## HABITAT FOR HUMANITY SAN BERNARDINO AREA, INC. Profit Loss Budget July 2022 through June 2023

Budget   FY 2022-2023   Income	Habitat for Humanity	Г	
Recovered Loan Losses   FY 2022-2023	July 1, 2022 to June 30, 2023		
Gain/Loss-Sale of Assets			
Gain/Loss-Sale of Assets General Contributions General Contributions General Contributions General Contributions General Contributions Homeowner background check Homeowner background check In-Kind Contributions In-Kind Contributions In-Kind Contributions In-Kind Contributions In-Kind Contributions Interest Income Interest		FY	2022-2023
General Contributions Grant/Contract Income Homeowner background check In-Kind Contributions Interest Income Net Restore Sales New Sepcial Event Income PPP Loan Forgiveness Recovered Loan Losses Income from Homeowner Activities Mortgage Discount Amortization Construction Donations Funds from Bill H.R. 4502 Funds from Bill H.R. 4	Income		
Grant/Contract Income	Gain/Loss-Sale of Assets		-
Homeowner background check	General Contributions	\$	67,642
In-Kind Contributions   \$ 3,500     Interest Income   \$ 19     Net Restore Sales   \$ 172,027     Net Special Event Income   \$ 25,230     Newsletter Contributions   \$ 5,573     Other Income   \$     PPP Loan Forgiveness   \$     PPP Loan Forgiveness   \$     PPP Loan Forgiveness   \$     Recovered Loan Losses   \$     Income from Homeowner Activities     Mortgage Discount Amortization   \$ 85,003     Construction Donations   \$ 587,205     Funds from Bill H.R. 4502   \$ 691,667     Transfers To Homeowners   \$ 1,337,450     Total Operating Income   \$ 3,002,715     Expenses   \$ 404ertising   \$ 2,120     Auto Expense   \$ 8,200     Bad Debts   \$ -     Brush With Kindness   \$ 21,450     Clover Services and Expenses   \$ 4,100     Collaborative   \$ 4,000     Depreciation Expense   \$ 43,283     Equipment   \$ 807     Insurance   \$ 84,355     Interest & taxes   \$ 1,666     Office Supplies/ReStore Supplies   \$ 5,581     Other Expenses   \$ 10,983     Postage & Freight   \$ 850     Printing & Newsletters   \$ 2,827     Professional Services   \$ 65,393     Property Expenses   \$ 9,981     Rent   \$ 88,409     Repairs & Maintenance   \$ 9,982     Salaries & Benefits   \$ 318,765     SOSI Fees   \$ 25,000     Travel & Training   \$ 9,162     Utilities, Telephone & Internet   \$ 27,233     Expenses from Homeowner Activities   House building/transferred to owners   \$ 1,059,624     Mortgage Discounts Issued   \$ 1,056,021     Total Operating Expense   \$ 2,879,974	Grant/Contract Income	\$	45,000
Net Restore Sales         \$ 172,027           Net Special Event Income         \$ 25,230           Newsletter Contributions         \$ 5,573           Other Income         \$ -           PPP Loan Forgiveness         \$ -           Recovered Loan Losses         \$ -           Income from Homeowner Activities         \$ 85,003           Construction Donations         \$ 587,205           Funds from Bill H.R. 4502         \$ 691,667           Transfers To Homeowners         \$ 1,337,450           Total Operating Income         \$ 3,020,715           Expenses         \$ 4,000           Advertising         \$ 2,120           Auto Expenses         \$ 8,200           Bad Debts         \$ 2,120           Auto Expense         \$ 8,200           Bad Debts         \$ -           Brush With Kindness         \$ 21,450           Clover Services and Expenses         \$ 4,100           Collaborative         \$ 4,000           Depreciation Expense         \$ 43,283           Equipment         \$ 807           Insurance         \$ 84,355           Interest & taxes         \$ 1,666           Office Supplies/ReStore Supplies         \$ 5,581           Other Expenses	Homeowner background check	\$	400
