETS | | **368,887.85** |
| LIABILITIES & EQUITY | | |
| Liabilities | | |
| Current Liabilities | | |
| Other Current Liabilities | | |
| Deferred Cable Rebate | | 39,428.60 |
| Fund Balance - Reserve | | |
| Beginning Reserve Balance | 170,745.02 | |
| Painting | -39,000.00 | |
| Pool | -6,521.65 | |
| Reserve Interest | 6,988.43 | |
| Reserve Monthly Additions | 73,257.96 | |
| Total Fund Balance - Reserve | | 205,469.76 |
| Total Other Current Liabilities | | 244,898.36 |
| Total Current Liabilities | | 244,898.36 |
| Total Liabilities | | 244,898.36 |
| Equity | | |
| Retained Earnings | | 96,740.67 |
| Net Income | | 27,248.82 |
| Total Equity | | 123,989.49 |
| TOTAL LIABILITIES & EQUITY | | **368,887.85** |

# CAMBRIDGE VILLAGE ASSOCIATION INC.
## Profit & Loss YTD Comparison
### December 2025

| | Dec 25 | Jan - Dec 25 |
|---|---|---|
| **Income** | | |
| Interest Income | 303.58 | 4,015.23 |
| Late Fee Income | 75.00 | 580.00 |
| Maintenance Fee - Income | 45,645.17 | 547,742.04 |
| Maintenance Fee - Reserves | 6,104.83 | 73,257.96 |
| Other Income | 0.00 | 4,305.00 |
| Screening Fees Income | 125.00 | 3,000.00 |
| **Total Income** | 52,253.58 | 632,900.23 |
| **Gross Profit** | 52,253.58 | 632,900.23 |
| **Expense** | | |
| 1 OPERATING EXPENSES | | |
| 1851 Accounting | 500.00 | 6,250.00 |
| 1852 Review/Audit CPA | 0.00 | 6,250.00 |
| 1860 Bank Charges - Operating | 182.00 | 2,085.00 |
| 1890 Contingency | 0.00 | 340.00 |
| 1904 Insurance Expense | 15,474.27 | 28,770.70 |
| 1911 Tax-Bureau of Condos | 0.00 | 981.25 |
| 1913 Legal, Professional Fees | 0.00 | 660.00 |
| 1918 Office Expense | 1,269.48 | 5,008.65 |
| 1919 Clubhouse Janitorial Svc | 500.00 | 2,850.00 |
| 1936 Clubhouse & Shuffleboard | 0.00 | 1,470.90 |
| 1942 Social Events | 0.00 | 346.01 |
| 1950 Screening Fees Expense | 60.00 | 755.00 |
| Total 1 OPERATING EXPENSES | 17,985.75 | 55,767.51 |
| 2 BUILDING MAINTENANCE | | |
| 1920 Driveways | 0.00 | 168.10 |
| 1930 Building Maintenance | 40.61 | 1,487.70 |
| Total 2 BUILDING MAINTENANCE | 40.61 | 1,655.80 |
| 3 GROUNDS | | |
| 1923 Lawn Insecticide Perimeter | 0.00 | 15,593.62 |
| 1927 Legendary Lawn | 2,001.91 | 23,418.06 |
| 1932 Pool Heat/Supplies/Jeff | 274.21 | 9,213.64 |
| 1934 Grounds Maint Contract | 17,672.00 | 212,064.00 |
| 1935 Grounds Maint Materials | 1,703.58 | 13,507.13 |
| 1937 Lake Maintenance | 190.00 | 2,280.00 |
| Total 3 GROUNDS | 21,841.70 | 276,076.45 |
| 4 UTILITIES | | |
| 1941 Telephone | 109.97 | 1,339.64 |
| 1943 Yard Lights/Silo Parts | 0.00 | 2,979.08 |
| 1945 Cable | 10,415.67 | 125,127.84 |
| 1947 Electric | 1,371.05 | 18,388.04 |
| 1948 Water, Sewer, Trash | 3,264.19 | 51,059.09 |
| Total 4 UTILITIES | 15,160.88 | 198,893.69 |
| 5 CAPITAL RESERVES | 6,104.83 | 73,257.96 |
| **Total Expense** | 61,133.77 | 605,651.41 |
| **Net Income** | **-8,880.19** | **27,248.82** |

