

# **WOMEN'S BEAN PROJECT**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED JUNE 30, 2020

TOGETHER WITH INDEPENDENT AUDITOR'S REPORT

**WOMEN'S BEAN PROJECT**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED JUNE 30, 2020**

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November 17, 2020

Independent Auditors' Report

Board of Directors  
Women's Bean Project  
Denver, Colorado

We have audited the accompanying financial statements of **Women's Bean Project** (a Colorado nonprofit corporation), which comprise the statement of financial position as of June 30, 2020, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the 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 accounting principles 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 from 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. We conducted our audit in accordance with auditing 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 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 of the financial statements, 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 on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also 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 Women's Bean Project as of June 30, 2020, 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.

***Report on Summarized Comparative Information***

We previously audited Women's Bean Project's 2019 financial statements and we expressed an unmodified opinion in our report dated October 16, 2019. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2019, is consistent, in all material respects, with the audited financial information from which it has been derived.

*Taylor Roth and Company P/C*

TAYLOR, ROTH AND COMPANY, PLLC  
CERTIFIED PUBLIC ACCOUNTANTS  
DENVER, COLORADO

**WOMEN'S BEAN PROJECT**  
STATEMENT OF FINANCIAL POSITION  
JUNE 30, 2020  
(WITH COMPARATIVE TOTALS FOR 2019)

	2020	2019
<u>Assets</u>		
Cash and cash equivalents	\$ 662,172	\$ 267,694
Accounts receivable	27,534	13,804
Employee receivable	-	1,497
Grants receivable	11,724	70,000
Inventory, net (Note 3)	182,390	206,597
Prepaid expenses	12,931	9,910
Pledges receivable, net (Note 4)	167,234	187,756
Cash restricted for purchase of equipment (Note 5)	93,535	87,500
Property and equipment, net (Note 5)	545,876	593,967
Other assets (Note 5)	8,034	13,483
<b>Total assets</b>	<b>\$ 1,711,430</b>	<b>\$ 1,452,208</b>
 <u>Liabilities and net assets</u>		
<u>Liabilities</u>		
Accounts payable	\$ 53,154	\$ 59,364
Accrued payroll liabilities	58,188	37,163
Paycheck Protection Program loan (Note 6)	145,000	-
Notes payable (Note 7)	407,586	427,198
Line of credit (Note 8)	-	26,500
Capital lease (Note 9)	6,783	9,611
<b>Total liabilities</b>	<b>670,711</b>	<b>559,836</b>
 <u>Net assets</u>		
<u>Without donor restrictions</u>		
Undesignated	636,720	461,981
Net investment in fixed assets	131,507	144,141
	768,227	606,122
 <u>With donor restrictions</u>		
Donor purpose restrictions (Note 10)	272,492	286,250
<b>Total net assets</b>	<b>1,040,719</b>	<b>892,372</b>
<b>Total liabilities and net assets</b>	<b>\$ 1,711,430</b>	<b>\$ 1,452,208</b>

The accompanying notes are an integral part of these financial statements

**WOMEN'S BEAN PROJECT**  
**STATEMENT OF ACTIVITIES**  
**FOR THE YEAR ENDED JUNE 30, 2020**  
**(WITH COMPARATIVE TOTALS FOR 2019)**

	2020		2019	
	Without Donor Restrictions	With Donor Restrictions	Total	Total
<u>Revenue and other support</u>				
Product sales	\$ 1,117,550	\$ -	\$ 1,117,550	\$ 756,485
Cost of goods sold	(595,576)	-	(595,576)	(343,819)
Net revenue from product sales	521,974	-	521,974	412,666
Foundation and other grants	540,316	20,000	560,316	581,135
Contributions	327,652	137,812	465,464	387,684
Special events	205,520	-	205,520	196,678
Less: direct expenses	(10,952)	-	(10,952)	(32,065)
Other income	894	-	894	2,268
In-kind contributions (Note 11)	128,434	-	128,434	65,611
Net assets released from restrictions (Note 12)	171,570	(171,570)	-	-
Total revenue and other support	1,885,408	(13,758)	1,871,650	1,613,977
<u>Expense</u>				
Program services	1,277,716	-	1,277,716	1,095,843
Supporting services				
Management and general	144,823	-	144,823	248,927
Fund-raising	300,764	-	300,764	193,116
Total expense	1,723,303	-	1,723,303	1,537,886
Change in net assets	162,105	(13,758)	148,347	76,091
Net assets, beginning of year	606,122	286,250	892,372	816,281
Net assets, end of year	\$ 768,227	\$ 272,492	\$ 1,040,719	\$ 892,372

