

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500.

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: a multiemployer plan, a multiple-employer plan, a single-employer plan, a DFE, etc.
B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report, etc.
C If the plan is a collectively-bargained plan, check here.
D Check box if filing under: Form 5558, automatic extension, the DFVC program, special extension, etc.
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.

Part II Basic Plan Information—enter all requested information

1a Name of plan: NEW HOPE COMMUNITY, INC. RETIREMENT PLAN
1b Three-digit plan number (PN): 002
1c Effective date of plan: 01/01/1989
2a Plan sponsor's name, mailing address, city or town, state or province, country, and ZIP or foreign postal code.
2b Employer Identification Number (EIN): 22-2871755
2c Plan Sponsor's telephone number: 845-434-8300
2d Business code (see instructions): 623000

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Rows include plan administrator, employer/plan sponsor, and DFE.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor NEW HOPE COMMUNITY, INC. P.O. BOX 289 LOCH SHELDRAKE, NY 12759-0289	3b Administrator's EIN 22-2871755 3c Administrator's telephone number 845-434-8300
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4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
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5 Total number of participants at the beginning of the plan year	5	713
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6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year	6a(1)	497
a(2) Total number of active participants at the end of the plan year	6a(2)	424
b Retired or separated participants receiving benefits.....	6b	1
c Other retired or separated participants entitled to future benefits	6c	215
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d	640
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e	0
f Total. Add lines 6d and 6e	6f	640
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	6g(1)	634
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	636
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	39

7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	
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8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2A 2E

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) **R** (Retirement Plan Information)
- (2) **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) **DCG** (Individual Plan Information) – Number Attached _____
- (5) **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) **H** (Financial Information)
- (2) **I** (Financial Information – Small Plan)
- (3) **A** (Insurance Information) – Number Attached 0
- (4) **C** (Service Provider Information)
- (5) **D** (DFE/Participating Plan Information)
- (6) **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) Yes No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) Yes No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan NEW HOPE COMMUNITY, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 NEW HOPE COMMUNITY, INC.	D Employer Identification Number (EIN) 22-2871755	

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... Yes No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

UBS FINANCIAL SERVICES

299 PARK AVENUE, 25TH FLOOR
NEW YORK, NY 10171-0002

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	INVESTMENT ADVISORS	103471	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

STRATEGIC PENSION SERVICES, LLC

P.O. BOX 767
SELKIRK, NY 12158

14-1836262

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	THIRD PARTY ADMIN	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	8375	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan NEW HOPE COMMUNITY, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 NEW HOPE COMMUNITY, INC.	D Employer Identification Number (EIN) 22-2871755

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

	(a) Beginning of Year	(b) End of Year
Assets		
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	65080
	54218	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	290103
(2) U.S. Government securities	1c(2)	1525173
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	3985213
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	6431781
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	
(11) Value of interest in master trust investment accounts	1c(11)	
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	2161756
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	
(15) Other.....	1c(15)	727319
	851555	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	14625164	15186425
Liabilities			
g Benefit claims payable.....	1g	7167	17517
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	7167	17517
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	14617997	15168908

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	850000	
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)	350	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		850350
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)	351704	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		351704
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)	10862	
(B) Other.....	2b(5)(B)	1216677	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		2429593

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1761131	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1761131
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	103471	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	8375	
(11) Other expenses	2i(11)	5705	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		117551
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1878682

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		550911
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) Unmodified (2) Qualified (3) Disclaimer (4) Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) DOL Regulation 2520.103-8 (2) DOL Regulation 2520.103-12(d) (3) neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: CBIZ CPAS P.C.

(2) EIN: 43-1947695

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) This form is filed for a CCT, PSA, DCG or MTIA. (2) It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? Yes No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined
 If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
--	---	---

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>NEW HOPE COMMUNITY, INC. RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>NEW HOPE COMMUNITY, INC.</u>	D Employer Identification Number (EIN) <u>22-2871755</u>	

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
---	---	---

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
 EIN(s): 14-1737784

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	
--	---	--

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock? Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. Complete as many entries as needed to report all applicable employers.

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
 Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
 High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
 0-5 years 5-10 years 10-15 years 15 years or more

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? Yes No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
 Yes.
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
 No. Other. Provide explanation: _____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).
 Design-based safe harbor method
 "Prior year" ADP test
 "Current year" ADP test
 N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q703349A.



**NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST**

**Financial Statements and Supplemental Schedule
(Together with Independent Auditors' Report)**

Years Ended December 31, 2024 and 2023

**NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST**

**FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE
(Together with Independent Auditors' Report)**

YEARS ENDED DECEMBER 31, 2024 AND 2023

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All other schedules are omitted as they are not applicable or are not required based on the disclosure requirements of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended, and applicable regulations issued by the Department of Labor.



Independent Auditors' Report

To the Board of Directors
of New Hope Community, Inc. as sponsor of New Hope Community, Inc. Retirement Plan and Trust:

Opinion

We have audited the financial statements of New Hope Community, Inc. Retirement Plan and Trust (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2024 and 2023, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that the financial statements are issued or available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on these financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit 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 Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter - Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule, Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedule is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

CBIZ CPAs P.C.

