



**CITY OF BLOOMINGTON, COMMON COUNCIL
JACK HOPKINS SOCIAL SERVICES FUNDING
COMMITTEE
2014 GRANT APPLICATION**

AGENCY INFORMATION

Lead Agency Name: South Central Community Action Program, Inc.

Is Lead Agency a 501(c)(3)? Yes No

Number of Employees:

Full-Time	Part-Time	Volunteers
92		840

Address: 1500 W. 15th Street
Bloomington, IN 47404

Phone: 812-339-3447, ext. 233

Agency E-Mail: info@insccap.org

Website: insccap.org

President of Board of Directors: Gail Hyde

Executive Director: Todd Lare

Title: Executive Director

Phone: 812-339-3447, ext. 233

E-Mail: todd@insccap.org

Name of Person to Present Proposal: Todd Lare

Title:

Phone:

E-Mail:

Name of Grant Writer: Doug Wilson

Phone: 812-339-3447, ext. 262

E-Mail: doug@insccap.org

Agency Mission Statement (150 words or less)

The South Central Community Action Program (SCCAP) is a nonprofit organization based in Bloomington, Ind. that has served low-income people for 49 years. Our mission is to provide opportunities for low-income citizens to move toward personal and economic independence. A shorter version of this mission statement is provided in our agency tagline, "Empowering people to reach their potential."

SCCAP administers the Circles Initiative and Head Start programs in Monroe County, and also operates the Energy Assistance, Weatherization, Individual Development Account and Section 8 programs in Monroe, Morgan, Owen and Brown counties. It serves more than 8,000 families annually, representing more than 13,000 individuals.

PROJECT INFORMATION

Project Name: Growing Opportunities

Is this a collaborative project? Yes No

If yes, list name(s) of non-lead agency partners:

Address where project will be housed: Greenhouse #1 - Stone Belt, 2815 10th Street, and Greenhouse #2 - Former Thomson site, Strong Drive, Bloomington, which is also within city limits.

Total Cost of Project: \$281,498

Requested JHSSF Funding: \$20,500

Other Funds Expected for this Project (Source, Amount, and Confirmed/Pending)

1. Indiana Housing and Community Development Authority - Awarded Sep '13-Aug '14 \$100,000
2. Sale of Produce for 1 Year with 2 Greenhouses Aug '14- Aug '15 \$120,000
3. City of Bloomington Community Development Block Grant Will Submit Dec 14'-Dec 15' \$25,000
4. Vectren Foundation, Inc. Will Submit May '14-May '15 \$25,000
5. Duke Power Will Submit May '14-May '15 \$25,000
6. City of Bloomington Jack Hopkins Social Services Funding Will Submit Mar '14-Mar '15 \$20,500
7. Old National Foundation Pending Mar '14-Mar '15 \$25,000
8. JP Morgan Chase Foundation, Will Submit May '14-May '15 \$25,000
9. Other Local Banks, Will Submit May '14-May '15 \$25,000
10. Community Foundation of Bloomington and Monroe County Awarded Jan '14-Dec '14 \$20,000
11. Monroe County Sophia Travis Community Services Grants Will Submit Oct 14'-Oct 15' \$15,000
12. City of Bloomington Sustainability Partnership Grant Awarded Sep '13-April '14 \$3,860
13. Subaru of Indiana Automotive Foundation, Pending, Mar '14-Mar '15 \$3,000
14. Ball Brothers Foundation Will Submit Mar '14-Mar '15 \$3,000
15. Walmart Will Submit May '14-May '15 \$3,000
16. SCCAP In-kind resources, \$75,000

Total Number of Clients Served by this project in 2014: 20 (greater numbers in subsequent years)

Total Number of City Residents Served by this project in 2014: 16

Is this request for operational funds? Yes No

If yes, indicate whether the request is for a pilot project, bridge funding, or a collaborative project:

Pilot Bridge Collaborative

Please indicate the period in which you intend to draw down funds, if granted:

July-September 2014 October-December 2014

Please describe when you plan to submit your claims for reimbursement and what steps precede a complete draw down of funds:

SCCAP plans to purchase and install the hydroponic equipment for Greenhouse #2 in July and install it in August. SCCAP intends to work with Bloomington-based Worm's Way to purchase the equipment at a discounted cost. The agency will purchase the equipment, have it installed and submit a claim for reimbursement. Before building Greenhouse #2, SCCAP will work out the details of a long-term lease with the Monroe County Commissioners, which it will complete before July.

