

Financial Statements of

**UNITED WAY
COMMUNITY SERVICES
OF GUELPH AND
WELLINGTON**

And Independent Auditor's Report thereon

Year ended December 31, 2022



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INDEPENDENT AUDITOR'S REPORT

To the Members of United Way Community Services of Guelph and Wellington

Opinion

We have audited the financial statements of United Way Community Services of Guelph and Wellington (the Organization), which comprise:

- the statement of financial position as at December 31, 2022
- the statement of operations for the year then ended
- the statement of changes in fund balances for the year then ended
- the statement of cash flows for the year then ended
- and notes to the financial statements, including a summary of significant accounting policies

(Hereinafter referred to as the "financial statements").

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Organization as at December 31, 2022 and its results of operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the "***Auditor's Responsibilities for the Audit of the Financial Statements***" section of our auditor's report.

We are independent of the Organization in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada and we have fulfilled our other ethical responsibilities in accordance with these requirements.

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

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.



In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.

The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.



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- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

KPMG LLP

Chartered Professional Accountants, Licensed Public Accountants

Kitchener, Canada

May 2, 2023

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Statement of Financial Position

December 31, 2022, with comparative information for 2021

	2022	2021
Assets		
Current assets:		
Cash	\$ 1,303,392	\$ 1,057,637
Investments (note 2)	670,617	666,343
Pledges receivable (note 3)	888,696	1,572,722
Other receivables	21,823	47,264
Home for Good Campaign receivable	30,500	-
Government remittances recoverable	9,248	10,240
Prepaid expenses	11,421	9,584
	<u>2,935,697</u>	<u>3,363,790</u>
Capital assets (note 4)	280,118	294,267
	<u>\$ 3,215,815</u>	<u>\$ 3,658,057</u>
Liabilities and Fund Balances		
Current liabilities:		
Accounts payable and accrued liabilities	\$ 45,367	\$ 27,949
Allocations payable (note 5)	1,978,430	2,194,234
Deferred contributions	-	9,000
Current portion of long-term debt (note 7)	40,000	-
	<u>2,063,797</u>	<u>2,231,183</u>
Deferred capital contributions (note 6)	14,010	15,673
Long-term debt (note 7)	-	40,000
	<u>2,077,807</u>	<u>2,286,856</u>
Fund balances:		
United Way Campaign, unrestricted	630,627	859,610
Community Services, unrestricted	133,900	129,042
Building and capital, restricted	7,119	60,363
Deferred Giving, restricted	221,494	221,494
Poverty Task Force, restricted	130,797	100,692
Home for Good Campaign, restricted	14,071	-
	<u>1,138,008</u>	<u>1,371,201</u>
	<u>\$ 3,215,815</u>	<u>\$ 3,658,057</u>

See accompanying notes to financial statements.

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Statement of Operations

Year ended December 31, 2022, with comparative information for 2021

	2022	2021
Revenue:		
Fundraising revenue:		
Annual fundraising	\$ 2,539,131	\$ 2,821,155
Home for Good Campaign	120,294	38,929
Uncollectible pledges	(289,669)	(164,394)
Net fundraising revenue	2,369,756	2,695,690
Grants and sponsorships	81,770	58,441
Rental income	-	38,860
Interest income	23,557	9,798
Pay equity grant	18,688	18,688
Other	37	1,457
Poverty Task Force Funding	183,252	150,511
COVID-19 Emergency Funding (note 9)	-	78,065
	2,677,060	3,051,510
Expenses:		
Allocations (Schedule 1)	1,587,949	1,702,575
Fundraising and Operations (Schedule 2)	738,727	688,566
Community Services (Schedule 2)	311,374	309,876
Building and Capital (Schedule 2)	54,906	47,850
Poverty Task Force (Schedule 2)	153,147	49,819
Home For Good Campaign (Schedule 2)	64,150	-
COVID-19 Emergency Program Investment (note 9)	-	2,500
	2,910,253	2,801,186
Excess (deficiency) of revenue over expenses	\$ (233,193)	\$ 250,324

See accompanying notes to financial statements.

