Church Loan Fund, Inc.
2025 Monthly Trends and Cash Flow Statement

Monthly Trends

Current Assets	May	June	July	August	September	October
Cash	$ 5,968,289	$ 6,375,047	$ 5,993,215	$ 5,878,024	$ 4,490,753	$ 4,566,562
Investment - Patten / CECA	$ 6,427,534	$ 6,416,743	$ 6,405,952	$ 6,395,115	$ 6,384,279	$ 6,373,352
Investment - MB Foundation	$ 3,292,645	$ 3,281,654	$ 3,269,788	$ 3,258,670	$ 3,247,491	$ 3,235,442
Investment - Stewart Road Church	$ 1,051,790	$ 1,049,090	$ 1,046,375	$ 1,043,645	$ 1,040,898	$ 1,038,135
Investment - City of Refuge	$ 799,572	$ 797,201	$ 794,815	$ 792,416	$ 790,002	$ 787,575
Investment - Man O War, Lexington, KY	$ 1,488,919	$ 1,485,819	$ 1,482,699	$ 1,479,561	$ 1,476,404	$ 1,473,228
Investment - Pathway Press	$ 1,965,661	$ 1,961,729	$ 1,957,774	$ 1,953,794	$ 1,949,791	$ 1,945,764
Investment - CECA Parsonage	$ 1,813,750	$ 1,813,750	$ 1,813,750	$ 1,813,750	$ 1,813,750	$ 1,813,750
Investment - E. Central Hispanic Ofc Bldg	$ -	$ -	$ 800,000	$ 800,000	$ 798,054	$ 796,099
Receivable - Church Loans	$ 32,181,717	$ 32,058,140	$ 31,912,954	$ 32,303,264	$ 33,970,362	$ 34,185,450
Receivable - Loan Purchases	$ 1,360,377	$ 1,353,936	$ 1,347,461	$ 1,340,953	$ 1,334,412	$ 1,327,837
Receivable - Simi Valley - Endowment Participation	$ 115,125	$ 114,398	$ 113,668	$ 112,934	$ 112,197	$ 111,456
Receivable - Mt Holly - Endowment	$ 133,299	$ 132,917	$ 132,534	$ 131,899	$ 131,261	$ 130,621
Allowance for Doubtful Accounts	$ (308,180)	$ (308,180)	$ (308,180)	$ (308,180)	$ (308,180)	$ (308,180)
Total Current Assets	$ 56,290,498	$ 56,532,244	$ 56,762,805	$ 56,995,845	$ 57,231,474	$ 57,477,090
Current Liabilities						
Investment Deposits	$ 37,551,640	$ 37,551,640	$ 37,551,640	$ 37,551,640	$ 37,551,640	$ 37,551,640
Investment Deposit - Endowment	$ 248,424	$ 247,315	$ 246,202	$ 244,833	$ 243,458	$ 242,077
Investment - Yield to MRP	$ 18,319,241	$ 18,555,826	$ 18,781,564	$ 19,009,950	$ 19,240,861	$ 19,481,441
Retained Earnings	$ 138,618	$ 138,618	$ 138,618	$ 138,618	$ 138,618	$ 138,618
Retained Earnings - Current Year	$ 32,575	$ 38,844	$ 44,780	$ 50,803	$ 56,897	$ 63,314
Total Liabilities and Equity	$ 56,290,498	$ 56,532,244	$ 56,762,805	$ 56,995,845	$ 57,231,474	$ 57,477,090

Cash Flow Statement

	May	June	July	August	September	October
Cash from Loan Activity						
Principal received on church loans	$ 109,913	$ 123,577	$ 145,186	$ 109,690	$ 146,710	$ 142,796
Interest received on Church Loans	$ 152,693	$ 161,155	$ 153,103	$ 153,199	$ 154,563	$ 164,507
Fees and unapplied payments	$ 1,109	$ 66	$ (3,104)	$ 3	$ (1,015)	$ 114
New loans funded	$ (332,105)	$ -	$ -	$ (500,000)	$ (1,813,808)	$ (357,883)
Yield to MRP	$ (226,677)	$ (236,585)	$ (225,739)	$ (228,386)	$ (230,911)	$ (240,580)
Net cash from loan activity	$ (295,067)	$ 48,213	$ 69,446	$ (465,494)	$ (1,744,460)	$ (291,047)
Operating Income & Expenses						
Miscellaneous expenses	$ -	$ -	$ -	$ -	$ (16)	$ -
Interest income	$ 2,176	$ 2,624	$ 2,715	$ 2,061	$ 1,314	$ 1,645
Interest - Patten Investment	$ 26,772	$ 26,683	$ 26,683	$ 26,638	$ 26,593	$ 26,547
Interest - other investments	$ 64,013	$ 67,101	$ 66,375	$ 66,771	$ 69,986	$ 69,208
Investment - CECA (Patten)	$ 10,702	$ 10,791	$ 10,791	$ 10,836	$ 10,837	$ 10,927
Investment - MB Foundation	$ 11,745	$ 10,991	$ 11,867	$ 11,117	$ 11,179	$ 12,050
Investment - Stewart Road Church	$ 2,684	$ 2,699	$ 2,715	$ 2,731	$ 2,747	$ 2,763
Investment - Loan Purchases	$ 6,409	$ 6,441	$ 6,475	$ 6,508	$ 6,541	$ 6,575
Investment - City of Refuge, Baltimore, MD	$ 2,358	$ 2,372	$ 2,386	$ 2,399	$ 2,413	$ 2,427
Investment - N. Mt Zion, GA	$ 1,662,847	$ -	$ -	$ -	$ -	$ -
Investment - Man O War, Lexington, KY	$ 3,082	$ 3,101	$ 3,119	$ 3,138	$ 3,157	$ 3,176
Investment - Pathway Press	$ 3,908	$ 3,932	$ 3,955	$ 3,979	$ 4,003	$ 4,028
Investment - E. Central Hispanic Ofc Bldg	$ -	$ -	$ (800,000)	$ -	$ 1,946	$ 1,954
Investment - Yield to MRP	$ 226,677	$ 236,585	$ 225,739	$ 228,386	$ 230,911	$ 240,580
Service Fee to Benefits Board	$ (14,156)	$ (14,775)	$ (14,098)	$ (14,263)	$ (14,421)	$ (15,025)
	$ 2,009,216	$ 358,545	$ (451,278)	$ 350,302	$ 357,190	$ 366,856
Net increase (decrease) in cash	$ 1,714,149	$ 406,758	$ (381,832)	$ (115,191)	$ (1,387,270)	$ 75,808
Cash at beginning of period	$ 4,254,141	$ 5,968,289	$ 6,375,047	$ 5,993,215	$ 5,878,024	$ 4,490,753
Total Cash at end of period	$ 5,968,289	$ 6,375,047	$ 5,993,215	$ 5,878,024	$ 4,490,753	$ 4,566,562
International Office Consulting	$ 8,550	$ 7,800	$ 10,600	$ 5,700	$ 10,500	$ 11,150

While the Monthly Trends are an accurate reflection of the Church Loan Fund,
they are not certified to meet generally accepted accounting principles.