# CAMBRIDGE VILLAGE ASSOCIATION INC.
## Profit & Loss Budget vs. Actual
### December 2025

| | Dec 25 | Budget | $ Over Budget |
|---|---|---|---|
| **Income** | | | |
| Interest Income | 303.58 | | |
| Late Fee Income | 75.00 | | |
| Maintenance Fee - Income | 45,645.17 | 45,645.13 | 0.04 |
| Maintenance Fee - Reserves | 6,104.83 | 6,104.87 | -0.04 |
| Other Income | 0.00 | 100.00 | -100.00 |
| Screening Fees Income | 125.00 | 83.37 | 41.63 |
| Transfer from Oper Budget Exces | 0.00 | 2,017.62 | -2,017.62 |
| **Total Income** | 52,253.58 | 53,950.99 | -1,697.41 |
| **Gross Profit** | 52,253.58 | 53,950.99 | -1,697.41 |
| **Expense** | | | |
| 1 OPERATING EXPENSES | | | |
| 1851 Accounting | 500.00 | 520.87 | -20.87 |
| 1852 Review/Audit CPA | 0.00 | 520.87 | -520.87 |
| 1854 Bad Debts | 0.00 | 0.00 | 0.00 |
| 1860 Bank Charges - Operating | 182.00 | 166.63 | 15.37 |
| 1890 Contingency | 0.00 | 166.63 | -166.63 |
| 1904 Insurance Expense | 15,474.27 | 2,942.88 | 12,531.39 |
| 1910 Tax-Income | 0.00 | 20.87 | -20.87 |
| 1911 Tax-Bureau of Condos | 0.00 | 16.63 | -16.63 |
| 1913 Legal, Professional Fees | 0.00 | 250.00 | -250.00 |
| 1918 Office Expense | 1,269.48 | 375.00 | 894.48 |
| 1919 Clubhouse Janitorial Svc | 500.00 | 1,083.37 | -583.37 |
| 1936 Clubhouse & Shuffleboard | 0.00 | 500.00 | -500.00 |
| 1942 Social Events | 0.00 | 62.50 | -62.50 |
| 1950 Screening Fees Expense | 60.00 | 83.37 | -23.37 |
| 1951 Named/Extreme Storm Expens | 0.00 | 583.37 | -583.37 |
| **Total 1 OPERATING EXPENSES** | 17,985.75 | 7,292.99 | 10,692.76 |
| 2 BUILDING MAINTENANCE | | | |
| 1920 Driveways | 0.00 | 58.37 | -58.37 |
| 1930 Building Maintenance | 40.61 | 1,416.63 | -1,376.02 |
| **Total 2 BUILDING MAINTENANCE** | 40.61 | 1,475.00 | -1,434.39 |
| 3 GROUNDS | | | |
| 1923 Lawn Insecticide Perimeter | 0.00 | 1,250.00 | -1,250.00 |
| 1927 Legendary Lawn | 2,001.91 | 1,666.63 | 335.28 |
| 1932 Pool Heat/Supplies/Jeff | 274.21 | 416.63 | -142.42 |
| 1934 Grounds Maint Contract | 17,672.00 | 17,672.00 | 0.00 |
| 1935 Grounds Maint Materials | 1,703.58 | 1,000.00 | 703.58 |
| 1937 Lake Maintenance | 190.00 | 250.00 | -60.00 |
| **Total 3 GROUNDS** | 21,841.70 | 22,255.26 | -413.56 |
| 4 UTILITIES | | | |
| 1941 Telephone | 109.97 | 108.37 | 1.60 |
| 1943 Yard Lights/Silo Parts | 0.00 | 375.00 | -375.00 |
| 1945 Cable | 10,415.67 | 10,431.17 | -15.50 |
| 1947 Electric | 1,371.05 | 1,458.37 | -87.32 |
| 1948 Water, Sewer, Trash | 3,264.19 | 4,450.00 | -1,185.81 |
| **Total 4 UTILITIES** | 15,160.88 | 16,822.91 | -1,662.03 |
| **5 CAPITAL RESERVES** | 6,104.83 | 6,104.87 | -0.04 |
| **Total Expense** | 61,133.77 | 53,951.03 | 7,182.74 |
| **Net Income** | **-8,880.19** | **-0.04** | **-8,880.15** |

