

BRIGHT HOPE INTERNATIONAL
COMBINED FINANCIAL STATEMENTS
WITH
REPORT OF INDEPENDENT AUDITOR

June 30, 2009 and 2008

Dickeson & Haney, LLC


Certified Public Accountants



BRIGHT HOPE INTERNATIONAL

Table of Contents

	Page
Independent Auditors' Report	1
 <i>Statements:</i>	
Combined Statement of Financial Position	2
Combined Statement of Activities	3
Combined Statement of Functional Expenses	4
Combined Statement of Cash Flows	5
Notes to the Combined Financial Statements	6 – 11
 <i>Supplementary Schedules:</i>	
Combining Schedule of Financial Position	13
Combining Schedule of Activities	14



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INDEPENDENT AUDITORS' REPORT

Board of Directors
Bright Hope International
Hoffman Estates, Illinois

We have audited the accompanying combined statements of financial position of Bright Hope International as of June 30, 2009 and 2008, and the related combined statements of activities, functional expenses and cash flows for the years then ended. These financial statements are the responsibility of the organization's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audits in accordance with U.S. generally accepted auditing standards. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes consideration of internal controls over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances. An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the combined financial statements referred to in the first paragraph present fairly, in all material respects, the financial position of Bright Hope International as of June 30, 2009 and 2008, and the changes in its net assets and cash flows for the years then ended in conformity with U.S. generally accepted accounting principles.

Our audits were conducted for the purpose of forming an opinion on the combined financial statements taken as a whole. The supplementary combining schedules are presented only for the purpose of additional analysis. Such information has been subjected to the auditing procedures applied in the audits of the combined financial statements and, in our opinion, is fairly stated in all material respects in relation to the combined financial statements taken as a whole.

Dickeson & Haney, LLC

December 15, 2009

BRIGHT HOPE INTERNATIONAL
 Combined Statements of Financial Position
 June 30

	<u>2009</u>	<u>2008</u>
ASSETS:		
Cash	658,695	650,573
Investments	194,939	278,768
Accounts receivable, net	62,102	90,008
Inventory	-	155,373
Gift-in-kind inventory	21,983	21,983
Other assets	1,901	11,616
Property, net	<u>1,317,866</u>	<u>1,410,410</u>
 Total assets	 <u><u>\$ 2,257,486</u></u>	 <u><u>\$ 2,618,731</u></u>
 LIABILITIES:		
 Payables and accrued liabilities	 <u>162,300</u>	 <u>89,736</u>
 NET ASSETS:		
 Unrestricted:		
Net investment in property	1,317,866	1,410,410
Accumulated surplus	<u>234,167</u>	<u>604,391</u>
	1,552,033	2,014,801
 Temporarily restricted	 <u>543,153</u>	 <u>514,194</u>
Total net assets	<u>2,095,186</u>	<u>2,528,995</u>
 Total liabilities and net assets	 <u><u>\$ 2,257,486</u></u>	 <u><u>\$ 2,618,731</u></u>

