

**THE FULLER CENTER FOR HOUSING, INC.  
AMERICUS, GEORGIA**

**FINANCIAL STATEMENTS AND  
INDEPENDENT AUDITOR'S REPORT  
AS OF  
JUNE 30, 2018 and JUNE 30, 2017**

**HERBERT E. ALLEN  
CERTIFIED PUBLIC ACCOUNTANT  
AMERICUS, GEORGIA**

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# **HERBERT E. ALLEN**

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**August 3, 2018**

## **INDEPENDENT AUDITOR'S REPORT**

**To the Board of Directors of  
The Fuller Center for Housing, Inc.**

**We have audited the accompanying financial statements of The Fuller Center for Housing, Inc., (a nonprofit organization), which comprise the statement of financial position as of June 30, 2018, and June 30, 2017 and the related statements of activities, cash flows for the years then ended, and the related notes to financial statements.**

### **Management's Responsibility for the Financial Statements**

**Management is responsible for the preparation and fair presentation of these financial statements in accordance with standards generally accepted in the United States of America; this includes the design implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free of material misstatement, whether due to fraud or error.**

### **Auditor's Responsibility**

**Our responsibility is to express an opinion on these financial statements based on our audit in accordance with standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether or not the financial statements are free from material misstatement.**

**An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion in the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.**

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion**

In our opinion the financial statements referred to above present fairly, in all material respects, the financial position of Fuller Center for Housing, Inc., and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

**Other Matter**

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The schedule of functional expenses on page 6 and schedule of donations paid on page 12 and 13 is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the presented responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to prepare the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

A handwritten signature in black ink that reads "HERBERT E ALLEN CPA". The signature is written in a cursive, flowing style.

HERBERT E. ALLEN, CPA

**THE FULLER CENTER FOR HOUSING, INC.**  
**STATEMENT OF FINANCIAL POSITION**  
**JUNE 30, 2018 AND JUNE 30, 2017**

**ASSETS**

	<u>2018</u>	<u>2017</u>
<b>Current Assets:</b>		
Cash and Cash Equivalents	\$ 59,497	\$ 83,373
Money Market	122,649	145,829
Inventory	14,951	71,093
Receivable - Covenant Partners	70,709	86,502
Receivable - New Story	-	275,276
Deferred Receivable American Red Cross	370,000	-
Total Current Assets	<u>\$ 637,806</u>	<u>\$ 662,073</u>
<b>Fixed Assets:</b>		
Land	\$ 6,000	\$ 6,000
Buildings & Improvements	335,240	335,240
Furniture and Equipment	60,990	60,990
Vehicles	22,702	17,003
Total Fixed Assets	<u>\$ 424,932</u>	<u>\$ 419,233</u>
Accumulated Depreciation	<u>(199,593)</u>	<u>(193,750)</u>
Total Fixed Assets Less Depreciation	<u>\$ 225,339</u>	<u>\$ 225,483</u>
<b>TOTAL ASSETS</b>	<u><u>\$ 863,145</u></u>	<u><u>\$ 887,556</u></u>
<b>LIABILITIES AND NET ASSETS</b>		
<b>Current Liabilities:</b>		
Accounts Payable and Accrued Expenses	\$ 21,464	\$ 32,840
Line of Credit- SB&T	1	1
Deferred Revenue American Red Cross	370,000	-
Total Current Liabilities	<u>\$ 391,465</u>	<u>\$ 32,841</u>
<b>Long Term Payables:</b>	-	-
<b>TOTAL LIABILITIES</b>	<u>\$ 391,465</u>	<u>\$ 32,841</u>
<b>Net Assets:</b>		
Unrestricted Net Assets:		
Undesignated	<u>\$ 471,680</u>	<u>\$ 854,715</u>
Total Unrestricted Net Assets/Total Net Assets	<u>\$ 471,680</u>	<u>\$ 854,715</u>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<u><u>\$ 863,145</u></u>	<u><u>\$ 887,556</u></u>

The accompanying notes are an integral part of these financial statements.

