

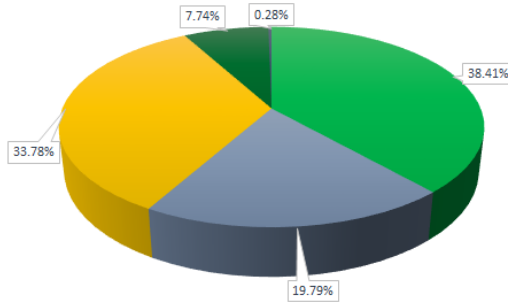
ANNUAL REPORT

Creative Living relies on the financial support of many individuals, corporations, foundations and service organizations to fulfill our mission of providing independent living and assistance for the physically disabled. *Every contribution helps to empower our residents* to be self-sufficient and lead full, productive lives. Donors can rest assuredly that our Board of Trustees and staff are committed to the highest level of fiscal responsibility and management.

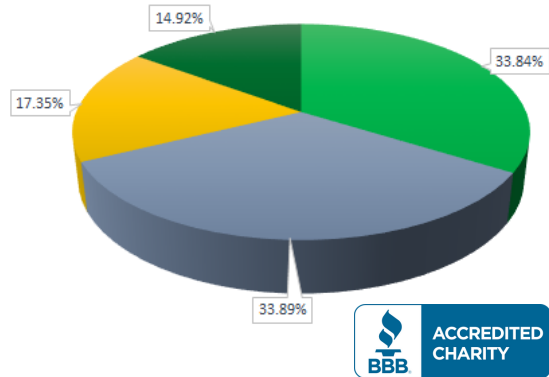
Below is a snapshot of our income, expenses and fundraising activities for the fiscal year Oct. 1, 2018 through Sept. 30, 2019.

Income

| | |
|--|--------------------|
| ● HUD Rent Subsidy | \$431,822 |
| ● Resident Rents & Fees | \$222,430 |
| ● Contributions (see detail below) | \$379,757 |
| ● Investment Income | \$86,992 |
| ● Other Income | \$3,177 |
| TOTAL: | \$1,124,177 |



The U.S. Department of Housing and Urban Development (HUD) is an essential partner to Creative Living, providing nearly 40% of our annual income in the form of rent subsidies to our residents. This subsidy, which is calculated based on each resident's income, is what makes our communities affordable and promotes independent living.



Expenses

| | |
|--|--------------------|
| ● Affordable Housing Program | \$345,858 |
| ● Resident Assistant Program | \$346,393 |
| ● General & Administrative | \$177,344 |
| ● Fundraising Services | \$152,483 |
| TOTAL: | \$1,022,078 |

Nearly 68% of Creative Living's expenses are dedicated to the mission-related services provided to our residents; that is, affordable housing and the unique Resident Assistant Program. This is one of the many reasons why Creative Living has earned the BBB's Accredited Charity designation for nearly five years and running.

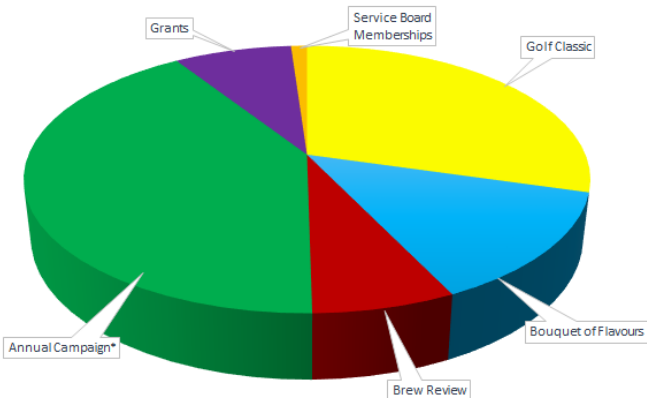


Contribution Income Detail

| | |
|---------------------------------------|------------------|
| ● Annual Campaign* | \$156,163 |
| ● Grants | \$30,500 |
| ● Service Board Memberships | \$4,145 |
| ● Golf Classic | \$111,935 |
| ● Bouquet of Flavors | \$50,771 |
| ● Brew Review | \$26,243 |
| TOTAL: | \$379,757 |

The sum of Creative Living's contribution (fundraising) income is allocated for the benefit of our residents, primarily the Resident Assistant Program. To learn more, visit www.creative-living.com.

*Includes Memorials, Honorariums & United Way donations.



Statement of Revenue & Expenses

| | |
|--|--------------|
| Total Revenue (as reported on combined audited financial statements) | \$ 1,124,177 |
| Total Expenses for Program Services | \$ 692,251 |
| Total General & Administrative Expenses | \$ 177,344 |
| Total Fundraising Expenses | \$ 152,483 |
| Net assets as of September 30, 2019 | \$2,444,265 |
| (without donor restrictions) | |

Creative Living prides itself on fiscal responsibility and transparency. Should you have any questions regarding these financials, please call 614.421.1226.