NEW HAMPSHIRE COMMUNITY LOAN FUND
STATEMENT OF FINANCIAL POSITION
AS OF JUNE 30, 2026
(With Comparative Totals as of June 30, 2025)
PRE-AUDIT DRAFT

	Program Activities	Lending Activities	Eliminations	FY2026 Total	FY2025 Total
ASSETS					
CURRENT ASSETS:					
Cash and cash equivalents	$ 1,731,294	$ 15,879,319		$ 17,610,613	$ 11,942,497
Marketable securities	300,053	1,983,629	-	2,283,682	1,985,800
Grants, contracts and other receivables	47,092	782,746	-	829,838	881,040
Right of use asset, operating lease	103,990			103,990	117,343
Current portion of pledges receivable	50,000	-	-	50,000	25,000
Pledges receivable - current portion - pass through	-	-	-	-	-
Interfund accounts receivable	2,126,116	-	(2,126,116)	-	-
Current portion of loans receivable, net of allowance for credit losses of $156,570	-	7,990,530	-	7,990,530	5,670,131
Accrued interest receivable	1,091	893,784	-	894,875	879,786
Prepaid expenses and other	106,848	380,087	-	486,935	559,335
Total current assets	4,466,484	27,910,095	(2,126,116)	30,250,463	22,060,932
LONG-TERM ASSETS:					
Loans receivable, net of current portion and allowance for credit losses of $3,912,172	-	201,306,341	-	201,306,341	202,771,724
Pledges receivable, net of current portion	50,000	-	-	50,000	-
Interfund loans receivable, net of current portion	-	-	-	-	-
Restricted cash		5,583,993		5,583,993	5,470,490
Program-related development investments, net	-	4,292,677	-	4,292,677	3,498,318
Equity investments	-	31,432	-	31,432	29,932
Property and Equipment, net	3,543,979	-	-	3,543,979	3,522,514
Total long-term assets	3,593,979	211,214,443	-	214,808,422	215,292,978
TOTAL ASSETS	$ 8,060,463	$ 239,124,538	$ (2,126,116)	$ 245,058,885	$ 237,353,910
LIABILITIES AND NET ASSETS					
CURRENT LIABILITIES:					
Current portion of loans payable	-	$ 24,351,376	-	$ 24,351,376	$ 33,013,204
Accounts payable and accrued expenses	921,129	141,861	-	1,062,990	1,209,250
Accrued interest payable	-	1,289,577	-	1,289,577	1,347,569
Conditional advances	358,591	4,200	-	362,791	67,093
Interfund accounts payable	-	2,126,116	(2,126,116)	-	-
Right of use liability, operating lease	109,390			109,390	122,748
Total current liabilities	1,389,110	27,913,130	(2,126,116)	27,176,124	35,759,864
LONG-TERM LIABILITIES:					
Loans payable, net of current portion	-	129,732,674	-	129,732,674	116,180,214
Non-recourse participations in loans receivable	-	33,783	-	33,783	34,804
Subordinated loans payable - equity equivalent investments (EQ2s)	-	11,600,000	-	11,600,000	11,600,000
TOTAL LIABILITIES	1,389,110	169,279,587	(2,126,116)	168,542,581	163,574,882
NET ASSETS:					
Without donor restrictions:					
Program	6,415,896			6,415,896	6,059,802
Financing		58,175,607		58,175,607	55,775,978
Total without donor restrictions	6,415,896	58,175,607		64,591,503	61,835,780
With donor restrictions:					
Program	137,776	-	-	137,776	66,558
Financing	-	11,669,344		11,669,344	11,759,009
Pass-through	117,681	-		117,681	117,681
Total with donor restrictions	255,457	11,669,344	-	11,924,801	11,943,248
Total net assets	6,671,353	69,844,951	-	76,516,304	73,779,028
TOTAL LIABILITIES AND NET ASSETS	$ 8,060,463	$ 239,124,538	$ (2,126,116)	$ 245,058,885	$ 237,353,910
	-	0	-	0	$ -

