

Harbor Business Services, Inc.
aka Diamond Community Management

Balance Sheet
CW Division 12 STEP Association
October 2025

		Balance
Assets		
1082	CW12 STEP Operating Account	59,065.64
1083	CW12 STEP Reserve Account	17,312.35
1159	STEP CD- SCU-3.75%- 12 MO 10/5/26	66,762.74
Total Assets		143,140.73
Liabilities & Capital		
2020	Prepaid Assessments	5,389.00
	Total Liabilities	5,389.00
3000	Retained Earnings	123,032.54
3999	Current Year Earnings/Loss	14,719.19
	Total Capital	137,751.73
Total Liabilities & Capital		143,140.73

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

Operating Statement (Budget vs. Actual)

CW Division 12 STEP Association

October 2025

		Actual	Current Month Budget	Variance	Actual	Year To Date Budget	Variance
Revenue							
4000	Dues Assessment	7,030.00	6,745.00	285.00	68,404.00	67,450.00	954.00
4100	Late Charge Fee	0.00	0.00	0.00	385.00	0.00	385.00
4162	Interest - Reserve	35.92	0.00	35.92	2,228.52	0.00	2,228.52
Total Revenue		7,065.92	6,745.00	320.92	71,017.52	67,450.00	3,567.52
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	(5,100.00)	(5,100.00)	0.00
5200	Maintenance & Repair	0.00	(1,048.67)	1,048.67	(1,397.21)	(10,486.66)	9,089.45
5300	Electricity	(39.28)	(33.75)	(5.53)	(363.87)	(337.50)	(26.37)
5310	Water	0.00	0.00	0.00	(40.00)	0.00	(40.00)
5315	Sewer Expense	0.00	0.00	0.00	(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)	(416.67)	18.72
Total Operating Expenses		(549.28)	(1,634.09)	1,084.81	(56,298.33)	(64,257.50)	7,959.17
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)		\$6,516.64	\$5,110.91	\$1,405.73	\$14,719.19	\$3,192.50	\$11,526.69