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**Neighborhood Housing Services of Greater Berks
Consolidated Profit and Loss Statements
December 2025
YEAR TO DATE**

	Actuals				Budget				Total Variance
	NHS	PHLC	NHSLV	Total	NHS	PHLC	NHSLV	Total	
Revenue:									
Contributions	125,300	-	-	125,300	70,000	-	-	70,000	55,300
Grants	1,150,138	-	-	1,150,138	525,000	-	-	525,000	625,138
City Contracts (HOP Admin)	771,605	-	-	771,605	300,000	-	-	300,000	471,605
Fees	288,009	284,648	1,393	574,050	352,182	-	-	352,182	221,868
OK Grant	182,500	-	-	182,500	6,720	-	-	6,720	175,780
Mortgage Interest Income	878,587	251,485	10,885	1,140,957	974,784	-	-	974,784	166,173
Counseling	263,644	-	-	263,644	125,196	-	-	125,196	138,448
Property Rehab	-	-	-	-	-	-	-	-	-
Other Income	9,967	12,921	448	23,336	1,260	-	-	1,260	22,076
Interest Income	87,866	9,924	-	97,790	-	-	-	-	97,790
TOTAL REVENUE	3,757,616	558,978	12,725	4,329,319	2,355,142	-	-	2,355,142	1,974,177
EXPENSES:									
501 Salaries	1,101,195	218,491	-	1,319,686	1,054,800	-	-	1,054,800	264,886
502 FICA/Medicare	83,572	15,336	-	98,908	93,024	-	-	93,024	5,884
503-1 Pa Unemployment	3,842	986	-	4,828	12,600	-	-	12,600	(7,772)
504 Group Medical Insurance	83,082	16,540	-	99,622	193,200	-	-	193,200	(93,578)
505 Workers Comp Insurance	794	162	-	956	3,000	-	-	3,000	(2,044)
506 Life Insurance	5,632	1,134	-	6,766	7,800	-	-	7,800	(1,034)
507 NHS 403B Contribution	15,697	4,173	-	19,870	20,200	-	-	20,200	(330)
Total Personnel Cost	1,293,814	256,822	-	1,550,636	1,384,624	-	-	1,384,624	166,012
509 Gifts	4,521	592	-	5,114	1,200	-	-	1,200	3,914
510 Contributions/Donations/Grants	42,411	5,272	-	47,683	-	-	-	-	47,683
511 Contracted Services/Counseling	127,874	46,955	-	174,829	68,640	-	-	68,640	106,189
512 Audit Expense	28,335	8,030	2,404	38,770	44,124	-	-	44,124	(5,354)
513 Accounting and Payroll/Services	5,773	2,017	-	7,790	5,700	-	-	5,700	2,090
514 Legal Fees	13,512	3,036	-	16,548	1,200	-	-	1,200	15,348
515 Credit Bureau	36,298	8,367	-	44,665	24,000	-	-	24,000	20,665
517 Bad Debt Expense	84,000	24,000	-	108,000	108,000	-	-	108,000	-
518 Technology mgmts & Svs	57,916	11,536	36	69,488	72,000	-	-	72,000	(2,512)
519 Meals & Entertainment	16,757	3,894	-	20,650	7,200	-	-	7,200	13,450
520 Travel	29,931	6,018	-	35,949	-	-	-	-	35,949
522 Conference	-	-	-	-	12,000	-	-	12,000	(12,000)
532 Training & Education	29,092	6,453	-	35,544	18,000	-	-	18,000	17,544
533 Maintanance & Repairs	1,753	389	-	2,142	-	-	-	-	2,142
538 Record/re-assign Mortgage	2,309	324	243	2,877	1,920	-	-	1,920	957
541 Insurance	7,263	1,920	-	9,183	12,000	-	-	12,000	(2,817)
552 Equipment Rental	804	209	1,307	2,319	10,536	-	-	10,536	(8,217)
561 Office Supplies & Stationary	4,685	965	-	5,650	8,712	-	-	8,712	(3,062)
563 Postage	3,408	663	-	4,071	2,700	-	-	2,700	1,371
565 Telephone Internet Serv	4,278	848	-	5,127	5,160	-	-	5,160	(33)
567 Dues and Subscriptions	39,868	6,706	-	46,574	13,996	-	-	13,996	32,578
569 Loan Fees	43	12	-	55	499	-	-	499	(444)
570 Bank Charges / Fees	1,032	241	1,805	3,079	6,720	-	-	6,720	(3,641)
571 OK Grants	323,150	-	-	323,150	-	-	-	-	323,150
578 Advertising & Marketing	115,610	25,575	-	141,185	14,700	-	-	14,700	126,485
581 Miscellaneous	22,801	2,353	-	25,154	81,600	-	-	81,600	(56,446)
582 Depreciation Expense	15,927	3,145	-	19,073	-	-	-	-	19,073
583 Amortization Expense	8,753	1,929	-	10,682	-	-	-	-	10,682
584 Interest Expense - Finance Lease	938	194	-	1,132	-	-	-	-	1,132
585 Lease Expense 213 N 5th Street	65,601	13,335	-	78,936	78,600	-	-	78,600	336
586 Licensing	224	36	-	260	-	-	-	-	260
588 Interest Expense LOC	423,360	83,398	-	506,758	-	-	-	-	506,758
591 Nonprofit Fundraising Consultant	83,693	15,556	-	99,249	81,600	-	-	81,600	17,649
TOTAL EXPENSES	2,895,734	540,791	5,795	3,442,320	2,065,431	-	-	2,065,431	1,376,889
Changes in Income (loss)	861,882	18,187	6,930	886,999	289,711	-	-	289,711	597,288