A timeline of steps for this project is provided in the 2-page narrative that accompanies this form.

If completion of your project depends on other anticipated funding, please describe when those funds are expected to be received:

No other funds are required for purchase of the hydroponics equipment for Greenhouse #2.

A list of other funds to be requested in the first year of Growing Opportunities, along with time frames for receipt and use of funds, is provided in the Other Funds Expected section above.

Do you own or have site control of the property on which the project is to take place?

Yes No N/A

Is the property zoned for your intended use?

Yes No N/A

If "no," please explain:

Through our conversations with the Monroe County Commissioners and staff, SCCAP expects to have site control as soon as it is ready for it. Site control won't be a problem, but SCCAP hasn't asked for formal control yet. It will do so before decisions on JHSSF are scheduled to be made.

If permits, variances, or other forms of approval are required for your project, please indicate whether the approval has been received. If it has not been received, please indicate the entity from which the permitting or approval is sought and the length of time it takes to secure the permit or approval.

Note: *Funds will not be disbursed until all requisite variances or approvals are obtained.*

Due to limited funds, the Committee may recommend partial funding for a program. In the event the Committee is unable to meet your full request, will you be able to proceed with partial funding?

Yes No

If “yes,” please provide an itemized list of program elements, ranked by priority and cost:

Priority #1 Item & Cost	Hydroponics system funding - \$18,000
Priority #2 Item & Cost	Hydroponics set up fee - \$2,500 Growing Opportunities will provide much-needed employment and training opportunities for disabled and hard-to-employ individuals in Bloomington. SCCAP is one of more than a dozen organizations across the
Priority #3 Item & Cost	
Priority #4 Item & Cost	
Priority #5 Item & Cost	
Priority #6 Item & Cost	
Priority #7 Item & Cost	

Project Synopsis (250 words or less)

Please provide a brief overview of your project. Assume that this synopsis will be used in a summary of your proposal.

Growing Opportunities will provide much-needed employment and training opportunities for disabled and hard-to-employ individuals in Bloomington. SCCAP is one of more than a dozen organizations across the country that is replicating the highly successful Arthur & Friends Greenhouse Project from the NORWESCAP community action agency in northwest New Jersey, in turn will become a model for the development of other similar programs in Indiana. The need for this project is especially significant among low-income people with disabilities, who have an unemployment rate that’s almost double the national average and have a reduced number of local job and training opportunities because of the recession.

Growing Opportunities will engage multiple public and private sector organizations to develop a self-sustaining nonprofit enterprise, while offering life-changing opportunities to low-income people with disabilities and other low-income people to improve their job skills and become more self-sufficient. It will do this through producing hydroponic crops year-round in greenhouses without the use of pesticides or herbicides and selling them to local restaurants, stores and the public. Its product line will include lettuce, kale, swiss chard, basil, arugula, parsley, cilantro and other crops as requested. SCCAP seeks to meet high up-front capital costs through grants and donations, which will allow ongoing self-sustaining operations based on sales.

CRITERIA

In the spaces below, please explain how your project meets the Jack Hopkins Funding criteria. Assume that your responses will be used in a summary of your proposal.

NEED (200 words or less)

Explain how your project addresses a previously-identified priority for social services funding as documented in the [Service Community Assessment of Needs](#), the City of Bloomington Housing and Neighborhood Development’s [2010-2014 Consolidated Plan](#), or any other community-wide survey of social services needs.