Net Restore Sales         \$ 172,027           Net Special Event Income         \$ 25,230           Newsletter Contributions         \$ 5,573           Other Income         \$ -           PPP Loan Forgiveness         \$ -           Recovered Loan Losses         \$ -           Income from Homeowner Activities         \$ 85,003           Construction Donations         \$ 587,205           Funds from Bill H.R. 4502         \$ 691,667           Transfers To Homeowners         \$ 1,337,450           Total Operating Income         \$ 3,020,715           Expenses         \$ 4,000           Advertising         \$ 2,120           Auto Expenses         \$ 8,200           Bad Debts         \$ 2,120           Auto Expense         \$ 8,200           Bad Debts         \$ -           Brush With Kindness         \$ 21,450           Clover Services and Expenses         \$ 4,100           Collaborative         \$ 4,000           Depreciation Expense         \$ 43,283           Equipment         \$ 807           Insurance         \$ 84,355           Interest & taxes         \$ 1,666           Office Supplies/ReStore Supplies         \$ 5,581           Other Expenses	In-Kind Contributions	\$	3,500
Net Special Event Income         \$ 25,230           Newsletter Contributions         \$ 5,573           Other Income         \$ -           PPP Loan Forgiveness         \$ -           Recovered Loan Losses         \$ -           Income from Homeowner Activities         \$ 5,003           Mortgage Discount Amortization         \$ 85,003           Construction Donations         \$ 587,205           Funds from Bill H.R. 4502         \$ 691,667           Transfers To Homeowners         \$ 1,337,450           Total Operating Income         \$ 3,020,715           Expenses         * 4900           Advertising         \$ 2,120           Auto Expenses         \$ 8,200           Bad Debts         \$ 21,450           Clover Services and Expenses         \$ 4,100           Collaborative         \$ 4,000           Collaborative         \$ 4,000           Collaborative         \$ 4,000           Depreciation Expense         \$ 43,283           Equipment         \$ 807           Insurance         \$ 84,355           Interest & taxes         \$ 1,066           Office Supplies/ReStore Supplies         \$ 5,581           Other Expenses         \$ 10,983           Prostag	Interest Income	\$	19
Newsletter Contributions Other Income PPP Loan Forgiveness Recovered Loan Losses Recovered Loan Losses Income from Homeowner Activities Mortgage Discount Amortization Construction Donations Funds from Bill H.R. 4502 Total Operating Income Sayou,715  Expenses  Operating Expenses  Advertising Auto Expense Advertising Auto Expense Brush With Kindness Clover Services and Expenses Sund Expenses  Collaborative Supenses Equipment Superication Expense Superica	Net Restore Sales	\$	172,027
Recovered Loan Losses	Net Special Event Income	\$	25,230
Recovered Loan Losses	Newsletter Contributions	\$	5,573
Recovered Loan Losses	Other Income	\$	-
Income from Homeowner Activities  Mortgage Discount Amortization Construction Donations Funds from Bill H.R. 4502 Funds from Bill H.R. 4502 Funds from Bill H.R. 4502 Transfers To Homeowners Total Operating Income Sayou,715  Expenses  Operating Expenses  Advertising Advertising Advertising Advertising Auto Expense  Brush With Kindness Brush With Kindness Clover Services and Expenses  Collaborative Advertisine Expenses  Brush With Kindness Funds Advertises Brush With Kindness Advertises and Expenses Advertises and Expenses Brush With Kindness Funds Advertises Funds Ad	PPP Loan Forgiveness		-
Mortgage Discount Amortization         \$ 85,003           Construction Donations         \$ 587,205           Funds from Bill H.R. 4502         \$ 691,667           Transfers To Homeowners         \$ 1,337,450           Total Operating Income         \$ 3,020,715           Expenses           Operating Expenses           Advertising         \$ 2,120           Auto Expense         \$ 8,200           Bad Debts         \$ -           Brush With Kindness         \$ 21,450           Clover Services and Expenses         \$ 4,100           Collaborative         \$ 4,000           Depreciation Expense         \$ 43,283           Equipment         \$ 807           Insurance         \$ 84,355           Interest & taxes         \$ 1,666           Office Supplies/ReStore Supplies         \$ 5,581           Other Expenses         \$ 10,983           Postage & Freight         \$ 850           Printing & Newsletters         \$ 2,827           Professional Services         \$ 65,393           Property Expenses         \$ 9,981           Rent         \$ 88,409           Repairs & Maintenance         \$ 9,982           Salaries & Benefits <td>Recovered Loan Losses</td> <td>\$</td> <td>-</td>	Recovered Loan Losses	\$	-