See notes to combined financial statements

BRIGHT HOPE INTERNATIONAL
 Combined Statements of Activities
 Year Ended June 30

	<u>2009</u>			<u>2008</u>		
	Unrestricted	Temporarily Restricted	Total	Unrestricted	Temporarily Restricted	Total
REVENUE:						
Contributions	814,778	1,305,064	2,119,842	686,309	1,976,161	2,662,470
Donated materials	26,345	1,115,689	1,142,034	26,349	1,269,069	1,295,418
Sale of crafts	635,825	127	635,952	542,537	-	542,537
Investment income (loss)	(49,279)	-	(49,279)	36,293	-	36,293
Other income (loss)	(49)	11,508	11,459	7,009	820	7,829
	<u>1,427,620</u>	<u>2,432,388</u>	<u>3,860,008</u>	<u>1,298,497</u>	<u>3,246,050</u>	<u>4,544,547</u>
RECLASSIFICATION:						
Satisfaction of purpose restrictions	2,403,429	(2,403,429)	-	3,412,593	(3,412,593)	-
	<u>3,831,049</u>	<u>28,959</u>	<u>3,860,008</u>	<u>4,711,090</u>	<u>(166,543)</u>	<u>4,544,547</u>
EXPENSES:						
Program	3,516,056	-	3,516,056	4,124,301	-	4,124,301
General operations	541,023	-	541,023	419,662	-	419,662
Fund-raising	234,186	-	234,186	196,287	-	196,287
	<u>4,291,265</u>	<u>-</u>	<u>4,291,265</u>	<u>4,740,250</u>	<u>-</u>	<u>4,740,250</u>
Revenue less expenses	(460,216)	28,959	(431,257)	(29,160)	(166,543)	(195,703)
BUILDING OPERATIONS:						
Rental income	92,276	-	92,276	113,444	-	113,444
Rental expense	(94,828)	-	(94,828)	(129,656)	-	(129,656)
	<u>(2,552)</u>	<u>-</u>	<u>(2,552)</u>	<u>(16,212)</u>	<u>-</u>	<u>(16,212)</u>
Change in net assets	(462,768)	28,959	(433,809)	(45,372)	(166,543)	(211,915)
Net assets, beginning of year	2,014,801	514,194	2,528,995	2,060,173	680,737	2,740,910
Net assets, end of year	<u>\$ 1,552,033</u>	<u>\$ 543,153</u>	<u>\$ 2,095,186</u>	<u>\$ 2,014,801</u>	<u>\$ 514,194</u>	<u>\$ 2,528,995</u>

See notes to combined financial statements

BRIGHT HOPE INTERNATIONAL
 Combined Statements of Functional Expenses
 Year Ended June 30

	<u>2009</u>				<u>2008</u>					
	Program Services	Administrative		Fund Raising	Total	Program Services	Administrative		Fund Raising	Total
	General	Building				General	Building			
GIK Project Expense	1,105,443	-	-	-	1,105,443	1,655,975	-	-	-	1,655,975
Project Expense	1,091,791	-	-	-	1,091,791	1,334,650	-	-	-	1,334,650
Payroll	456,500	299,410	30,326	129,575	915,811	344,482	236,473	31,600	92,941	705,496
Cost of Goods Sold	468,973	-	-	-	468,973	311,148	-	-	-	311,148
Professional Fees	28,552	95,252	10,778	-	134,582	46,569	89,845	7,168	-	143,582
Depreciation	66,932	20,735	33,583	-	121,250	57,142	18,186	32,563	1,080	108,971
Contract Labor	35,889	60,005	70	1,340	97,304	35,225	16,446	-	-	51,671
Travel & Entertainment	68,003	7,279	-	10,786	86,068	87,687	4,172	-	7,587	99,446
Postage and Delivery	30,293	11,552	-	35,211	77,056	63,261	13,738	-	41,214	118,213
Supplies	39,902	1,830	2,850	18,926	63,508	47,046	691	1,374	4,933	54,044
Printing and Reproduction	25,755	6,628	-	19,885	52,268	45,575	8,265	-	24,796	78,636
Repairs and Maintenance	28,168	4,683	8,515	1,703	43,069	24,115	4,077	7,413	1,483	37,088
Utilities	11,786	5,304	10,607	1,768	29,465	11,805	5,313	10,625	1,771	29,514
Insurance	5,600	7,419	5,367	1,700	20,086	7,500	10,188	6,199	2,940	26,827
Interest and Bank Charges	4,874	250	-	8,735	13,859	16,187	-	-	8,790	24,977
Equipment Purchase and Rental	11,080	650	867	-	12,597	5,211	807	1,451	-	7,469
Bad debts	11,580	-	-	-	11,580	-	-	-	-	-
Telephone / Internet	8,674	1,664	555	555	11,448	10,227	1,988	663	663	13,541
Education / Seminars	1,973	6,789	-	2,263	11,025	2,370	999	-	333	3,702
Advertising	5,125	1,260	-	1,639	8,024	6,656	-	-	-	6,656
Dues and Subscriptions	1,712	3,610	-	-	5,322	6,331	3,013	-	-	9,344
Licenses and Permits	645	4,252	-	100	4,997	1,269	2,838	-	-	4,107
Miscellaneous	1,124	2,451	-	-	3,575	2,016	1,559	-	-	3,575
Trade Shows / Seminars	3,178	-	-	-	3,178	1,853	1,064	-	-	2,917
Fundraising	2,504	-	-	-	2,504	-	-	-	7,756	7,756
Real Estate Tax (Refund)	-	-	(8,690)	-	(8,690)	-	-	30,600	-	30,600
Total Expenses	\$ 3,516,056	\$ 541,023	\$ 94,828	\$ 234,186	\$ 4,386,093	\$ 4,124,301	\$ 419,662	\$ 129,656	\$ 196,287	\$ 4,869,906