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Statement of Changes in Fund Balances

Year ended December 31, 2022, with comparative information for 2021

	United Way Campaign	Community Services	Building and Capital	Deferred Giving	Poverty Home for Good Task Force	Poverty Home for Good Campaign	2022 Total	2021 Total
Fund balances, beginning of year	\$ 859,610	\$ 129,042	\$ 60,363	\$ 221,494	\$ 100,692	\$ –	\$ 1,371,201	\$ 1,120,877
Excess (deficiency) of revenue over expenses	51,017	(275,142)	(53,244)	–	30,105	14,071	(233,193)	250,324
Interfund transfer (note 10)	(280,000)	280,000	–	–	–	–	–	–
Fund balances, end of year	\$ 630,627	\$ 133,900	\$ 7,119	\$ 221,494	\$ 130,797	\$ 14,071	\$ 1,138,008	\$ 1,371,201

See accompanying notes to financial statements.

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Statement of Cash Flows

Year ended December 31, 2022, with comparative information for 2021

	2022	2021
Cash provided by (used in):		
Operations:		
Excess (deficiency) of revenue over expenses	\$ (233,193)	\$ 250,324
Items not involving cash:		
Amortization of capital assets	14,149	13,902
Amortization of deferred capital contributions	(1,663)	(1,847)
Changes in non-cash operating working capital:		
Pledges receivable	684,026	16,573
Other receivables	25,441	105,731
Home for Good Campaign receivable	(30,500)	-
Government remittances recoverable	992	6,293
Prepaid expenses	(1,837)	17,349
Accounts payable and accrued liabilities	17,418	(17,349)
Allocations payable	(215,804)	(363,035)
Deferred contributions	(9,000)	7,000
	250,029	34,941
Financing:		
Advance of long-term debt	-	40,000
Investing:		
Net sale (purchase) of investments	(4,274)	392,438
Purchase of capital assets	-	(13,935)
	(4,274)	378,503
Increase in cash	245,755	453,444
Cash, beginning of year	1,057,637	604,193
Cash, end of year	\$ 1,303,392	\$ 1,057,637

See accompanying notes to financial statements.

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Notes to Financial Statements

Year ended December 31, 2022

United Way Community Services of Guelph and Wellington (the "Organization") is a not for profit organization incorporated under the laws of Ontario without share capital and is a registered charity under the Income Tax Act. United Way Community Services of Guelph and Wellington is exempt from income tax. Its purpose is to plan, co-ordinate and fund social services in the City of Guelph and the Counties of Wellington and Dufferin.

1. Significant accounting policies:

The financial statements have been prepared by management in accordance with Canadian accounting standards for not-for-profit organizations in Part III of the Chartered Professional Accountants Handbook. The Organization's significant accounting policies are as follows:

(a) Fund accounting:

United Way Campaign Fund

The unrestricted United Way campaign fund reports resources made available through the Organization's annual fundraising which is allocated to partner organizations, service networks and collective impact work in the City of Guelph and the Counties of Wellington and Dufferin.

Community Services Fund

The unrestricted community services fund reports resources that are to be utilized in community impact work in the City of Guelph and the Counties of Wellington and Dufferin.

Building and Capital Fund

The building and capital fund reports resources generated by collecting rent from tenants and resources utilized in covering the direct costs associated with maintaining the premises. This fund is internally restricted.

Deferred Giving Program Fund

The deferred giving program fund reports resources contributed for future use which are generally from bequests. This fund is internally restricted.

Poverty Task Force Fund

The poverty task force fund reports resources that are to be utilized for the Guelph & Wellington Task Force Poverty Elimination Project. The funds are internally restricted.

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Notes to Financial Statements (continued)

Year ended December 31, 2022

1. Significant accounting policies (continued):

(a) Fund accounting (continued):

Home for Good Campaign Fund

The Home for Good Campaign reports resources contributed for housing solutions focused on the goal to solve homelessness in Guelph and Wellington. The funds are internally restricted.

(b) Revenue recognition:

The Organization follows the restricted fund method of accounting for contributions in which externally restricted contributions are recognized upon receipt in the appropriate fund corresponding to the purpose for which they were contributed. Externally restricted contributions to the unrestricted funds are recognized as revenue when the related expenditure occurs. Unrestricted contributions are recognized when received or receivable and collection is reasonably assured.

Contributions restricted for the purchase of capital assets are deferred and amortized into revenue in the building and capital fund on a declining basis, at a rate corresponding with the amortization rate for the related capital assets.

Pledge revenue is recognized when commitments are made by the donors. Provisions are made for non-collection of pledges based upon prior experience.

