

Ratios

Type of Ratio	Description	CEA	CEI	CCU	CTC	CRH	CLR	CATR	CJTA	CJV	CJSF	CJSI	CVN	CLH	Comments
Liquidity	Net Available Funds	\$ 685,942.00	\$ 1,074,015.00	\$ 886,827.00	\$ 1,199,810.00	\$ 746,991.00	\$ 677,633.00	\$ 235,494.00	\$ (31,687.00)	\$ 1,239,296.00	\$ 749,128.00	\$ 1,355,248.00	\$ 1,160,790.00	\$ 230,318.00	
Liquidity	Mortgage payment coverage ratio	26.46													
Liquidity	Current ratio	2.51	12.25	11.92	19.09	10.27	8.70	16.63	0.78	21.62	19.72	7.20	20.25	2.62	
Liquidity	Acid Test Ratio	0.66	3.18	3.30	1.36	1.99	2.56	2.22	0.73	2.31	4.97	1.20	1.25	0.73	
Profitability	Profit Margin on revenue	66.77%	35.79%	41.64%	22.85%	25.96%	-1.38%	31.82%	2.22%	25.81%	5.17%	37.23%	25.33%	53.89%	
Profitability	Return on Equity	25.63%	17.13%	11.95%	7.62%	11.50%	-0.44%	10.67%	0.52%	7.12%	2.45%	15.78%	5.24%	22.26%	
Activity	Average Collection period (days)	6.96	11.08	6.58	8.88	20.33	5.91	34.20	8.57	6.21	19.00	9.27	13.38	18.15	High equals problem in the collection area
Activity	Percentage of uncollected rent	3.98%	6.30%	1.89%	2.57%	0.85%	0.80%	3.78%	1.37%	NP	0.00%	0.99%	2.04%	2.21%	This ratio should not exceed 7%
Activity	Level of accounts receivable	23.19%	36.93%	21.92%	29.60%	67.77%	19.70%	113.99%	28.56%	20.70%	63.34%	30.91%	44.59%	60.50%	Generally, receivables should not exceed 10% of monthly rent potential; watch out for lone rangers
Activity	Laundry income per unit	\$ 168.78	\$ 15.14	\$ 210.52	\$ 140.48	\$ 193.61	\$ 221.56	\$ 106.57	\$ 429.73	NP	\$ 235.23	\$ 212.16	\$ -	\$ -	