# CAMBRIDGE VILLAGE ASSOCIATION INC.
## Profit & Loss Budget vs. Actual
### December 2025

| | % of Budget |
|---|---|
| **Income** | |
| Interest Income | |
| Late Fee Income | |
| Maintenance Fee - Income | 100.0% |
| Maintenance Fee - Reserves | 100.0% |
| Other Income | 0.0% |
| Screening Fees Income | 149.9% |
| Transfer from Oper Budget Exces | 0.0% |
| **Total Income** | 96.9% |
| **Gross Profit** | 96.9% |
| **Expense** | |
| 1 OPERATING EXPENSES | |
| 1851 Accounting | 96.0% |
| 1852 Review/Audit CPA | 0.0% |
| 1854 Bad Debts | 0.0% |
| 1860 Bank Charges - Operating | 109.2% |
| 1890 Contingency | 0.0% |
| 1904 Insurance Expense | 525.8% |
| 1910 Tax-Income | 0.0% |
| 1911 Tax-Bureau of Condos | 0.0% |
| 1913 Legal, Professional Fees | 0.0% |
| 1918 Office Expense | 338.5% |
| 1919 Clubhouse Janitorial Svc | 46.2% |
| 1936 Clubhouse & Shuffleboard | 0.0% |
| 1942 Social Events | 0.0% |
| 1950 Screening Fees Expense | 72.0% |
| 1951 Named/Extreme Storm Expens | 0.0% |
| **Total 1 OPERATING EXPENSES** | 246.6% |
| 2 BUILDING MAINTENANCE | |
| 1920 Driveways | 0.0% |
| 1930 Building Maintenance | 2.9% |
| **Total 2 BUILDING MAINTENANCE** | 2.8% |
| 3 GROUNDS | |
| 1923 Lawn Insecticide Perimeter | 0.0% |
| 1927 Legendary Lawn | 120.1% |
| 1932 Pool Heat/Supplies/Jeff | 65.8% |
| 1934 Grounds Maint Contract | 100.0% |
| 1935 Grounds Maint Materials | 170.4% |
| 1937 Lake Maintenance | 76.0% |
| **Total 3 GROUNDS** | 98.1% |
| 4 UTILITIES | |
| 1941 Telephone | 101.5% |
| 1943 Yard Lights/Silo Parts | 0.0% |
| 1945 Cable | 99.9% |
| 1947 Electric | 94.0% |
| 1948 Water, Sewer, Trash | 73.4% |
| **Total 4 UTILITIES** | 90.1% |
| 5 CAPITAL RESERVES | 100.0% |
| **Total Expense** | 113.3% |
| **Net Income** | **22,200,475.0%** |

# CAMBRIDGE VILLAGE ASSOCIATION INC.
## Profit & Loss Budget vs. Actual
### January through December 2025

| | Jan - Dec 25 | Budget | $ Over Budget |
|---|---|---|---|
| **Income** | | | |
| Interest Income | 4,015.23 | | |
| Late Fee Income | 580.00 | | |
| Maintenance Fee - Income | 547,742.04 | 547,742.00 | 0.04 |
| Maintenance Fee - Reserves | 73,257.96 | 73,258.00 | -0.04 |
| Other Income | 4,305.00 | 1,200.00 | 3,105.00 |
| Screening Fees Income | 3,000.00 | 1,000.00 | 2,000.00 |
| Transfer from Oper Budget Exces | 0.00 | 24,211.00 | -24,211.00 |
| **Total Income** | 632,900.23 | 647,411.00 | -14,510.77 |
| **Gross Profit** | 632,900.23 | 647,411.00 | -14,510.77 |
| **Expense** | | | |
| 1 OPERATING EXPENSES | | | |
| 1851 Accounting | 6,250.00 | 6,250.00 | 0.00 |
| 1852 Review/Audit CPA | 6,250.00 | 6,250.00 | 0.00 |
| 1854 Bad Debts | 0.00 | 0.00 | 0.00 |
| 1860 Bank Charges - Operating | 2,085.00 | 2,000.00 | 85.00 |
| 1890 Contingency | 340.00 | 2,000.00 | -1,660.00 |
| 1904 Insurance Expense | 28,770.70 | 35,315.00 | -6,544.30 |
| 1910 Tax-Income | 0.00 | 250.00 | -250.00 |
| 1911 Tax-Bureau of Condos | 981.25 | 200.00 | 781.25 |
| 1913 Legal, Professional Fees | 660.00 | 3,000.00 | -2,340.00 |
| 1918 Office Expense | 5,008.65 | 4,500.00 | 508.65 |
| 1919 Clubhouse Janitorial Svc | 2,850.00 | 13,000.00 | -10,150.00 |
| 1936 Clubhouse & Shuffleboard | 1,470.90 | 6,000.00 | -4,529.10 |
| 1942 Social Events | 346.01 | 750.00 | -403.99 |
| 1950 Screening Fees Expense | 755.00 | 1,000.00 | -245.00 |
| 1951 Named/Extreme Storm Expens | 0.00 | 7,000.00 | -7,000.00 |
| Total 1 OPERATING EXPENSES | 55,767.51 | 87,515.00 | -31,747.49 |
| 2 BUILDING MAINTENANCE | | | |
| 1920 Driveways | 168.10 | 700.00 | -531.90 |
| 1930 Building Maintenance | 1,487.70 | 17,000.00 | -15,512.30 |
| Total 2 BUILDING MAINTENANCE | 1,655.80 | 17,700.00 | -16,044.20 |
| 3 GROUNDS | | | |
| 1923 Lawn Insecticide Perimeter | 15,593.62 | 15,000.00 | 593.62 |
| 1927 Legendary Lawn | 23,418.06 | 20,000.00 | 3,418.06 |
| 1932 Pool Heat/Supplies/Jeff | 9,213.64 | 5,000.00 | 4,213.64 |
| 1934 Grounds Maint Contract | 212,064.00 | 212,064.00 | 0.00 |
| 1935 Grounds Maint Materials | 13,507.13 | 12,000.00 | 1,507.13 |
| 1937 Lake Maintenance | 2,280.00 | 3,000.00 | -720.00 |
| Total 3 GROUNDS | 276,076.45 | 267,064.00 | 9,012.45 |
| 4 UTILITIES | | | |
| 1941 Telephone | 1,339.64 | 1,300.00 | 39.64 |
| 1943 Yard Lights/Silo Parts | 2,979.08 | 4,500.00 | -1,520.92 |
| 1945 Cable | 125,127.84 | 125,174.00 | -46.16 |
| 1947 Electric | 18,388.04 | 17,500.00 | 888.04 |
| 1948 Water, Sewer, Trash | 51,059.09 | 53,400.00 | -2,340.91 |
| Total 4 UTILITIES | 198,893.69 | 201,874.00 | -2,980.31 |
| 5 CAPITAL RESERVES | 73,257.96 | 73,258.00 | -0.04 |
| **Total Expense** | 605,651.41 | 647,411.00 | -41,759.59 |
| **Net Income** | **27,248.82** | **0.00** | **27,248.82** |