Growing Opportunities will provide employment training unique in our area and needed by many with disabilities and other unemployed residents who require support to achieve success in the workplace and become economically self-sufficient. While there are programs to help people meet basic needs and several aimed at promoting self-sufficiency, few create the relationships necessary to help trainees overcome job setbacks they experience. Employers often say they can’t find workers who know how to show up and do what they’re told to do, and this project will meet that need.

According to Work One director Richard Rampley, market data shows growing agricultural job opportunities, especially in urban settings as a result of the local food movement, and workers in local food production earn higher wages than those in larger out-of-state operations. Rampley said many low-income people in Bloomington have difficulty in retaining jobs; this project will provide basic job skills needed for job retention and important opportunities for those who’ve never had a good work reference to earn one.

The project addresses the need identified in both the SCAN and the 2010-2014 Consolidated Plan for additional job skills for low-income citizens.

ONE-TIME INVESTMENT (100 words or less)

Jack Hopkins Funds are intended to be a one-time investment. If you are requesting operational funds, explain if the request is for pilot or bridge funding and please explain your plan for future funding.

The strategy to accomplish this project was developed through SCCAP’s Strategic Plan, which calls for additional job training services as a result of community need and for diversifying funding models so that Bloomington will continue to have strong programs to help low-income families become more self-sufficient despite decreasing and uncertain federal funding for such programs. According to projections based on more than a dozen similar greenhouse projects in other communities, Growing Opportunities will become self-sustaining through produce sales within two years. SCCAP is requesting one-time start-up funds.

FISCAL LEVERAGING (100 words or less)

Describe how your project will leverage other resources, such as other funds, in-kind contributions, etc.

Support from a local source like JHSSF is critical as SCCAP seeks federal, state, county and private funding for Growing Opportunities. The project has currently received approval for almost \$125,000 of its total start-up budget of \$281,498. As detailed in the Other Funds Expected for this project, SCCAP is in the process of applying to, at a minimum, more than a dozen funding sources this year. In addition, Growing Opportunities will generate \$120,000 in sales revenue in Year 1, a figure that will grow in future years. SCCAP will provide more than \$75,000 in agency and volunteer in-kind services.

LONG-TERM BENEFITS (200 words or less)

Explain how your program will have broad and long-lasting benefits for our community.

Growing Opportunities will provide ongoing benefits that include:

- Provide basic job skills, life skills and hydroponics agricultural skills training in a 200-hour program for at least 20 low-income individuals in Year 1 that enables them to become more self-sufficient and gives them a greater stake in the community. Document skills and knowledge improvement in each area, as well as employment outcomes for trainees after their participation in Growing Opportunities. Expand program to serve at least 40 low-income individuals annually in Year 2 and at least 60 annually in Year 3 and beyond.
- Provide local customers and the community with high quality hydroponically grown crops, competitive prices, and timely service to ensure repeat and referral business.
- Provide healthy vegetables to at least 200 low-income individuals annually through community programs and encourage healthy eating among the poor.
- Recruit at least 20 organizations and businesses to be partners and/or customers. More than a dozen have already committed.
- Increase the capacity of SCCAP to help low-income families becoming self-sufficient by generating non-government revenue through the Growing Opportunities social enterprise business.
- Create an ongoing stream of income that will keep business operating and support the training program without continuing federal funding.

Jack Hopkins narrative**Amount requested: \$20,500**

Details of your project: The South Central Community Action Program is requesting support for an initiative called Growing Opportunities that will partner with multiple public and private sector organizations to develop a self-sustaining social enterprise that will assist low-income people with disabilities and other low-income people to improve their job skills and become more self-sufficient. Growing Opportunities, based on the successful Arthur & Friends model used in New Jersey and other states, will provide a training and employment program for individuals 18 years of age and older with disabilities (e.g. traumatic brain injury, cerebral palsy and autism) and other employment barriers so they may live, work and fully participate in the community. Funds are requested for a hydroponic growing system (\$18,000) and set-up of that equipment (\$2,500) at Greenhouse #2, which will be located at the former Thomson/RCA manufacturing site. The Monroe County Commissioners, who control the site, have stated their support for this project being located at this site on a long-term basis.

