

**Harbor Business Services, Inc.
aka Diamond Community Management**

**Balance Sheet
CW Division 12 STEP Association
September 2025**

		Balance
Assets		
1082	CW12 STEP Operating Account	52,679.92
1083	CW12 STEP Reserve Account	17,308.68
1159	STEP CD- SCU-4.50%- 12 MO 10/5/25	66,730.49
Total Assets		136,719.09
Liabilities & Capital		
2020	Prepaid Assessments	5,484.00
	Total Liabilities	5,484.00
3000	Retained Earnings	123,032.54
3999	Current Year Earnings/Loss	8,202.55
	Total Capital	131,235.09
Total Liabilities & Capital		136,719.09

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Operating Statement (Budget vs. Actual)

CW Division 12 STEP Association

September 2025

	Actual	Current Month Budget	Variance	Actual	Year To Date Budget	Variance
Revenue						
4000 Dues Assessment	6,545.00	6,745.00	(200.00)	61,374.00	60,705.00	669.00
4100 Late Charge Fee	0.00	0.00	0.00	385.00	0.00	385.00
4162 Interest - Reserve	739.84	0.00	739.84	2,192.60	0.00	2,192.60
Total Revenue	7,284.84	6,745.00	539.84	63,951.60	60,705.00	3,246.60
Operating Expenses						
5005 Annual Corp. Registration	0.00	0.00	0.00	(20.00)	(20.00)	0.00
5010 Management Fees	(510.00)	(510.00)	0.00	(4,590.00)	(4,590.00)	0.00
5200 Maintenance & Repair	(353.23)	(1,048.66)	695.43	(1,397.21)	(9,437.99)	8,040.78
5300 Electricity	0.00	(33.75)	33.75	(324.59)	(303.75)	(20.84)
5310 Water	0.00	0.00	0.00	(40.00)	0.00	(40.00)
5315 Sewer Expense	(9,220.32)	(9,139.34)	(80.98)	(46,386.30)	(45,696.67)	(689.63)
5441 Taxes Preparation	0.00	0.00	0.00	(195.00)	(200.00)	5.00
5500 Taxes - Income (IRS)	0.00	0.00	0.00	(401.00)	0.00	(401.00)
5520 Insurance	0.00	0.00	0.00	(1,997.00)	(2,000.00)	3.00
5570 Website	0.00	(41.67)	41.67	(397.95)	(375.00)	(22.95)
Total Operating Expenses	(10,083.55)	(10,773.42)	689.87	(55,749.05)	(62,623.41)	6,874.36
Non-Operating Expenses						
8010 Transfer to Reserve	0.00	0.00	0.00	6,756.00	0.00	6,756.00
Total Non-Operating Expenses	0.00	0.00	0.00	6,756.00	0.00	6,756.00
Other Income & Expenses						
9010 Transfer Op to Reserve	0.00	0.00	0.00	(6,756.00)	0.00	(6,756.00)
Total Other Income & Expenses	0.00	0.00	0.00	(6,756.00)	0.00	(6,756.00)
Net Income (Loss)	(\$2,798.71)	(\$4,028.42)	\$1,229.71	\$8,202.55	(\$1,918.41)	\$10,120.96