

NEW HAMPSHIRE COMMUNITY LOAN FUND
STATEMENT OF FINANCIAL POSITION
AS OF SEPTEMBER 30, 2025

(With Comparative Totals as of June 30, 2025)

	Program Activities	Financing Activities	Eliminations	FY2026 Total	FY2025 Total
<u>ASSETS</u>					
CURRENT ASSETS:					
Cash and cash equivalents	\$ 1,681,556	\$ 17,068,235		\$ 18,749,791	\$ 11,942,497
Marketable securities	306,821	3,998,400	-	4,305,221	1,985,800
Grants, contracts and other receivables	343,534	527,565	-	871,099	881,040
Right of use asset, operating lease	124,027			124,027	117,343
Current portion of pledges receivable	-	-	-	-	25,000
Interfund accounts receivable	7,440,477	-	(7,440,477)	-	-
Current portion of loans receivable, net of allowance for credit losses of \$162,759	-	7,665,949	-	7,665,949	5,670,131
Accrued interest receivable	4,327	897,712	-	902,039	879,786
Prepaid expenses and other	84,674	347,044	-	431,718	559,335
Total current assets	9,985,416	30,584,905	(7,440,477)	33,129,844	22,060,932
LONG-TERM ASSETS:					
Loans receivable, net of current portion and allowance for credit losses of \$4,267,578	-	202,690,020	-	202,690,020	202,771,724
Restricted cash		5,467,388		5,467,388	5,470,490
Program-related development investments, net	-	3,498,318	-	3,498,318	3,498,318
Equity investments	-	29,932	-	29,932	29,932
Property and Equipment, net	3,565,833	-	-	3,565,833	3,522,514
Total long-term assets	3,565,833	211,685,658	-	215,251,491	215,292,978
TOTAL ASSETS	\$ 13,551,249	\$ 242,270,563	\$ (7,440,477)	\$ 248,381,335	\$ 237,353,910
<u>LIABILITIES AND NET ASSETS</u>					
CURRENT LIABILITIES:					
Current portion of loans payable	-	\$ 33,061,469	-	\$ 33,061,469	\$ 33,013,204
Current portion of subordinated loans payable - equity equivalent investments		-		-	-
Accounts payable and accrued expenses	767,473	200,594	-	968,067	1,209,250
Accrued interest payable	-	1,206,263	-	1,206,263	1,347,569
Conditional advances	6,311,963	4,200	-	6,316,163	67,093
Allowance for unfunded commitments - credit losses	-	-	-	-	-
Interfund accounts payable	-	7,440,477	(7,440,477)	-	-
Current portion of interfund loans payable	-	-	-	-	-
Right of use liability, operating lease	129,427			129,427	122,748
Total current liabilities	7,208,863	41,913,003	(7,440,477)	41,681,389	35,759,864
LONG-TERM LIABILITIES:					
Loans payable, net of current portion	-	120,905,685	-	120,905,685	116,180,214
Non-recourse participations in loans receivable	-	34,550	-	34,550	34,804
Subordinated loans payable - equity equivalent investments	-	11,600,000	-	11,600,000	11,600,000
TOTAL LIABILITIES	7,208,863	174,453,238	(7,440,477)	174,221,624	163,574,882
NET ASSETS:					
Without donor restrictions:					
Program	6,183,147			6,183,147	6,059,802
Financing		55,814,258		55,814,258	55,775,978
Total without donor restrictions	6,183,147	55,814,258		61,997,405	61,835,780
With donor restrictions:					
Program	41,558	-	-	41,558	66,558
Financing	-	12,003,067		12,003,067	11,759,009
Pass-through	117,681	-		117,681	117,681
Total with donor restrictions	159,239	12,003,067	-	12,162,306	11,943,248
Total net assets	6,342,386	67,817,325	-	74,159,711	73,779,028
TOTAL LIABILITIES AND NET ASSETS	\$ 13,551,249	\$ 242,270,563	\$ (7,440,477)	\$ 248,381,335	\$ 237,353,910