Other revenue is recognized when earned and collection is reasonably assured.

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Notes to Financial Statements (continued)

Year ended December 31, 2022

1. Significant accounting policies (continued):

(c) Capital assets:

Capital assets are stated at cost, less accumulated amortization. Contributed capital assets are recorded at fair value at the date of contribution. In the year of acquisition, 50% of amortization is recorded. Betterments which extend the estimated life of an asset are capitalized.

Amortization is provided using the declining balance method and following annual rates:

Asset	Rate
Buildings	4%
Parking lot	8%
Fencing	8%
Signage	20%
Equipment	30%
Computer hardware	30%
Fundraising software	10%
Website	20%

The carrying amount of an item of capital assets are tested for recoverability whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognized when the asset's carrying amount is not recoverable and exceeds its fair value.

(d) Financial instruments:

Financial instruments are recorded at fair value on initial recognition. Freestanding derivative instruments that are not in a qualifying hedging relationship and equity instruments that are quoted in an active market are subsequently measured at fair value. All other financial instruments are subsequently recorded at cost or amortized cost, unless management has elected to carry the instruments at fair value. The Organization has not elected to carry any such financial instruments at fair value.

Transaction costs incurred on the acquisition of financial instruments measured subsequently at fair value are expensed as incurred. All other financial instruments are adjusted by transaction costs incurred on acquisition and financing costs, which are amortized using the straight-line method.

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Notes to Financial Statements (continued)

Year ended December 31, 2022

1. Significant accounting policies (continued):

(d) Financial instruments (continued):

Financial assets are assessed for impairment on an annual basis at the end of the fiscal year if there are indicators of impairment. If there is an indicator of impairment, the Organization determines if there is a significant adverse change in the expected amount or timing of future cash flows from the financial asset. If there is a significant adverse change in the expected cash flows, the carrying value of the financial asset is reduced to the highest of the present value of the expected cash flows, the amount that could be realized from selling the financial asset or the amount the Organization expects to realize by exercising its right to any collateral. If events and circumstances reverse in a future year, an impairment loss will be reversed to the extent of the improvement, not exceeding the initial carrying value.

(e) Allocation of expenses:

The Organization engages in campaign and community service programs. The costs of these programs include personnel, administrative and occupancy expenses that are directly related to providing these programs. Personnel and administrative expenses are allocated based on the resources used for each program. Occupancy costs are split equally between the two programs as they share the same premises.

(f) Contributed materials and services:

During the year, a number of organizations and individuals donate materials to the Organization and a number of volunteers contribute a significant amount of their time. Because of the difficulty in determining the fair value, contributed materials and services are not recorded in the financial statements.

(g) Use of estimates:

The preparation of financial statements with requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the year. Significant areas requiring management's estimates include allowances for unfulfilled pledges, designations receivable, the useful lives of capital assets and accrued liabilities. Actual results could differ from those estimates.

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Notes to Financial Statements (continued)

Year ended December 31, 2022

2. Investments:

	2022	2021
Meridian Guaranteed Investment Certificate, maturing January 2023 (2021 - January 2022), bearing interest at 5.05% and 4.52% (2021 - 0.75%)	\$ 632,254	\$ 606,633
Carden Street Investment Bond, matured in January 2022 and repayable in June 2023, \$25,000 principal remaining in the fund as of December 31, 2022, bearing interest at 4.00%	38,362	59,709
Meridian membership shares, at cost	1	1
	\$ 670,617	\$ 666,343

3. Pledges receivable:

Pledges receivable consist of pledges received before December 31, 2022, net of cash received and an allowance for unfulfilled pledges of \$450,000 (2021 - \$450,000).

4. Capital assets:

			2022	2021
	Cost	Accumulated amortization	Net book value	Net book value
Land	\$ 102,081	\$ -	\$ 102,081	\$ 102,081
Buildings	321,043	187,252	133,791	139,366
Parking lot	23,542	14,510	9,032	9,818
Fencing	3,480	2,251	1,229	1,336
Signage	8,428	6,734	1,694	2,117
Equipment	68,692	66,877	1,815	2,593
Computer hardware	97,989	89,218	8,771	12,530
Fundraising software	52,255	32,777	19,478	21,643
Website	11,797	9,570	2,227	2,783
	\$ 689,307	\$ 409,189	\$ 280,118	\$ 294,267

Amortization for the year amounted to \$14,149 (2021 - \$13,902).

