“By working together, we can revitalize the neighborhood, bringing safe, affordable housing to the Tree Streets.”

Shawn Yardley, Chief Executive Officer of Community Concepts.

HOMEBUYER EDUCATION

“I learned that I didn’t know as much as I thought I did. They broke everything down, and we were able to hear the opinions of others.”

Courtney Ryan, who attended a Homebuyer Education class.

SELF-HELP HOMEOWNERSHIP

“This whole thing is just miraculous to me. I still can’t believe it’s real.”

Renée Rogers, who built a home through the Self-Help Homeownership Program.
Our 5-year Strategic Imperatives

1. Maximize our organizational strengths to meet the identified needs of people in our region.

2. Diversify our funding streams and broaden our base to enhance our financial stability to meet opportunities and community challenges.

3. Transform to a solution-oriented organization that meets our customers’ immediate needs while addressing root cause.

4. Align our structures, policies and practices to support staff in achieving our mission.

5. Advance our leadership role at all levels of our government and with community stakeholders to drive comprehensive and innovative solutions to our community’s needs.

Community Concepts had a busy 2018!

I’m proud to say we’re playing a role in the transformation of downtown Lewiston. In partnership with the City of Lewiston and the Healthy Neighborhoods Planning Council, we were successful in a national competition for a Choice Neighborhoods Planning and Early Action grant! Our development of a Whole Family approach to our work highlighted in last year’s annual report continues to drive our work. In the fall, Community Concepts hosted a meeting with more than 60 people, representing organizations across the region, to explore ways to create a seamless system to help families achieve financial self-sufficiency.

We also unveiled our Pay It Forward program which helps our clients cover a one-time emergency expense to keep them on the road to success. Several businesses have supported this initiative including a generous $20,000 commitment from Norway Savings Bank.

With the generous support of the John T. Gorman Foundation and several community partners, Community Concepts has developed a robust Workforce Development initiative. This program works to address the need for a reliable workforce and help individuals overcome barriers to employment including child care, transportation, and required training and credentials.

Community Concepts Finance Corporation (CCFC), our financial subsidiary, had another great year helping ensure access to financing for business owners and aspiring homeowners. For the fourth consecutive year, CCFC was the U.S. Small Business Administration’s Microlender of the Year for the State of Maine.

You’ll also learn about two of our amazing staff members who received awards for their outstanding work in the Transportation and Children’s Services programs and how our Self-Help Homeownership Program continues to help families realize their dream of owning a home. Learn about all these initiatives and more in the pages of this report. Community Concepts continues to be a proud member of NeighborWorks America, a national organization dedicated to creating opportunities for people to live in affordable homes, improve their lives and strengthen their communities. Being a part of NeighborWorks America allows us to continue investing in our community and making it a safer place to live, work and raise a family. Join us and consider making an investment. We cannot do this work without you and your support!

Shawn Yardley, CEO
Leadership (as of June 2019)

BOARD OF DIRECTORS

Tara Jean Davis  
President

Jennifer Corbett  

Victoria Larson

N. Paul Gauvreau  
Vice President

Theodore Cornish  

Ashley Medina

Steven Davis  

Fowsia Musse

Mary DeLano  

Christopher Paradis

Donna Kano  

Erin Reed

Jim Douglas  
Secretary

Richard Colpitts  
Treasurer

EXECUTIVE TEAM

Shawn Yardley  
Chief Executive Officer

Kevin Mahoney  
Chief Financial Officer

Mary-Rita Reinhard  
Chief Operating Officer

PROGRAM DIRECTORS

Sandy Albert  
Director of Housing Improvement Services

Susan Hanley  
Director of Human Resources

Ruby Bean  
Director of Strategic Initiatives

Glen Holmes  
President, Community Concepts Finance Corporation

Melissa Green  
Director of Transportation

Christine Hufnagel  
Director of Family Services

Richard Davis  
Director of Information Technology

Dianne Nelder  
Director of Children’s Services

Laura Gormley  
Director of Finance

John Fitzmorris  
Director of Property & Asset Management

Joy Gould  
Workforce Training Project Director
About Us

Community Concepts is a community based, 501(C) 3 non-profit organization in Maine that has been supporting residents in need in Androscoggin, Oxford and Franklin counties with a dynamic range of transportation, family and housing services since 1965.