New York, NY
October 3, 2025

**NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
AS OF DECEMBER 31, 2024 AND 2023**

	2024	2023
ASSETS		
Investments, at fair value (Notes 2D, 3 and 6)	\$ 15,121,345	\$ 14,570,946
Accrued interest receivable	65,080	54,218
Total Assets	15,186,425	14,625,164
LIABILITIES		
Benefits payable	17,517	7,167
Net assets available for benefits	\$ 15,168,908	\$ 14,617,997

See accompanying notes to financial statements.

**NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023**

	2024	2023
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment income:		
Interest and dividend income (Note 2D)	\$ 351,704	\$ 312,831
Net appreciation in fair value of investments (Notes 2D and 3)	1,227,539	1,436,233
	1,579,243	1,749,064
Contributions:		
Employer (Note 1B)	850,000	850,000
Other	350	420
Total additions	2,429,593	2,599,484
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants (Notes 1D and 2B)	1,761,131	912,845
Administrative expenses	117,551	103,332
Total deductions	1,878,682	1,016,177
Net Increase in Net Assets Available for Benefits	550,911	1,583,307
Net assets available for benefits:		
Beginning of year	14,617,997	13,034,690
End of year	\$ 15,168,908	\$ 14,617,997

See accompanying notes to financial statements.

**NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

NOTE 1 - PLAN DESCRIPTION

The following brief description of the New Hope Community, Inc. Retirement Plan and Trust (the "Plan") provides only general information. Readers should refer to the Plan agreement for a more complete description of the Plan's provisions.

- A. **General** – The Plan is a defined contribution profit-sharing plan financed through contributions from New Hope Community, Inc. (the "Sponsor") excluding its Select Human Services, Inc. ("SHS") division employees, who participate in a separate plan. The Plan is subject to the requirements of the Employee Retirement Income Security Act of 1974 ("ERISA") and covers substantially all employees of the Sponsor except its SHS division employees.
- B. **Contributions** – The Sponsor may contribute (as "discretionary profit-sharing contributions") in such amounts as the Sponsor may determine. The Sponsor will designate and direct what portion of such contributions shall be allocated to each of the "allocation groups." Voluntary employee contributions are not permitted. Sponsor contributions shall be subject to the limitations on deductions under Internal Revenue Code ("IRC") Section 404 and IRC Section 401(a)(4) pertaining to the nondiscrimination test. Annual contributions for participants are subject to certain ceilings imposed by regulations.
- C. **Eligibility, Vesting and Withdrawals** – Employees become participants of the Plan upon completing one year of service (defined as a minimum of 1,000 hours of service within a 12-month consecutive period) and attaining the age of 18. Vesting of a participant's proportionate interest in contributions and net earnings is based on years of service. A participant becomes 20% vested after two years of service and 20% each year thereafter until becoming 100% vested after six years of service.

As defined in the Plan, withdrawals are not permitted from a participant's account prior to termination of employment or attainment of normal retirement age. Vested benefits of a former employee will be distributed as soon as practicable following the end of the Plan year in which the participant terminated employment.

- D. **Benefits** – On termination of service, benefit payments will be made in accordance with the Plan and will be based on the participant's account balance.
- E. **Participant Accounts** – Each participant's account is credited with the allocations of (a) the Sponsor's contribution and (b) Plan earnings, and charged with an allocation of administrative expenses. Investments are not participant directed. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.
- F. **Forfeited Accounts** – Forfeitures are allocated among the allocation groups in the same ratios that the Sponsor's profit-sharing contribution for the Plan year was allocated among such allocation groups, unless there is an amount required for any funding deficiencies. For the years ended December 31, 2024 and 2023, forfeitures of \$84,215 and \$53,692, respectively, were allocated. As of December 31, 2024 and 2023, there were no forfeited non-vested accounts.
- G. **Retirement and Disability** – At a participant's normal retirement (age sixty-five or the fifth anniversary of the participant's initial year of Plan participation), early retirement (the later of age fifty-five or the completion of ten years of service) or disability date, the participant's accrued benefits are available for distribution.
- H. **Plan Termination Provisions** – Although it has not expressed any intent to do so, the Sponsor reserves the right to terminate the Plan at any time. Upon termination of the Plan, each participant automatically becomes vested to the extent of their proportionate share in the value of the trust fund as determined under the provisions of the Plan.

**NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

- A. **Basis of Accounting** – The Plan prepares its financial statements using the accrual basis of accounting. The Plan adheres to accounting principles generally accepted in the United States of America (“U.S. GAAP”).
- B. **Payment of Benefits** – Benefits are recorded at the time payment is made to the participant.
- C. **Use of Estimates** – The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect certain amounts and disclosures at the date of the financial statements. Actual results could differ from those estimates.
- D. **Investment Valuation and Income Recognition** – Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 6 for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan’s gains and losses on investments bought and sold as well as held during the year.

- E. **Administrative Expenses** – The Plan Sponsor pays certain costs associated with the administration of the Plan. Expenses that are paid by the Plan Sponsor are excluded from these financial statements. Transaction fees and investment fund management fees are paid by the Plan. Investment-related expenses are included in net appreciation in fair value of investments.
- F. **Regulatory Compliance Affecting Retirement Plans** – The Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE 1.0 Act) became law on December 20, 2019. The SECURE Act made major changes to the Required Minimum Distribution rules, increasing the age from 70 ½ to 72 to participants over 72 after January 1, 2020. Plans were required to be formally amended for certain other changes if adopted on or before the last day of the 2023 plan year.