**THE FULLER CENTER FOR HOUSING, INC.**  
**STATEMENT OF ACTIVITIES**  
**For the Twelve Months Ended**  
**June 30, 2018 and June 30, 2017**

	<u>2018</u>	<u>2017</u>
<b>REVENUE:</b>		
Contributions - Undesignated	\$ 364,483	\$ 492,807
Contributions - Designated	2,160,636	2,673,480
Books and Merchandise (Net of Cost)	(2,010)	1,008
Equipment Sales	5,500	-
Interest Income	47	38
Other Income	4,691	4,985
In-Kind Donations	-	693,983
Total Revenue	<u>\$ 2,533,347</u>	<u>\$ 3,866,301</u>
<b>EXPENSES:</b>		
Fuller Center Covenant Partners	186,290	107,318
Donations - Others - Programs	110,730	110,255
In-kind Donations - Fuller Center Covenant Partners	49,592	645,950
Overseas Projects	1,721,372	1,935,729
Overseas Projects - Other	7,966	10,601
Salaries - Administrative	138,424	139,113
Salaries - Fundraising	21,000	48,386
Salaries - Programs	362,472	361,423
Legal Fees	6,632	7,469
Professional Fees	6,100	6,455
Promotion and Fund Raising	58,326	67,392
Office Expenses	92,289	91,632
Interest	2,632	800
Travel - Programs	16,533	5,932
Utilities and Telephone	22,186	22,401
Volunteer Expense	7,750	11,027
Insurance	16,785	18,331
Repair and Maintenance	18,185	7,236
Depreciation	11,342	17,760
Payroll Taxes and Other	44,569	42,281
Covenant Partner Expense	15,206	49,036
Total Expenses	<u>2,916,382</u>	<u>3,706,527</u>
Change in Net Assets	(383,035)	159,774
Net Assets at Beginning of Year	<u>854,715</u>	<u>694,941</u>
Net Assets at End of Year	<u><u>471,680</u></u>	<u><u>854,715</u></u>

The accompanying notes are an integral part of these financial statements.

**THE FULLER CENTER FOR HOUSING, INC.**  
**STATEMENT OF CASH FLOWS**  
**For the Twelve Months Ended**  
**June 30, 2018 and June 30, 2017**

	<b>2018</b>	<b>2017</b>
<b>Cash flows from operating activities:</b>		
Change in Unrestricted Net Assets	(383,035)	159,774
Adjustments to Reconcile Change in Unrestricted Net Assets to Net Cash Provided by Operating Activities:		
Depreciation and Amortization	11,342	17,760
Decrease American Red Cross	(370,000)	-
Increase in Inventory	56,142	(38,959)
Increase in Accounts Payable and Accrued Expenses	(11,376)	10,927
Net Cash Provided by Operating Activities	(696,927)	149,502
<b>Cash flows from investing activities:</b>		
Acquisition of Fixed Assets - Net	(11,198)	-
Receivable - New Story	275,276	(84,876)
Notes Receivable	15,793	12,475
Deferred Receivable American Red Cross	370,000	-
Net Cash Used by Investing Activities	649,871	(72,401)
Net Increase (Decrease) in Cash and Cash Equivalents	(47,056)	77,101
Cash and Cash Equivalents, Beginning of Year	229,202	152,101
Cash and Cash Equivalents, End of Year	182,146	229,202

The accompanying notes are an integral part of these financial statements.



**THE FULLER CENTER FOR HOUSING, INC.**  
**STATEMENT OF FUNCTIONAL EXPENSES**  
For the Twelve Months Ended  
June 30, 2018 and June 30, 2017

EXPENSES	Program				Program			
	Services	Admin	Fundraising	Total	Services	Admin	Fundraising	Total
	2018				2017			
Fuller Center Covenant Partners	\$ 186,290	\$ -	\$ -	\$ 186,290	\$ 107,318	\$ -	\$ -	\$ 107,318
Donations - Others - Programs	110,730	-	-	110,730	110,255	-	-	110,255
In-Kind Donations- Covenant Partners	49,591	-	-	49,591	645,950	-	-	645,950
In-Kind Donations- Others	-	-	-	-	-	-	-	-
Overseas Projects	1,721,372	-	-	1,721,372	1,935,729	-	-	1,935,729
Overseas Projects- Others	7,966	-	-	7,966	10,601	-	-	10,601
Salaries - Administrative	-	138,424	-	138,424	-	139,113	-	139,113
Salaries - Fund Raising	-	-	21,000	21,000	-	-	48,386	48,386
Salaries - Programs	362,472	-	-	362,472	361,423	-	-	361,423
Legal Fees	-	6,632	-	6,632	-	7,469	-	7,469
Professional Fees	-	6,100	-	6,100	-	6,455	-	6,455
Promotion and Fund Raising	-	-	58,326	58,326	-	-	67,392	67,392
Office Expenses	42,805	42,805	6,680	92,289	42,500	42,500	6,632	91,632
Interest	-	2,632	-	2,632	-	800	-	800
Travel - Programs	16,533	-	-	16,533	5,932	-	-	5,932
Utilities and Telephone	17,332	2,433	2,421	22,186	17,500	2,457	2,444	22,401
Volunteer Expense	7,750	-	-	7,750	11,027	-	-	11,027
Insurance	8,392	8,393	-	16,785	9,165	9,166	-	18,331
Repair and Maintenance	9,093	9,093	-	18,185	3,618	3,618	-	7,236
Depreciation	-	11,342	-	11,342	-	17,760	-	17,760
Miscellaneous	-	-	-	-	-	-	-	-
Payroll Taxes and Others	29,415	11,142	4,011	44,569	27,905	10,570	3,806	42,281
Covenant Partner Expense	15,206	-	-	15,206	49,036	-	-	49,036
<b>EXPENSES</b>	<b>\$ 2,584,949</b>	<b>\$ 238,996</b>	<b>\$ 92,438</b>	<b>\$ 2,916,382</b>	<b>\$ 3,337,959</b>	<b>\$ 239,908</b>	<b>\$ 128,660</b>	<b>\$ 3,706,527</b>

