

THE FULLER CENTER FOR HOUSING, INC.
AMERICUS, GEORGIA

FINANCIAL STATEMENTS AND
INDEPENDENT AUDITOR'S REPORT
AS OF
JUNE 30, 2022 and JUNE 30, 2021

HERBERT E. ALLEN
CERTIFIED PUBLIC ACCOUNTANT
AMERICUS, GEORGIA

**THE FULLER CENTER FOR HOUSING, INC.
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August 23, 2022

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, 2022, and June 30, 2021, 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.

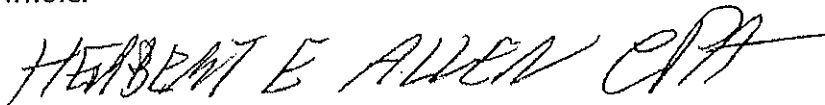
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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 years 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.



HERBERT E. ALLEN, CPA
Americus, Georgia
August 23, 2022

THE FULLER CENTER FOR HOUSING, INC.
STATEMENT OF FINANCIAL POSITION
JUNE 30, 2022 AND JUNE 30, 2021

ASSETS

	2022	2021
Current Assets:		
Cash and Cash Equivalents	\$ 1,425,201	\$ 886,042
Cash and Cash Equivalents - El Salvador	\$ 348,817	
Money Market	\$ -	2,147
Inventory	47,089	33,895
Koinonia Farm Operations Loan	\$ 50,000	\$ -
Total Current Assets	\$ 1,871,107	\$ 922,084
Fixed Assets:		
Land	\$ 6,000	\$ 6,000
Buildings & Improvements	400,051	398,731
Furniture and Equipment	60,990	60,990
Vehicles	25,453	25,453
Total Fixed Assets	\$ 492,495	\$ 491,175
Accumulated Depreciation	(250,313)	(237,187)
Total Fixed Assets Less Depreciation	\$ 242,182	\$ 253,988
TOTAL ASSETS	\$ 2,113,289	\$ 1,176,072

LIABILITIES AND NET ASSETS

Current Liabilities:

Payroll Taxes Payable	\$ 1,304	\$ 7,087
Deferred Income Overseas Project - El Salvador	\$ 348,817	\$ 80,955
Citizens Bank of Americus/SBA Loan (PPP)	\$ -	\$ 105,552
Interfaith Power	\$ 1,202	
Total Current Liabilities	\$ 351,323	\$ 193,594

Long Term Payables:

GA Interfaith Power & Light Solar Loan	7,211	9,615
Total Long Term Payables	\$ 7,211	\$ 9,615
TOTAL LIABILITIES	\$ 358,534	\$ 203,209

Net Assets:

Unrestricted Net Assets:		
Undesignated	\$ 1,754,755	\$ 972,863
Total Unrestricted Net Assets/Total Net Assets	\$ 1,754,755	\$ 972,863
TOTAL LIABILITIES AND NET ASSETS	\$ 2,113,289	\$ 1,176,072

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, 2021 and June 30, 2020

	<u>2,022</u>	<u>2,021</u>
Revenue		
Contributions - Undesignated	715,560	651,183
Contributions - Designated	4,385,852	2,631,628
Books and Merchandise (Net of Cost)	322	209
Donated Buildings	(7,225)	7,225
Interest Income	-	-
Other Income	115,552	40,280
In-Kind Donations	-	-
Total Revenue	<u>5,210,062</u>	<u>3,330,525</u>
 Expenses		
Fuller Center Covenant Partners	534,039	456,210
Donations - Others - Programs	78,618	60,397
In-Kind Donations - Fuller Center Covenant Partners	-	15,038
Overseas Projects	3,014,404	1,702,745
Overseas Projects - Other	40,178	3,825
Salaries - Administrative	74,627	80,009
Salaries - Fundraising	46,442	45,731
Salaries - Programs	383,811	353,065
Legal Fees	7,737	19,921
Professional Fees	8,400	7,250
Promotion and Fund Raising	34,509	39,554
Office Expenses	49,194	49,032
Interest	-	3,557
Travel - Administration	884	404
Travel - Programs	14,989	2,493
Utilities and Telephone	18,202	19,557
Volunteer Expense	-	-
Insurance	26,758	26,208
Repair and Maintenance	31,847	24,893
Depreciation	13,126	13,126
Payroll Taxes and Other	45,496	43,778
Covenant Partner Expense	4,909	2,461
Total Expenses	<u>4,428,170</u>	<u>2,969,255</u>
 Change in Net Assets	 781,892	 361,270
Net Assets at Beginning of Year	<u>972,863</u>	<u>611,593</u>
Net Assets at End of Year	<u>1,754,755</u>	<u>972,863</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, 2022 and June 30, 2021