The accompanying notes are an integral part of these financial statements

**WOMEN'S BEAN PROJECT**  
**STATEMENT OF FUNCTIONAL EXPENSES**  
**FOR THE YEAR ENDED JUNE 30, 2020**  
**(WITH COMPARATIVE TOTALS FOR 2019)**

Description	2020			2019	
	Program Services	Supporting Services		Total	Total
		Management and General	Fund-raising		
Salaries	\$ 738,036	\$ 68,082	\$ 109,181	\$ 915,299	\$ 890,349
Payroll taxes and benefits	103,883	12,560	17,982	134,425	136,448
Contract and outside services	52,058	10,720	111,329	174,107	45,446
Advertising and promotion	135,718	190	16,385	152,293	88,875
Computer equipment	38,265	13,037	11,249	62,551	78,465
Utilities and rent	37,580	4,310	1,953	43,843	64,193
Fees, taxes and licenses	26,290	181	7,304	33,775	24,079
Insurance	26,489	2,083	986	29,558	32,062
Interest expense	19,681	2,479	1,158	23,318	24,662
Program expenses	14,202	-	-	14,202	12,050
Special events expense	-	-	10,952	10,952	32,065
Accounting and legal	554	9,545	-	10,099	10,575
Bad debts	1,447	-	7,090	8,537	4,424
Dues and subscriptions	2,128	3,155	2,591	7,874	6,461
Printing	1,917	778	4,773	7,468	11,490
Website	5,167	738	1,476	7,381	13,747
Postage	2,991	357	3,093	6,441	10,108
Mileage and travel	4,123	107	181	4,411	4,509
Telephone	3,193	577	192	3,962	4,146
Education and training	3,305	493	-	3,798	5,180
Meetings	2,817	484	-	3,301	569
Office supplies	1,923	209	498	2,630	3,309
Bank fees	-	2,554	-	2,554	5,587
Other	2,378	3,667	1,779	7,824	6,784
	1,224,145	136,306	310,152	1,670,603	1,515,583
Depreciation and amortization	53,571	8,517	1,564	63,652	54,368
Total expenses	<u>\$ 1,277,716</u>	<u>\$ 144,823</u>	<u>\$ 311,716</u>	<u>\$ 1,734,255</u>	<u>\$ 1,569,951</u>
Expenses netted against revenue:					
Special events expense	-	-	(10,952)	(10,952)	(32,065)
Net expenses	<u>\$ 1,277,716</u>	<u>\$ 144,823</u>	<u>\$ 300,764</u>	<u>\$ 1,723,303</u>	<u>\$ 1,537,886</u>

The accompanying notes are an integral part of these financial statements

**WOMEN'S BEAN PROJECT**  
**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED JUNE 30, 2020**  
**(WITH COMPARATIVE TOTALS FOR 2019)**

	<u>2020</u>	<u>2019</u>
<u>Cash flows from operating activities</u>		
Change in net assets	\$ 148,347	\$ 76,091
Adjustments to reconcile change in net assets to net cash provided by operating activities		
Depreciation and amortization	63,652	54,368
Loss on write-off of loan costs.	3,310	-
<u>Changes in operating assets and liabilities</u>		
(Increase)decrease in receivables	46,043	(68,088)
(Increase)decrease in inventory	24,207	(24,694)
(Increase)decrease in prepaid expenses	(3,021)	(1,007)
(Increase)decrease in pledges receivable	20,522	(6,462)
Increase(decrease) in accounts payable and accrued payroll liabilities	14,815	39,527
Net cash provided by operating activities	<u>317,875</u>	<u>69,735</u>
<u>Cash flows from investing activities</u>		
Purchases of fixed assets	<u>(13,422)</u>	<u>(120,386)</u>
Net cash used in investing activities	<u>(13,422)</u>	<u>(120,386)</u>
<u>Cash flows from financing activities</u>		
Proceeds from Paycheck Protection Program loan	145,000	-
Repayment of notes payable	(19,612)	(17,670)
Payments on copier lease	(2,828)	(2,583)
Payments on line of credit	(26,500)	
Borrowing on line of credit	<u>-</u>	<u>26,500</u>
Net cash provided by financing activities	<u>96,060</u>	<u>6,247</u>
Net increase(decrease)in cash, cash equivalents and restricted cash	400,513	(44,404)
Cash, cash equivalents, and restricted cash beginning of year	<u>355,194</u>	<u>399,598</u>
Cash, cash equivalents, and restricted cash end of year	<u>\$ 755,707</u>	<u>\$ 355,194</u>
Supplemental disclosure of information		
Cash paid for interest	<u>\$ 23,318</u>	<u>\$ 24,662</u>

The accompanying notes are an integral part of these financial statements



**WOMEN'S BEAN PROJECT**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2020**

NOTE 1 - NATURE OF ACTIVITIES

Women's Bean Project (the Project), a Colorado not-for-profit organization, was incorporated in 1990. The mission of the Project is to change women's lives by providing stepping-stones to self-sufficiency through social enterprise. The Project strives to break the cycle of chronic unemployment and poverty by helping women discover their talents, develop skills, and receive job readiness training. With this stepping-stone toward success, the women will be able to support themselves and their families and create stronger models for future generations.