The accompanying notes are an integral part of these financial statements.

**THE FULLER CENTER FOR HOUSING, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**June 30, 2018**

**Nature of Activities**

The Fuller Center for Housing, Inc. was organized on March 15, 2005, under the name Building Habitat, Inc. It was amended to its current name on June 20, 2005. The Fuller Center for Housing, Inc. is a 501(c) (3) nonprofit organization (see income tax page #9).

**Mission Statement**

The Fuller Center for Housing, faith driven and Christ centered, promotes collaborative and innovative partnerships with individuals and organizations in an unrelenting quest to provide adequate shelter for all people in need worldwide.

The Fuller Center for Housing receives and distributes funds for house building from a number of sources including private donors, churches, businesses, and foundations. As a matter of policy, the Fuller Center for Housing does not have any ownership interest in the houses built by its local partner organizations.

The Fuller Center believes that beneficiary families are better served if they participate in the construction or rehabilitation of their home and if they contribute to the cost of the work. This is done through one of three means:

1. LEASE/PURCHASE AGREEMENTS are entered into with some benefiting families when their houses are completed, when there are issues that prevent the immediate sale of the house. These are intended to be short-term agreements as the ultimate goal is homeownership. All payments made under the agreement go to reducing the principal amount of the mortgage loan.
2. MORTGAGES are written on 15 to 20 year terms with no profit and no interest charged, making the homes affordable to families who would otherwise not have the ability to own their own home. Forgivable, balloon-payment, and second mortgages are also written to (1) prevent speculation and (2) protect buyers from predatory lenders. The principal balance of the second note diminishes over the course of the first loan and reduces to zero by the end of the first mortgage term.
3. THE GREATER BLESSING PLAN is used for rehabilitation work when the total construction costs are less than \$5,000. Based on the biblical injunction that it is more blessed to give than to receive, this program allows families to pay for the work done on their home by making voluntary monthly donations. When total costs are assessed, the benefiting family determines how much they can afford to pay on a monthly basis and are provided with the appropriate number of return envelopes. There is no loan document, but families are encouraged to seek the Greater Blessing by repaying the cost of repair so that others can receive the same opportunity.

In all cases, the proceeds remain in the community and are dedicated to the construction or rehabilitation of additional homes.

**Covenant Partners**

There are now Covenant Partners at work or forming in 71 US cities and 20 other countries. Covenant Partners are locally organized nonprofit corporations that share the principles of The Fuller Center and provide housing opportunities for families in need in their areas.

**THE FULLER CENTER FOR HOUSING, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**June 30, 2018**

**Covenant Partners (continued)**

Additionally, The Fuller Center now has operations in 21 countries overseas with dynamic projects in Nepal, Nigeria, El Salvador, Bolivia, Sri Lanka, Armenia, Peru, Haiti and Nicaragua.

**Purpose Statement**

To witness to and implement the Gospel of Jesus Christ throughout the United States and around the world by working with economically disadvantaged people to help them have a decent home.

**Basis of Accounting**

The financial statements of the Center have been prepared on the accrual basis of accounting and accordingly reflect all significant receivables, payables, and other liabilities.

**Basis of Presentation**

Financial statement presentation follows the recommendations of the Financial Accounting Standards Board in its Statement of Financial Accounting Standards (SFAS) No. 117, *Financial Statements of Not-for-Profit Organizations*. Under SFAS No. 117, the Organization is required to report information regarding its financial position and activities accordingly to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

**Use of Estimates**

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

**Property and Equipment**

Acquisitions of property and equipment in excess of \$500 are capitalized. Property and equipment are carried at cost or, if donated, at the approximate fair value at the date of donation. Depreciation is computed using primarily the straight-line method.