	2022	2021
Cash flows from operating activities:		
Change in Unrestricted Net Assets	781,892	62,832
Adjustments to Reconcile Change in Unrestricted Net Assets to Net Cash Provided by Operating Activities:		-
Depreciation and Amortization	13,126	13,126
Increase in Inventory	(13,194)	15,038
Decrease in Accounts Payable and Accrued Expenses	(5,483)	1,238
Net Cash Provided by Operating Activities	(5,551)	29,402
 Cash flows from investing activities:		
Acquisition of Fixed Assets - Net	(1,320)	(7,225)
Receivable - Covenant Partners	-	56,968
Citizens Bank of Americus/SBA/PPP	(105,552)	105,552
Notes Receivable - Koinonia	(50,000)	
GA Interfaith Solar Loan	(1,502)	9,615
Deferred Receivable El Salvador	267,862	
Net Cash Used by Investing Activities	109,488	164,910
 Net Increase (Decrease) in Cash and Cash Equivalents	885,829	257,144
 Cash and Cash Equivalents, Beginning of Year	631,045	631,045
 Cash and Cash Equivalents, End of Year	1,774,018	888,189

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, 2022 and June 30, 2021

	2022			2021			
	Program Services	Admin	Fundraising	Program Services	Admin	Fundraising	Total
EXPENSES							
Fuller Center Covenant Partners	\$ 534,039		\$ 534,039	\$ 456,210	-	\$ -	\$ 456,210
Donations - Others - Programs	78,618		78,618.00	60,397	-	-	60,397
In-Kind Donations- Covenant Partners			-	15,038	-	-	15,038
In-Kind Donations- Others			-	-	-	-	-
Overseas Projects	3,014,404		3,014,404.00	1,702,745	-	-	1,702,745
Overseas Projects- Others	40,178		40,178.00	3,825	-	-	3,825
Salaries - Administrative		74,627	74,627.00	-	80,009	-	80,009
Salaries - Fund Raising			46,442	-	-	45,731	45,731
Salaries - Programs	383,811		383,811.00	353,065	-	-	353,065
Legal Fees		7,737	7,737.00	-	19,921	-	19,921
Professional Fees		8,400	8,400.00	-	7,250	-	7,250
Promotion and Fund Raising			34,509	-	-	39,554	39,554
Office Expenses		49,194	49,194.00	22,064	22,064	4,903	49,031
Interest			-	-	3,557	-	3,557
Travel - Administration		884	884.00	-	404	-	404
Travel - Programs	14,989		14,989.00	2,493	-	-	2,493
Utilities and Telephone	9,101	4,551	18,202.00	14,668	2,445	2,445	19,558
Volunteer Expense			-	-	-	-	-
Insurance	13,379	13,379	26,758.00	13,104	13,104	-	26,208
Repair and Maintenance	7,962	23,885	31,847.00	12,447	12,447	-	24,894
Depreciation		13,126	13,126.00	-	13,126	-	13,126
Miscellaneous			-	-	-	-	-
Payroll Taxes and Others	34,577	6,824	45,496.00	30,207	9,631	3,940	43,778
Covenant Partner Expense	4,909		4,909.00	2,461	-	-	2,461
EXPENSES	\$4,135,967	\$ 202,607	\$ 4,428,170	\$2,688,724	\$ 183,958	\$ 96,573	\$2,969,255

93% 5% 2% 100%

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

THE FULLER CENTER FOR HOUSING, INC.
NOTES TO FINANCIAL STATEMENTS
June 30, 2022

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 85 US cities and 22 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, 2022

Covenant Partners (continued)

Additionally, The Fuller Center now has operations in 22 countries overseas with dynamic projects in Nepal, El Salvador, Bolivia, Sri Lanka, Armenia, Peru, and 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 \$1,000 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, 2022

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, 2021, there were eleven loans forgiven with a combined balance due of \$0. No activity for the year ended June 30, 2022.

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 projects in El Salvador totaling 278 units.

Property and Equipment

Property and equipment at June 30, 2022, consisted of the following:

	<u>2022</u>	<u>2021</u>
Land	\$ 6,000	\$ 6,000
Buildings & Improvements	\$ 400,052	398,731
Furniture and Equipment and Leasehold Improvements	\$ 60,990	60,990
Vehicles	\$ 25,453	25,453
	<u>\$ 492,495</u>	<u>\$ 491,174</u>
Less: Accumulated depreciation	\$ (250,313)	\$ (237,187)
	<u>\$ 242,182</u>	<u>\$ 253,987</u>

THE FULLER CENTER FOR HOUSING, INC.
NOTES TO FINANCIAL STATEMENTS
June 30, 2022

Reclassification

Certain reclassifications have been made to the 2021 financial statements in order to conform to the 2022 presentation.

Notes Payable - Sumter Bank & Trust and Citizens Bank of Americus Line of Credit

There are no notes payable at Sumter Bank & Trust and Citizens Bank of Americus as of June 30, 2022, and June 30, 2021.

The Fuller Center has an available line of credit in the amount of \$75,000 with Citizens Bank of Americus.

On January 11, 2021, the Fuller Center For housing Inc. received a promissory note from The Georgia Interfaith power and light, a non-profit corporation in the amount of \$9615. Quarterly payments of \$300.50 first payment due July 1, 2021.

For year ended Payment:	Total:	
6/30/2023	\$ 1,202	\$ 1,202
6/30/2024	1202	1202
6/30/2025	1202	1202
6/30/2026	1202	1202
6/30/2027	1202	1202
6/30/2028	1202	1202
6/30/2029	1201	1201
Total	\$ 8,413	\$ 8,413

The purpose of the loan is for purchasing and/or installing solar photovoltaic installations at faith communities in the State of Georgia.

