



# BALANCE SHEET

Year-to-Year Comparison  
as of December 31



	Dec. 31, 2024	Dec. 31, 2023	\$ Change	% Change
<b>ASSETS</b>				
<i>Current Assets</i>				
General Bank Accounts				
Checking - First Savings Bank .....	3,737.30	3,965.61	(228.31)	-5.8%
Checking - First Harrison Bank .....	965.03	-	965.03	100.0%
Savings - First Savings Bank .....	3,173.28	5,072.85	(1,899.57)	-37.4%
Total General Bank Accounts .....	7,875.61	9,038.46	(1,162.85)	-12.9%
Temporary Investments (see detail on pages 3 thru 5)				
Operating Investments				
Edward Jones - Operating Acct. ....	115,060.58	86,723.61	28,336.97	32.7%
First Harrison Bank - Operating Acct. ....	8,000.00	-	8,000.00	100.0%
Treasury Direct - Operating Acct. ....	22,817.22	13,041.10	9,776.12	75.0%
Total Operating Investments .....	145,877.80	99,764.71	46,113.09	46.2%
Capital Investments				
Edward Jones - Capital Acct. ....	39,375.94	35,473.91	3,902.03	11.0%
Treasury Direct - Capital Acct. ....	507.29	3,438.27	(2,930.98)	-85.2%
Total Capital Investments .....	39,883.23	38,912.18	971.05	2.5%
Total Temporary Investments .....	185,761.03	138,676.89	47,084.14	34.0%
Total Current Assets .....	193,636.64	147,715.35	45,921.29	31.1%
<i>Fixed Assets</i>				
Macy House Facility .....	206,889.81	187,114.81	19,775.00	10.6%
Macy House Furnishings .....	9,532.10	7,881.85	1,650.25	20.9%
Operating Equipment				
Maintenance Equipment .....	348.00	348.00	-	0.0%
Security System .....	1,877.69	1,877.69	-	0.0%
Recreational & Sports Equipment .....	392.44	392.44	-	0.0%
Total Operating Equipment .....	2,618.13	2,618.13	-	0.0%
Office Furniture & Equipment				
Office Furniture .....	435.00	435.00	-	0.0%
Office Equipment .....	1,852.03	1,578.00	274.03	17.4%
Total Office Furniture & Equipment .....	2,287.03	2,013.00	274.03	13.6%
Accumulated Depreciation .....	(38,850.33)	(30,280.08)	(8,570.25)	-28.3%
Total Fixed Assets .....	182,476.74	169,347.71	13,129.03	7.8%
<i>Other Assets</i>				
Beneficial Interest in HCCF Endowment Fund .....	5,000.00	5,000.00	-	0.0%
Total Other Assets .....	5,000.00	5,000.00	-	0.0%
<b>TOTAL ASSETS .....</b>	<b>381,113.38</b>	<b>322,063.06</b>	<b>59,050.32</b>	<b>18.3%</b>

**LIABILITIES & NET ASSETS**

*Liabilities*

Accrued Payroll Expenses .....	306.14	306.14	-	0.0%
Total Liabilities .....	306.14	306.14	-	0.0%



## BALANCE SHEET

Year-to-Year Comparison  
as of December 31



	Dec. 31, 2024	Dec. 31, 2023	\$ Change	% Change
<i>Net Assets</i>				
Restricted Net Assets				
Temporarily Restricted Operating Funds				
Goodwin Safe Stay Fund				
Internal Transfers .....	1,971.74	-	1,971.74	100.0%
Total Goodwin Safe Stay Fund .....	1,971.74	-	1,971.74	100.0%
Total Temp. Restr. Oper. Funds .....	1,971.74	-	1,971.74	100.0%
Temporarily Restricted Capital Funds				
Transitional Housing Expansion				
Contributions Received .....	30,090.97	29,728.94	362.03	1.2%
Investment Income .....	1,924.47	842.41	1,082.06	128.4%
Realized Gain/Loss .....	672.44	672.44	-	0.0%
Unrealized Gain/Loss .....	2,947.24	1,071.12	1,876.12	175.2%
Allocated Costs .....	(12.03)	-	(12.03)	-100.0%
Total Trans. Housing Expansion .....	35,623.09	32,314.91	3,308.18	10.2%
November 2021 Campaign				
Contributions Received .....	-	1,850.00	(1,850.00)	-100.0%
Investment Income .....	-	27.56	(27.56)	-100.0%
Realized Gain/Loss .....	-	41.80	(41.80)	-100.0%
Unrealized Gain/Loss .....	-	67.10	(67.10)	-100.0%
Total November 2021 Campaign .....	-	1,986.46	(1,986.46)	-100.0%
Appliance Fund				
Contributions Received .....	6,135.00	6,135.00	-	0.0%
Investment Income .....	216.44	64.87	151.57	233.7%
Realized Gain/Loss .....	97.39	97.39	-	0.0%
Unrealized Gain/Loss .....	399.90	156.29	243.61	155.9%
Releases for Expenditures .....	(2,504.98)	(1,819.99)	(684.99)	-37.6%
Total Appliance Fund .....	4,343.75	4,633.56	(289.81)	-6.3%
Total Temp. Restr. Capital Funds .....	39,966.84	38,934.93	1,031.91	2.7%
Permanently Restricted Funds				
Interest in HCCF Endowment .....	5,000.00	5,000.00	-	0.0%
Total Perm. Restricted Funds .....	5,000.00	5,000.00	-	0.0%
Total Restricted Net Assets .....	46,938.58	43,934.93	3,003.65	6.8%
Unrestricted Net Assets				
Accumulated Funds .....	274,818.34	207,007.57	67,810.77	32.8%
Net Income .....	59,050.32	70,814.42	(11,764.10)	-16.6%
Total Unrestricted Net Assets .....	333,868.66	277,821.99	56,046.67	20.2%
Total Net Assets .....	380,807.24	321,756.92	59,050.32	18.4%
<b>TOTAL LIABILITIES &amp;</b>				
<b>NET ASSETS .....</b>				
	<b>381,113.38</b>	<b>322,063.06</b>	<b>59,050.32</b>	<b>18.3%</b>



