



The Oaks Community Association

5607 Jackson Valley Road • Lone, CA 95640-9629

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Open Forum Rules: During the open forum, each attendee may address the board for up to 5 minutes. A director or manager may briefly respond to statements made or questions asked. Speakers must observe rules of decorum and not engage in obscene gestures, shouting, profanity, or other disruptive behavior. If the speaker is in the middle of a sentence when the time is called, he/she may finish their thought before sitting down. The time guidelines ensure that others will have an opportunity to speak. Speakers may not allow their time to others. All persons must follow meeting rules. *

*Meeting Rules: As provided in the "Open Meeting Act," members may observe the meeting but do not have the right to participate in the Board's deliberations or votes. Members may address issues during the open forum portion of the meeting. If attendees become disruptive, they may be expelled from the meeting, and the Sheriff called. Recording Meetings: Regular Meetings of the Board of Directors are recorded for record-keeping purposes. The meetings are not a public meeting, and any recording of the meeting must be approved by the board beforehand.

THE OAKS COMMUNITY ASSOCIATION

NOVEMBER 2025 STATEMENTS REVIEW

(NOT SAME AS LEDGERS IN Rent Manager)

<u>General Funds:</u>	<u>Account #</u>		<u>Total</u>	<u>Same Time Last Year</u>
PNC Operating Checking Acct (as of 11/30/2025stmt)	XXXX1262		\$85,057.26	\$66,600.82
PNC Operating Money Mkt Acct(as of 11/30/2025stmt)	XXXX5812		\$12,583.57	\$22,642.81
PNC Petty Cash Checking Acct (as of 11/30/2025stmt)	XXXX6825		\$179.53	\$339.59
Petty Cash Fund			\$1,472.75	\$1,607.72
	Total General Fund :		\$99,293.11	\$91,190.94
<u>Reserve Fund: For Repairs & Replacement of Assets</u>				
PNC Insured Money Mkt- Reserves (as of 11/30/2025stmt)	XXXX5767		\$253,541.80	\$152,039.74
PNC Brokerage Account- Reserves (as of 11/30/2025stmt)	XXX-XX6638		\$385,469.78	\$370,777.46
	Total Reserves :	56%	\$639,011.58	\$522,817.20
TOTAL OF ALL TOCA FUNDS :			\$738,304.69	\$614,008.14
2025 Unfunded Reserves Months Payable at			\$0.00	\$0.00
	Total Due Rsvs Short Term		\$0.00	\$0.00
2025 FULLY FUNDED RESERVES BALANCE TARGET			\$ 1,137,174.00	\$ 1,137,174.00
RESERVE TARGET (75% of Fully Funded Reserve Target)			\$ 852,880.50	\$ 852,880.50
2025 Scheduled Contributions to Reserves			\$43,185.16	\$ 12,320.34
2025 Unscheduled Amount Due to Reserves				\$ -
Unscheduled Amounts Due from prior years			\$0.00	\$317,742.96
RESERVE FUNDING DEFICIT			\$ 213,868.92	\$ 330,063.30
Social Committee Cash fund CLOSED			\$0.00	\$16.05
Bingo Cash Fund			\$213.75	\$473.05
ACCOUNTS RECEIVABLE:				
Debits (Past due accounts)			\$ 26,228.30	\$ 46,598.31
Credits (Credits due Members or prepaid invoices)			(\$10,612.32)	(\$13,126.73)
Allowance for Doubtful accounts			(\$5,400.00)	(\$16,435.81)
Total Accounts Receivable Net Balance:			\$ 10,215.98	\$ 17,035.77
Prepared by: Susan Cook 12/3/2025				

Balance Sheet

As of 11/30/25

Accrual Basis | Property: THE OAKS Community Association

Assets

Bank	
10000 Operating Cash	42,298.52
10801 Physical Petty Cash	1,490.14
10802 Bingo	213.75
12000 Reserves Cash (Total if fully funded)	690,078.21
Total Bank	734,080.62
Accounts Receivable	
13000 Accounts Receivable	21,080.51
Total Accounts Receivable	21,080.51
Other Current Asset	
14000 Undeposited Funds	-376.43
AA1298 Clearing Account	160.00
Total Other Current Asset	-216.43

Total Assets: 754,944.70

Liabilities & Equity

Liabilities

Accounts Payable	
30000 Liabilities	-10,554.65
Total Accounts Payable	-10,554.65
Other Current Liability	
32010 Unearned Revenue	27,958.52
35250 Reserve Exp (spending from Operations)	-131,973.83
36000 Payroll Liabilities	-393.13
36100 Payroll Related Liabilities	4,104.59
Total Other Current Liability	-100,303.85