Data

Description	CEA	CEI	CCU	CTC	CRH	CLR	CATR	CITA	CJV	CJSF	CJSI	CVN	CLH
Current Assets w/ Restricted deposits	\$ 1,139,807.00	\$ 1,169,488.00	\$ 968,052.00	\$ 1,266,151.00	\$ 827,564.00	\$ 765,620.00	\$ 250,564.00	\$ 110,804.00	\$ 1,299,398.00	\$ 789,148.00	\$ 1,573,930.00	\$ 1,221,100.00	\$ 372,809.00
Current Liabilities	\$ 453,865.00	\$ 95,473.00	\$ 81,225.00	\$ 66,341.00	\$ 80,573.00	\$ 87,987.00	\$ 15,070.00	\$ 142,491.00	\$ 60,102.00	\$ 40,020.00	\$ 218,682.00	\$ 60,310.00	\$ 142,491.00
Total Quick Assets	\$ 298,193.00	\$ 303,497.00	\$ 267,814.00	\$ 90,264.00	\$ 160,329.00	\$ 224,844.00	\$ 33,430.00	\$ 103,609.00	\$ 138,827.00	\$ 198,842.00	\$ 262,592.00	\$ 75,126.00	\$ 103,609.00
Monthly mortgage payment	\$ 25,923.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Net profit before depreciation	\$ 648,413.00	\$ 608,612.00	\$ 585,970.00	\$ 277,743.00	\$ 209,553.00	\$ (14,593.00)	\$ 53,591.00	\$ 13,668.00	\$ 280,124.00	\$ 58,966.00	\$ 785,723.00	\$ 183,804.00	\$ 332,366.00
Rental Revenue	\$ 971,160.00	\$ 1,700,731.00	\$ 1,407,225.00	\$ 1,215,356.00	\$ 807,215.00	\$ 1,060,317.00	\$ 168,397.00	\$ 616,774.00	\$ 1,085,468.00	\$ 1,140,144.00	\$ 2,110,560.00	\$ 725,758.00	\$ 616,774.00
Equity	\$ 2,529,619.00	\$ 3,552,473.00	\$ 4,902,069.00	\$ 3,646,465.00	\$ 1,822,689.00	\$ 3,282,252.00	\$ 502,464.00	\$ 2,608,285.00	\$ 3,931,875.00	\$ 2,409,808.00	\$ 4,979,124.00	\$ 3,507,583.00	\$ 1,493,391.00
Total Rental Revenue per year	\$ 971,160.00	\$ 1,700,731.00	\$ 1,407,225.00	\$ 1,215,356.00	\$ 807,215.00	\$ 1,060,317.00	\$ 168,397.00	\$ 616,774.00	\$ 1,085,468.00	\$ 1,140,144.00	\$ 2,110,560.00	\$ 725,758.00	\$ 490,200.00
360 Days	360	360	360	360	360	360	360	360	360	360	360	360	360
Accounts receivable, gross	\$ 18,765.00	\$ 52,333.00	\$ 25,711.00	\$ 29,983.00	\$ 45,586.00	\$ 17,410.00	\$ 15,997.00	\$ 14,680.00	\$ 18,727.00	\$ 60,181.00	\$ 54,365.00	\$ 26,968.00	\$ 31,098.00
Rental Revenue per Day	\$ 2,697.67	\$ 4,724.25	\$ 3,908.96	\$ 3,375.99	\$ 2,242.26	\$ 2,945.33	\$ 467.77	\$ 1,713.26	\$ 3,015.19	\$ 3,167.07	\$ 5,862.67	\$ 2,015.99	\$ 1,361.67
Vacancy Loss	\$ 38,636.00	\$ 98,021.00	\$ 26,589.00	\$ 26,020.00	\$ 6,853.00	\$ 8,445.00	\$ -	\$ 8,465.00	Not Available	\$ -	\$ 20,954.00	\$ 14,775.00	\$ 10,514.00
Bad debt expense	\$ -	\$ 9,136.00	\$ -	\$ 5,213.00	\$ -	\$ -	\$ 6,371.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,116.00