There are no similar self-contained programs to provide basic jobs skills and agricultural industry training to low-income individuals with disabilities and other low-income people in Monroe County.

Other key organizations in Monroe County that provide job training and services to people with disabilities and other low-income people --- Stone Belt and Work One – have committed to be partners in Growing Opportunities project planning and operation, and have expressed their support for the project as have such other relevant organizations as the City of Bloomington, Hoosier Hills Food Bank, Monroe County Commissioners, Monroe County Environmental Quality and Sustainability Commission, Worm’s Way Hydroponics and Organics, and more than a half dozen local restaurants. A timeline of key activities is presented below.

Phase 1: Build Greenhouse #1 at Stone Belt (Completion Date: 5/23/14)

Step 1: Preconstruction [3/31/14—4/25/14; 4 weeks]

- Secure funding (completed) ; open bids for contractor to construct greenhouse; purchase greenhouse kit; hire contractor and agree on timeline.

Step 2: Construction of greenhouse [4/28/14—5/16/14; 3 weeks]

Step 3: Equipment Setup [5/19/14—5/23/14; 1 week]

- Order hydroponics equipment and supplies; build hydroponics system inside greenhouse.

Phase 2: Implement Job Training Program (Completion Date: 8/31/14)

Step 1: SCCAP trained by Arthur & Friends founder Wendie Blanchard [5/26/14—5/30/14; 1 week]

- Review Arthur and Friends curricula for job training and adjust to meet SCCAP’s goals.

Step 2: Pilot Harvest [6/2/14—7/11/14; 6 weeks]

- Experiment with recommended crops; select crops for cultivation.

Step 3: Identify and Secure Customers [6/9/14—7/6/14; 4 weeks]

- Interview at least 10 restaurants; interview at least 5 grocery stores; take samples to potential customers; explore wholesale buyer options (Piazza Produce); secure contracts.

Step 3: Identify and Secure Employer Partners [6/9/14—7/6/14; 4 weeks]

- Research potential employers for program graduates; develop relationships with employers; educate employers about the benefits of hiring our graduates.

Step 5: Recruit Trainees [7/7/14—8/31/14; 8 weeks]

Step 6: Admit First Class of Trainees [8/25/14—8/31/14; 1 week]

- Begin first round of full-scale cultivation; harvest for sale after 45 days.

Phase 3: Build Greenhouse #2 at Thomson Site (Completion Date: 9/2/14)

Step 1: Preconstruction [7/2/14—8/1/14; 9 weeks]

- Finalize long-term lease for Thomson site from Monroe County; open bids for contractor to install utilities, prep site, and construct greenhouse; purchase greenhouse kit; hire contractor and agree on timeline.

Step 2: Site prep and construction of greenhouse [8/4/14—8/22/14; 3 weeks]

Step 3: Equipment setup [8/25/14—8/29/14; 2 weeks]

Step 4: Begin production at Greenhouse #2 [9/2/14]

- Order hydroponics equipment and supplies; build hydroponics system inside greenhouse.

Capacity to complete the project: Over its 49-year history, SCCAP has demonstrated the capacity to develop and manage a wide range of programs to help low-income people become financially self-sufficient. It currently administers Head Start, Energy Assistance, Weatherization, Individual Development Account, Circles Initiative and Section 8 programs. It served more than 8,000 individuals in 2013, including more than 1,300 with disabilities. SCCAP manages more than \$7 million in grant funds annually.