See notes to combined financial statements

BRIGHT HOPE INTERNATIONAL
 Combined Statements of Cash Flows
 Year Ended June 30

	<u>2009</u>	<u>2008</u>
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	(433,809)	(211,915)
Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:		
Depreciation	121,250	108,971
Change in:		
Accounts receivable	27,906	(66,968)
Inventory	155,373	(1,769)
Gift-in-kind inventory	-	396,598
Other assets	9,715	76,332
Accounts payable and accrued liabilities	<u>72,564</u>	<u>14,790</u>
NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES	<u>(47,001)</u>	<u>316,039</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of property	(28,706)	(96,754)
Change in investments	<u>83,829</u>	<u>55,015</u>
NET CASH PROVIDED (USED) BY INVESTING ACTIVITIES	<u>55,123</u>	<u>(41,739)</u>
Net change in cash	8,122	274,300
Cash, beginning of year	<u>650,573</u>	<u>376,273</u>
Cash, end of year	<u>\$ 658,695</u>	<u>\$ 650,573</u>

See notes to combined financial statements

BRIGHT HOPE INTERNATIONAL
Notes to Combined Financial Statements
June 30, 2009 and 2008

NATURE OF ORGANIZATION:

Bright Hope International (BHI) is incorporated under the laws of the State of Illinois to operate as a charitable religious organization within the meaning of Section 501(c)(3) of the Internal Revenue Code (the Code). It is exempt from federal and state income taxes and contributions are deductible within the limitations prescribed by the Code. The organization has been classified as a public organization that is not a private foundation under section 509(a) of the Code.

BHI helps poor, persecuted and hurting people around the world by providing resources, education, practical and spiritual guidance. Program services are primarily delivered to populations located in Asia, Africa, and South America.

BHI's ministry is accomplished through partnerships. BHI has no missionaries of its own, but partners with indigenous Christians who have a passion for helping the poor in their own countries.

BHI works to significantly change the lives of people caught in the despair and hopelessness of poverty through the following ministry programs:

RELIEF PROJECTS

Relief projects help indigenous Christians provide food, clothing, medicine, Bibles and evangelistic materials to families and churches in need. BHI provides material goods and monetary assistance to its ministry partners throughout the world to meet immediate needs caused by natural disasters and other events. Funding is provided when it is deemed to be the most practical and efficient method for providing assistance.

EVANGELISM MINISTRY

The evangelism ministry provides funding to pastors and evangelists working in poverty stricken communities throughout the world.

JOB CREATION

Job creation ministries provide assistance to Christians who are seeking to develop their skills so that they can gain meaningful employment and thus care for their families. BHI also funds various economic development initiatives that help poor people acquire skills and support their families.

BRIGHT HOPE INTERNATIONAL
Notes to Combined Financial Statements
June 30, 2009 and 2008

HOPESTREAM FOUNDATION:

This report presents the combined financial position, changes in net assets and cash flows of BHI and its controlled affiliate: The Hopestream Foundation. The Hopestream Foundation is a non-profit, tax exempt corporation whose bylaws require that a majority of its board members be appointed by BHI. BHI also has a reversionary interest in any remaining assets upon liquidation of The Hopestream Foundation. Significant transactions and balances between the organizations have been eliminated for combined financial statement purposes.

The Hopestream Foundation is incorporated under the laws of the State of California to operate as a charitable religious organization within the meaning of Section 501(c)(3) of the Internal Revenue Code. The specific purpose of the corporation is to bring glory to Jesus Christ by providing financial support to BHI, and to other charitable organizations, and activities that are connected with BHI.