Rent Potential	\$ 971,160.00	\$ 1,700,731.00	\$ 1,407,225.00	\$ 1,215,356.00	\$ 807,215.00	\$ 1,060,317.00	\$ 168,397.00	\$ 616,774.00	\$ 1,085,468.00	\$ 1,140,144.00	\$ 2,110,560.00	\$ 725,758.00	\$ 616,774.00
Laundry income	\$ 40,338.00	\$ 5,267.00	\$ 74,736.00	\$ 39,334.00	\$ 32,914.00	\$ 76,215.00	\$ 3,197.00	\$ 82,079.00	Not Available	\$ 80,920.00	\$ 109,050.00	\$ -	\$ -
Total apartments (units)	239	348	355	280	170	344	30	191	236	344	514	168	125
Vacant units													
Depreciation	\$ 118,957.00	\$ 258,203.00	\$ 332,840.00	\$ 227,246.00	\$ 119,612.00	\$ 240,774.00	\$ 19,506.00	\$ 241,551.00	\$ 254,797.00	\$ 149,549.00	\$ 263,556.00	\$ 216,944.00	\$ 60,895.00
Property and Equipment - Gross Wout/Land	\$ 5,676,120.00	\$ 11,103,390.00	\$ 12,525,930.00	\$ 7,429,588.00	\$ 4,469,096.00	\$ 8,317,577.00	\$ 583,155.00	\$ 6,218,758.00	\$ 7,365,135.00	\$ 7,599,921.00	\$ 12,625,721.00	\$ 5,519,703.00	\$ 2,991,728.00
Total revenues	\$ 1,459,912.00	\$ 2,058,003.00	\$ 1,915,291.00	\$ 1,363,027.00	\$ 940,374.00	\$ 1,173,711.00	\$ 186,706.00	\$ 642,831.00	\$ 1,205,758.00	\$ 1,315,467.00	\$ 2,480,868.00	\$ 743,949.00	\$ 621,510.00
Administrative	\$ 187,454.00	\$ 386,125.00	\$ 255,372.00	\$ 188,634.00	\$ 198,461.00	\$ 181,527.00	\$ 65,916.00	\$ 158,721.00	\$ 190,489.00	\$ 246,161.00	\$ 309,034.00	\$ 194,471.00	\$ 113,142.00
Utilities	\$ 129,576.00	\$ 288,050.00	\$ 261,085.00	\$ 230,916.00	\$ 97,237.00	\$ 211,023.00	\$ 18,718.00	\$ 59,971.00	\$ 218,169.00	\$ 190,690.00	\$ 342,244.00	\$ 20,863.00	\$ 10,922.00
Maintenance	\$ 334,752.00	\$ 579,632.00	\$ 580,282.00	\$ 489,086.00	\$ 292,946.00	\$ 598,221.00	\$ 27,942.00	\$ 317,883.00	\$ 339,312.00	\$ 608,419.00	\$ 718,039.00	\$ 221,372.00	\$ 102,556.00
Insurance/Taxes	\$ 156,583.00	\$ 179,657.00	\$ 226,375.00	\$ 158,120.00	\$ 141,028.00	\$ 197,115.00	\$ 20,539.00	\$ 84,514.00	\$ 164,678.00	\$ 211,501.00	\$ 310,471.00	\$ 117,084.00	\$ 59,781.00
Financial	\$ 3,134.00	\$ 15,927.00	\$ 6,207.00	\$ 18,528.00	\$ 1,149.00	\$ 418.00	\$ -	\$ 8,074.00	\$ 12,984.00	\$ -	\$ 15,357.00	\$ 6,355.00	\$ 2,743.00
Cash reserves	\$ 841,614.00	\$ 865,991.00	\$ 700,238.00	\$ 1,175,887.00	\$ 667,235.00	\$ 540,776.00	\$ 217,134.00	\$ 7,195.00	\$ 1,160,571.00	\$ 590,306.00	\$ 1,311,338.00	\$ 1,145,974.00	\$ 269,200.00