In addition to the services it offers today, SCCAP has over the years been able to spearhead and later spin off numerous important programs and services, many of which still exist today. These locally driven initiatives have been crucial to helping low-income people, to improving lives and community conditions, and to creating partnerships among service providers and supporters. These initiatives include: 1. The Well Baby Clinic, 2. Legal Services Bureau, 3. Alternative High School, 4. Health Services Bureau, 5. Rural Transit, 6. Elderly Visitor's Program, 7. Older Worker's Program, 8. Senior Citizen's Prescription Drug Program, 9. Occupational Development Center, 10. Dental Care Clinic, 11. Hoosier Hills Food Bank, 12. Brown County Summer Youth Program, and 13. Monroe County Housing Solutions.

Quantitative and qualitative information to support proposal: SCCAP, with help of a Bloomington consultant, conducted a feasibility assessment before starting this project. It has hired the founder of Arthur & Friends Wendie Blanchard as a consultant to provide expertise in areas of operation that are new to SCCAP. Wendie is working successfully with more than a dozen such projects in various locations.

Outcome Indicators: SCCAP will evaluate and report on the project using the following goals and indicators, using a Results Oriented Management and Accountability (ROMA) system.

Goal 1: Low-income people become more self-sufficient. Indicators: 1. Unemployed and obtained a job. 2. Employed and maintained a job for 90 days. 3. Employed and obtained increase in income/benefits. 4. Achieved living wage. 5. Obtained skills/competencies for employment

Goal 2: The conditions of low-income people are improved. Indicators: 1. Jobs created. 2. Accessible "living wage" jobs created.

Goal 3: Low-income people own a stake in their community. Indicators: 1. Number of volunteer hours. 2. Low-income people participating in formal community organizations. 3. Number of low-income people involved in non-governance community activities.

Goal 4: Partnerships among supporters and providers of services to low-income people are achieved. Indicators: 1. Number of organizations that community action works with to expand resources and opportunities in order to achieve family and community outcomes.

Goal 5: Low-income people, especially vulnerable populations achieve their potential by strengthening family and other supportive environments. Indicators: 1. Individuals with disabilities. 2. Obtained food assistance. 3. Pounds of food (to low-income citizens). 4. Pounds of food (to low-income citizens).

Growing Opportunities Expenses for 2014								FUNDING SOURCE								
Item	Details	Quantity	Unit	Price/Unit	Total Cost per year	Percent	IHCDA (Awarded)	CIF (Awarded)	SCCAP	SUPAR (Awarded)	JH (Pending)	Old National (Pending)	Other Grants or Sale of Produce	TOTAL FUNDING	Difference	
Greenhouse Structures and Sites																
Greenhouse Kit and Environmental Control System		2		\$24,975	\$49,950	17.7%	\$24,975					\$24,975		\$49,950	\$0	
Utilities Hookup for Thomson					\$26,000	9.2%							\$26,000	\$26,000	\$0	
Construction Labor		300	hours	\$75	\$22,500	8.0%	\$11,250						\$11,250	\$22,500	\$0	
Driveway for Thomson					\$20,000	7.1%							\$20,000	\$20,000	\$0	
Concrete-Material & Labor		5936	sq/ft	\$3	\$17,808	6.3%	\$8,904						\$8,904	\$17,808	\$0	
Insect Screening		2		\$643	\$1,286	0.5%	\$643						\$643	\$1,286	\$0	
Shade Curtain		2		\$260	\$520	0.2%	\$260						\$260	\$520	\$0	
Sign for Thomson Site					\$500	0.2%	\$500							\$500	\$0	
Sub-total					\$138,564	49.2%										
Growing Equipment and Supplies																
Hydroponics System Equipment		2		\$18,000	\$36,000	12.8%	\$18,000				\$18,000			\$36,000	\$0	
Production Supplies for 1 Year		2			\$7,735	2.7%	\$3,868						\$3,868	\$7,735	\$0	
Hydroponics Set Up Fee		2		\$2,500	\$5,000	1.8%	\$2,500				\$2,500			\$5,000	\$0	
Lap Top Computer					\$1,000	0.4%			\$1,000					\$1,000	\$0	
Scale		2		\$100	\$200	0.1%	\$100						\$100	\$200	\$0	
Sub-total					\$49,935	17.7%										
Utilities for 1 Year at Both Sites																
Natural Gas		1,092	1000 cu. f	\$12	\$12,558	4.5%							\$12,558	\$12,558	\$0	
Electricity		25,000	kW/hr	\$0.083	\$2,075	0.7%							\$2,075	\$2,075	\$0	
Water & Sewer		200,000	gallons	\$0.004	\$760	0.3%							\$760	\$760	\$0	
Sub-total					\$15,393	5.5%										
Professional Services																
Arthur & Friends Consulting Fee					\$10,000	3.6%	\$8,500			\$1,500				\$10,000	\$0	
Consultant- First Year Only	10 hrs/wk	120	hrs/year	\$25	\$3,000	1.1%	\$3,000							\$3,000	\$0	
Sub-total					\$13,000	4.6%										
Staffing																
Project Development Manager Salary	37.5 hrs/wk starting in May	1350	hrs/year	\$22	\$29,700	10.6%	\$9,700	\$20,000						\$29,700	\$0	
Communications Director (15% of effort)	salary + benefits				\$11,160	4.0%			\$11,160					\$11,160	\$0	
Executive Director (10% of effort)	salary + benefits				\$8,804	3.1%			\$8,804					\$8,804	\$0	
Director of Operations (10% of effort)	salary + benefits				\$7,814	2.8%			\$7,814					\$7,814	\$0	
Project Development Manager Benefits					\$7,128	2.5%	\$7,128							\$7,128	\$0	
Sub-total					\$64,606	23.0%										
TOTAL					\$281,498	100.0%	\$99,328	\$20,000	\$28,778	\$1,500	\$20,500	\$24,975	\$86,418	\$281,498		