Hopestream invests contributed funds in publicly traded mutual funds and securities, and makes periodic grants from those investments to BHI and other non-profit organizations whose mission is focused on assisting poor people throughout the world.

SIGNIFICANT ACCOUNTING POLICIES:

The combined financial statements have been prepared on the accrual basis of accounting. The preparation of financial statements in conformity with U.S. generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts and disclosures. Actual amounts could differ from these estimates. The significant accounting policies followed are described below.

CASH

Cash includes checking, savings and money market accounts. These accounts may from time to time exceed federally insured limits.

INVESTMENTS

Money market accounts held as part of a larger investment pool, short-term investments, and accrued investment income receivable are recorded at carrying value, which approximates fair market value. BHI records investments in equity securities that have readily determinable fair values at quoted market price. Mutual fund investments are carried at the fair value reported by the fund managers (quoted market price). Donated investments are recorded at fair market value as of the date of the gift. Interest and dividends are recognized as investment income in the period earned. Realized and unrealized gains and losses are included in investment income in the combined statement of activities.

BRIGHT HOPE INTERNATIONAL
Notes to Combined Financial Statements
June 30, 2009 and 2008

SIGNIFICANT ACCOUNTING POLICIES, continued:

GIFT-IN-KIND INVENTORY

Gift-in-kind inventory consists of items contributed by individuals and organizations. Gift-in-kind inventory is recorded at the estimated fair market value at the date of the donation and is included in temporarily restricted contributions. These items will be released from restriction when the items are distributed.

PROPERTY AND DEPRECIATION

Expenditures for land, building, furniture and equipment in excess of \$1,000 are capitalized at cost. Donated assets are capitalized at fair market value on the date of donation. If donors stipulate how the assets must be used, the contributions are recorded as restricted support. In the absence of such stipulations, contributions of property and equipment are recorded as unrestricted support. Depreciation of property is computed on the straight-line method over their estimated useful lives.

CLASSES OF NET ASSETS

The combined financial statements report amounts separately by classes of net assets:

Unrestricted net assets are those currently available for ministry purposes under the direction of the Board of Directors, those designated by the Board for a specific use and those invested in property.

Temporarily restricted net assets are those contributed with donor stipulations for specific operating purposes or programs. They are not currently available for use in BHI's ministries until commitments regarding their use have been fulfilled. When a purpose restriction is satisfied, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the combined statement of activities as satisfaction of purpose restrictions.

REVENUES AND EXPENSES

Support is recognized when contributions are made, which may be when cash is received or ownership of other assets is transferred. Gifts of cash and other assets are reported as restricted support if they are received with donor stipulations that limit the use of the donated amounts. Rental income and other income are recognized when earned. Expenses are recorded when incurred.

BRIGHT HOPE INTERNATIONAL
Notes to Combined Financial Statements
June 30, 2009 and 2008

SIGNIFICANT ACCOUNTING POLICIES, continued:

DONATED MATERIALS

BHI receives donations of medical supplies, furniture, relief supplies, school supplies and other materials for use in the ministry programs. Such gifts are recorded at their estimated fair market value at the date of donation.

VOLUNTEER SERVICES

BHI receives a significant amount of donated services from unpaid volunteers who assist in special programs. The majority of these contributed services are not reported as they do not meet the necessary accounting criteria. Amounts are recognized in the combined statement of activities when the criteria for recognition under generally accepted accounting principles are satisfied.

ALLOCATION OF EXPENSES

The costs of providing the various program services and supporting activities have been summarized on a functional basis in the combined statement of activities. Accordingly, certain costs have been allocated among the program services and supporting activities benefited.

ADVERTISING EXPENSES

Advertising costs are expensed as incurred.

RECLASSIFICATIONS

Certain prior year amounts were reclassified to conform to current year presentation.

EMPLOYEE SAVINGS PLAN:

BHI maintains a 403(b) salary reduction plan. Employees may make voluntary salary deferrals up to IRS limits. BHI does not currently make employer contributions to the plan.

RELATED PARTY TRANSACTIONS:

BHI receives support from Interest Ministries, a related organization. This support totaled \$80,250 and \$104,772 for the years ended June 30, 2009 and 2008, respectively. BHI provides rent-free office space to Interest Ministries.

