

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

Balance Sheet
CW Division 12 STEP Association
January 2026

		Balance
Assets		
1082	CW12 STEP Operating Account	51,507.07
1083	CW12 STEP Reserve Account	24,286.11
1159	STEP CD- SCU-3.75%- 12 MO 10/5/26	67,358.45
Total Assets		143,151.63
Liabilities & Capital		
2020	Prepaid Assessments	7,004.00
	Total Liabilities	7,004.00
3000	Retained Earnings	140,482.50
3999	Current Year Earnings/Loss	(4,334.87)
	Total Capital	136,147.63
Total Liabilities & Capital		143,151.63

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Operating Statement (Budget vs. Actual)

CW Division 12 STEP Association

January 2026

		Actual	Current Month Budget	Variance	Actual	Year To Date Budget	Variance
Revenue							
4000	Dues Assessment	6,460.00	6,745.00	(285.00)	6,460.00	6,745.00	(285.00)
4162	Interest - Reserve	5.15	0.00	5.15	5.15	0.00	5.15
Total Revenue		6,465.15	6,745.00	(279.85)	6,465.15	6,745.00	(279.85)
Operating Expenses							
5010	Management Fees	(510.00)	(520.00)	10.00	(510.00)	(520.00)	10.00
5200	Maintenance & Repair	(972.90)	(972.92)	0.02	(972.90)	(972.92)	0.02
5300	Electricity	(90.97)	(41.25)	(49.72)	(90.97)	(41.25)	(49.72)
5315	Sewer Expense	(9,184.35)	(9,616.67)	432.32	(9,184.35)	(9,616.67)	432.32
5510	License Fees & Permits	(41.80)	0.00	(41.80)	(41.80)	0.00	(41.80)
Total Operating Expenses		(10,800.02)	(11,150.84)	350.82	(10,800.02)	(11,150.84)	350.82
Net Income (Loss)		(\$4,334.87)	(\$4,405.84)	\$70.97	(\$4,334.87)	(\$4,405.84)	\$70.97