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Notes to Financial Statements (continued)

Year ended December 31, 2022

5. Allocations payable:

Due to the nature of the Organization's fundraising, allocations are determined and immediately charged to expense following the completion of the annual campaign in December. Allocations for the subsequent year are finalized in March of that year and are paid on an April to March yearly basis. The balance of allocations payable at December 31, 2022 relates to the allocations to be disbursed from January 1, 2023 to March 31, 2024.

In addition to the allocations determined in March, additional allocations are granted throughout the year to organizations in need.

6. Deferred capital contributions:

	2022	2021
Balance, beginning of the year	\$ 15,673	\$ 17,520
Less amount recognized as revenue in the year	(1,663)	(1,847)
Balance, end of year	\$ 14,010	\$ 15,673

7. Long-term debt:

	2022	2021
The Canada Emergency Business Account Loan Program (CEBA Loan Program) provided a \$60,000 advance. If the Organization repays the balance of the advance on or before December 31, 2023, this will result in forgiveness of 33 percent of the amount repaid (up to \$20,000 if the maximum is received). The advance is interest free until December 31, 2023 with no set principal repayments. Unpaid balances as of December 31, 2023 will be converted into a two year term loan at 5% interest; with monthly interest payments only. Principal and any accrued interest is due by December 31, 2025	\$ 40,000	\$ 40,000
Less current portion long-term debt	40,000	-
	\$ -	\$ 40,000

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Notes to Financial Statements (continued)

Year ended December 31, 2022

7. Long-term debt (continued):

The Organization has recorded a government grant for \$nil (2021 - \$20,000) which is included in grants and sponsorships revenue in the statement of operations. The amount represents the maximum amount to be forgiven under the CEBA Loan Program.

8. Operating line of credit:

The Organization has an operating line that has a maximum credit limit of \$250,000. As at December 31, 2022, no amount was drawn (2021 - \$nil). The operating line is secured by a general security agreement representing the first charge on all the assets of the Organization as well as assignment of fire insurance.

9. COVID-19 Emergency funding and expenses:

COVID-19 Emergency Funding consists of the following:

	2022	2021
Canada Emergency Wage Subsidy	\$ -	\$ 78,065

The Organization issued one-time grants through the COVID-19 Emergency Program Investment consists of the following:

	2022	2021
Grants of donations	\$ -	\$ 2,500

10. Interfund transfer:

During the year, the Board of Directors approved an interfund transfer from the General Fund (United Way Campaign) to the Community Services Fund of \$280,000 (2021 - \$280,000) for the period of April 1, 2023 to March 31, 2024.

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Notes to Financial Statements (continued)

Year ended December 31, 2022

11. Related party transactions:

Throughout the year, the Organization received from and distributed to other United Way organizations throughout Canada as follows:

	2022	2021
Designation received from other United Ways	\$ 63,126	\$ 56,740
Designation distributed to other United Ways	5,561	49,162
Co-operators Flow Through distributed to other United Ways	94,287	358,554

12. Comparative information:

The financial statements have been reclassified, where applicable, to conform to the presentation used in the current year. The changes do not affect prior year excess of revenue over expenses.

13. Financial risks:

(a) Investments:

The Organization manages its investment portfolio to earn investment income and invests according to a Statement of Investment Policy approved by The Board. The Organization is not involved in any hedging relationships through its operations and does not hold or use any derivative financial instruments for trading purposes.

The Organization believes that it is not exposed to significant interest-rate, market, credit or cash flow risk arising from its financial instruments.

Additionally, the Organization believes it is not exposed to significant liquidity risk as all investments are held in instruments that are highly liquid and can be disposed of to settle commitments. The fixed income securities interest rate and maturities are disclosed in note 2.