Construction Donations   \$ 587,205     Funds from Bill H.R. 4502   \$ 691,667     Transfers To Homeowners   \$ 1,337,450     Total Operating Income   \$ 3,020,715     Expenses	Income from Homeowner Activities		
Funds from Bill H.R. 4502   \$ 691,667   Transfers To Homeowners   \$ 1,337,450     Total Operating Income   \$ 3,020,715     Expenses   S	Mortgage Discount Amortization	\$	85,003
Transfers To Homeowners         \$ 1,337,450           Total Operating Income         \$ 3,020,715           Expenses           Operating Expenses           Advertising         \$ 2,120           Auto Expense         \$ 8,200           Bad Debts         \$ -           Brush With Kindness         \$ 21,450           Clover Services and Expenses         \$ 4,100           Collaborative         \$ 4,000           Depreciation Expense         \$ 43,283           Equipment         \$ 807           Insurance         \$ 84,355           Interest & taxes         \$ 1,666           Office Supplies/ReStore Supplies         \$ 5,581           Other Expenses         \$ 10,983           Postage & Freight         \$ 850           Printing & Newsletters         \$ 2,827           Professional Services         \$ 65,393           Property Expenses         \$ 9,981           Rent         \$ 88,409           Repairs & Maintenance         \$ 9,982           Salaries & Benefits         \$ 318,765           SOSI Fees         \$ 25,000           Travel & Training         \$ 9,162           Utilities, Telephone & Internet         \$ 27,233	Construction Donations	\$	587,205
Total Operating Income   \$ 3,020,715	Funds from Bill H.R. 4502	\$	691,667
Separating Expenses	Transfers To Homeowners	\$	1,337,450
Advertising	Total Operating Income	\$	3,020,715
Advertising \$ 2,120 Auto Expense \$ 8,200 Bad Debts \$ - Brush With Kindness \$ 21,450 Clover Services and Expenses \$ 4,100 Collaborative \$ 4,000 Depreciation Expense \$ 43,283 Equipment \$ 807 Insurance \$ 84,355 Interest & taxes \$ 1,666 Office Supplies/ReStore Supplies \$ 5,581 Other Expenses \$ 10,983 Postage & Freight \$ 850 Printing & Newsletters \$ 2,827 Professional Services \$ 56,393 Property Expenses \$ 9,981 Rent \$ 88,409 Repairs & Maintenance \$ 9,982 Salaries & Benefits \$ 318,765 SOSI Fees \$ 25,000 Travel & Training \$ 9,162 Utilities, Telephone & Internet Expenses from Homeowner Activities House building/transferred to owners \$ 1,059,624 Mortgage Discounts Issued \$ 1,076,201	Expenses		
Auto Expense \$ 8,200 Bad Debts \$ - Brush With Kindness \$ 21,450 Clover Services and Expenses \$ 4,100 Collaborative \$ 4,000 Depreciation Expense \$ 43,283 Equipment \$ 807 Insurance \$ 84,355 Interest & taxes \$ 1,666 Office Supplies/ReStore Supplies \$ 5,581 Other Expenses \$ 10,983 Postage & Freight \$ 850 Printing & Newsletters \$ 2,827 Professional Services \$ 65,393 Property Expenses \$ 9,981 Rent \$ 88,409 Repairs & Maintenance \$ 9,982 Salaries & Benefits \$ 318,765 SOSI Fees \$ 25,000 Travel & Training \$ 9,162 Utilities, Telephone & Internet Expenses from Homeowner Activities House building/transferred to owners \$ 1,059,624 Mortgage Discounts Issued \$ 1,076,201	Operating Expenses		
Auto Expense \$ 8,200 Bad Debts \$ - Brush With Kindness \$ 21,450 Clover Services and Expenses \$ 4,100 Collaborative \$ 4,000 Depreciation Expense \$ 43,283 Equipment \$ 807 Insurance \$ 84,355 Interest & taxes \$ 1,666 Office Supplies/ReStore Supplies \$ 5,581 Other Expenses \$ 10,983 Postage & Freight \$ 850 Printing & Newsletters \$ 2,827 Professional Services \$ 65,393 Property Expenses \$ 9,981 Rent \$ 88,409 Repairs & Maintenance \$ 9,982 Salaries & Benefits \$ 318,765 SOSI Fees \$ 25,000 Travel & Training \$ 9,162 Utilities, Telephone & Internet Expenses from Homeowner Activities House building/transferred to owners \$ 1,059,624 Mortgage Discounts Issued \$ 1,076,201	Advertising	\$	2,120