Community Concepts also fosters economic development in Maine through its wholly-owned subsidiary, Community Concepts Finance Corporation. CCFC is a Community Development Financial Institution, which provides home and business loans and financial coaching and education to help people and businesses realize their financial goals.

GOVERNANCE

Community Concepts is governed by an all-volunteer Board of Directors comprised of Maine residents from Androscoggin, Oxford and Franklin counties. As a Community Action Agency, we are required to have a tripartite board: one-third from families of low-income, one-third from the private sector, and one-third from the public sector.

In addition, several advisory committees with volunteers from across our service area lead the direction of our programs.

STAFF

230+ full-time, paid staff and over 150 volunteers.

Our Mission & Vision

MISSION

To strengthen individuals, families and communities in Western Maine by providing diverse programs, by engaging in strategic partnerships, and through advocacy that addresses the barriers to promote economic opportunities for all.

VISION

All residents in Western Maine have an opportunity to achieve personal and financial fulfillment.
The tree streets neighborhood in Lewiston is engaged in a significant community improvement process due in part to the work of the Healthy Neighborhoods Planning Council. As a result, the City of Lewiston and Community Concepts received a $1.3 million Choice Neighborhoods Planning and Early Action grant from the U.S. Department of Housing and Urban Development. This highly competitive grant was awarded to only three cities in the country: Lewiston, Los Angeles and Philadelphia.

The Healthy Neighborhoods Planning Council grew out of the original Healthy Neighborhoods Network citizen group and is developing a Tree Street Neighborhood Transformation Plan. The three main areas of focus for this 15-member, community-elected group are housing, people and neighborhood.

“Community Concepts is a part of the Lewiston community and we’re excited to be a playing a role in this project. By working together, we can revitalize the neighborhood,
brining safe, affordable housing to the Tree Streets,” said Shawn Yardley, Chief Executive Officer of Community Concepts. “However, we can’t do this work alone. We need to hear from everyone in the community to create an inclusive plan that bridges cultural and linguistic differences. No matter one’s background or language, we all want a safe place to call home.”

To gather as much information as possible, mapping workshops, open houses, focus groups and pop-up meetings have been held in various locations and materials prepared in various languages.

The transformation plan will be a part of the second stage of the grant that we hope will ultimately bring $10–30 million in federal funding to turn the plan into reality.

Anyone interested in being a part of the transformation can follow the council online at growingourtreestreets.com or attend a meeting at our 240 Bates Street, Lewiston office on the second Tuesday of each month from 2–4 p.m.

FOLLOW THE PROGRESS AT: GrowingOurTreeStreets.com
Community Concepts joined forces with several organizations in fiscal year 2018 on the Lewiston Workforce Initiative. This program is focused on developing career pathways in key sectors and assisting individuals with barriers to employment attain jobs with opportunity for growth.

The initiative is designed to work in collaboration with our workforce development partners and it introduces a new aspect of programming that compliments the range of supports already in place to help individuals and families move out of poverty.

One of the initiative’s major efforts was a Construction Skills Training Program which worked closely with local construction companies to provide a blend of classroom and on-the-job training for participants. It also provides wrap-around supports and coaching to help address barriers. The training program had eight men graduate.
WORKFORCE DEVELOPMENT

with a work-ready credential and OSHA certification as well as an entry-level job in the construction industry.

Trenton Bellavance, one of the graduates of the 2018 Construction Skills Training, had a life-changing experience by participating in the program. “This program helped me tremendously. I was going through a rough time and decided I had nothing to lose. I started the program homeless and broke, living from stipend to stipend. I’m ending with a great job and place to stay,” said Bellavance.

Our Workforce Development department offers career counseling, assistance with job search, resume writing and interview preparation. Joy Gould, the program director, noted we take a strengths-based coaching approach to help people identify a path for success.

The Lewiston Workforce initiative is a partnership among Lewiston Adult Education, the Lewiston CareerCenter, Fedcap, Western Maine Community Action, the John T. Gorman Foundation, Goodwill Take 2, the Central Western Maine Workforce Development Board, the City of Lewiston, Central Maine Community College and Community Concepts.

COMMUNITY IMPACT

31 participants received career counseling and job search assistance

17 participants were connected with full-time employment

67 workshops and community events centered on strengthening families and protecting children

8 participants graduated from construction skills training program and were connected to full-time employment

We hosted or attended 8 community events connecting families with their communities in Oxford and Franklin counties

“This program helped me tremendously. I’m ending with a great job and place to stay.”