The SECURE Act 2.0 (SECURE 2.0) was signed into law in December 2022, delivering dozens of new retirement-related provisions. These changes build on the original SECURE Act of 2019, which altered the rules around how employees can save and withdraw money from their retirement accounts. SECURE 2.0 further increased the age of RMDs, increased the catch-up contributions for older workers and required automatic enrollment for new plans. The SECURE 2.0 Act increased the age at which individuals must begin taking RMDs to 73 from 72, beginning January 1, 2023, as well as other increases starting in 2030. The SECURE 2.0 Act increases the limit for catch-up contributions for individuals ages 60 to 63, effective for taxable years beginning after December 31, 2024.

In addition, the SECURE 1.0 Act and further by the SECURE 2.0 Act lowered the eligibility requirements to enable part-time workers to participate in 401(k) plans. These rules for long-term, part-time workers are expanded to apply to ERISA 403(b) plans, as well. The SECURE 2.0 Act changes the eligibility requirements under 401(k) so that it is easier for part-time employees to participate in them. The enacted law, the SECURE 1.0 Act, allows plans to limit eligibility for participation of part-time employees who reach the later of: (1) age 21 or completion of one 12-month period in which the employee worked at least 1,000 hours (pre-SECURE 1.0 Act rule); or (2) three consecutive years of service with 500 or more hours in each year. Under the SECURE 2.0 Act, a plan must allow a part-time employee to participate if the employee has either satisfied the above rule #1, or if the employee has completed two consecutive 12-month periods in which the employee worked at least 500 hours in each one of the two periods and reached age 21 by the end of the second 12-month period.

**NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

NOTE 3 - INVESTMENTS

Investments consist of the following as of December 31:

	<u>2024</u>	<u>2023</u>
Money market funds	\$ 290,103	\$ 297,869
Common stock	6,431,781	6,442,055
Mutual funds	2,161,756	1,568,965
Corporate bonds	3,985,213	3,455,463
Government securities	1,525,173	1,955,039
Mortgage backed securities	<u>727,319</u>	<u>851,555</u>
	<u>\$ 15,121,345</u>	<u>\$ 14,570,946</u>

Investments are subject to market volatility that could change their values substantially in the near term.

During 2024 and 2023, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year appreciated in value as follows:

	<u>2024</u>	<u>2023</u>
Interest and dividend income	\$ 351,704	\$ 312,831
Net appreciation in fair value of investments	<u>1,227,539</u>	<u>1,436,233</u>
	<u>\$ 1,579,243</u>	<u>\$ 1,749,064</u>

NOTE 4 - TAX STATUS

On June 30, 2020, the Internal Revenue Service ("IRS") stated that the Non-Standardized Pre-Approved Profit-Sharing Plan with cash or deferred arrangement ("CODA") adopted by the Plan, as then designed, is acceptable under IRC Section 401. The Plan administrator believes that the Plan was designed and was being operated in compliance with the applicable requirements of the IRC, and therefore believes that the Plan is qualified and the related trust is tax-exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRC. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024 and 2023, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements.

The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE 5 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

NOTE 6 - FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, "Fair Value Measurement," establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted market prices in active markets for identical assets and liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

**NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

NOTE 6 - FAIR VALUE MEASUREMENTS (Continued)

The three levels of the fair value hierarchy are described as follows:

Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 - Inputs to the valuation methodology include: quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the assets or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 - Inputs to the valuation methodology are unobservable and significant to the fair value measurements.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Money Market Funds

Money market funds are valued at the net asset value ("NAV") at a constant \$1.00 per share, of which, only the yield goes up and down.

Common Stock

Valued at the closing price reported on the active market on which the individual securities are traded.

Corporate Bonds and Government Securities

Corporate bonds and government securities are valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.

Mutual Funds

Mutual funds are valued at the closing price reported on the active market on which the funds are traded.

Mortgage Backed Securities

Mortgage backed securities are valued using quoted market prices or prices of comparable securities after considering collateral characteristics, historical performance and also pricing benchmark securities.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

**NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

NOTE 6 - FAIR VALUE MEASUREMENTS (Continued)

Investments carried at fair value at December 31, 2024 are classified in the table in two of the three levels as follows:

	<u>Level 1</u>	<u>Level 2</u>	<u>Total</u>
Money market funds	\$ 290,103	\$ -	\$ 290,103
Common stock	6,431,781	-	6,431,781
Mutual funds	2,161,756	-	2,161,756
Corporate bonds	3,912,851	72,362	3,985,213
Government securities	1,470,672	54,501	1,525,173
Mortgage backed securities	-	727,319	727,319
Total assets carried at fair value	<u>\$ 14,267,163</u>	<u>\$ 854,182</u>	<u>\$ 15,121,345</u>

Investments carried at fair value at December 31, 2023 are classified in the table in two of the three levels as follows:

	<u>Level 1</u>	<u>Level 2</u>	<u>Total</u>
Money market funds	\$ 297,869	\$ -	\$ 297,869
Common stock	6,442,055	-	6,442,055
Mutual funds	1,568,965	-	1,568,965
Corporate bonds	3,357,508	97,955	3,455,463
Government securities	1,955,039	-	1,955,039
Mortgage backed securities	-	851,555	851,555
Total assets carried at fair value	<u>\$ 13,621,436</u>	<u>\$ 949,510</u>	<u>\$ 14,570,946</u>

NOTE 7 - RELATED-PARTY TRANSACTIONS AND PARTY-IN-INTEREST TRANSACTIONS

Administrative fees paid by the Plan to the service providers amounted to \$117,551 and \$103,332 for the years ended December 31, 2024 and 2023, respectively. Plan investments are managed by UBS Financial Services, the custodian of the Plan, therefore, these transactions qualify as party-in-interest transactions. Strategic Pension Services is the recordkeeper of the Plan.