# CAMBRIDGE VILLAGE ASSOCIATION INC.
## Profit & Loss Budget vs. Actual
### January through December 2025

| | % of Budget | |
|---|---|---|
| **Income** | | |
| Interest Income | | |
| Late Fee Income | | |
| Maintenance Fee - Income | 100.0% | |
| Maintenance Fee - Reserves | 100.0% | |
| Other Income | 358.8% | |
| Screening Fees Income | 300.0% | |
| Transfer from Oper Budget Exces | 0.0% | |
| **Total Income** | | 97.8% |
| **Gross Profit** | | 97.8% |
| **Expense** | | |
| 1 OPERATING EXPENSES | | |
| 1851 Accounting | 100.0% | |
| 1852 Review/Audit CPA | 100.0% | |
| 1854 Bad Debts | 0.0% | |
| 1860 Bank Charges - Operating | 104.3% | |
| 1890 Contingency | 17.0% | |
| 1904 Insurance Expense | 81.5% | |
| 1910 Tax-Income | 0.0% | |
| 1911 Tax-Bureau of Condos | 490.6% | |
| 1913 Legal, Professional Fees | 22.0% | |
| 1918 Office Expense | 111.3% | |
| 1919 Clubhouse Janitorial Svc | 21.9% | |
| 1936 Clubhouse & Shuffleboard | 24.5% | |
| 1942 Social Events | 46.1% | |
| 1950 Screening Fees Expense | 75.5% | |
| 1951 Named/Extreme Storm Expens | 0.0% | |
| Total 1 OPERATING EXPENSES | | 63.7% |
| 2 BUILDING MAINTENANCE | | |
| 1920 Driveways | 24.0% | |
| 1930 Building Maintenance | 8.8% | |
| Total 2 BUILDING MAINTENANCE | | 9.4% |
| 3 GROUNDS | | |
| 1923 Lawn Insecticide Perimeter | 104.0% | |
| 1927 Legendary Lawn | 117.1% | |
| 1932 Pool Heat/Supplies/Jeff | 184.3% | |
| 1934 Grounds Maint Contract | 100.0% | |
| 1935 Grounds Maint Materials | 112.6% | |
| 1937 Lake Maintenance | 76.0% | |
| Total 3 GROUNDS | | 103.4% |
| 4 UTILITIES | | |
| 1941 Telephone | 103.0% | |
| 1943 Yard Lights/Silo Parts | 66.2% | |
| 1945 Cable | 100.0% | |
| 1947 Electric | 105.1% | |
| 1948 Water, Sewer, Trash | 95.6% | |
| Total 4 UTILITIES | | 98.5% |
| 5 CAPITAL RESERVES | | 100.0% |
| **Total Expense** | | 93.5% |
| **Net Income** | | **100.0%** |