Trenton Bellavance
Random acts of kindness can change the world, that’s the idea behind Community Concepts’ newest program, Pay It Forward.

“For many of the people I work with and know in this community, they don’t have any back up for money,” said Mary Lindstrom, a Community Concepts Early Head Start Home Visitor. “When the crisis happens, they don’t have that resource.”

The Pay It Forward program helps our clients cover a one-time emergency expense to keep them on the road to success. Norway Savings Bank, through the Rainbow Fund, generously committed a total of $20,000 over a two-year period, to help us launch the program.

Seven families received help from the program in FY18, including a family whose dream of homeownership was almost put on hold. The family saved enough money to pay for the insurance to participate in the Self-Help Homeownership program when their car broke down in Boston on the way to the Children’s Hospital for their son’s appointment. Fixing the car became the priority, forcing their homeownership dream to take a backseat.

The Pay It Forward program helped cover the insurance cost so the family could participate in the Self-Help Homeownership program as planned.

Pay It Forward recipients are not required to pay back the award but are encouraged to “pay it forward” by helping someone else in need when they have the opportunity. Recipients do need to be a client currently working with one of the agency’s programs. Once word of the program began to spread, several business owners and individuals reached out to support these random acts of kindness.

We’re looking forward to helping more clients stay on the path to success with the Pay It Forward program.
OUR NEWEST PROGRAM

COMMUNITY IMPACT

Our Pay It Forward program was able to help 7 families with emergency needs that fell outside of our normal program services.

Nearly 5,500 households were warmer because of our Fuel Assistance Program.

833 households received emergency fuel assistance.
Community Concepts has amazing staff and volunteers and it’s always great to see those individuals recognized by others in the community as well. One of those people is a longtime volunteer driver in our Transportation Department, Dan Lavoie. He was awarded Molina Healthcare’s Community Champions Unsung Hero Award in FY18.

As a volunteer driver, Dan brings people, including children, to medical appointments and other critical services. Kristie Collins’ two children developed a special connection with Dan during their drive to and from support services each day and that is why she nominated him for the award.

“When Albert started school, he was a non-verbal, autistic child, and he would stiffen when touched. Other than my mom, Albert had never gone alone with anyone in a car. Dan was the first,” said Kristie, in her nomination of Dan. “Dan treats him the same as Racquel, like the children that they are, special, sweet. My children have opened up to him. I REALLY BELIEVE THAT MY CHILDREN HAVE BLOSSOMED because of the attention this special man shows them.

Dan’s support and reliability had a positive impact on the whole family and shows the important role Volunteer Drivers play in our community.

“I feel he is probably one of the most amazing, heartfelt men I have ever met,” Kristie wrote in her nomination letter. “Over time, as Dan provided her consistent transportation and became part of the routine I built in the morning for her, Racquel started to not only say goodbye to me, but she started kissing me goodbye, and skipping to the car with Dan.”

Volunteer drivers make a difference in people’s lives and they are in great need in our community. All volunteer drivers receive training and reimbursement for all miles travelled, while using their own inspected vehicles for transportation. Community Concepts has around 100 volunteer drivers and we’re always looking for more volunteers to bring into the program.
Our van and volunteer drivers provided 144,466 rides bringing people to medical and social service appointments.

They drove a total 3.4 million miles throughout western Maine and beyond.
Community Concepts’ subsidiary, Community Concepts Finance Corporation (CCFC) believes all individuals, families and communities can be financially secure and offers homebuyer, business and economic development resources and services.

CCFC is proud to say that for the fourth year in a row, we’re Maine’s SBA Microlender of the Year. Statewide, more than $1.46 million in SBA Microloans were made with more than half or $841,000 made by CCFC. From helping a small business grow and expand to working with an entrepreneur who’s launching a new business, CCFC and our business advisors are there every step of the way.

CCFC’s Homeownership Center works with hundreds of people every year, providing education and resources to help them become more financially secure. One of the most popular classes is the Homebuyer Education class which is offered locally by CCFC’s HUD certified housing counselors. The one-day class covers all the basics of homeownership and if a group class doesn’t fit someone’s schedule, there is also an online course which provides an opportunity to speak with one of CCFC’s counselors after completing the online course.