NOTE 8 - SUBSEQUENT EVENTS

Management has evaluated, for potential recognition and disclosure, events subsequent to the date of the statement of net assets available for benefits through October 3, 2025, the date the financial statements were available to be issued.

NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN: 002
EIN: 22-2871755
DECEMBER 31, 2024

(a)	Identity of issuer, borrower, lessor or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current value (e)
	Money Market Funds:			
	Cash and money market accounts in various institutions	Cash and money market accounts	\$ 290,103	\$ 290,103
		Subtotal Money Market Funds	290,103	290,103
	Common Stock:			
	3I GROUP PLC ADR	1,030 shares	21,259	23,278
	ABB LTD SPON ADR	236 shares	5,105	12,676
	ABBOTT LABS	153 shares	12,288	17,306
	ABBOTT LABS	384 Shares	39,825	43,434
	ABBVIE INC. COM	126 shares	17,907	22,390
	ACCENTURE PLC IRELAND CL A	47 shares	16,859	16,534
	ACCENTURE PLC IRELAND CL A	43 shares	5,118	15,127
	ACCENTURE PLC IRELAND CL A	66 shares	7,530	23,218
	ADIDAS AG SPON ADR	34 shares	3,274	4,140
	ADOBE INC. (DELAWARE)	38 shares	6,347	16,898
	ADOBE INC. (DELAWARE)	36 shares	19,882	16,008
	ADVANCED MICRO DEVICES INC.	129 shares	12,216	15,582
	ADYEN N V ADR	1,129 shares	15,082	16,551
	AIA GROUP LTD SPON ADR	248 shares	10,378	7,147
	AIA GROUP LTD SPON ADR	252 shares	7,366	7,263
	AIR LIQUIDE ADR FRANCE ADR	155 shares	3,635	4,999
	AIR PROD & CHEMICAL INC.	166 shares	45,451	48,147
	AIRBNB INC. CL A	105 shares	15,313	13,798
	AIRBUS SE UNSPONSORED ADR	194 shares	6,292	7,728
	AKZO NOBEL NV SPON ADR	427 shares	14,337	8,519
	ALCON INC. CHF	157 shares	12,858	13,328
	ALIBABA GROUP HLD LTD SPON ADR	61 shares	3,806	5,172
	ALLEGION PLC	75 shares	8,015	9,801
	ALLSTATE CORP	42 shares	4,969	8,097
	ALPHABET INC. CL A	304 shares	9,797	57,547
	ALPHABET INC. CL A	138 shares	5,470	26,123
	ALPHABET INC. CL C	150 shares	6,545	28,566
	ALPHABET INC. CL C	121 shares	4,608	23,043
	AMADEUS IT GROUP UNSPONSORED ADR	154 shares	9,493	10,863
	AMAZON.COM INC.	253 shares	25,842	55,506
	AMAZON.COM INC.	439 shares	39,674	96,312
	AMAZON.COM INC.	231 shares	11,833	50,679
	AMER EXPRESS CO	93 shares	22,307	27,601
	AMERIPRISE FINANCIAL INC.	22 shares	1,714	11,713
	ANALOG DEVICES INC.	128 shares	21,119	27,195
	ANALOG DEVICES INC.	38 shares	8,226	8,073