Brush With Kindness         \$ 21,450           Clover Services and Expenses         \$ 4,100           Collaborative         \$ 4,000           Depreciation Expense         \$ 43,283           Equipment         \$ 807           Insurance         \$ 84,355           Interest & taxes         \$ 1,666           Office Supplies/ReStore Supplies         \$ 5,581           Other Expenses         \$ 10,983           Postage & Freight         \$ 850           Printing & Newsletters         \$ 2,827           Professional Services         \$ 65,393           Property Expenses         \$ 9,981           Rent         \$ 88,409           Repairs & Maintenance         \$ 9,982           Salaries & Benefits         \$ 318,765           SOSI Fees         \$ 25,000           Travel & Training         \$ 9,162           Utilities, Telephone & Internet         \$ 27,233           Expenses from Homeowner Activities         \$ 1,059,624           Mortgage Discounts Issued         \$ 1,076,201           Total Operating Expense         \$ 2,879,974	Auto Expense	\$	8,200
Brush With Kindness         \$ 21,450           Clover Services and Expenses         \$ 4,100           Collaborative         \$ 4,000           Depreciation Expense         \$ 43,283           Equipment         \$ 807           Insurance         \$ 84,355           Interest & taxes         \$ 1,666           Office Supplies/ReStore Supplies         \$ 5,581           Other Expenses         \$ 10,983           Postage & Freight         \$ 850           Printing & Newsletters         \$ 2,827           Professional Services         \$ 65,393           Property Expenses         \$ 9,981           Rent         \$ 88,409           Repairs & Maintenance         \$ 9,982           Salaries & Benefits         \$ 318,765           SOSI Fees         \$ 25,000           Travel & Training         \$ 9,162           Utilities, Telephone & Internet         \$ 27,233           Expenses from Homeowner Activities         \$ 1,059,624           Mortgage Discounts Issued         \$ 1,076,201           Total Operating Expense         \$ 2,879,974	Bad Debts	\$	-
Depreciation Expense	Brush With Kindness	\$	21,450
Depreciation Expense	Clover Services and Expenses	\$	4,100
Depreciation Expense	Collaborative	\$	4,000
Salaries & Benefits       \$ 318,765         SOSI Fees       \$ 25,000         Travel & Training       \$ 9,162         Utilities, Telephone & Internet       \$ 27,233         Expenses from Homeowner Activities         House building/transferred to owners       \$ 1,059,624         Mortgage Discounts Issued       \$ 1,076,201         Total Operating Expense       \$ 2,879,974	Depreciation Expense	\$	43,283
Salaries & Benefits       \$ 318,765         SOSI Fees       \$ 25,000         Travel & Training       \$ 9,162         Utilities, Telephone & Internet       \$ 27,233         Expenses from Homeowner Activities         House building/transferred to owners       \$ 1,059,624         Mortgage Discounts Issued       \$ 1,076,201         Total Operating Expense       \$ 2,879,974	Equipment	\$	
Salaries & Benefits       \$ 318,765         SOSI Fees       \$ 25,000         Travel & Training       \$ 9,162         Utilities, Telephone & Internet       \$ 27,233         Expenses from Homeowner Activities         House building/transferred to owners       \$ 1,059,624         Mortgage Discounts Issued       \$ 1,076,201         Total Operating Expense       \$ 2,879,974	Insurance	\$	84,355
Salaries & Benefits       \$ 318,765         SOSI Fees       \$ 25,000         Travel & Training       \$ 9,162         Utilities, Telephone & Internet       \$ 27,233         Expenses from Homeowner Activities         House building/transferred to owners       \$ 1,059,624         Mortgage Discounts Issued       \$ 1,076,201         Total Operating Expense       \$ 2,879,974	Interest & taxes	\$	1,666
