

Pikes Peak Habitat for Humanity

October 2020

Current Profit and Loss Highlights

Current Net Income (Loss)	\$	(71,012)
YTD Income (Loss)	\$	218,195

Balance Sheet Summary

ASSETS		
Current Assets		
Checking/Savings	\$	1,557,537
Investments/Securities		1,209,719
Accounts Receivable		83,979
Other Current Assets		2,719,000
Total Current Assets	\$	5,570,234
Fixed Assets	\$	2,686,512
Other Assets		2,597,595
TOTAL ASSETS	\$	10,854,341
LIABILITIES & EQUITY		
Liabilities		
Total Current Liabilities	\$	414,209
Long Term Liabilities		1,057,693
Total Liabilities	\$	1,471,902
Total Equity		9,382,439
TOTAL LIABILITIES & EQUITY	\$	10,854,341

Board of Directors Dashboard

Finance Committee Notes

Current net income (loss):

- Current month expenses exceeded revenue by 10%; however, the month's net loss is 70% below budget.
- There was a decline in the market for the month.

YTD net income remains solid.

Board Recommendation(s) from the Finance Committee

- Approve FY21 budget modification to remove 1.5M (Auditors recognized the Ridge at Sand Creek land donation in FY20). *[Represented in YTD Income graph]*
- Approve FY20 990 be accepted as presented
- Approve updated Cash Management policy

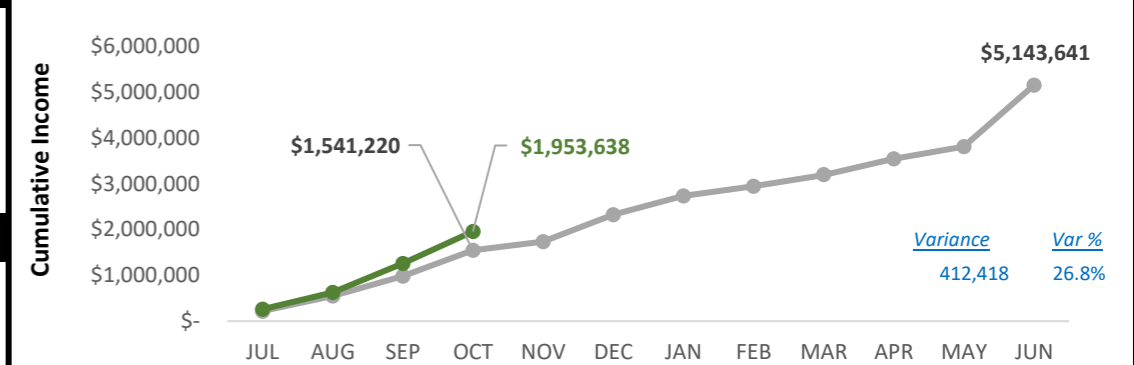
Available Cash Balance Pending Major Disbursements

Operations	\$	1,531,045	56%
Short Term	\$	-	0%
Long Term	\$	1,209,719	44%
Total	\$	2,740,764	

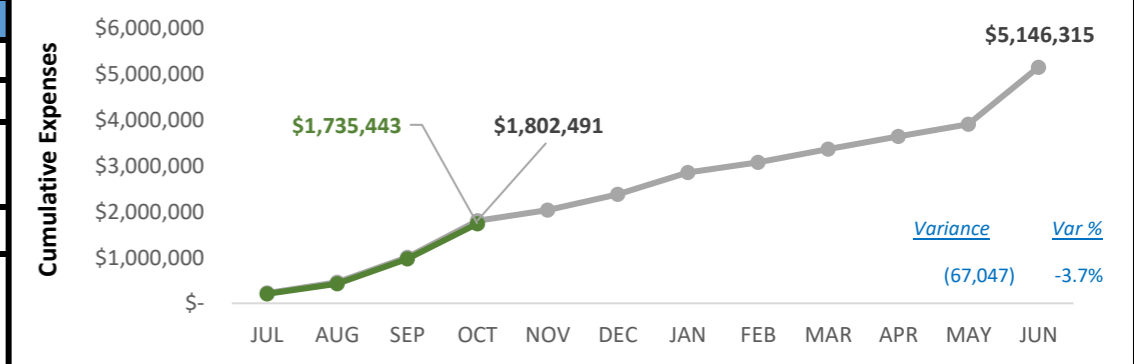
→ Operations Target is 3-months of operating expenses [\$939,031] or 15%, whichever is greater.