**Revenue Recognition**

Contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted support, depending on the existence and/or nature of any donor restrictions. Contributions received with donor-imposed restrictions that are met in the same year in which the contributions are received are classified as unrestricted contributions.

All donor-restricted contributions are reported as an increase in temporarily or permanently restricted net assets, depending on the nature of the restriction. When a restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement as net assets released from restrictions.

**THE FULLER CENTER FOR HOUSING, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**June 30, 2018**

**Contributed Services and Materials**

Many unpaid volunteers have made significant contributions of their time to the work of the Organization. The value of this donated time is not recognizable and is not reflected in these financial statements.

All contributed goods and materials are valued at their estimated fair value on the date of donation.

**Income Taxes**

The Center is exempt from federal and state income taxes under Internal Revenue Code Section 501 (c) (3).

The Fuller Center applied for a group exemption letter recognizing subordinates as exempt from Federal Income Tax under section 501 (a). The Internal Revenue Service approved this request on October 23, 2008.

The Center has three open tax years that are subject to examination by major tax jurisdictions.

**Cash and Cash Equivalents**

Cash and cash equivalents include all monies in banks and highly liquid investments with maturity dates of less than three months. The carrying value of cash and cash equivalents approximates fair value because of the short maturities of those financial instruments.

**Notes Receivable from Covenant Partners**

The Fuller Center initiated a *Derelict to Decent* loan fund which makes zero interest loans of up to \$10,000 to covenant partners to match funds raised locally toward the restoration of foreclosed or abandoned properties. These loans are to be repaid by the covenant partners from restored houses' mortgage payment. As of June 30, 2018, there were eleven loans outstanding with a combined balance due of \$70,709.

**New Story Charity**

New Story Charity is a fundraising nonprofit that has had great success. New Story does not build directly but participates with organizations like The Fuller Center to develop affordable housing communities in impoverished areas. New Story is currently funding a 55-house project in El Salvador.

**THE FULLER CENTER FOR HOUSING, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**June 30, 2018**

**Property and Equipment**

Property and equipment at June 30, 2018, consisted of the following:

	2018	2017
Land	\$ 6,000	\$ 6,000
Buildings	335,240	335,240
Furniture and Equipment and Leasehold Improvements	60,990	60,990
Vehicles	22,702	17,003
	<u>\$ 424,932</u>	<u>\$ 419,233</u>
Less: Accumulated depreciation	<u>\$ (199,593)</u>	<u>\$ (193,750)</u>
	<u>\$ 225,339</u>	<u>\$ 225,483</u>

**Reclassification**

Certain reclassifications have been made to the 2017 financial statements in order to conform to the 2018 presentation.

**Notes Payable – SB & T Line of Credit**

There are no notes payable as of June 30, 2018 and June 30, 2017.

The Fuller Center has an open line of credit in the amount of \$75,000 with Sumter Bank & Trust. There is a balance owed of \$1 as of June 30, 2018.

**Subsequent Events**

Subsequent events have been reviewed from the closing date of the year ended June 30, 2018 and the opinion date of the audit report August 3, 2018. During this time, The Fuller Center for Housing has been rated by three nonprofit watchdog agencies: accreditation from the Better Business Bureau’s Wise Giving Alliance; Platinum rating from Guidestar; rated as a Four-Star Charity by Charity Navigator. These are the highest ratings awarded by these agencies.

On July 30, 2018, The Fuller Center for Housing was awarded a \$370,000 grant by the American Red Cross to further their Hurricane Harvey recovery work in Houston, Texas. The Funds will be distributed over the next year and a half. This will greatly increase The Fuller Center for Housing’s ability to serve households that were devastated by the storm.

# HERBERT E. ALLEN

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August 3, 2018

## COMMUNICATION OF NO MATERIAL WEAKNESS

To the Board of Directors of  
The Fuller Center for Housing, Inc.

In planning and performing our audit of the financial statements of The Fuller Center For Housing, Inc. as of and for the year ended June 30, 2018 and June 30, 2017, in accordance with auditing standards generally accepted in the United States of America, we considered The Fuller Center For Housing, Inc.'s internal control over financial reporting (internal control) as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. Accordingly, we do not express an opinion on the effectiveness of the Company's internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A material weakness is a deficiency, or combination of deficiencies in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented or detected or corrected on a timely basis.

