Financial clarity for the board.

A financial management sample from a Colorado association. Source report prepared September 16, 2026; presentation adapted for public review.

$72,791
Cash in bank accounts
Operating + reserve accounts

$48,020
Accounts receivable
Not an aged-delinquency total

$50,574
Reported net income
Not cash available to spend

CASH POSITION / SEPTEMBER 16, 2026

Operating account **$45,440.46**

Reserve account **$27,350.40**

Account balances identify where cash is held; they do not establish reserve adequacy or unrestricted spending capacity.

STATEMENT SUMMARY	REPORTED AMOUNT
Total income	$213,046.11
Total operating expenses	$162,474.60
Other net income	$2.97
Reported net income	**$50,574.48**

Reading the reporting period. The source export uses a January-December 2026 range and was prepared September 16. These are values present in that export, not completed year-end results or a verified year-to-date close.

KPI cards are rounded to the nearest dollar. Statement values retain cents. This sample is not an audit, review, or assurance report.

Where attention belongs.

A concise budget view that separates reported activity from the annual plan. Grouped categories protect commercial detail while retaining financial totals.

RECORDED EXPENSES COMPARED WITH THE FULL-YEAR BUDGET

EXPENSE GROUP	RECORDED	ANNUAL BUDGET	REMAINING
Management & professional services	$71,282.52	$50,500.00	-$20,782.52
Grounds, landscaping & exterior	$68,368.06	$115,735.00	$47,366.94
Insurance	$7,854.00	$4,000.00	-$3,854.00
Utilities	$8,700.39	$8,539.26	-$161.13
Office, systems & administration	$6,269.63	$3,628.24	-$2,641.39
Annual meeting	$0.00	$1,000.00	$1,000.00
Reserve funding	$0.00	$17,600.00	$17,600.00
TOTAL	**$162,474.60**	**$201,002.50**	**$38,527.90**

Remaining = annual budget less recorded expense. A positive balance is not a forecast saving; a negative balance flags recorded spending above the annual allocation. This is not a period-matched variance analysis.

QUESTIONS A BOARD CAN ACT ON

01 **Review professional-service costs.**

Grouped spending is $20,782.52 above its annual allocation. Confirm scope, approvals, and the remaining forecast.

02 **Reconcile cash, receivables, and reserves.**

Receivables are not cash. Review aging separately and compare reserve balances with planned obligations.

03 **Reforecast by category, not just in total.**

An overall budget balance can coexist with overspent categories and costs that have not yet been incurred.

Profit & loss / 1 of 2

Source range: Jan-Dec 2026 | Prepared Sep 16, 2026

	Total
INCOME	
4100 Assessment Dues	206,451.84
4200 Interest Penalty Income	455.32
4201 Late Fee & Interest Waivers	-600.00
Total 4200 Interest Penalty Income	**-144.68**
4450 Earned Interest Income	21.84
4500 Late Fee	4,400.00
4600 Violation Fee	407.21
4700 Statement Fee	705.50
6909 Payment Processing Fees	1,217.64
Discounts given	-13.24
Total Income	**213,046.11**
GROSS PROFIT	**213,046.11**
EXPENSES	
6200 Office Expenses	
6220 Meeting Expenses	68.75
6230 Postage Fees	1,344.00
Total 6200 Office Expenses	**1,412.75**
6500 HOA Management Fee	Commercial detail withheld
6600 Professional Fees	
6620 Legal	Commercial detail withheld
6640 Engineering & Consulting Expense	Commercial detail withheld
Design Guideline Update Expense	Commercial detail withheld
Total 6600 Professional Fees	Commercial detail withheld
6700 Insurance	7,278.00
6740 Crime Insurance Expense	576.00
Total 6700 Insurance	**7,854.00**
6900 Bank & Processing Fees	
6910 QuickBooks Payments Fees	1,712.63
6920 Stripe Payment Processing Fee Expense	247.05
Total 6900 Bank & Processing Fees	**1,959.68**
7000 Aesthetic Improvements	130.48
7100 Landscaping	45,864.40
7110 Repairs	5,193.21
7120 Pest Control Expense	700.00
Total 7100 Landscaping	**51,757.61**
7300 Weed, Ditch & Swales Maintenance	3,805.21
7500 Dog Stations	449.28
7520 Materials	712.92
7530 Trash & Waste Service	1,612.56
Total 7500 Dog Stations	**2,774.76**