# ANALYSIS OF TEMPORARY INVESTMENTS FOR OPERATING FUND



as of December 31, 2024

	Maturity Date	Int./Div. Rate (APR)	Current Value	Original Cost	Unrealized Gain (Loss)
<b><u>Edward Jones</u></b>					
Brokerage Cash .....	N/A	0.550%	1,045.64	1,045.64	-
Money Market Accounts					
American Funds U.S. Govt. Money Mkt. A .....	N/A	4.120%*	28,887.04	28,887.04	-
Total Money Market Accounts .....			28,887.04	28,887.04	-
Certificates of Deposit					
Bank of America - Charlotte, NC .....	02/03/25	5.150%	15,009.90	15,000.00	9.90
Bank of America - Charlotte, NC .....	04/03/25	5.150%	10,019.00	10,000.00	19.00
Atlantic Union Bank - Richmond, VA .....	06/27/25	5.200%	15,066.45	15,000.00	66.45
TowneBank - Portsmouth, VA .....	07/30/25	4.750%	15,043.65	15,000.00	43.65
Truxton Trust - Nashville, TN .....	08/22/25	4.150%	29,988.90	30,000.00	(11.10)
Total Certificates of Deposit .....			85,127.90	85,000.00	127.90
Total Edward Jones - Operating Acct. ....			115,060.58	114,932.68	127.90
<b><u>First Harrison Bank</u></b>					
Certificates of Deposit					
11-month CD (Issued 08-13-24) .....	07/13/25	4.540%	5,000.00	5,000.00	-
11-month CD (Issued 08-28-24) .....	07/28/25	4.540%	3,000.00	3,000.00	-
Total Certificates of Deposit .....			8,000.00	8,000.00	-
Total First Harrison Bank .....			8,000.00	8,000.00	-
<b><u>Treasury Direct (U.S. Treasury Department)</u></b>					
Treasury Bills					
26-Week T-Bill (\$1000 Par Value, Issued 07-05-24) ..	01/02/25	5.323%	974.28	974.28	-
26-Week T-Bill (\$1500 Par Value, Issued 07-11-24) ..	01/09/25	5.286%	1,461.48	1,461.48	-
26-Week T-Bill (\$500 Par Value, Issued 07-11-24) ...	01/09/25	5.286%	487.16	487.16	-
26-Week T-Bill (\$500 Par Value, Issued 07-18-24) ...	01/16/25	5.185%	487.40	487.40	-
26-Week T-Bill (\$700 Par Value, Issued 07-18-24) ...	01/16/25	5.185%	682.36	682.36	-
26-Week T-Bill (\$500 Par Value, Issued 07-25-24) ...	01/23/25	5.190%	487.39	487.39	-
52-Week T-Bill (\$2000 Par Value, Issued 08-08-24) ..	08/07/25	4.458%	1,913.95	1,913.95	-
26-Week T-Bill (\$3000 Par Value, Issued 08-29-24) ..	02/27/25	4.865%	2,928.94	2,928.94	-
17-Week T-Bill (\$500 Par Value, Issued 09-17-24) ...	01/14/25	4.882%	492.17	492.17	-
17-Week T-Bill (\$1000 Par Value, Issued 09-24-24) ..	01/21/25	4.799%	984.60	984.60	-
26-Week T-Bill (\$500 Par Value, Issued 09-26-24) ...	03/27/25	4.425%	489.21	489.21	-
52-Week T-Bill (\$1000 Par Value, Issued 10-03-24) ..	10/02/25	3.946%	961.78	961.78	-
13-Week T-Bill (\$500 Par Value, Issued 10-10-24) ...	01/09/25	4.667%	494.25	494.25	-
26-Week T-Bill (\$1000 Par Value, Issued 10-10-24) ..	04/10/25	4.462%	978.24	978.24	-
26-Week T-Bill (\$800 Par Value, Issued 10-10-24) ...	04/10/25	4.462%	782.59	782.59	-
17-Week T-Bill (\$500 Par Value, Issued 10-15-24) ...	02/11/25	4.558%	492.68	492.68	-
13-Week T-Bill (\$1000 Par Value, Issued 10-17-24) ..	01/16/25	4.631%	988.59	988.59	-