The Project operates an enterprise activity in the production and marketing of soups, mixes, gift baskets, jewelry, and other items.

The Project's program, job readiness, offers transitional employment to women who come from backgrounds of chronic unemployment, poverty, or displacement. In addition, the Project provides the benefit of coaching, training, and support that these women require to help them develop basic proficiencies, life skills, and job readiness skills.

The Project primarily receives support from foundation and other grants, product sales, and contributions.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND PROCEDURES

1. Basis of Accounting

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

2. Basis of Presentation

The financial statements of the Project have been prepared in accordance with U.S. generally accepted accounting principles which require the Project to report its financial position and activities according to the following net asset classifications:

Net assets without donor restrictions: Net assets that are not subject to donor-imposed restrictions and may be expended for any purpose in performing the primary objectives of the Project. These net assets may be used at the discretion of the Project's management and board of directors.

Net assets with donor restrictions: Net assets subject to stipulations imposed by donors and grantors. Some donor restrictions are temporary in nature; those restrictions will be met by actions of the Project or by the passage of time. Other donor restrictions are perpetual in nature, whereby the donor has stipulated that the funds be maintained in perpetuity.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND PROCEDURES (Continued)

2. Basis of Presentation (Concluded)

Donor restricted contributions are reported as increases in net assets with donor restrictions. When a restriction expires, net assets are reclassified from net assets with donor restrictions to net assets without donor restrictions in the statement of activities.

Contributions of property and equipment or cash restricted to acquisition of property and equipment are reported as net assets with donor restrictions if the donor has restricted the use of the property or equipment to a particular program. These restrictions expire when the assets are placed in service.

3. Cash and Cash Equivalents

The Project considers all unrestricted highly liquid investments with an initial maturity of three months or less to be cash equivalents.

4. Inventory

Inventory consists of soups, mixes, gift baskets, jewelry, and other items available for sale and is stated at the lower of cost or market, using the first in, first out method of costing, less a reserve for slow-moving and obsolete inventory.

5. Capitalization and Depreciation

The Project follows a practice of capitalizing all expenditures for furniture and equipment in excess of \$2,500. The fair value of donated assets is similarly capitalized. Depreciation of furniture and equipment is provided over the estimated useful lives of the respective assets on a straight-line basis.

6. Revenue Recognition

The Organization's product sales occur through shipments to wholesalers, distributors and retailers, website sales to direct consumers, and an onsite retail store. Revenue is recognized upon shipment or when store sales occur. Freight billed to customers is recognized as sales revenue and the related freight costs are included in cost of goods sold.

7. 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.

8. Income Taxes

The Project has received an Internal Revenue Service exemption from federal income taxes under Section 501(c)(3). Accordingly, no provision or liability for income taxes has been provided in the accompanying financial statements.

9. Reclassifications

Certain accounts in the prior-year financial statements have been reclassified for comparative purposes to conform to the presentation in the current year financial statements.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND PROCEDURES (Concluded)

10. Summarized Prior-Year Information

The financial statements include certain prior year summarized comparative information in total but not by net asset class. Such information does not include sufficient detail to constitute a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Project's financial statements for the year ended June 30, 2019, from which the summarized information was derived.

11. Functional Reporting of Expenses

For the year ended June 30, 2020, the costs of providing the various programs and other activities have been summarized on a functional basis in the statement of activities. Accordingly, certain categories of expenses attributable to program services or a supporting function are allocated on a reasonable basis that is consistently applied. The significant expenses allocated are salaries, payroll taxes, and contract services which are allocated based on time and effort. Production and utilities are allocated by square footage. All other costs are assigned directly or allocated to the program or functional area benefited.

12. New Accounting Pronouncement

The Project adopted Accounting Standards Update (ASU) No. 2018-08 – Not-for-Profit Entities (Topic 958): Clarifying the Scope and the Accounting Guidance for Contributions Received and Contributions Made. The standards update provides enhanced guidance to assist entities in (1) evaluating whether transactions should be accounted for as contributions (nonreciprocal transactions) or as exchange (reciprocal transactions) and (2) determining whether a contribution is conditional. The accounting guidance may delay revenue recognition for certain grants and contributions that no longer meet the definition of unconditional. The Project does not believe the application of the provisions of the standards update materially changed the recognition of contributions received during the year.