Profit & loss / 2 of 2

Source range: Jan-Dec 2026 | Prepared Sep 16, 2026

	Total
7600 Flag & Pole	287.50
7700 Tree & Shrub Maintenance	
7730 Tree Pruning & Removal	8,972.50
Total 7700 Tree & Shrub Maintenance	**8,972.50**
7900 Snow Removal	640.00
8000 Miscellaneous Expense	40.00
8100 DORA/SOS Registration	54.00
8200 Utilities	
8210 Water Shares	2,301.16
8220 Electric	367.13
8230 Garbage - Container	32.10
8240 Pump House Usage	6,000.00
Total 8200 Utilities	**8,700.39**
8600 Software Expenses	2,803.20
Total Expenses	**162,474.60**
NET OPERATING INCOME	**50,571.51**
OTHER EXPENSES	
Reconciliation Discrepancies	-2.97
Total Other Expenses	**-2.97**
NET OTHER INCOME	**2.97**
NET INCOME	**$50,574.48**

Balance sheet

As of September 16, 2026

		Total
ASSETS		
Current Assets		
Bank Accounts		
1110	- Operating	45,440.46
1120	- Reserve	27,350.40
Total Bank Accounts		**72,790.86**
Accounts Receivable		
1200 Accounts Receivable		48,019.70
Total Accounts Receivable		**48,019.70**
Other Current Assets		
Undeposited Funds		605.78
Total Other Current Assets		**605.78**
Total Current Assets		**121,416.34**
TOTAL ASSETS		**$121,416.34**
LIABILITIES AND EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
2000 Accounts Payable		200.00
Total Accounts Payable		**200.00**
Other Current Liabilities		
2100 Owner Prepayment		261.98
Total Other Current Liabilities		**261.98**
Total Current Liabilities		**461.98**
Total Liabilities		**461.98**
Equity		
3200 Retained Earnings		70,379.88
Net Income		50,574.48
Total Equity		**120,954.36**
TOTAL LIABILITIES AND EQUITY		**$121,416.34**

Budget vs. actual / 1 of 3

Source range: Jan-Dec 2026 | Prepared Sep 16, 2026

				Total
	Actual	Budget	Remaining	% of Budget
INCOME				
4100 Assessment Dues	206,451.84	201,200.00	-5,251.84	102.61 %
4200 Interest Penalty Income	455.32		-455.32	
4201 Late Fee & Interest Waivers	-600.00		600.00	
Total 4200 Interest Penalty Income	**-144.68**		**144.68**	
4450 Earned Interest Income	21.84		-21.84	
4500 Late Fee	4,400.00		-4,400.00	
4600 Violation Fee	407.21		-407.21	
4700 Statement Fee	705.50		-705.50	
6909 Payment Processing Fees	1,217.64		-1,217.64	
Discounts given	-13.24		13.24	
Total Income	**213,046.11**	**201,200.00**	**-11,846.11**	**105.89 %**
GROSS PROFIT	**213,046.11**	**201,200.00**	**-11,846.11**	**105.89 %**
EXPENSES				
6100 Annual Expense		0.00	0.00	
6110 Annual Meeting		1,000.00	1,000.00	
Total 6100 Annual Expense		**1,000.00**	**1,000.00**	
6200 Office Expenses		55.00	55.00	
6220 Meeting Expenses	68.75	0.00	-68.75	
6230 Postage Fees	1,344.00	1,000.00	-344.00	134.40 %
Total 6200 Office Expenses	**1,412.75**	**1,055.00**	**-357.75**	**133.91 %**
6300 Website		0.00	0.00	
6310 Domain & Hosting		180.12	180.12	
6320 Maintenance		311.77	311.77	
Total 6300 Website		**491.89**	**491.89**	
6500 HOA Management Fee				Commercial detail withheld
6600 Professional Fees		0.00	0.00	
6620 Legal				Commercial detail withheld