Our consideration of internal control was for the limited purpose described in the first paragraph and was not designed to identify all deficiencies in internal control that might be significant deficiencies or material weaknesses and, therefore, there can be no assurance that all such deficiencies have been identified. We did not identify any deficiencies in internal control that we consider to be material weaknesses.

This communication is intended solely for the information and use of management, the Board of Directors, and others within the organization, and is not intended to be and should not be used by anyone other than these specified parties.



HERBERT E. ALLEN, CPA

## SUPPLEMENTAL INFORMATION

**THE FULLER CENTER FOR HOUSING, INC.**  
SCHEDULE OF DONATIONS PAID

<b>Fuller Center Covenant Partners</b>	<b>2018</b>	<b>2017</b>
Albany Area FCH	\$ 2,945	\$ 50
Americus-Sumter FCH	43,133	2,366
Chattahoochee Valley FC Project	400	33,000
Clark County FCH	3,145	2,000
FC Disaster ReBuilders	59,858	10,413
FC of Greater Kansas City MO	1,400	6,252
FCH Carrol County Area VA	2,000	-
FCH Gary IN	1,040	446
FCH Greater Atlanta	540	2,800
FCH Hero Project Lake County	3,055	2,170
FCH Macon GA Inc	855	17,026
FCH Middle TN	1,934	1,881
FCH of Beckley Inc	2,000	4,000
FCH of Central Florida	9,492	-
FCH of Houston MS	2,000	2,000
FCH of Johnson County MO	4,980	100
FCH of Los Angeles	-	60
FCH of NW Louisiana-Shreveport	2,921	100
FCH-Central Indiana	1,000	10,000
Ginger Ford Northshore FCH Hammond LA	7,745	5,212
Illinois Valley FCH	550	1,585
Joplin Area FCH	-	2,606
Lanier FCH	530	-
Louisville KY FCH	240	485
Moffat County FCH	-	2,000
Natchitoches FCH Inc	1,496	-
Perry GA FCH Inc	-	100
Puerto Rico	28,757	-
Silver Valley FCH	2,379	360
Simple Homes FCH Inc	670	105
Surry Stokes FCH	225	100
The SMALL Fuller Center for Housing Inc	-	100
The Tallahassee FL FCH	1,000	-
<b>Total</b>	<b>\$ 186,290</b>	<b>\$ 107,317</b>

The accompanying notes are an integral part of these financial statements



**THE FULLER CENTER FOR HOUSING, INC.**  
SCHEDULE OF DONATIONS PAID

<u>Donations - Other Programs</u>	<u>2018</u>	<u>2017</u>
Fuller Center 2018 Bike Adventure	\$ 48,960	\$ 39,332
Fuller Center U.S. Builders	26,646	37,089
Hardware Show/5K Expenses	12,624	9,309
Koinonia Farm/Partnership House	22,000	24,000
One Sumter	500	500
Youth Leadership Georgia Inc	-	25
	<hr/>	<hr/>
Total	<u>\$ 110,730</u>	<u>\$ 110,255</u>
<u>In-Kind Donations - Fuller Center Covenant Partners</u>		
Albany Area FCH	\$ -	\$ 74,760
Americus-Sumter FCH	49,591	53,470
Central Indiana	-	60,230
Chattahoochee Valley FC Project	-	3,000
FC Disaster ReBuilders	-	40,800
FCH Gary IN	-	3,000
FCH Macon GA Inc	-	27,010
FCH of Beckley, Inc.	-	68,920
Fuller Center for Housing of the Midlands Inc.	-	25,200
Ginger Ford Northshore FCH Hammond LA	-	113,320
Joplin Area FCH	-	25,120
Louisville KY FCH	-	50,400
The SMALL Fuller Center for Housing Inc	-	62,920
The Tallahassee FL FCH	-	37,800
	<hr/>	<hr/>
Total	<u>\$ 49,591</u>	<u>\$ 645,950</u>
<u>Overseas</u>		
Armenia	\$ 222,194	\$ 235,087
Bolivia	182,090	334,942
Cameroon	12,500	5,700
DROC	7,125	14,000
El Salvador	643,878	643,994
Ghana	12,167	37,666
Haiti	131,912	166,956
India	20,362	-
Madagascar	3,000	5,000
Nepal	110,942	126,583
Nicaragua	133,530	127,554
Northern Thailand	58,918	85,859
Papua New Guinea	31,035	2,000
Peru	104,796	94,051
Sierra Leone	14,500	6,500
Sri Lanka	15,731	31,693
WCP South Africa	16,692	18,144
	<hr/>	<hr/>
Total	<u>\$ 1,721,372</u>	<u>\$ 1,935,729</u>

The accompanying notes are an integral part of these financial statements