Total Liabilities: -110,858.50

Equity

32000 Retained Earnings	61,101.39
35000 35000 Reserves Equity	765,654.33
AA3090 Net Income	39,047.48

Total Equity: 865,803.20

Total Liabilities & Equity: 754,944.70

Profit & Loss

From 11/01/25 to 11/30/25

Accrual Basis | Property: THE OAKS Community Association

Income

50000 Income	93,744.69
Total Income:	93,744.69

Expense

60000 Operating Expense	31,305.45
61600 Water Distribution System	54.00
62000 Waste Water Treatment Plant	248.76
63000 Maintenance Expense	7,128.55
63390 Maintenance Building	108.97
64000 Pool & Spa Expense	271.75
65000 Payroll Expense	19,928.72
71000 Administrative Expense	3,316.93
71341 Entrance Light Electricity	11.47
72000 Insurance Expense	2,792.68
74000 Other Misc Professional Fees	5,125.00
91000 Reserve Expense	27,312.92
Total Expense:	97,605.20
Net Income:	-3,860.51

Summary

Income:	93,744.69
Expense:	-97,605.20
Net Income:	-3,860.51

Budget Comparison

Comparison Periods: 11/01/25 to 11/30/25 and 01/01/25 to 11/30/25

Accrual Basis | Property: THE OAKS Community Association

	Actual 11/01/25 - 11/30/25	Budget 11/01/25 - 11/30/25	\$ Change	% Change	Actual YTD 01/01/25 - 11/30/25	Budget 01/01/25 - 11/30/25	\$ Change	% Change
Income								
50000 Income	93,744.69	94,116.55	-371.86	-0.4%	1,114,727.88	1,153,198.98	-38,471.10	-3.3%
Total Income:	93,744.69	94,116.55	-371.86	-0.4%	1,114,727.88	1,153,198.98	-38,471.10	-3.3%
Expense								
60000 Operating Expense	31,305.45	16,761.56	14,543.89	86.8%	378,427.21	396,299.17	-17,871.96	-4.5%
61600 Water Distribution System	54.00	54.00	0.00	0.0%	779.00	1,146.00	-367.00	-32.0%
61650 Community Improvements	0.00	1,583.33	-1,583.33	-100.0%	12,234.33	18,416.67	-6,182.34	-33.6%
62000 Waste Water Treatment Plant	248.76	5,830.25	-5,581.49	-95.7%	20,105.25	27,522.25	-7,417.00	-26.9%
63000 Maintenance Expense	7,128.55	8,318.33	-1,189.78	-14.3%	73,104.41	83,148.48	-10,044.07	-12.1%
63390 Maintenance Building	108.97	1,266.08	-1,157.11	-91.4%	2,335.53	5,040.98	-2,705.45	-53.7%
64000 Pool & Spa Expense	271.75	1,589.90	-1,318.15	-82.9%	20,337.56	21,253.85	-916.29	-4.3%
65000 Payroll Expense	19,928.72	23,362.51	-3,433.79	-14.7%	269,224.11	274,993.68	-5,769.57	-2.1%
71000 Administrative Expense	3,316.93	3,933.00	-616.07	-15.7%	36,217.28	40,789.47	-4,572.19	-11.2%
71341 Entrance Light Electricity	11.47	11.53	-0.06	-0.5%	115.07	115.19	-0.12	-0.1%
72000 Insurance Expense	2,792.68	2,479.14	313.54	12.6%	24,518.62	24,382.78	135.84	0.6%
72200 Taxes, Licenses, Permits	0.00	0.00	0.00		11,611.93	11,663.93	-52.00	-0.4%
74000 Other Misc Professional Fees	5,125.00	1,614.00	3,511.00	217.5%	13,542.35	13,798.35	-256.00	-1.9%
91000 Reserve Expense	27,312.92	27,312.92	0.00	0.0%	213,127.75	234,628.18	-21,500.43	-9.2%
Total Expense:	97,605.20	94,116.55	3,488.65	3.7%	1,075,680.40	1,153,198.98	-77,518.58	-6.7%
Net Income:	-3,860.51	0.00	-3,860.51		39,047.48	0.00	39,047.48	

Budget Comparison

Comparison Periods: 11/01/25 to 11/30/25 and 01/01/25 to 11/30/25

Accrual Basis | Property: THE OAKS Community Association

Summary	Actual		Budget		Actual YTD		% Change		\$ Change		Budget		% Change	
	11/01/25 - 11/30/25	11/01/25 - 11/30/25	11/01/25 - 11/30/25	11/01/25 - 11/30/25	01/01/25 - 11/30/25	01/01/25 - 11/30/25	01/01/25 - 11/30/25	01/01/25 - 11/30/25	01/01/25 - 11/30/25	01/01/25 - 11/30/25	01/01/25 - 11/30/25	01/01/25 - 11/30/25	01/01/25 - 11/30/25	01/01/25 - 11/30/25
Income:	93,744.69		94,116.55		1,114,727.88		-0.4%		-371.86		1,153,198.98		-3.3%	
Expense:	-97,605.20		-94,116.55		-1,075,680.40		3.7%		-3,488.65		-1,153,198.98		6.7%	
Other Income & Expense:	0.00		0.00		0.00				0.00		0.00			
Net Income:	-3,860.51		0.00		39,047.48				-3,860.51		0.00			