→ Operations amount excludes the construction draw bank account.

PPHFH YTD Income Performance



PPHFH YTD Expense Performance



Development

Current Donation Performance

FY 2021	Actual	Budget	Variance	Var %
Indiv	\$ 17,347	\$ 8,640	\$ 8,707	101%
Corps	\$ 7,556	\$ -	\$ 7,556	
Grants	\$ 35,167	\$ 17,900	\$ 17,267	96%
Other	\$ 2,888	\$ 1,500	\$ 1,388	93%
Total	\$ 62,958	\$ 28,040	\$ 34,918	125%

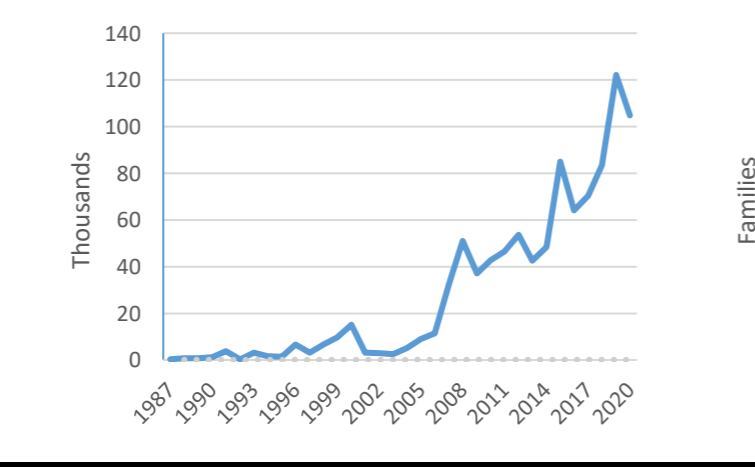
YTD Donation Performance

Actual	Budget	Variance	Var %
\$ 63,842	\$ 46,679	\$ 17,163	37%
\$ 18,102	\$ 11,502	\$ 6,600	57%
\$ 51,833	\$ 28,700	\$ 23,133	81%
\$ 15,099	\$ 14,380	\$ 719	5%
\$ 148,876	\$ 101,261	\$ 47,616	47%

Affiliate Tithe Impact

Q1	Year	Amount	Fam Srv'd
	2021-CY	\$ 22,000	4.9
10-Year Tithe History	2020	104,875	23.3
	2019	122,125	27.1
	2018	83,378	18.5
	2017	70,310	15.6
	2016	64,000	14.2
	2015	85,025	18.9
	2014	48,484	10.8
	2013	42,597	9.5
	2012	53,581	11.9
	2011	46,471	10.3
35-Yr Total		\$ 994,391	243.6

PPHFH Tithe History



ReStore South

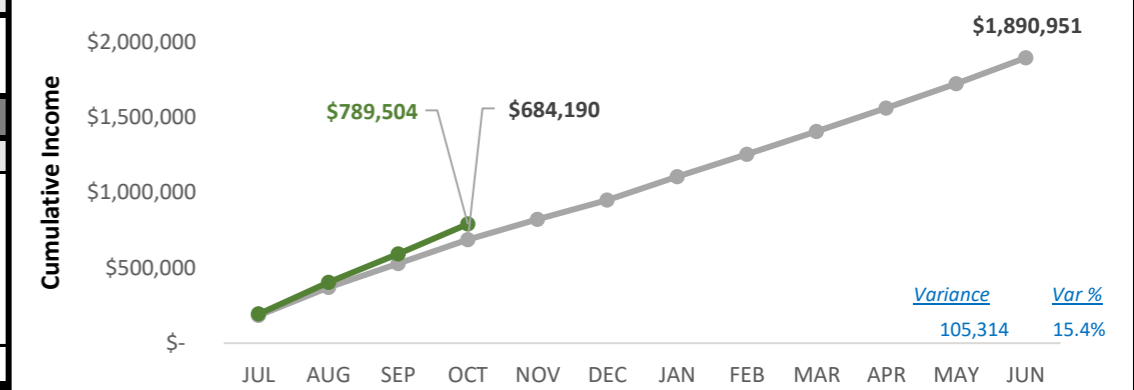
Monthly Donations

Type	\$	#	Avg
Drop Offs	\$ 101,007	1827	\$ 55
Pick Ups	\$ 84,906	221	\$ 384

Top 5 Sales Categories

Class	Total	Qty	Avg
Furniture	\$ 30,936	1498	\$ 21
Cabinets	\$ 22,950	814	\$ 28
Lighting	\$ 13,670	2586	\$ 5
Doors	\$ 13,439	451	\$ 30
Appliances	\$ 11,482	159	\$ 72
All Class Total	\$ 193,383	34,485	\$ 6