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Schedule 1 - Allocation of Funded Agencies

Year ended December 31, 2022, with comparative information for 2021

	2022	2021
Annual Campaign Allocations:		
Action Read Community Literacy Centre	\$ 8,293	\$ 24,960
Alzheimer Society of Waterloo Wellington	17,500	7,500
Anishnabeg Outreach Employment and Training Inc.	25,000	-
ARCH: HIV/AIDS Resources and Community Health	22,222	5,789
Big Brothers Big Sisters Dufferin and District	21,500	21,500
Big Brothers Big Sisters of Guelph	70,810	70,810
Big Brothers Big Sisters of North Wellington	23,000	23,000
Canadian Arab Women Association	17,500	-
Career Education Council	13,000	-
Chalmers Community Services Centre	28,067	6,947
Child Witness Centre	13,200	13,200
Community of Hearts Lifelong Learning Centre	17,500	-
Community Resource Centre of North and Centre Wellington	59,400	59,400
Compass Community Services	183,500	181,000
Dufferin Child and Family Services	50,000	30,000
Dufferin Parent Support Network	10,000	10,000
East Wellington Community Services	67,500	67,500
Family & Children Services of Guelph and Wellington County	67,000	67,000
Guelph Black Heritage Society	7,500	-
Guelph Community Health Centre	109,387	16,168
Guelph Neighbourhood Support Coalition	67,400	67,400
Guelph Wellington Seniors Association	25,000	25,000
Guelph Wellington Task Force for Poverty Elimination	20,000	20,000
Guelph Wellington Women in Crisis	68,697	68,697
Headwaters Communities in Action	25,000	25,000
HOPE House	51,200	-
Immigrant Services of Guelph Wellington	35,000	35,000
John Howard Society of Waterloo-Wellington	11,000	11,000
Kindle Communities	57,541	-
Kitchener-Waterloo Multicultural Centre	10,000	-
March of Dimes Canada	14,000	14,000
Michael House Pregnancy Care Centre	15,000	15,000
Rainbow Mentors	20,000	-
Seed, Soil, and Spirit School	20,000	-
Shelldale Family Gateway	21,692	21,692
Southwest Ontario Aboriginal Health Access Centre	25,000	-
Stepping Stone	87,233	20,841
The Grove	25,000	25,000
Victorian Order of Nurses	21,500	21,500
Wellington County Learning Centre	22,000	26,631

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Schedule 1 - Allocation of Funded Agencies (continued)

Year ended December 31, 2022, with comparative information for 2021

	2022	2021
Wyndham House	71,017	47,092
211 Ontario	25,784	-
	<u>1,570,943</u>	<u>1,048,627</u>
One time grants and recoveries:		
Action Read Community Literacy Centre	-	10,000
Fanjoy Cooking Up Change	-	10,000
Kindle Communities	-	11,280
Learning Disabilities Association of Wellington County	-	10,000
PIN - The People and Information Network	-	10,000
	-	<u>51,280</u>
Home for Good Campaign		
Kindle	42,073	-
Approved but not allocated* (amounts approved in prior year not allocated in current year**)	(25,067)	602,668
External allocations	<u>1,587,949</u>	<u>1,702,575</u>
Interfund transfer / internal allocation:		
Community Services of Guelph and Wellington (note 10)	280,000	280,000
Total campaign allocations	\$ 1,867,949	\$ 1,982,575

* Approved but not allocated:

Due to the implementation timeline of the new Community Impact Strategy, allocation budgets were approved, however specific allocations were not determined until 2022.

** Amounts approved in prior year not allocated in current year:

The amount represent the portion from the Approved but not allocated amount recorded in 2021, and this portion was not allocated to specific agencies in 2022 when finalizing the specific allocations.

UNITED WAY COMMUNITY SERVICES OF GUELPH AND WELLINGTON

Schedule 2 - Expenditures

Year ended December 31, 2022, with comparative information for 2021

Operating expenditures	2022	2021
Wages and benefits	\$ 854,184	\$ 727,911
Professional services	138,880	144,216
Marketing and promotion	135,974	38,037
Computer supplies and services	29,510	26,569
Office and general	25,896	20,823
Interest and bank charges	22,785	25,298
Dues and fees	23,421	25,980
Repairs and maintenance	19,100	13,911
Job development projects	14,540	3,015
Amortization	14,149	13,902
Utilities	11,624	9,307
Occupancy costs	11,313	28,312
Telephone	9,003	10,057
Insurance	7,727	7,366
Travel	2,224	887
Website development	1,974	520
	\$ 1,322,304	\$ 1,096,111

Allocated to	2022	2021
Fundraising expenses	\$ 738,727	\$ 688,566
Community Services	311,374	309,876
Building and Capital	54,906	47,850
Poverty Task Force	153,147	49,819
Home for Good Campaign	64,150	-
	\$ 1,322,304	\$ 1,096,111