BRIGHT HOPE INTERNATIONAL
Notes to Combined Financial Statements
June 30, 2009 and 2008

PROPERTY AND DEPRECIATION:

Property consists of the following:

	<u>2009</u>	<u>2008</u>
Building	1,007,490	1,007,490
Building improvements	604,886	602,010
Land & land improvements	289,562	285,492
Equipment	161,806	152,956
Furniture	<u>160,444</u>	<u>149,010</u>
	2,224,188	2,196,958
Accumulated depreciation	<u>(906,322)</u>	<u>(786,548)</u>
	<u>\$1,317,866</u>	<u>\$1,410,410</u>

INVESTMENTS:

Investments consist of the following:

	<u>2009</u>	<u>2008</u>
Cash account balance	30,418	41,761
Equity securities	94,195	166,113
Mutual funds	<u>70,326</u>	<u>70,894</u>
	<u>\$194,939</u>	<u>\$278,768</u>

Investment income consists of the following:

	<u>2009</u>	<u>2008</u>
Interest and dividends	13,097	19,681
Realized gains (losses)	(36,939)	28,119
Unrealized gains (losses)	<u>(25,437)</u>	<u>(11,507)</u>
	<u>\$(49,279)</u>	<u>\$36,293</u>

BRIGHT HOPE INTERNATIONAL
Notes to Combined Financial Statements
June 30, 2009 and 2008

TEMPORARILY RESTRICTED NET ASSETS:

Temporarily restricted net assets are available for the following purposes:

	<u>2009</u>	<u>2008</u>
Relief projects	402,711	357,117
Economic development	12,079	49,929
Staff support	26,039	2,511
Spiritual growth	<u>102,324</u>	<u>104,637</u>
	<u>\$543,153</u>	<u>\$514,194</u>

OPERATING LEASES:

BHI leases approximately one-third (1/3) of its building to another nonprofit organization. The lease expires on November 30, 2014. The average monthly rent received during fiscal 2009 was \$7,316.

Beginning on December 1, 2009 the lease calls for monthly rent of \$5,016, with a 3 percent increase on December 1st of each subsequent year. The lease also requires the tenant to reimburse BHI for its proportionate share of any increase in certain common area expenses.

BHI has granted this tenant a right of first offer to purchase the premises, and a similar right of first offer to lease other space within the building.

Additionally, BHI has leased 316 warehouse pallet spaces to this tenant. This lease commenced on August 1, 2009, expires on July 31, 2010, and calls for monthly rent of \$2,348.

CONCENTRATIONS:

CASH CONTRIBUTIONS

A single benefactor gave over \$590,000 to BHI during fiscal 2009. This equaled 28% of total cash contributions during fiscal 2009.

A single benefactor gave over \$526,000 to BHI during fiscal 2008. This equaled 20% of total cash contributions during fiscal 2008.

CONTRIBUTED MATERIALS

A single donor contributed materials valued at over \$1,105,000 to BHI during fiscal 2009. This equaled 97% of total contributed materials during fiscal 2009.

A single donor contributed materials valued at over \$1,005,000 to BHI during fiscal 2008. This equaled 78% of total contributed materials during fiscal 2008.

SUPPLEMENTAL INFORMATION

BRIGHT HOPE INTERNATIONAL
Supplemental Combining Statements of Financial Position
June 30