Salaries & Benefits       \$ 318,765         SOSI Fees       \$ 25,000         Travel & Training       \$ 9,162         Utilities, Telephone & Internet       \$ 27,233         Expenses from Homeowner Activities         House building/transferred to owners       \$ 1,059,624         Mortgage Discounts Issued       \$ 1,076,201         Total Operating Expense       \$ 2,879,974	Office Supplies/ReStore Supplies	\$	5,581
Salaries & Benefits       \$ 318,765         SOSI Fees       \$ 25,000         Travel & Training       \$ 9,162         Utilities, Telephone & Internet       \$ 27,233         Expenses from Homeowner Activities         House building/transferred to owners       \$ 1,059,624         Mortgage Discounts Issued       \$ 1,076,201         Total Operating Expense       \$ 2,879,974		\$	
Salaries & Benefits       \$ 318,765         SOSI Fees       \$ 25,000         Travel & Training       \$ 9,162         Utilities, Telephone & Internet       \$ 27,233         Expenses from Homeowner Activities         House building/transferred to owners       \$ 1,059,624         Mortgage Discounts Issued       \$ 1,076,201         Total Operating Expense       \$ 2,879,974	Postage & Freight	\$	850
Salaries & Benefits       \$ 318,765         SOSI Fees       \$ 25,000         Travel & Training       \$ 9,162         Utilities, Telephone & Internet       \$ 27,233         Expenses from Homeowner Activities         House building/transferred to owners       \$ 1,059,624         Mortgage Discounts Issued       \$ 1,076,201         Total Operating Expense       \$ 2,879,974	Printing & Newsletters	\$	2,827
Salaries & Benefits       \$ 318,765         SOSI Fees       \$ 25,000         Travel & Training       \$ 9,162         Utilities, Telephone & Internet       \$ 27,233         Expenses from Homeowner Activities         House building/transferred to owners       \$ 1,059,624         Mortgage Discounts Issued       \$ 1,076,201         Total Operating Expense       \$ 2,879,974	Professional Services	\$	65,393
Salaries & Benefits       \$ 318,765         SOSI Fees       \$ 25,000         Travel & Training       \$ 9,162         Utilities, Telephone & Internet       \$ 27,233         Expenses from Homeowner Activities         House building/transferred to owners       \$ 1,059,624         Mortgage Discounts Issued       \$ 1,076,201         Total Operating Expense       \$ 2,879,974	Property Expenses	\$	9,981
Salaries & Benefits       \$ 318,765         SOSI Fees       \$ 25,000         Travel & Training       \$ 9,162         Utilities, Telephone & Internet       \$ 27,233         Expenses from Homeowner Activities         House building/transferred to owners       \$ 1,059,624         Mortgage Discounts Issued       \$ 1,076,201         Total Operating Expense       \$ 2,879,974	Rent	\$	88,409
Salaries & Benefits       \$ 318,765         SOSI Fees       \$ 25,000         Travel & Training       \$ 9,162         Utilities, Telephone & Internet       \$ 27,233         Expenses from Homeowner Activities         House building/transferred to owners       \$ 1,059,624         Mortgage Discounts Issued       \$ 1,076,201         Total Operating Expense       \$ 2,879,974	Repairs & Maintenance	\$	9,982
SOSI Fees   \$ 25,000     Travel & Training   \$ 9,162     Utilities, Telephone & Internet   \$ 27,233     Expenses from Homeowner Activities     House building/transferred to owners   \$ 1,059,624     Mortgage Discounts Issued   \$ 1,076,201     Total Operating Expense   \$ 2,879,974	Salaries & Benefits	\$	318,765
Travel & Training	SOSI Fees	\$	
Utilities, Telephone & Internet \$ 27,233  Expenses from Homeowner Activities  House building/transferred to owners \$ 1,059,624  Mortgage Discounts Issued \$ 1,076,201  Total Operating Expense \$ 2,879,974	Travel & Training	\$	
Expenses from Homeowner Activities House building/transferred to owners Mortgage Discounts Issued  Total Operating Expense  \$ 1,059,624 1,076,201 2,879,974	<u> </u>		,
House building/transferred to owners \$ 1,059,624 Mortgage Discounts Issued \$ 1,076,201 Total Operating Expense \$ 2,879,974	• •	•	•
Mortgage Discounts Issued \$ 1,076,201  Total Operating Expense \$ 2,879,974	•	\$	1,059,624
Total Operating Expense \$ 2,879,974	3.		
Total Net Income(loss) \$ 140,741			
	Total Net Income(loss)	\$	