CCFC staff also continue to focus on economic development in Oxford County and a major area of focus is improving broadband service and access. One of our strategic partners, the Northern Forest Center, was awarded a broadband planning grant from the state to assess and improve high speed internet connectivity in the Maine West region, which includes 27 towns in northern Oxford County. Development of the plan was coordinated by CCFC in collaboration with Axiom Technologies of Machias, Maine and CCFC staff are working with each town to help implement its plan and improve service.
FY 2018 BY THE NUMBERS

TOTAL BUSINESS LENDING
69 business loans statewide totaling $2,581,825

Honored for the 4th year in a row!
SBA MICROLENNDER OF THE YEAR

43 loans totaling $841,001

BUSINESS TECHNICAL ASSISTANCE
215 BUSINESS OWNERS
received more than 2,900 hours of assistance from business advisors

TOTAL RESIDENT LENDING
13 FIRST & SECOND MORTGAGES TOTALING $262,657
2 USDA 502 LOANS TOTALING $309,576

HOMEOWNERSHIP CENTER
625
184

Homebuyer Education Participants
New Homeowners Created

Our Homeownership Center provided more than 1,450 hours of pre-purchase, credit and foreclosure counseling services
Community Concepts, Inc. Children’s Services’ partnership with SAD 17’s Oxford Hills School District has gained national recognition as a model for other Head Start centers. Staff have been asked to present at several national conferences on the collaboration, including to the U.S. Department of Education and National Pre-Kindergarten evaluators in Washington, D.C., the Maine Department of Education Board of Directors and the National Association for the Education of Young Children’s Professional Learning Institute.

In addition to receiving national recognition,
one of our staff members was honored for her outstanding work at the local level. The SAD 17 school district awarded our Early Learning Educational Coach, Kelly Frahn, with its Community Partners Award for her work with all the Pre-K classrooms in the district, which serves eight towns.

The Children’s Services program has documented how children who go through our Early Head Start and Head Start programs significantly improve in social, physical, language and cognitive measures. That growth is due, in part, to professionals like Kelly Frahn, who coach Pre-K teachers.

“We see better, more positive outcomes for children through the instructional coach model,” Kelly said. That model assists teachers through demonstration and modeling, provides professional development and promotes a knowledge base of effective strategies. Kelly is also a trainer for the state’s Maine Early Learning and Development Standard and the Hanen Program which helps educators and parents of children with language delays.

SAD 17 has had a partnership with Community Concepts for the last 15 years, which helps ensure the schools are using best practices in the classroom, engaging with families, and serving the neediest children in the community, noted school administration when presenting Kelly the award. Community Concepts operates 15 Head Start Early Learning Centers throughout Oxford and Franklin counties, serving children pre-birth to five years old.

**HEAD START STATS**

- **435 children** (birth-5 years) increased their readiness for school success through Head Start & Early Head start programming
- **6,107 home visits** were completed by Head Start & Early Head Start home visitors
- We provided **217,322 healthy snacks and meals** in our Head Start classrooms and community childcare homes
A big dream, collaboration among organizations, and a lot of hard work and determination has made Renée Rogers, 56, a homeowner after a lifetime of waiting. “This whole thing is just miraculous to me. I still can’t believe it’s real,” Renée said.

Disabled and on a fixed income, Renée didn’t seem to have a lot of prospects when she started her journey by taking the Homebuyer Education course offered through York County Community Action (YCCA).

Fast forward several months, and Renee is currently building her own home as part of Community Concepts’ Self-Help Homeownership program, where six families help build each other’s homes over the course of a year. “This whole build was a community build from the start,” she said of the many groups who helped her along the way.

Through YCCA, she was connected with USDA Rural Development, who then contacted the Housing Services program at Community Concepts to see if Renée would be eligible for any programs.

Susan Bradford, Community Concepts’ Self-Help Housing Group Worker, offered to help Renée qualify for the Self-Help Homeownership program, and Renée jumped at the opportunity, working to meet all the requirements and preparing to take on the difficulty of building houses.

Renée has a genetic skeletal disease and anticipates having difficulty climbing stairs someday, so she chose a slab style house with three bedrooms, two bathrooms, radiant heat and an attached garage. After researching her options, she settled on five acres in Bridgton, two miles from downtown, which offers an active community with reasonable taxes and other amenities, including the natural environment.

“It’s a dream I never thought would be achievable.”

Renée Rogers
We assisted 19 families with purchasing a home through our Self-Help Homeownership Program.

Health and safety risks were repaired in 40 homes.

239 people had their heating systems replaced or repaired.