\$ 92,425,822.00

\$ 9,493,459.00

Cost by apartment \$ 23,749.46 \$ 31,906.29 \$ 35,284.31 \$ 26,534.24 \$ 26,288.80 \$ 24,179.00 \$ 19,438.50 \$ 32,558.94 \$ 31,208.20 \$ 22,092.79 \$ 24,563.66 \$ 32,855.38 \$ 23,933.82

Liquidity	CEA	CEI	CCU	CTC	CRH	CLR	CATR	CJTA	CJV	CJSF	CJSI	CVN	CLH
Net Available Funds													
	\$ 685,942.00	\$ 1,074,015.00	\$ 886,827.00	\$ 1,199,810.00	\$ 746,991.00	\$ 677,633.00	\$ 235,494.00	\$ (31,687.00)	\$ 1,239,296.00	\$ 749,128.00	\$ 1,355,248.00	\$ 1,160,790.00	\$ 230,318.00
Current Assets	\$ 1,139,807.00	\$ 1,169,488.00	\$ 968,052.00	\$ 1,266,151.00	\$ 827,564.00	\$ 765,620.00	\$ 250,564.00	\$ 110,804.00	\$ 1,299,398.00	\$ 789,148.00	\$ 1,573,930.00	\$ 1,221,100.00	\$ 372,809.00
Current Liabilities	\$ 453,865.00	\$ 95,473.00	\$ 81,225.00	\$ 66,341.00	\$ 80,573.00	\$ 87,987.00	\$ 15,070.00	\$ 142,491.00	\$ 60,102.00	\$ 40,020.00	\$ 218,682.00	\$ 60,310.00	\$ 142,491.00
Mortgage payment coverage ratio													
	26												
Net Available Funds	\$ 685,942.00	\$ 1,074,015.00	\$ 886,827.00	\$ 1,199,810.00	\$ 746,991.00	\$ 677,633.00	\$ 235,494.00	\$ (31,687.00)	\$ 1,239,296.00	\$ 749,128.00	\$ 1,355,248.00	\$ 1,160,790.00	\$ 230,318.00
Monthly mortgage payment	\$ 25,923.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Current ratio													
	2.51	12.25	11.92	19.09	10.27	8.70	16.63	0.78	21.62	19.72	7.20	20.25	2.62
Current Assets	\$ 1,139,807.00	\$ 1,169,488.00	\$ 968,052.00	\$ 1,266,151.00	\$ 827,564.00	\$ 765,620.00	\$ 250,564.00	\$ 110,804.00	\$ 1,299,398.00	\$ 789,148.00	\$ 1,573,930.00	\$ 1,221,100.00	\$ 372,809.00
Current Liabilities	\$ 453,865.00	\$ 95,473.00	\$ 81,225.00	\$ 66,341.00	\$ 80,573.00	\$ 87,987.00	\$ 15,070.00	\$ 142,491.00	\$ 60,102.00	\$ 40,020.00	\$ 218,682.00	\$ 60,310.00	\$ 142,491.00
Acid Test Ratio													
	0.66	3.18	3.30	1.36	1.99	2.56	2.22	0.73	2.31	4.97	1.20	1.25	0.73
Total Quick Assets	\$ 298,193.00	\$ 303,497.00	\$ 267,814.00	\$ 90,264.00	\$ 160,329.00	\$ 224,844.00	\$ 33,430.00	\$ 103,609.00	\$ 138,827.00	\$ 198,842.00	\$ 262,592.00	\$ 75,126.00	\$ 103,609.00
Current Liabilities	\$ 453,865.00	\$ 95,473.00	\$ 81,225.00	\$ 66,341.00	\$ 80,573.00	\$ 87,987.00	\$ 15,070.00	\$ 142,491.00	\$ 60,102.00	\$ 40,020.00	\$ 218,682.00	\$ 60,310.00	\$ 142,491.00

Profitability	CEA	CEI	CCU	CTC	CRH	CLR	CATR	CJTA	CJV	CJSF	CJSI	CVN	CLH
Profit Margin on revenue	66.77%	35.79%	41.64%	22.85%	25.96%	-1.38%	31.82%	2.22%	25.81%	5.17%	37.23%	25.33%	53.89%
Net profit before depreciation	\$ 648,413.00	\$ 608,612.00	\$ 585,970.00	\$ 277,743.00	\$ 209,553.00	\$ (14,593.00)	\$ 53,591.00	\$ 13,668.00	\$ 280,124.00	\$ 58,966.00	\$ 785,723.00	\$ 183,804.00	\$ 332,366.00
Rental revenue	\$ 971,160.00	\$ 1,700,731.00	\$ 1,407,225.00	\$ 1,215,356.00	\$ 807,215.00	\$ 1,060,317.00	\$ 168,397.00	\$ 616,774.00	\$ 1,085,468.00	\$ 1,140,144.00	\$ 2,110,560.00	\$ 725,758.00	\$ 616,774.00
Return on Equity	25.63%	17.13%	11.95%	7.62%	11.50%	-0.44%	10.67%	0.52%	7.12%	2.45%	15.78%	5.24%	22.26%
Net profit before depreciation	\$ 648,413.00	\$ 608,612.00	\$ 585,970.00	\$ 277,743.00	\$ 209,553.00	\$ (14,593.00)	\$ 53,591.00	\$ 13,668.00	\$ 280,124.00	\$ 58,966.00	\$ 785,723.00	\$ 183,804.00	\$ 332,366.00
Equity	\$ 2,529,619.00	\$ 3,552,473.00	\$ 4,902,069.00	\$ 3,646,465.00	\$ 1,822,689.00	\$ 3,282,252.00	\$ 502,464.00	\$ 2,608,285.00	\$ 3,931,875.00	\$ 2,409,808.00	\$ 4,979,124.00	\$ 3,507,583.00	\$ 1,493,391.00