South Central Community Action Program Inc

Statement of Revenues and Expenditures

From 1/1/2013 Through 12/31/2013

	Current Period Actual	Prior Year Actual	Current Year % Change
Revenue			
Grant Revenue	6,489,106.33	7,064,423.14	(8.14)
Rental Revenue	47,087.00	52,941.21	(11.06)
Donations	11,448.56	10,605.91	7.95
Investment Income	11.76	15.68	(25.00)
Misc Revenue - Non-Federal	78,138.97	83,405.01	(6.31)
Revenue-Inkind-HS	609,564.52	744,019.06	(18.07)
Total Revenue	<u>7,235,357.14</u>	<u>7,955,410.01</u>	<u>(9.05)</u>
Expense			
Payroll Processing	18,640.80	13,247.66	40.71
Salary	2,406,011.24	2,648,370.70	(9.15)
Unemployment Compensation	65,445.67	93,390.82	(29.92)
FICA	177,196.45	191,778.75	(7.60)
Employee Ins	329,728.16	396,224.23	(16.78)
Mileage	21,103.44	19,405.68	8.75
Equipment < \$5000	53,856.03	4,080.28	1,219.91
Depreciation	136,742.40	139,094.29	(1.69)
Equipment over 5,000	(1,161.30)	10,167.00	(111.42)
Liability Insurance	40,711.03	33,459.87	21.67
Workers Compensation Insurance	36,872.55	50,319.45	(26.72)
Policy Council	(1,622.00)	177.39	(1,014.37)
Inkind Support	609,564.52	744,019.06	(18.07)
Advertising	12,913.14	31,236.37	(58.66)
Rent	95,335.46	97,216.80	(1.94)
Utilities	63,877.30	54,924.08	16.30
Supplies	75,705.49	54,661.64	38.50
Operating Supplies	39,126.85	37,572.34	4.14
Nutrition Experience	854.39	988.91	(13.60)
Maintenance and Repairs	72,377.76	132,897.08	(45.54)
Vehicles Expense	26,743.35	29,755.76	(10.12)
Postage	12,411.94	11,518.45	7.76
Telephone	38,406.43	34,998.46	9.74
Subscriptions & Memberships	10,119.20	9,065.68	11.62
Copy Cost	51,364.52	41,369.71	24.16
Professional Services	125,578.72	153,894.23	(18.40)
Interest	23,574.72	25,522.61	(7.63)
I.T. Support	15,588.26	7,685.73	102.82
Training	37,471.52	41,963.03	(10.70)
Travel - Out of Town	18,023.20	19,813.46	(9.04)
Food Service	198,447.75	239,404.57	(17.11)
Employee Incentives	69.47	0.00	100.00
Program Assistance	2,506,207.78	2,720,904.57	(7.89)
Bad Debt Expense	8,957.00	12,315.50	(27.27)
Miscellaneous Expense	8,986.68	(26,409.89)	(134.03)
Gain or (loss) on sale of property	0.00	(40,454.98)	(100.00)
Total Expense	<u>7,335,229.92</u>	<u>8,034,579.29</u>	<u>(8.70)</u>
Excess of Revenues over Expense	<u>(99,872.78)</u>	<u>(79,169.28)</u>	<u>26.15</u>