59 homes were weatherized.

624 homes had lead paint inspections.

We maintained 175 housing units for people with low-income.

“I was always on the poorer side. I worked, but I had to be home with the kids. Who would have thought I would ever have a home?” Renée asked.

“I did!” said Susan, who has helped Renée step-by-step through the entire process.

“You did,” said Renée, smiling. “I can afford my bills now. I can plan, I can save. It just opens up the world. It’s a dream I never thought would be achievable.”
The following donors and organizations supported Community Concepts between October 1, 2017 and September 30, 2018.

MAJOR PARTNERS
Elmina B. Sewall Foundation
John T. Gorman Foundation
Maine Community Foundation
Maine Health Access Foundation
NeighborWorks America
Oxford Hills School District SAD 17
United Way

INDIVIDUALS
Linda & Bob Abrams
William Acton
Ali Al Dhamen
Kevin & Deborah Alden
Sara Ambruoso
Emmy Andersson
Janice Anthoine
Theodore Arenson
Dave Asselin
Amy Barriault
Mark Bartle
Dianne Baum
Claire Bellefleur
Kenneth Bellefleur
April Belliveau
Amy Bennett
Heather & Richard Bernstein
Vince Berube
Peter & Mary Bickford
John & Loretta Blancato
Carolyn Bloom
Daniel Boling
Jean & Annette Bouchard
Art Boulay
Allan Brown
Guy R. Buck
Krista Bulick
Mark Bulloch
Thomas Butler
Deborah Carbone
Mark Carrier
Susan Carrier
Daniel Carroll
Kayla Castonguay
Eric Chan
Rodney Charest
Thomas & Claudia Colgan
Janet Collins-Haffey
Richard Colpitts
Jayne Conley
Melissa Cooper
Theo Cornish
Mary Ellen Costello
Armand Cote
Margaret Craven
Nancy Craven
Diane Daigle
Dave Damon
Sarah D’Anbrueso
Steven & Michelle Davis
Tara Jean Davis
Mary DeLano
Jane & Marcus Disbrow
Heidi Douglass
Jon Doyle
Nicole Ducharme
Patrick Ende
Barbara Fogarty
Lynn Friedman
N. Paul Gauvreau
Don Gean
Edwin & Jane Gibson
Sal & Lynn Girifalco
Michael Godin
Arlene Gold
Kimberly Gore
Robert Gormand
Laura Gormley
Marisa Graziano
Roger & Judith Green
Judy Green
Diane & David Greene
Meg Greene
Karen Harding
Lisa & Jeffrey Harmon
Joan Harrigan
Ron Harris
Deb Hase
Marc Hildreth
Christine Holdren
Nadine Hopwood
Walter Hopwood
William Horak
Mia Joiner-Moore
Mathew Jones
Donna Kano
Bart Kelsea
Terri Kelsea
Neil & Elise Kiely
Jean Kindlebeiger
Rob Klaiber
Margaret & Lewis Krainin
Carol Krzywda
Jeannette L'Italien
Jonathan Paul Labonte
Jolene Lajoie
Victoria Larson
Holly Lasagna
Elizabeth Lashua
Matthew LeBlanc
Adam Lee
Hollie Legee-Cressman
Robert Leveque
Michael Lord
Ken Mackie
Kevin Mahoney
Anne Mailhot
Nancy Martin
Teresa Mayo
Heidi McCarthy
Laurie McGilvery
William & Marjorie Medd
Craig Mertens
Jonathan Meyer
Angel Mitton
Alice C. Mogensen
Christine MonteCalvo
John Montgomery
Elizabeth Moore
Marcia Moore
Richard More
Michael Morin
Deborah Morin
Jane Morrison
Chip Morrison
Dianne Nelder
Craig Nelson
Christopher Newton
Paula Paladin
Marc Paquette
Christopher Paradis
Michael Paradis
Raymond Parent
James Parker
Sierra Peters
Thomas Peters
Roxie Phillips
Diego Pirela
Thank you to all our donors and partners who help us make a positive impact in our communities!
## FY 17 & 18 FINANCIAL STATEMENTS