	AON PLC CL A	33 shares	6,823	11,852
	APPLE INC.	248 shares	32,216	62,104
	APPLE INC.	84 shares	19,215	21,035
	APPLE INC.	363 shares	42,059	90,902
	ARCH CAPITAL GROUP LTD (BERMUDA)	225 shares	14,913	20,779
	ASHTREAD GROUP PLC ORD UNSPONSORED ADR	17 shares	5,350	4,157
	ASHTREAD GROUP PLC ORD UNSPONSORED ADR	59 shares	18,838	14,426
	ASM INTL NV EUR	24 shares	8,009	13,660
	ASML HLDG NV SPON ADR	16 shares	9,623	11,089
	ASML HLDG NV SPON ADR	25 shares	4,249	17,327
	ASML HLDG NV SPON ADR	24 shares	17,607	16,634
	ASPEN TECHNOLOGY INC.	50 shares	8,157	12,482
	ASSA ABLOY AB ADR	834 shares	12,359	12,218
	ASTRAZENECA PLC SPON ADR	337 shares	22,873	22,080
	ASTRAZENECA PLC SPON ADR	170 shares	9,739	11,138
	ATLASSIAN CORP CL A	68 shares	10,535	16,550
	AUTODESK INC.	75 shares	4,897	22,168
	AUTOMATIC DATA PROCESSING INC.	115 shares	23,693	33,664
	B&M EUROPEAN VALUE RETAIL SA UNSPONSORED ADR	73 shares	1,412	1,325
	BAE SYSTEMS PLC SPON ADR	100 shares	6,313	5,716
	BAE SYSTEMS PLC SPON ADR	280 shares	14,476	16,005
	BANK OF AMER CORP	179 shares	7,912	7,867
	BAXTER INTL INC.	205 shares	9,411	5,978
	BEIGENE LTD SPON ADR	13 shares	2,280	2,401
	BENTLEY SYSTEMS INC. CL B	323 shares	11,182	15,084
	BERKLEY W R CORP	238 shares	5,377	13,928
	BERKSHIRE HATHAWAY INC. NEW CL B	110 shares	26,516	49,861
	BHP GROUP LTD SPON ADR	38 shares	2,180	1,856
	BJS WHSL CLUB HLDGS INC.	101 shares	7,797	9,024
	BLACKROCK INC.	49 shares	30,965	50,230
	BLACKROCK INC.	33 shares	16,581	33,829
	BLOCK INC. CL A	94 shares	8,289	7,989
	BOEING COMPANY	193 shares	28,604	34,161
	BOSTON SCIENTIFIC CORP	184 shares	7,175	16,435
	BP PLC SPON ADR	144 shares	5,230	4,257
	BRIGHT HORIZONS FAMILY SOLUTIONS INC.	78 shares	8,426	8,646
	BROADCOM INC.	636 shares	48,088	147,450
	BROOKFIELD CORP CL A CAD	367 shares	16,170	21,084
	CAMECO CORP	365 shares	10,150	18,757
	CANADIAN NAT RESOURCES LTD CAD	391 shares	12,426	12,070
	CANADIAN PAC KANS CITY LTD CAD	272 shares	6,570	19,685
	CAPGEMINI S E UNSPONSORED ADR	248 shares	9,126	8,050
	CDN NATL RAILWAY CO CAD	64 shares	7,490	6,497
	CHARLES RIVER LABORATORIES	51 shares	6,968	9,415
	CHEMED CORP NEW	15 shares	6,843	7,947
	CHEVRON CORP	184 shares	18,668	26,651
	CHEVRON CORP	52 shares	8,551	7,532
	CHIPOTLE MEXICAN GRILL INC. CL A	295 shares	12,358	17,789
	CHOICE HOTELS INTL INC. NEW	80 shares	9,700	11,358