13. Subsequent Events

Management has evaluated subsequent events through November 17, 2020, the date the financial statements were available for distribution.

NOTE 3 - INVENTORY

Inventory consists of the following at June 30, 2020:

<u>Food and related inventory</u>	<u>Amount</u>
Raw materials and supplies	\$ 122,074
Finished goods	<u>55,634</u>
	<u>177,708</u>
<u>Jewelry and related inventory</u>	
Raw materials and supplies	3,583
Finished goods	<u>1,099</u>
	<u>4,682</u>
Total inventory	<u>\$ 182,390</u>

NOTE 4 - PLEDGES RECEIVABLE

The Project has received pledges from individuals. At year-end, pledges receivable, present value discount, and related allowance were:

<u>Fiscal year</u>	<u>Amount</u>
2021	\$ 78,105
2022	56,335
2023	36,077
2024	15,419
2025	<u>6,886</u>
Total pledges	192,822
Less discounts to net present value	(10,162)
Less allowance for uncollectable pledges	<u>(15,426)</u>
Net pledges receivable	<u>\$ 167,234</u>

Amounts receivable are reflected at the present value of estimated future cash flows using discount rates of 4.25% to 6.75%.

NOTE 5 - PROPERTY AND EQUIPMENT

Property and equipment consist of the following:

<u>Description</u>	<u>Amount</u>
Building and improvements	\$ 904,271
Software and equipment	328,960
Land	38,850
Furniture and fixtures	23,803
Leased copier	14,927
Vehicles and other	<u>4,000</u>
Total	1,314,811
Less: accumulated depreciation	<u>(768,935)</u>
Net property and equipment	<u>\$ 545,876</u>

Other assets include:

<u>Description</u>	<u>Amount</u>
Trademarks	\$ 23,256
Less: accumulated amortization	<u>(15,222)</u>
Net other assets	<u>\$ 8,034</u>

At year end, the Project has remaining contributions of \$93,535 restricted for the purchase of production equipment. Depreciation and amortization expense for the year was \$63,652.

NOTE 6 - PAYCHECK PROTECTION PROGRAM LOAN

In April 2020, the Project received a \$145,000 loan under the U.S. Small Business Administration's (SBA) Paycheck Protection Program (PPP) authorized under the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act). Under the program, this loan may be partially or fully forgiven if certain eligibility requirements are met, including that 60% of the loan must be spent on payroll. The loan is being treated as a refundable advance of a conditional contribution until such time that the loan has been explicitly forgiven by the SBA. At such time that the loan is forgiven, the conditions will be considered met and the Project will recognize contribution revenue in the amount of the loan forgiveness.

In the case that the loan is not forgiven in its entirety, the outstanding balance is payable in equal amounts required to fully amortize the principal amount outstanding on the note by the maturity date of April 13, 2022. The loan is unsecured, and interest is charged at 1% per annum.

NOTE 7 - NOTES PAYABLE

In April 2019, the Project refinanced a loan (Note) in the amount of \$398,246 from a commercial bank. The loan has an annual interest rate of 4.53% and is payable in 35 monthly installments of \$2,540. The loan is secured by a deed of trust and assignment of rents on the Project's land and building, and bears a one percent prepayment penalty. The Note will mature April 23, 2022, at which time a balloon payment of \$361,703 along with any unpaid principal plus interest will be due.

The scheduled principal payments are as follows for the years ending June 30:

<u>Year</u>	<u>Amount</u>
2021	\$ 13,134
2022	10,287
Balloon – (April 2022)	<u>360,298</u>
Total	<u>\$ 383,719</u>

In September 2016, the Project obtained an unsecured loan in the amount of \$50,000 from a foundation. The loan has an annual interest rate of 1.50% and is payable in quarterly installments of \$1,884. The loan will mature September 2023, at which time any unpaid principal plus interest will be due.

The scheduled principal payments are as follows for the years ending June 30:

<u>Fiscal year</u>	<u>Amount</u>
2021	\$ 7,220
2022	7,329
2023	7,440
2024	<u>1,878</u>
Total	<u>\$ 23,867</u>

Interest expense for the year was \$23,318.

NOTE 8 - LINE OF CREDIT

At year end, the Project has no outstanding borrowings under a secured \$250,000 revolving line of credit. Interest accrues at prime plus 1.50%. Any outstanding balance plus all accrued interest will be due April 22, 2022.