CONTINUED ON NEXT PAGE



# ANALYSIS OF TEMPORARY INVESTMENTS FOR OPERATING FUND



as of December 31, 2024

	<u>Maturity Date</u>	<u>Int./Div. Rate (APR)</u>	<u>Current Value</u>	<u>Original Cost</u>	<u>Unrealized Gain (Loss)</u>
Treasury Bills (continued)					
04-Week T-Bill (\$2000 Par Value, Issued 12-24-24) ..	01/21/25	4.303%	1,993.42	1,993.42	-
04-Week T-Bill (\$2200 Par Value, Issued 12-31-24) ..	01/28/25	4.334%	2,192.71	2,192.71	-
04-Week T-Bill (\$2500 Par Value, Issued 12-31-24) ..	01/28/25	4.334%	<u>2,491.72</u>	<u>2,491.72</u>	<u>-</u>
Total Treasury Bills .....			22,764.92	22,764.92	-
Cert. of Indebtedness (Funds Pending Investment) .....	N/A	0.000%	<u>52.30</u>	<u>52.30</u>	<u>-</u>
Total Treasury Direct - Operating Acct. ....			<u>22,817.22</u>	<u>22,817.22</u>	<u>-</u>
<b>TOTAL TEMP. INVESTMENTS - OPERATING .....</b>			<b><u>145,877.80</u></b>	<b><u>145,749.90</u></b>	<b><u>127.90</u></b>

\*As of 11/30/24 (latest data available as of 1/7/2025)



# ANALYSIS OF TEMPORARY INVESTMENTS FOR CAPITAL FUNDS



as of December 31, 2024

	<u>Maturity Date</u>	<u>Int./Div. Rate (APR)</u>	<u>Current Value</u>	<u>Original Cost</u>	<u>Unrealized Gain (Loss)</u>
<b><u>Edward Jones</u></b>					
Brokerage Cash .....	N/A	0.550%	715.47	715.47	-
Money Market Accounts					
American Funds U.S. Govt. Money Mkt. A .....	N/A	4.120%*	<u>7,659.55</u>	<u>7,659.55</u>	<u>-</u>
Total Money Market Accounts .....			7,659.55	7,659.55	-
Certificates of Deposit					
Atlantic Union Bank - Richmond, VA .....	06/27/25	5.200%	<u>5,022.15</u>	<u>5,000.00</u>	<u>22.15</u>
Total Certificates of Deposit .....			5,022.15	5,000.00	22.15
Exchange-Traded Funds					
iShares Core Dividend Growth .....	N/A	N/A	10,683.92	8,748.70	1,935.22
Schwab US Dividend Equity .....	N/A	N/A	10,308.61	8,956.73	1,351.88
iShares USA Quality .....	N/A	N/A	<u>4,986.24</u>	<u>4,948.35</u>	<u>37.89</u>
Total Exchange-Traded Funds .....			<u>25,978.77</u>	<u>22,653.78</u>	<u>3,324.99</u>
Total Edward Jones - Capital Acct. ....			39,375.94	36,028.80	3,347.14
<b><u>Treasury Direct (U.S. Treasury Department)</u></b>					
Treasury Bills					
26-Week T-Bill (\$500 Par Value, Issued 07-25-24) ...	01/23/25	5.190%	<u>487.39</u>	<u>487.39</u>	<u>-</u>
Total Treasury Bills .....			487.39	487.39	-
Cert. of Indebtedness (Funds Pending Investment) .....	N/A	0.000%	<u>19.90</u>	<u>19.90</u>	<u>-</u>
Total Treasury Direct - Capital Acct. ....			<u>507.29</u>	<u>507.29</u>	<u>-</u>
<b>TOTAL TEMP. INVESTMENTS - CAPITAL .....</b>			<b><u>39,883.23</u></b>	<b><u>36,536.09</u></b>	<b><u>3,347.14</u></b>

\*As of 11/30/24 (latest data available as of 1/7/2025)