South Central Community Action Program, Inc.

Balance Sheet as of 12/31/2013

Assets

Current Assets

Cash - Old National	1000	387,515.71
Petty Cash	1004	850.00
W2W bank account	1005	7,403.15
Cash - JP Morgan Chase	1021	64,700.77
CAP Inventory	1100	4,413.47
Deferred Expense	1150	136,888.00
Accounts Receivable	1200	7,131.19
Allowance for Doubtful Accounts	1201	(5,500.00)
Grants Receivable (End of Year)	1220	119,552.29
Grants Receivable	1221	159,233.21
Mortgage Receivable 429 Hopewell	1225	36,366.63
Other Recievables	1320	5,750.46
Total Current Assets		924,304.88

Long-term Assets

Equipment - Non Federal	1400	33,452.98
Equipment Federal	1410	573,881.03
Accum Deprec. - Non-Fed	1415	(27,049.22)
Accum depr. - Fed Equip	1420	(467,729.23)
Real Estate - Admin Building	1500	1,302,180.76
Land	1505	39,917.74
Storm Sewer	1506	6,500.00
Accum Deprec. - Admin Building	1510	(902,089.90)
Real Estate - Affordable Rental Houses	1520	892,045.82
Affordable Rental Houses - Accum Depr	1525	(509,663.48)
Total Long-term Assets		941,446.50

Total Assets

1,865,751.38

Liabilities

Current Liabilities

Accounts Payable	2000	61,947.77
Escrow Payable - Hopewell	2015	60.00
Loans Payable - Current Portion	2100	33,939.36
Current Portion - Mortgage Payable	2110	27,569.18
Comm Foundation Matchstick	2115	270.00
ARH Deposits	2240	2,039.00
Accrued Salaries	2300	110,855.68
AFLAC / LTD W/H	2360	0.00
Universal Life W/H	2365	0.00
Garnishment W/H	2370	0.00
Deferred Revenue	2500	1,864.85
Current portion - LT Debt	2800	(61,508.54)
Total Current Liabilities		177,037.30

Long-term Liabilities

Owen Bank Mortg. 0500	2605	26,052.35
Owen Bank Mortg. 0600	2606	12,756.84
Owen Bank Mortgage 0712	2607	21,143.09
Owen Bank Mortgage 0760	2608	13,627.04
Owen Bank Mortgage 0719-355 N. 7th	2609	12,998.92
Owen Bank Mortg. 4000	2610	47,543.73
Owen Bank Mortgage 0778	2611	14,729.67
Lindbergh Office Loan	2613	227,691.20
Total Long-term Liabilities		376,542.84

Total Liabilities

553,580.14

Net Assets

Unrestricted Fund Balance	3100	1,304,745.30
Temporarily Restricted Fund Balance	3200	107,298.72
Total Beginning Net Assets		1,412,044.02
Current YTD Net Income		(99,872.78)
Total Net Assets		1,312,171.24

Total Liabilities and Net Assets

1,865,751.38