NOTE 9 - CAPITAL LEASE OBLIGATION

The Project has acquired a photocopier under capital leasing arrangements. The future minimum lease payments are:

<u>Fiscal</u> <u>Year</u>	<u>Amount</u>
2021	\$ 3,588
2022	3,588
2023	<u>299</u>
Total	7,475
Less: amount representing interest	<u>(692)</u>
Present value of capital lease	<u>\$ 6,783</u>

NOTE 10 - NET ASSETS WITH DONOR PURPOSE RESTRICTIONS

Net assets with donor purposes restrictions are available for the following purposes:

<u>Description</u>	<u>Amount</u>
Time restricted pledges	\$ 167,234
Production equipment	93,535
Dress for success	7,500
COVID 19 emergency funding	2,500
Programming projects	<u>1,723</u>
Total	<u>\$ 272,492</u>

NOTE 11 - IN-KIND CONTRIBUTIONS

During the year, in-kind contributions were received as follows:

<u>Description</u>	<u>Amount</u>
Google advertising	\$ 117,421
Supplies	5,513
Discount on accounting software subscription	<u>5,500</u>
Total	<u>\$ 128,434</u>

NOTE 12 - NET ASSETS RELEASED FROM RESTRICTIONS

During the year, net assets were released from donor purpose restrictions by incurring expenses satisfying the following restricted program purposes:

<u>Description</u>	<u>Amount</u>
Time restricted pledges	\$ 96,405
Production equipment	46,684
COVID 19 emergency funding	7,500
Programming projects	7,475
Internship	6,000
Participant loan program	5,006
Dress for Success	<u>2,500</u>
Total	<u>\$ 171,570</u>

NOTE 13 - TAX SHELTERED RETIREMENT PLAN

The Project maintains a defined-contribution tax sheltered deferred retirement plan that provides for retirement benefits based on the actual value of contributions at the time of retirement. Employees must have completed two years of service and earn at least \$5,000 per year before they become eligible to participate. Employees are fully vested on participation. Employer contributions to the plan are based on the participants' salaries and were 2 percent of gross salaries. Employees' contributions are voluntary and variable. Total pension expense for the year was \$7,696

NOTE 14 - RELATED PARTIES

The Project purchases beans from a business whose board member and pass-through owner sits on the board of the Project. The Project paid the business \$42,328 during the 2020 fiscal year and owed a balance of \$32,579 at year end.

The Project also received employee recruitment business from a business whose board member and pass-through owner sits on the board of the Project. The Project paid the business \$8,175 during the 2020 fiscal year.

NOTE 15 - CONCENTRATION OF CREDIT

The Project keeps its available cash in one financial institution. At year-end, the institution had a deposit balance of approximately \$765,000. Amounts over \$250,000 are not insured by the Federal Deposit Insurance Corporation or other entities. Management has evaluated its banking needs and the strength of the financial institution and believes it is in the Project's best interest to continue its existing banking relationship.

NOTE 16 - MEMORANDUM OF UNDERSTANDING

During March 2020, the Project entered into a Memorandum of Understanding (MOU) for the possible purchase and redevelopment of a commercial property. The purchase price is estimated to be \$2.5 million. The commercial property to be owned by the Project would include offices, program areas and retail space. The Project is currently reviewing the structure of the redevelopment project and, subject to board approval and other considerations, the purchase is anticipated to be completed during the third quarter of fiscal 2022.

NOTE 17 - AVAILABILITY AND LIQUIDITY

The following represents financial assets available for general operating expenditures within one year of June 30, 2020:

Financial assets at year-end:	<u>Amount</u>
Cash and cash equivalents	\$ 755,707
Accounts receivable	27,534
Grants receivable	11,724
Pledges receivable	<u>167,235</u>
Total financial assets	962,200
Less amounts not available to be used within one year:	
Pledges receivable	<u>(114,717)</u>
Financial assets available to meet general operating expenditures within one year	<u>\$ 847,483</u>

The Project has certain donor-restricted assets which are available for general operating expenditure within one year in the normal course of operations. Accordingly, these assets have been included in the qualitative information above for financial assets available to meet general operating expenditures within one year. The general operating expenditures are anticipated to be \$1,300,000 to \$1,350,000 during the upcoming fiscal year.

The Project manages its liquidity and reserves following three guiding principles: operating within a prudent range of financial soundness and stability, maintaining adequate liquid assets to fund near-term operating needs, and maintaining sufficient reserves to provide reasonable assurance that long-term obligations will be discharged. Additionally, the Project has available \$250,000 under a line of credit from which it may use to draw funds to meet any funding shortfalls throughout the year.