Budget vs. actual / 2 of 3

Source range: Jan-Dec 2026 | Prepared Sep 16, 2026

	Actual	Budget	Remaining	Total % of Budget
6640 Engineering & Consulting Expense				Commercial detail withheld
Design Guideline Update Expense				Commercial detail withheld
Total 6600 Professional Fees				Commercial detail withheld
6700 Insurance	7,278.00	4,000.00	-3,278.00	181.95 %
6740 Crime Insurance Expense	576.00		-576.00	
Total 6700 Insurance	**7,854.00**	**4,000.00**	**-3,854.00**	**196.35 %**
6900 Bank & Processing Fees				
6910 QuickBooks Payments Fees	1,712.63		-1,712.63	
6920 Stripe Payment Processing Fee Expense	247.05		-247.05	
Total 6900 Bank & Processing Fees	**1,959.68**		**-1,959.68**	
7000 Aesthetic Improvements	130.48	10,000.00	9,869.52	1.30 %
7100 Landscaping	45,864.40	30,000.00	-15,864.40	152.88 %
7110 Repairs	5,193.21	1,000.00	-4,193.21	519.32 %
7120 Pest Control Expense	700.00		-700.00	
Total 7100 Landscaping	**51,757.61**	**31,000.00**	**-20,757.61**	**166.96 %**
7300 Weed, Ditch & Swales Maintenance	3,805.21	50,000.00	46,194.79	7.61 %
7400 Irrigation System Maintenance		240.00	240.00	
7500 Dog Stations	449.28	0.00	-449.28	
7520 Materials	712.92	1,200.00	487.08	59.41 %
7530 Trash & Waste Service	1,612.56	420.00	-1,192.56	383.94 %
Total 7500 Dog Stations	**2,774.76**	**1,620.00**	**-1,154.76**	**171.28 %**
7600 Flag & Pole	287.50		-287.50	
7700 Tree & Shrub Maintenance		0.00	0.00	
7710 Insect Spraying & Monitoring		1,875.00	1,875.00	
7730 Tree Pruning & Removal	8,972.50	20,000.00	11,027.50	44.86 %
Total 7700 Tree & Shrub Maintenance	**8,972.50**	**21,875.00**	**12,902.50**	**41.02 %**
7900 Snow Removal	640.00	1,000.00	360.00	64.00 %
8000 Miscellaneous Expense	40.00	17.35	-22.65	230.55 %
8100 DORA/SOS Registration	54.00	64.00	10.00	84.38 %
8200 Utilities		0.00	0.00	
8210 Water Shares	2,301.16	2,257.16	-44.00	101.95 %

Budget vs. actual / 3 of 3

Source range: Jan-Dec 2026 | Prepared Sep 16, 2026

				Total
	Actual	Budget	Remaining	% of Budget
8220 Electric	367.13	450.00	82.87	81.58 %
8230 Garbage - Container	32.10	32.10	0.00	100.00 %
8240 Pump House Usage	6,000.00	5,800.00	-200.00	103.45 %
Total 8200 Utilities	**8,700.39**	**8,539.26**	**-161.13**	**101.89 %**
8600 Software Expenses	2,803.20	2,000.00	-803.20	140.16 %
9000 Reserve Funding		17,600.00	17,600.00	
Total Expenses	**162,474.60**	**201,002.50**	**38,527.90**	**80.83 %**
NET OPERATING INCOME	**50,571.51**	**197.50**	**-50,374.01**	**25,605.83 %**
OTHER EXPENSES				
Reconciliation Discrepancies	-2.97		2.97	
Total Other Expenses	**-2.97**	**0.00**	**2.97**	**0.00%**
NET OTHER INCOME	**2.97**	**0.00**	**-2.97**	**0.00%**
NET INCOME	**$50,574.48**	**$197.50**	**$ -50,376.98**	**25,607.33 %**