KEY RATIOS

	FY2026	FY2025
Net Asset Ratio = Net Assets / Total Assets	31.22%	31.08%
Adjusted Net Asset Ratio = (Lending Fund Net Assets + Program Fund Unrestricted Net Assets) / Total Assets	31.12%	31.01%
Adjusted Net Asset Ratio Including Subordinate Debt = (Lending Fund Net Assets + Program Fund Unrestricted Net Assets + Subord Loans Payable) / Total Assets	35.85%	35.90%
Months of Operating Liquidity = (Cash & Cash Equiv + Program Fund Interfund A/R - Conditional Advances) / Projected Average Monthly Program Exp	3	3
Months of Operating Reserves = Program Fund Unrestricted Net Assets / Projected Average Monthly Program Exp	6	6
Gross Loans Receivable (Current LR + Long Term LR + ACL + Deferred Loan Fees)	213,709,696	213,402,237
Gross Loans Outstanding, Capital at Risk (Current LR + Long Term LR + ACL + Deferred Loan Fees - Non-Recourse Participations)	213,675,913	213,367,433
Total Loans Payable	154,084,050	149,193,418
Total Loans Payable + Subordinated Loans Payable (EQ2s)	165,684,050	160,793,418

PRE-AUDIT DRAFT

NEW HAMPSHIRE COMMUNITY LOAN FUND
STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS
FOR THE TWELVE MONTHS ENDED JUNE 30, 2026

	Without Donor Restrictions				With Donor Restrictions				
OPERATING REVENUES:	Program Activities	Lending Activities	Eliminations	Total Without Donor Restrictions	Program Activities	Lending Activities	Total With Donor Restrictions	FY2026 Total	FY2025 Total
Earned revenue:									
Financial revenue:									
Interest on loans	-	14,097,888	-	14,097,888		390,341	390,341	14,488,229	13,298,248
Loan related fees	332,764	15,507		348,271			-	348,271	374,885
Investment income	98,448	607,288		705,736	-	219,947	219,947	925,683	1,109,826
Net credit loss recovery (provision)	-	-		-		336,672	336,672	336,672	(687,235)
Provision for credit losses on unfunded commitments		-		-		-	-	-	55,507
Less - interest expense	-	(5,163,340)	-	(5,163,340)		(44,545)	(44,545)	(5,207,885)	(4,997,922)
Net financial revenue	431,212	9,557,343	-	9,988,555	-	902,415	902,415	10,890,970	9,153,309
Grant administration fees	1,501,259	-		1,501,259				1,501,259	3,821,756
Training and other fees	30,113	-		30,113			-	30,113	15,117
Program service fees	9,549,442		(9,549,442)	-			-	-	-
Other net realized gains/(losses)	-	(175,000)		(175,000)			-	(175,000)	-
Total earned revenue	11,512,026	9,382,343	(9,549,442)	11,344,927	-	902,415	902,415	12,247,342	12,990,182
Public support:									
Grants and contributions	758,262	5,300	-	763,562	125,500	174,117	299,617	1,063,179	16,057,005
Grants - pass through	27,719,847	-	-	27,719,847	-		-	27,719,847	41,789,888
Net assets released from restrictions	54,282	1,166,197	-	1,220,479	(54,282)	(1,166,197)	(1,220,479)	-	-
Net assets released from restrictions - pass through	-	-	-	-	-		-	-	-
Less- grants passed through to others	(27,719,847)	-	-	(27,719,847)			-	(27,719,847)	(41,795,010)
Total public support	812,544	1,171,497	-	1,984,041	71,218	(992,080)	(920,862)	1,063,179	16,051,883
Total operating revenues	12,324,570	10,553,840	(9,549,442)	13,328,968	71,218	(89,665)	(18,447)	13,310,521	29,042,065
OPERATING EXPENSES:									
Program services	9,836,992	9,553,273	(9,549,442)	9,840,925			-	9,840,925	8,915,484
Management and administrative	1,229,901			1,229,901			-	1,229,901	1,063,866
Fundraising	446,484			446,484			-	446,484	476,226
Total operating expenses	11,513,377	9,553,273	(9,549,442)	11,517,310	-	-	-	11,517,310	10,455,576
Changes in operating net assets	811,193	1,000,567	-	1,811,760	71,218	(89,665)	(18,447)	1,793,211	18,586,489
NON-OPERATING REVENUE (EXPENSE):									
Share of income (loss) from program-related development investments	-	794,359		794,359			-	794,359	(1,469,634)
Net unrealized gain (loss) on investments	(5,099)	154,703		149,604			-	149,604	(160,466)
Total non-operating revenue (expense)	(5,099)	949,062	-	943,963	-	-	-	943,963	(1,630,100)
Total changes in net assets	806,094	1,949,629	-	2,755,723	71,218	(89,665)	(18,447)	2,737,276	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
Net asset transfer -- Interfund	(450,000)	450,000		-	-	-	-	-	-
TOTAL NET ASSETS	6,415,896	58,175,607	-	64,591,503	255,457	11,669,344	11,924,801	76,516,304	73,779,028