Paycheck Protection Program

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll provided by the Small Business Administration (SBA). SBA will forgive loans if all employee retention criteria are met, and the funds are used for eligible expenses. The Fuller center had an SBA loan that was forgiven as of September 2021.

Subsequent Events

Subsequent events have been reviewed from the closing date of the year ended June 30, 2022, and the opinion date of the audit report August 23, 2022. During this time, The Fuller Center for Housing has been rated by two nonprofit watchdog agencies: accreditation from the Platinum rating from GuideStar; rated as a Three-Star Charity by Charity Navigator.

The Deferred Income of \$348,817 was set aside for El Salvador to complete projects there.

HERBERT E. ALLEN

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August 23, 2022

COMMUNICATION OF NO MATERIAL WEAKNESS

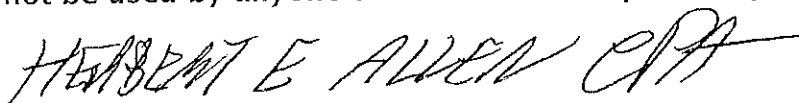
To the Board of Directors of
The Fuller Center for Housing, Inc.

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, 2022 and June 30, 2021, 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
Americus, Georgia
August 23, 2022

SUPPLEMENTAL INFORMATION

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

<u>Fuller Center Domestic Covenant Partners</u>	<u>2022</u>	<u>2021</u>
Albany Area FCH	-	2,200
Americus-Sumter FCH	2,225	1,400
Boundary County FCH	1,000	-
Chattahoochee Valley FC Project	63,895	14,400
Clarksdale Area FCH	45,785	3,725
Darke County FCH	-	25
Fayette County FCH	2,000	-
FC Disaster ReBuilders	69,427	302,450
FC of Greater Kansas City MO	5,950	3,350
FC of NW Portage County	-	675
FCH Building Hope Project	17,000	-
FCH Carroll County Area VA	10,000	-
FCH Gary IN	-	250
FCH Hero Project Lake County	1,561	600
FCH Macon GA Inc	1,900	50
FCH of Delaware	1,250	-
FCH of Greater NYC	8,727	2,371
FCH of Houston MS	2,680	-
FCH of Johnson County MO	-	300
FCH of NW Louisiana-Shreveport	12,500	480
FCH of Salt Lake	23,830	4,000
FCH of San Diego	-	25
FCH of the Detroit Lakes Area	12,000	-
FCH of the Nature Coast	200	275
FCH-Central Indiana	-	300
Fuller Center of Webster	2,000	50
Ginger Ford Northshore FCH Hammond LA	500	-
Greater Elkhart FCH	476	-
Greenwood-Leflore FCH	9,000	-
Illinois Valley FCH	6,370	640
Joplin Area FCH	300	-
Kilgore FCH	10,000	100
Lanier FCH	500	1,250
Leland FCH	1,000	-
Louisville KY FCH	6,462	46,837
Mayfield/Graves FCH	27,500	-
Mendocino Coast FCH	5,310	-
Pike County FCH	400	300
Prince Georges County FCH	-	1,269
Puerto Rico FCH	150,613	8,430
Sebago Lakes Region FCH	24,245	12,600
Silver Valley FCH	2,758	1,240
Simple Homes FCH Inc	1,115	1,256
Surry/Stokes FCH	-	1,044
SW Iowa FCH	-	50
Utah County FCH	3,560	44,269
	<u>534,039</u>	<u>456,210</u>
Total	<u>534,039</u>	<u>456,210</u>

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>2022</u>	<u>2021</u>
Cooperative Baptist Fellowship	-	2,500
Fuller Center Bike Adventure	32,650	18,330
Fuller Center Legacy Build	3,845	3,510
Fuller Center U.S. Builders	12,171	11,557
Jubilee Partners	-	500
Koinonia Farm/Partnership House	28,952	24,000
One Sumter	1,000	-
Total	<u>78,618</u>	<u>60,397</u>
<u>In-Kind Donations - Fuller Center Covenant Partners</u>	<u>2022</u>	<u>2021</u>
Miscellaneous FCH Covenant Partners	-	15,038
Total	<u>-</u>	<u>15,038.0</u>
<u>Fuller Center International Covenant Partners</u>	<u>2022</u>	<u>2021</u>
Armenia	239,068	233,272
Bolivia	9,000	-
Cameroon	20,000	15,000
El Salvador	2,211,297	1,158,939
Ghana	35,032	10,000
Haiti	78,250	72,597
India	400	-
Madagascar	104,056	42,410
Nepal	15,000	37,000
Nicaragua	27,980	57,649
Northern Thailand	26,448	13,000
Papua New Guinea	15,065	28,178
Peru	106,067	4,500
Portugal	112,241	-
Sierra Leone	-	2,200
Sri Lanka	14,500	23,000
Uganda	-	5,000
Total	<u>3,014,404</u>	<u>1,702,745</u>

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