



Neighborhood Housing Services of Greater Berks
Consolidated Profit and Loss Statements
August 2025

YEAR TO DATE

	Actuals				Budget				Total
	NHS	PHLC	NHSLV	Total	NHS	PHLC	NHSLV	Total	Variance
Revenue:									
Contributions	75,300	-	-	75,300	70,000	-	-	70,000	5,300
Grants	928,743	-	-	928,743	325,000	-	-	325,000	603,743
City Contracts (HOP Admin)	632,155	-	-	632,155	300,000	-	-	300,000	332,155
Fees	189,204	155,886	858	345,948	234,786	-	-	234,786	111,162
OK Grant	182,500	-	-	182,500	4,480	-	-	4,480	178,020
Mortgage Interest Income	563,278	163,968	7,059	734,305	649,856	-	-	649,856	84,449
Counseling	233,302	-	-	233,302	83,464	-	-	83,464	149,838
Property Rehab	-	-	-	-	-	-	-	-	-
Other Income	4,718	1,407	311	6,436	840	-	-	840	5,596
Interest Income	57,775	5,953	-	63,729	-	-	-	-	63,729
TOTAL REVENUE	2,866,976	327,214	8,228	3,202,418	1,668,426	-	-	1,668,426	1,533,992
EXPENSES:									
501 Salaries	560,527	124,543	-	685,071	703,200	-	-	703,200	(18,129)
502 FICA/Medicare	41,991	9,329	-	51,320	62,016	-	-	62,016	(10,696)
503-1 Pa Unemployment	3,624	956	-	4,581	8,400	-	-	8,400	(3,819)
504 Group Medical Insurance	50,990	11,508	-	62,498	128,800	-	-	128,800	(66,302)
505 Workers Comp Insurance	575	128	-	703	2,000	-	-	2,000	(1,297)
506 Life Insurance	3,544	810	-	4,354	5,200	-	-	5,200	(846)
507 NHS 403B Contribution	15,697	4,173	-	19,870	20,200	-	-	20,200	(330)
Total Personnel Cost	676,949	151,447	-	828,397	929,816	-	-	929,816	(101,419)
509 Gifts	1,528	85	-	1,613	800	-	-	800	813
510 Contributions/Donations/Grants	42,150	-	-	42,150	-	-	-	-	42,150
511 Contracted Services/Counseling	107,712	37,101	-	144,813	45,760	-	-	45,760	99,053
512 Audit Expense	16,970	4,208	554	21,732	29,416	-	-	29,416	(7,684)
513 Accounting and Payroll/Services	11,820	2,811	-	14,631	3,700	-	-	3,700	10,931
514 Legal Fees	12,759	2,847	-	15,606	800	-	-	800	14,806
515 Credit Bureu	24,832	8,446	-	33,278	16,000	-	-	16,000	17,278
517 Bad Debt Expense	56,000	16,000	-	72,000	72,000	-	-	72,000	-
518 Technology mgmts & Svs	38,807	8,436	36	47,279	48,000	-	-	48,000	(721)
519 Meals & Entertainment	6,081	1,388	-	7,470	4,800	-	-	4,800	2,670
520 Travel	18,763	4,342	-	23,104	-	-	-	-	23,104
522 Conference	-	-	-	-	8,000	-	-	8,000	(8,000)
532 Training & Education	23,731	5,707	-	29,437	12,000	-	-	12,000	17,437
533 Maintenance & Repairs	1,323	319	-	1,642	1,000	-	-	1,000	642
538 Record/re-assign Mortgage	1,223	146	162	1,530	1,280	-	-	1,280	250
541 Insurance	4,508	1,336	-	5,845	8,000	-	-	8,000	(2,155)
552 Equipment Rental	678	184	871	1,734	7,024	-	-	7,024	(5,290)
561 Office Supplies & Stationary	3,638	778	-	4,416	5,808	-	-	5,808	(1,392)
563 Postage	1,880	400	-	2,279	1,800	-	-	1,800	479
565 Telephone Internet Serv	2,760	601	-	3,361	3,440	-	-	3,440	(79)
567 Dues and Subscriptions	13,890	2,982	-	16,872	9,772	-	-	9,772	7,100
569 Loan Fees	43	12	-	55	331	-	-	331	(276)
570 Bank Charges / Fees	274	161	1,138	1,573	4,480	-	-	4,480	(2,907)
571 OK Grants	182,500	-	-	182,500	-	-	-	-	182,500
578 Advertising & Marketing	96,760	23,702	-	120,463	9,800	-	-	9,800	110,663
581 Miscellaneous	9,680	473	-	10,153	54,400	-	-	54,400	(44,247)
582 Depreciation Expense	9,862	2,155	-	12,016	-	-	-	-	12,016
583 Amortization Expense	6,548	1,570	-	8,118	-	-	-	-	8,118
584 Interest Expense - Finance Lease	643	146	-	790	-	-	-	-	790
585 Lease Expense 213 N 5th Street	42,845	9,631	-	52,475	52,400	-	-	52,400	75
586 Licensing	66	14	-	80	-	-	-	-	80
588 Interest Expense LOC	249,415	55,748	-	305,163	251,200	-	-	251,200	53,963
591 Nonprofit Fundraising Consultant	47,349	10,600	-	57,949	54,400	-	-	54,400	3,549
TOTAL EXPENSES	1,713,988	353,774	2,761	2,070,523	1,636,227	-	-	1,636,227	434,296
Changes in Income (loss)	1,152,987	(26,560)	5,467	1,131,895	32,199	-	-	32,199	1,099,696