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NEIGHBORHOOD HOUSING SERVICES OF GREATER BERKS

Consolidated Balance Sheet

As of December 31st, 2025



	NHS	PHLC	NHSLV	Control Acct. Adjustments	Consolidated
ASSETS					
Cash and cash equivalents	3,588,942	370,228	14,299		3,973,468
Cash- restricted	166,925		0		166,925
Ameritrade - Giralad Advisory					0
Government / NW grants receivable	621,843				621,843
Other receivables	7,300				7,300
Prepaid expenses	36,266	646	109		37,021
Property Held for Resale					0
Mortgage receivables	15,130,628	4,626,918	347,755		20,105,300
Allowance for Bad Debt	(283,808)	(189,071)	(15,752)		(488,632)
Other assets	770				770
Leasehold improvements and equipment, net of depreciation	78,217				78,217
Right-of-use asset - Operating Lease - ROU	137,697				137,697
Right-of-use asset - Finance Lease - ROU	21,798				21,798
TOTAL ASSETS	19,506,577	4,808,720	346,410	0	24,661,707
LIABILITIES AND NET ASSETS					
b					
LIABILITIES					
Accounts payable	69,584	10,808	4,468		84,860
Salaries and wages payable	52,384	0	0		52,384
Payroll taxes and related liabilities	32,758	0	0		32,758
Accrued Interest Payable	105,822	0	0		105,822
Due to (From) related Party	(3,564,331)	3,565,528	(1,196)	0	0
Loan funds held for distribution & Unearned Revenue	14,692	0	8,205		22,897
CDFI - HIP Escrow	4,255	10,912			15,167
Note payable	14,936,004		0		14,936,004
Operating Lease Liability	146,011				146,011
Finance Lease Liability	22,785				22,785
Escrow Loan 1st Mortgages	0	6,056	0		6,056
Other Liabilities	0	0	0		0
TOTAL LIABILITIES	11,819,964	3,593,303	11,477	0	15,424,744
NET ASSETS					
Unrestricted	7,448,662	1,215,418	(58,907)		8,605,174
Temporarily & Permanently Restricted - NHSGB	237,949	0	0		237,949
Temporarily & Permanently Restricted - LV		0	393,840		393,840
TOTAL NET ASSETS	7,686,611	1,215,418	334,933	0	9,236,963
TOTAL LIABILITIES AND NET ASSETS	19,506,577	4,808,720	346,410	0	24,661,707

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NEIGHBORHOOD HOUSING SERVICES
 INVENTORY OF BANK ACCOUNTS AND INVESTMENTS CONSOLIDATED
 CASH ON HAND
 December 31, 2025

	BALANCE 12/31/25	BALANCE 11/30/25	INCREASE (DECREASE)
NHSGB	\$3,755,866.55	\$4,232,433.64	(\$476,567.09)
PHLC	367,536.94	494,116.48	(126,579.54)
NHSLV	14,298.87	12,410.41	1,888.46
CONSOLIDATED END OF MONTH TOTALS:	<u>\$4,137,702.36</u>	<u>\$4,738,960.53</u>	<u>(\$601,258.17)</u>