	<u>2009</u>				<u>2008</u>			
	Bright Hope International	Hopestream Foundation	Eliminations	Combined	Bright Hope International	Hopestream Foundation	Eliminations	Combined
ASSETS:								
Cash	658,353	342	-	658,695	649,543	1,030	-	650,573
Investments	-	194,939	-	194,939	-	278,768	-	278,768
Accounts receivable	62,102	1,875	(1,875)	62,102	90,008	938	(938)	90,008
Inventory	-	-	-	-	155,373	-	-	155,373
Gift-in-kind inventory	21,983	-	-	21,983	21,983	-	-	21,983
Other assets	1,901	75,000	(75,000)	1,901	11,616	75,000	(75,000)	11,616
Property, net	1,316,930	936	-	1,317,866	1,409,691	719	-	1,410,410
Total assets	\$ 2,061,269	\$ 273,092	\$ (76,875)	\$ 2,257,486	\$ 2,338,214	\$ 356,455	\$ (75,938)	\$ 2,618,731
LIABILITIES:								
Payables and accrued liability	239,175	-	(76,875)	162,300	165,674	-	(75,938)	89,736
NET ASSETS:								
Unrestricted:								
Net investment in property	1,316,930	936	-	1,317,866	1,409,691	719	-	1,410,410
Accumulated surplus (deficit)	(37,989)	272,156	-	234,167	248,655	355,736	-	604,391
	1,278,941	273,092	-	1,552,033	1,658,346	356,455	-	2,014,801
Temporarily restricted	543,153	-	-	543,153	514,194	-	-	514,194
Total net assets	1,822,094	273,092	-	2,095,186	2,172,540	356,455	-	2,528,995
Total liabilities and net assets	\$ 2,061,269	\$ 273,092	\$ (76,875)	\$ 2,257,486	\$ 2,338,214	\$ 356,455	\$ (75,938)	\$ 2,618,731

BRIGHT HOPE INTERNATIONAL
Supplemental Combining Statements of Activities
Year Ended June 30

	<u>2009</u>				<u>2008</u>			
	Bright Hope International	Hopestream Foundation	Eliminations	Combined	Bright Hope International	Hopestream Foundation	Eliminations	Combined
REVENUES:								
Contributions	2,149,242	-	(29,400)	2,119,842	2,676,870	-	(14,400)	2,662,470
Donated materials	1,142,034	-	-	1,142,034	1,295,418	-	-	1,295,418
Sale of crafts	635,952	-	-	635,952	542,537	-	-	542,537
Investment income (loss)	2,864	(48,393)	(3,750)	(49,279)	12,474	26,276	(2,457)	36,293
Other income	11,459	-	-	11,459	7,829	-	-	7,829
	<u>3,941,551</u>	<u>(48,393)</u>	<u>(33,150)</u>	<u>3,860,008</u>	<u>4,535,128</u>	<u>26,276</u>	<u>(16,857)</u>	<u>4,544,547</u>
EXPENSES:								
Program services	3,514,236	34,970	(33,150)	3,516,056	4,122,389	18,769	(16,857)	4,124,301
General operations	541,023	-	-	541,023	419,662	-	-	419,662
Fund-raising	234,186	-	-	234,186	196,287	-	-	196,287
	<u>4,289,445</u>	<u>34,970</u>	<u>(33,150)</u>	<u>4,291,265</u>	<u>4,738,338</u>	<u>18,769</u>	<u>(16,857)</u>	<u>4,740,250</u>
Revenues less expenses	<u>(347,894)</u>	<u>(83,363)</u>	<u>-</u>	<u>(431,257)</u>	<u>(203,210)</u>	<u>7,507</u>	<u>-</u>	<u>(195,703)</u>
BUILDING OPERATIONS:								
Rental income	92,276	-	-	92,276	113,444	-	-	113,444
Rental expense	<u>(94,828)</u>	<u>-</u>	<u>-</u>	<u>(94,828)</u>	<u>(129,656)</u>	<u>-</u>	<u>-</u>	<u>(129,656)</u>
	<u>(2,552)</u>	<u>-</u>	<u>-</u>	<u>(2,552)</u>	<u>(16,212)</u>	<u>-</u>	<u>-</u>	<u>(16,212)</u>
Change in net assets	<u>(350,446)</u>	<u>(83,363)</u>	<u>-</u>	<u>(433,809)</u>	<u>(219,422)</u>	<u>7,507</u>	<u>-</u>	<u>(211,915)</u>
Net assets, beginning of year	2,172,540	356,455	-	2,528,995	2,391,962	348,948	-	2,740,910
Net assets, end of year	<u>\$ 1,822,094</u>	<u>\$ 273,092</u>	<u>\$ -</u>	<u>\$ 2,095,186</u>	<u>\$ 2,172,540</u>	<u>\$ 356,455</u>	<u>\$ -</u>	<u>\$ 2,528,995</u>