Activity	CEA	CEI	CCU	CTC	CRH	CLR	CATR	CJTA	CJV	CJSF	CJSI	CVN	CLH
Average Collection period	6.96	11.08	6.58	8.88	20.33	5.91	34.20	8.57	6.21	19.00	9.27	13.38	18.15
Total rental revenue per year	\$ 971,160.00	\$ 1,700,731.00	\$ 1,407,225.00	\$ 1,215,356.00	\$ 807,215.00	\$ 1,060,317.00	\$ 168,397.00	\$ 616,774.00	\$ 1,085,468.00	\$ 1,140,144.00	\$ 2,110,560.00	\$ 725,758.00	\$ 616,774.00
360 Days	360	360	360	360	360	360	360	360	360	360	360	360	360
Account receivable	\$ 18,765.00	\$ 52,333.00	\$ 25,711.00	\$ 29,983.00	\$ 45,586.00	\$ 17,410.00	\$ 15,997.00	\$ 14,680.00	\$ 18,727.00	\$ 60,181.00	\$ 54,365.00	\$ 26,968.00	\$ 31,098.00
Rental Revenue per day	2697.666667	4724.252778	3908.958333	3375.988889	2242.263889	2945.325	467.7694444	1713.261111	3015.188889	3167.066667	5862.666667	2015.994444	1713.261111
Percentage of uncollected rent	3.98%	6.30%	1.89%	2.57%	0.85%	0.80%	3.78%	1.37%	#VALUE!	0.00%	0.99%	2.04%	2.21%
Vacancy Loss + Bad debt	\$ 38,636.00	\$ 107,157.00	\$ 26,589.00	\$ 31,233.00	\$ 6,853.00	\$ 8,445.00	\$ 6,371.00	\$ 8,465.00	#VALUE!	\$ -	\$ 20,954.00	\$ 14,775.00	\$ 13,630.00
Rent potential	\$ 971,160.00	\$ 1,700,731.00	\$ 1,407,225.00	\$ 1,215,356.00	\$ 807,215.00	\$ 1,060,317.00	\$ 168,397.00	\$ 616,774.00	\$ 1,085,468.00	\$ 1,140,144.00	\$ 2,110,560.00	\$ 725,758.00	\$ 616,774.00
Level of accounts receivable	23.19%	36.93%	21.92%	29.60%	67.77%	19.70%	113.99%	28.56%	20.70%	63.34%	30.91%	44.59%	60.50%
Accounts receivable balance	\$ 18,765.00	\$ 52,333.00	\$ 25,711.00	\$ 29,983.00	\$ 45,586.00	\$ 17,410.00	\$ 15,997.00	\$ 14,680.00	\$ 18,727.00	\$ 60,181.00	\$ 54,365.00	\$ 26,968.00	\$ 31,098.00
Monthly rent potential	\$ 80,930.00	\$ 141,727.58	\$ 117,268.75	\$ 101,279.67	\$ 67,267.92	\$ 88,359.75	\$ 14,033.08	\$ 51,397.83	\$ 90,455.67	\$ 95,012.00	\$ 175,880.00	\$ 60,479.83	\$ 51,397.83
Laundry income per unit	\$ 168.78	\$ 15.14	\$ 210.52	\$ 140.48	\$ 193.61	\$ 221.56	\$ 106.57	\$ 429.73	#VALUE!	\$ 235.23	\$ 212.16	\$ -	\$ -
Laundry income	\$ 40,338.00	\$ 5,267.00	\$ 74,736.00	\$ 39,334.00	\$ 32,914.00	\$ 76,215.00	\$ 3,197.00	\$ 82,079.00	Not Available	\$ 80,920.00	\$ 109,050.00	\$ -	\$ -
Total apartments (units)	239	348	355	280	170	344	30	191	236	344	514	168	125