ReStore South YTD Income Performance



ReStore South YTD Expense Performance

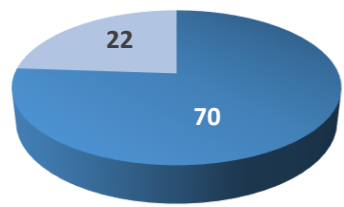


Homeowner Services

Active Mortgages

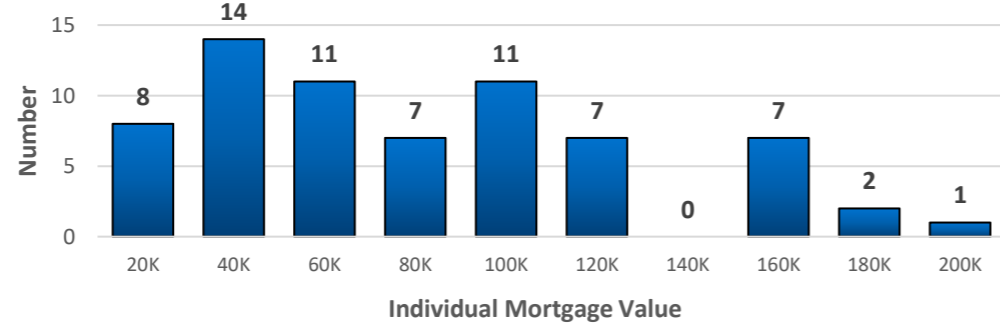
Total Portfolio Value **\$5,302,458**

92 Loans Serviced



■ PPHFH ■ Other

70 Active PPHFH Mortgages



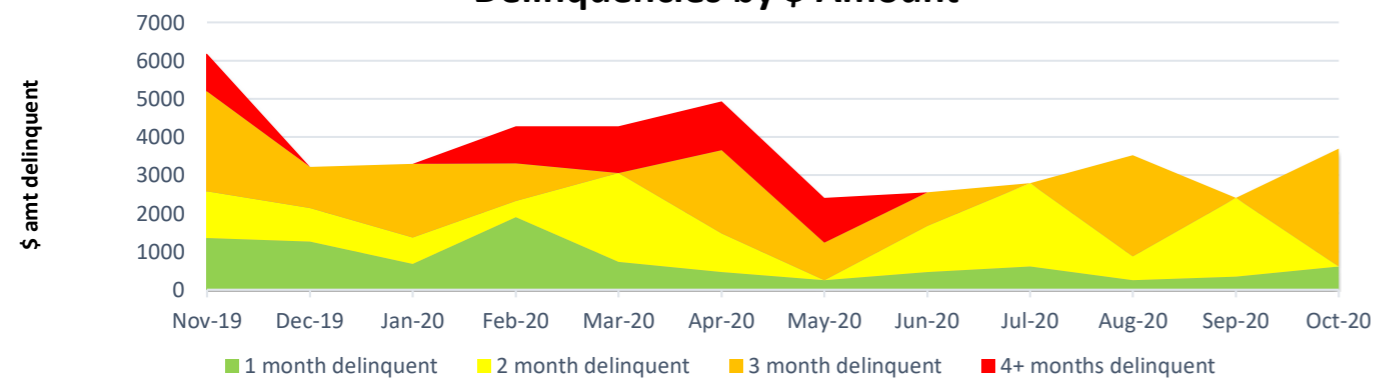
Delinquency Report

Status ▲

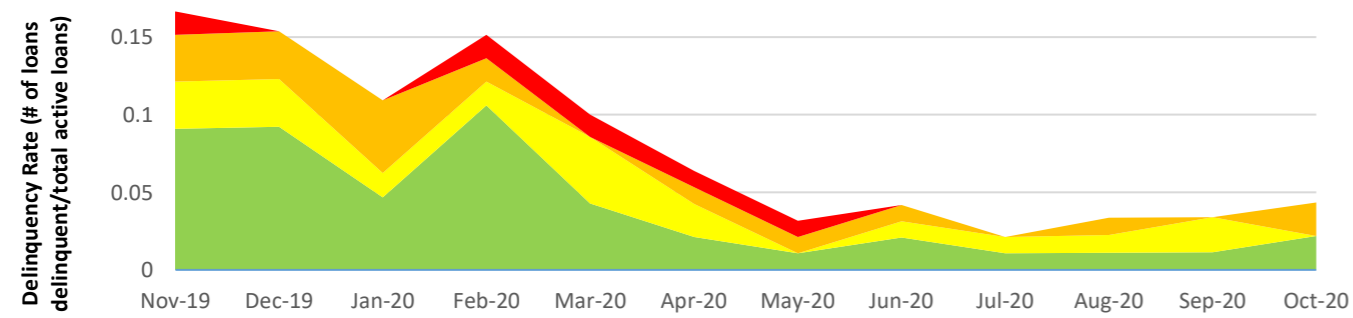
- ▲ Healthy
- ▲ Needs Attention
- ▲ Major Problem

MONTHS DELINQUENT	# Loans	\$Amt	% portfolio at risk
Less than 1 month behind	0	\$ -	0.00%
<i>Last month</i>	0	\$ -	0.00%
1 month behind	2	\$ 602.01	2.17%
2 months behind	0	\$ -	0.00%
3 months behind	2	\$ 3,088.01	2.17%
4+ months behind	0	\$ -	0.00%
Total	4	\$ 3,690.02	4.35%
<i>Last month</i>	3	\$ 2,410.71	3.36%