**NEW HAMPSHIRE COMMUNITY LOAN FUND
STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS
FOR THE THREE MONTHS ENDED SEPTEMBER 30, 2025**

	Without Donor Restrictions				With Donor Restrictions			FY2026 Total	FY2025 Total
	Program Activities	Financing Activities	Eliminations	Total Without Donor Restrictions	Program Activities	Financing Activities	Total With Donor Restrictions		
OPERATING REVENUES:									
Earned revenue:									
Financial revenue:									
Interest on loans	-	3,490,100	-	3,490,100		152,312	152,312	3,642,412	13,298,248
Loan related fees	64,395	250		64,645			-	64,645	374,885
Investment income	12,762	143,255		156,017	-	59,642	59,642	215,659	1,109,826
Net credit/loan loss recovery (provision)	-	(128,265)		(128,265)		181,344	181,344	53,079	(687,235)
Provision for credit losses on unfunded commitments		-		-		-	-	-	55,507
Less - interest expense	-	(1,245,591)	-	(1,245,591)		(11,043)	(11,043)	(1,256,634)	(4,997,922)
Net financial revenue	77,157	2,259,749	-	2,336,906	-	382,255	382,255	2,719,161	9,153,309
Grant administration fees	549,444	-		549,444				549,444	3,821,756
Training and other fees	8,190	-		8,190			-	8,190	15,117
Program service fees	2,387,765		(2,387,765)	-			-	-	-
Other net realized gains/(losses)	-	-		-			-	-	-
Total earned revenue	3,022,556	2,259,749	(2,387,765)	2,894,540	-	382,255	382,255	3,276,795	12,990,182
Public support:									
Grants and contributions	131,524	100	-	131,624	-	5,567	5,567	137,191	16,057,005
Grants - pass through	11,785,693	-	-	11,785,693	-		-	11,785,693	41,789,888
Net assets released from restrictions	25,000	143,764	-	168,764	(25,000)	(143,764)	(168,764)	-	-
Net assets released from restrictions - pass through	-	-	-	-	-		-	-	-
Less- grants passed through to others	(11,785,693)	-	-	(11,785,693)			-	(11,785,693)	(41,795,010)
Total public support	156,524	143,864	-	300,388	(25,000)	(138,197)	(163,197)	137,191	16,051,883
Total operating revenues	3,179,080	2,403,613	(2,387,765)	3,194,928	(25,000)	244,058	219,058	3,413,986	29,042,065
OPERATING EXPENSES:									
Program services	2,574,791	2,388,745	(2,387,765)	2,575,771			-	2,575,771	8,915,484
Management and administrative	373,960			373,960			-	373,960	1,063,866
Fundraising	106,614			106,614			-	106,614	476,226
Total operating expenses	3,055,365	2,388,745	(2,387,765)	3,056,345	-	-	-	3,056,345	10,455,576
Changes in operating net assets	123,715	14,868	-	138,583	(25,000)	244,058	219,058	357,641	18,586,489
NON-OPERATING REVENUE (EXPENSE):									
Share of income (loss) from program-related development investments	-	-		-			-	-	(1,469,634)
Net unrealized gain (loss) on investments	(370)	23,412		23,042			-	23,042	(160,466)
Total non-operating revenue (expense)	(370)	23,412	-	23,042	-	-	-	23,042	(1,630,100)
Total changes in net assets	123,345	38,280	-	161,625	(25,000)	244,058	219,058	380,683	16,956,389
NET ASSETS, beginning of year	6,059,802	55,775,978	-	61,835,780	184,239	11,759,009	11,943,248	73,779,028	56,822,639
TOTAL NET ASSETS	6,183,147	55,814,258	-	61,997,405	159,239	12,003,067	12,162,306	74,159,711	73,779,028