### COMMUNITY CONCEPTS, INCORPORATED AND ITS AFFILIATES

**Combined Statements of Activities**

*September 30, 2018 and 2017*

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted net assets</td>
<td></td>
<td></td>
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<tr>
<td>Support, revenue, and net assets released</td>
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<tr>
<td>Grants and contracts</td>
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<td>Fees</td>
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<td>Other income</td>
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<td>658,082</td>
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<td>Expenses</td>
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<td>Program services</td>
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<td>Housing and energy</td>
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<td>Transportation</td>
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<td>Other</td>
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<td>Change in donor intent</td>
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<td>Change in permanently restricted net assets</td>
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## COMMUNITY CONCEPTS, INCORPORATED AND ITS AFFILIATES

**Consolidated Statements of Financial Position**

**September 30, 2018 and 2017**

### ASSETS

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
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<td><strong>Current assets</strong></td>
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<td>Cash and cash equivalents</td>
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<td><strong>Property and equipment</strong></td>
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<td>Land</td>
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<tr>
<td>Equipment</td>
<td>1,864,711</td>
<td>1,861,277</td>
</tr>
<tr>
<td>Vehicles</td>
<td>698,584</td>
<td>616,564</td>
</tr>
<tr>
<td><strong>Less accumulated depreciation</strong></td>
<td>$13,163,889</td>
<td>$13,071,157</td>
</tr>
<tr>
<td><strong>Net property and equipment</strong></td>
<td>$6,797,816</td>
<td>$7,181,847</td>
</tr>
<tr>
<td><strong>Other assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restricted cash and cash equivalents</td>
<td>3,222,776</td>
<td>3,291,498</td>
</tr>
<tr>
<td>Loans receivable, noncurrent portion, net of allowance</td>
<td>8,242,611</td>
<td>7,316,769</td>
</tr>
<tr>
<td>Other assets</td>
<td>558,389</td>
<td>646,497</td>
</tr>
<tr>
<td>Deferred loans receivable</td>
<td>246,855</td>
<td>246,855</td>
</tr>
<tr>
<td>Development fees receivable</td>
<td>85,159</td>
<td>141,336</td>
</tr>
<tr>
<td>Investment in limited partnerships</td>
<td>1,110,632</td>
<td>1,111,014</td>
</tr>
<tr>
<td><strong>Total other assets</strong></td>
<td>13,466,422</td>
<td>12,753,869</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$27,149,205</td>
<td>$26,629,569</td>
</tr>
</tbody>
</table>

### LIABILITIES AND NET ASSETS

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current portion of long-term debt</td>
<td>$861,257</td>
<td>$818,962</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>325,784</td>
<td>547,785</td>
</tr>
<tr>
<td>Accrued expenses</td>
<td>1,713,056</td>
<td>1,419,771</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>729,233</td>
<td>1,028,626</td>
</tr>
<tr>
<td>Security deposits and other reserves</td>
<td>64,759</td>
<td>88,496</td>
</tr>
<tr>
<td><strong>Total current liabilities</strong></td>
<td>3,694,089</td>
<td>3,903,840</td>
</tr>
<tr>
<td><strong>Noncurrent liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long-term debt, net of current portion</td>
<td>10,356,563</td>
<td>9,649,873</td>
</tr>
<tr>
<td>Long-term special financing</td>
<td>41,000</td>
<td>62,000</td>
</tr>
<tr>
<td>Other long-term liabilities</td>
<td>2,100,000</td>
<td>2,100,000</td>
</tr>
<tr>
<td>Accrued long-term reserves and losses</td>
<td>3,396</td>
<td>3,485</td>
</tr>
<tr>
<td><strong>Total noncurrent liabilities</strong></td>
<td>12,500,959</td>
<td>11,835,358</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>16,195,048</td>
<td>15,739,198</td>
</tr>
<tr>
<td><strong>Net assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undesignated</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Board designated</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net investment in property and equipment</td>
<td>2,097,104</td>
<td>2,391,066</td>
</tr>
<tr>
<td><strong>Total unrestricted</strong></td>
<td>5,489,908</td>
<td>5,507,324</td>
</tr>
<tr>
<td>Temporarily restricted</td>
<td>4,335,044</td>
<td>4,153,842</td>
</tr>
<tr>
<td>Permanently restricted</td>
<td>1,129,205</td>
<td>1,229,205</td>
</tr>
<tr>
<td><strong>Total net assets</strong></td>
<td>10,954,157</td>
<td>10,890,371</td>
</tr>
<tr>
<td><strong>Total liabilities and net assets</strong></td>
<td>$27,149,205</td>
<td>$26,629,569</td>
</tr>
</tbody>
</table>
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