<i>October 2019</i>	6	\$ 4,398.83	9.09%

Delinquencies by \$ Amount



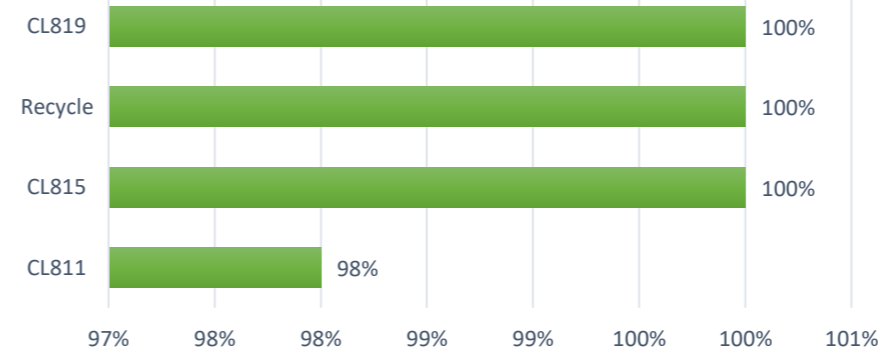
Delinquency Rate



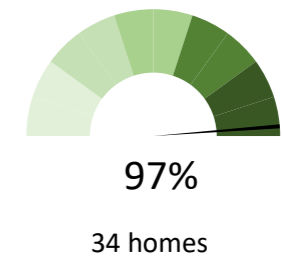
Construction

Active Building Progress

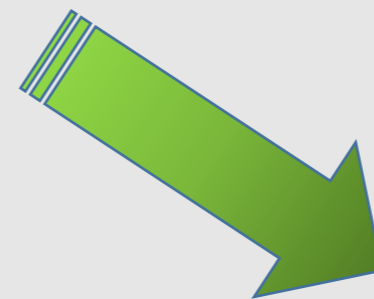
Country Living - Build Phase



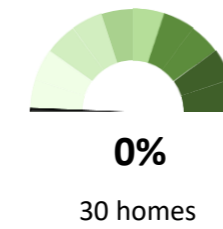
Country Living



Future Site Plan

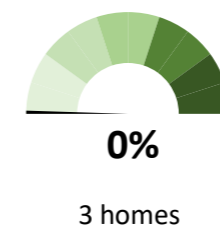


Sand Creek

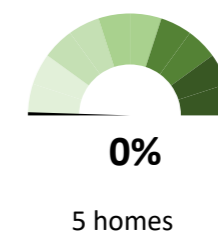


Pre-Construction Building Sites

Micah's View



Jacob's Run



Repair Program

Repair Category	Applicants Selected	In Process	Complete
Critical Home Repair	2	0	2
Home Preservation	5	0	3
Critical & Home Preservation	2	0	2

Next Steps:
→ Finish final two Home Preservation projects and complete Repair Program.