See independent auditors' report.

NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN: 002
EIN: 22-2871755
DECEMBER 31, 2024

(a)	Identity of issuer, borrower, lessor or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current value (e)
	CHUBB LTD CHF	89 shares	10,522	24,591
	CHUGAI PHARMACEUTICAL LTD ADR	149 shares	3,540	3,274
	CINN FINANCIAL CORP	174 shares	16,580	25,004
	CISCO SYSTEMS INC.	509 shares	24,039	30,133
	CISCO SYSTEMS INC.	169 shares	6,405	10,005
	COCA COLA CO COM	425 shares	18,048	26,461
	COCA COLA EUROPACIFIC PARTNERS PLC EUR	194 shares	10,885	14,901
	COGNIZANT TECH SOLUTIONS CRP	118 shares	7,048	9,074
	COMCAST CORP NEW CL A	444 shares	21,896	16,663
	COMPASS GROUP PLC SPON ADR	464 shares	13,176	15,586
	CONAGRA BRANDS, INC..	261 shares	8,715	7,243
	COSTAR GROUP INC.	89 shares	6,444	6,372
	COUPANG INC.	792 shares	15,128	17,408
	CREDICORP LTD	78 shares	9,794	14,299
	CVS HEALTH CORP	131 shares	9,755	5,881
	DAIICHI SANKYO CO LTD SPON ADR	280 shares	7,839	7,641
	DAIKIN INDS LTD ADR	321 shares	4,973	3,749
	DAIKIN INDS LTD ADR	773 shares	11,654	9,029
	DANONE SPON ADR	285 shares	3,479	3,816
	DBS GROUP HLDGS LTD. SPON ADR	69 shares	3,509	8,835
	DBS GROUP HLDGS LTD. SPON ADR	129 shares	6,037	16,517
	DEERE AND CO	9 shares	1,102	3,813
	DEUTSCHE BANK AG REG SHS ORD EUR	275 shares	4,402	4,689
	DIAGEO PLC NEW GB SPON ADR	105 shares	13,856	13,349
	DNB BK ASA SPON ADR	225 shares	5,102	4,478
	DOMINION ENERGY INC.	554 shares	37,766	29,838
	DOVER CORP	44 shares	6,478	8,254
	DSM FIRMENICH AG SPON ADR	1,211 shares	13,963	12,328
	DSV A/S ADR	61 shares	6,046	6,478
	DUKE ENERGY CORP NEW	69 shares	6,845	7,434
	DUPONT DE NEMOURS INC.	101 shares	5,997	7,701
	EATON CORP PLC	29 shares	10,900	9,624
	ELECTRONIC ARTS	56 shares	8,401	8,193
	ENGIE SPON ADR	381 shares	4,669	6,037
	EPIROC AKTIEBOLAG ADR	467 shares	9,547	8,107
	EQUIFAX INC.	49 shares	7,610	12,488
	ERSTE GROUP BANK AG SPON ADR	641 shares	14,161	19,698
	ESSILORLUXOTTICA ADR	90 shares	8,735	10,860
	EXPEDITORS INTL WASH INC.	74 shares	3,729	8,197
	EXPERIAN PLC SPON ADR	273 shares	12,208	11,665
	EXPERIAN PLC SPON ADR	273 shares	4,689	11,665
	EXPONENT INC.	82 shares	6,238	7,306
	EXXON MOBIL CORP	162 shares	16,899	17,426
	EXXON MOBIL CORP	68 shares	7,083	7,315
	FACTSET RESH SYSTEMS INC.	19 shares	2,975	9,125
	FAIR ISAAC CORP	3 shares	937	5,973
	FANUC CORP ADR	697 shares	12,725	9,089
	FASTENAL CO	383 shares	18,258	27,542
	FERGUSON INC.	74 shares	10,288	12,844
	FERRARI N V EUR	9 shares	3,841	3,824
	FERRARI N V EUR	66 shares	10,127	28,039
	FIDELITY NATL INFORMATION SVCS	441 shares	36,106	35,620
	FIDELITY NATL INFORMATION SVCS	95 shares	6,783	7,673
	FUJITSU LTD ADR NEW JAPAN ADR	232 shares	3,484	4,074
	GARTNER INC.	13 shares	1,473	6,298
	GENMAB A/S SPON ADR	157 shares	5,562	3,277
	GENUINE PARTS CO	54 shares	8,073	6,305
	GIVAUDAN SA ADR	80 shares	5,794	6,966
	GLAXO WELLCOME PLC SPON ADR	301 shares	12,030	10,180
	HALEON PLC SPON ADR	1,462 shares	11,137	13,947
	HENRY JACK & ASSOC INC.	64 shares	7,845	11,219
	HERMES INTL SCA ADR	25 shares	4,314	5,976
	HERSHEY CO	40 shares	8,099	6,774
	HITACHI LTD ADR NEW JAPAN	168 shares	4,933	8,309
	HOLOGIC INC.	105 shares	7,846	7,569
	HOME DEPOT INC.	105 shares	21,819	40,844
	HONEYWELL INTL INC.	40 shares	7,947	9,036
	HONG KONG EXCHANGES & CLEARING LTD ADR	116 shares	3,601	4,353
	HOYA CORP SPON ADR	22 shares	2,694	2,728
	IBERDROLA SA SPON ADR	70 shares	3,195	3,860
	ICICI BANK LTD SPON ADR	563 shares	12,523	16,811
	ICON PLC EUR	101 shares	9,536	21,181
	ILLUMINA INC.	55 shares	11,125	7,350
	INDUSTRIA DE DISENO TEXTIL IND ADR	342 shares	4,071	8,724
	ING GROEP N V NL SPON ADR	1,200 shares	17,386	18,804
	INTERACTIVE BROKERS GROUP INC. CL A	99 shares	5,831	17,490
	INTUIT	26 shares	11,095	16,341
	INTUITIVE SURGICAL INC.	37 shares	9,552	19,313
	INTUITIVE SURGICAL INC.	23 shares	4,387	12,005
	ITOCHU CORP ADR JAPAN ADR	101 shares	8,511	9,955
	JACOBS SOLUTIONS INC.	59 shares	6,768	7,884
	JOHNSON & JOHNSON COM	219 shares	33,783	31,672
	JOHNSON & JOHNSON COM	195 shares	26,811	28,201
	JOHNSON & JOHNSON COM	48 shares	6,889	6,942
	JPMORGAN CHASE & CO	188 shares	22,507	45,065
	KEYENCE CORP ORD JPY	16 shares	9,352	6,484
	KLACORP	15 shares	9,583	9,452
	KUBOTA CORP ADR JAPAN ADR	134 shares	12,615	7,747
	LENNOX INTL INC.	33 shares	6,781	20,107
	LILLY ELI & CO	18 shares	12,588	13,896
	LILLY ELI & CO	47 shares	16,582	36,284
	LINDE PLC NEW EUR	42 shares	13,167	17,584

See independent auditors' report.

**NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN: 002
EIN: 22-2871755
DECEMBER 31, 2024**

(a)	Identity of issuer, borrower, lessor or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current value (e)
	LINDE PLC NEW EUR	56 shares	9,420	23,446
	LONDON STK EXCHANGE UNSPONSORED ADR	382 shares	8,907	13,634
	LOREAL CO ADR FRANCE ADR	106 shares	7,999	7,463
	LOWES COMPANIES INC.	163 shares	24,279	40,228
	LOWES COMPANIES INC.	34 shares	7,224	8,391
	LPL FINL HLDGS INC. COM	51 shares	7,353	16,652
	MAGNA INTL INC. CL A SUB VTG CANADA ORD CAD	174 shares	13,834	7,271
	MARSH & MCLENNAN COS INC.	97 shares	11,344	20,604
	MASTERCARD INC. CL A	43 shares	5,001	22,643
	MASTERCARD INC. CL A	55 shares	22,419	28,961
	MCDONALDS CORP	75 shares	7,678	21,742
	MEITUAN ADR	596 shares	29,995	23,131
	MERCADOLIBRE INC.	7 shares	8,971	11,903
	MERCK & CO INC. COM	303 shares	23,594	30,142
	MERCK & CO INC. COM	67 shares	6,127	6,665
	META PLATFORMS INC. CL A	119 shares	36,237	69,676
	META PLATFORMS INC. CL A	99 shares	13,686	57,965
	MICHELIN COMPAGNIE GENERALE ADR	834 shares	15,555	13,669
	MICROSOFT CORP	89 shares	21,149	37,514
	MICROSOFT CORP	80 shares	6,642	33,720
	MICROSOFT CORP	616 shares	57,189	259,644
	MICROSOFT CORP	80 shares	5,909	33,720
	MITSUBISHI HEAVY INDS LTD ADR	777 shares	19,379	21,740
	MONDAY COM LTD	63 shares	13,538	14,833
	MONOTARO CO LTD UNSPONSORED ADR	938 shares	14,562	15,787
	MONSTER BEVERAGE CORP NEW COM	334 shares	7,934	17,555
	MORGAN STANLEY	239 shares	20,955	30,047
	MSCI INC.	26 shares	13,298	15,600
	MTU AERO ENGINES HLDGS AG ADR	30 shares	3,072	4,970
	MUNICH RE GROUP ADR	504 shares	5,275	5,050
	MUNICH RE GROUP ADR	1,339 shares	6,801	13,417
	NATIONAL GRID PLC SPON ADR	66 shares	4,423	3,922
	NATWEST GROUP PLC SPONSORED SPON ADR	649 shares	5,468	6,600
	NESTLE S A SPONSORED ADR REPSTG REG SHS SWITZ ADR	98 shares	11,568	8,007
	NESTLE S A SPONSORED ADR REPSTG REG SHS SWITZ ADR	216 shares	23,521	17,647
	NETEASE INC. SPON ADR	21 shares	2,225	1,873
	NETFLIX INC.	23 shares	5,704	20,500
	NETFLIX INC.	53 shares	14,924	47,240
	NEXTERA ENERGY INC. COM	390 shares	20,750	27,959
	NIDEC CORP ADR	1,173 shares	14,826	5,232
	NIKE INC. CL B	99 shares	8,268	7,491
	NIKE INC. CL B	90 shares	6,816	6,810
	NINTENDO LTD ADR NEW JAPAN ADR	2,369 shares	31,683	34,658
	NITORI HLDGS CO LTD ADR	208 shares	3,240	2,463
	NOMURA RESEARCH INSTITUTE LTD ADR	202 shares	5,649	5,935
	NORDSON CORP	52 shares	6,632	10,880
	NORFOLK STHN CORP	162 shares	36,315	38,021
	NORTHROP GRUMMAN CORP	59 shares	27,332	27,688
	NOVARTIS AG SPON ADR	74 shares	4,643	7,201
	NOVO NORDISK A/S SPON ADR	164 shares	9,583	14,107
	NOVO NORDISK A/S SPON ADR	75 shares	6,948	6,452
	NOVO NORDISK A/S SPON ADR	349 shares	18,489	30,021
	NOVO NORDISK A/S SPON ADR	151 shares	6,195	12,989
	NU HLDGS LTD CL A	1,182 shares	13,086	12,246
	NVIDIA CORP	724 shares	79,516	97,226
	NVIDIA CORP	550 shares	7,008	73,860
	O REILLY AUTOMOTIVE INC.	12 shares	2,219	14,230
	OLLIE'S BARGAIN OUTLET HOLDI	80 shares	7,355	8,778
	ORACLE CORP	139 shares	22,866	23,163
	ORACLE CORP	360 shares	31,179	59,990
	ORACLE CORP	48 shares	3,043	7,999
	ORACLE CORP	224 shares	10,099	37,327
	OTSUKA HLDGS CO LTD UNSPONSORED ADR	572 shares	10,343	15,547
	PALO ALTO NETWORKS INC.	90 shares	10,230	16,376
	PAN PAC INTL HLDGS CORP ADR	653 shares	12,836	17,749
	PARKER HANNIFIN CORP	23 shares	3,735	14,629
	PAYCHEX INC.	225 shares	21,265	31,550
	PAYCOM SOFTWARE INC.	39 shares	7,151	7,994
	PAYPAL HOLDINGS INC.	85 shares	7,974	7,255
	PHILLIPS 66	164 shares	16,629	18,685
	POOL CORP	39 shares	4,969	13,297
	PROCTER & GAMBLE CO	137 shares	13,617	22,968
	PROGRESSIVE CORP OHIO	184 shares	20,289	44,088
	PROGRESSIVE CORP OHIO	80 shares	16,915	19,169
	QUALCOMM INC.	72 shares	3,741	11,061
	RECRUIT HLDGS CO LTD UN SPONSORED ADR	530 shares	64,527	7,404
	REGENERON PHARMACEUTICALS INC.	20 shares	8,797	14,247
	RELX PLC SPON ADR	204 shares	6,192	9,266
	RENTOKIL INITIAL PLC SPON ADR	340 shares	13,594	8,609
	REPUBLIC SERVICES INC.	51 shares	3,834	10,260
	ROCHE HLDG LTD SPONS ADR SWITZ ADR	410 shares	13,006	14,301
	ROCHE HLDG LTD SPONS ADR SWITZ ADR	167 shares	5,940	5,825
	ROLLINS INC.	243 shares	6,638	11,263

See independent auditors' report.

NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN: 002
EIN: 22-2871755
DECEMBER 31, 2024

(a)	Identity of issuer, borrower, lessor or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current value (e)
	ROLLS ROYCE HOLDINGS PLC SPON ADR	1,188 shares	6,737	8,451
	ROLLS ROYCE HOLDINGS PLC SPON ADR	3,127 shares	23,148	22,245
	ROYAL KPN N.V. SPON ADR	1,116 shares	3,994	4,018
	S&P GLOBAL INC.	19 shares	6,660	9,463
	SAFRAN SA ADR	290 shares	8,114	15,805
	SAFRAN SA ADR	327 shares	11,052	17,822
	SAFRAN SA ADR	528 shares	24,404	28,776
	SAIA INC.	22 shares	6,272	10,026
	SALESFORCE, INC..	67 shares	10,769	22,400
	SALESFORCE, INC..	75 shares	11,788	25,075
	SAP SE SPON ADR	113 shares	27,807	27,822
	SAP SE SPON ADR	92 shares	13,850	22,651
	SCHNEIDER ELEC SE UNSPONSORED ADR	347 shares	10,638	17,225
	SCHWAB CHARLES CORP NEW	487 shares	26,631	36,043
	SCOTTS MIRACLE-GRO CO CL A	96 shares	7,542	6,369
	SEA LTD ADR	275 shares	20,629	29,178
	SEI INVESTMENTS CO	111 shares	4,391	9,155
	SERVICENOW INC.	21 shares	5,829	22,263
	SHERWIN WILLIAMS CO	48 shares	9,358	16,317
	SHIN ETSU CHEM CO LTD ADR	310 shares	4,560	5,121
	SHOPIFY INC. CL A	182 shares	9,849	19,352
	SHOPIFY INC. CL A	34 shares	1,169	3,615
	SHOPIFY INC. CL A	204 shares	13,998	21,691
	SIEMENS ENERGY AG ADR	370 shares	18,390	19,351
	SIKA AG UNSPONSORED ADR	251 shares	6,351	5,921
	SITEONE LANDSCAPE SUPPLY INC.	55 shares	3,540	7,247
	SMC CORP YEN SHS ORD JPY	12 shares	7,577	4,620
	SONY GROUP CORP SPONSORED ADR	909 shares	18,315	19,234
	SPOTIFY TECHNOLOGY SA EUR	4 shares	1,859	1,790
	SPOTIFY TECHNOLOGY SA EUR	60 shares	17,497	26,843
	STARBUCKS CORP	324 shares	28,825	29,565
	STARBUCKS CORP	124 shares	7,453	11,315
	STERIS PLC	81 shares	9,339	16,650
	STRAUMANN HLDG AG ADR	230 shares	4,237	2,864
	SUZUKI MOTOR CORP LTD ADR	96 shares	4,335	4,323
	SYMRISE AG ADR	431 shares	13,969	11,383
	TAIWAN SEMICONDUCTOR MFG CO LTD ADR	71 shares	3,663	14,022
	TAIWAN SEMICONDUCTOR MFG CO LTD ADR	193 shares	27,099	38,116
	TAIWAN SEMICONDUCTOR MFG CO LTD ADR	257 shares	23,421	50,755
	TDK CORP ADR JAPAN ADR	488 shares	3,979	6,324
	TE CONNECTIVITY PLC	198 shares	29,620	28,308
	TELEDYNE TECHNOLOGIES INC.	20 shares	8,114	9,283
	TELEDYNE TECHNOLOGIES INC.	22 shares	9,280	10,211
	TENCENT HLDGS LTD ADR	104 shares	4,247	5,531
	TERADYNE INC.	72 shares	2,296	9,066
	TERUMO CORP ADR	131 shares	2,611	2,555
	TESLA INC.	175 shares	29,763	70,672
	TEXAS INSTRUMENTS	230 shares	35,279	43,127
	TEXAS INSTRUMENTS	132 shares	26,947	24,751
	TFI INTL INC. CAD	38 shares	4,170	5,133
	THE CIGNA GROUP \$0.04	23 shares	5,332	6,351
	THE COOPER COMPANIES INC.	153 shares	7,710	14,065
	THERMO FISHER SCIENTIFIC INC.	33 shares	18,373	17,168
	THERMO FISHER SCIENTIFIC INC.	22 shares	3,114	11,445
	THERMO FISHER SCIENTIFIC INC.	17 shares	9,137	8,844
	THOR INDUSTRIES INC.	110 shares	7,781	10,528
	TJX COS INC. NEW	496 shares	38,132	59,922
	TOKYO ELECTRON LTD ADR	60 shares	4,439	4,529
	TOTALENERGIES SE SPON ADR	223 shares	11,970	12,154
	TOTALENERGIES SE SPON ADR	185 shares	9,206	10,083
	TRANE TECHNOLOGIES PLC	59 shares	14,664	21,792
	TRANSDIGM GROUP INC.	11 shares	12,527	13,940
	TRAVELERS COS INC./THE	37 shares	7,170	8,913
	TRUIST FINL CORP	205 shares	8,031	8,893
	UBS GROUP AG	481 shares	14,701	14,584
	UNICHARM CORP SPON ADR	339 shares	2,756	1,366
	UNICREDIT SPA UNSPONSORED ADR	374 shares	6,862	7,473
	UNILEVER PLC AMER SHS NEW SPON ADR	184 shares	9,478	10,433
	UNION PACIFIC CORP	167 shares	22,439	38,083
	UNITED PARCEL SERVICE INC. CL B	176 shares	25,866	22,194
	UNITEDHEALTH GROUP INC.	15 shares	4,804	7,588
	UNITEDHEALTH GROUP INC.	100 shares	35,416	50,586
	UNIVERSAL DISPLAY CORP	56 shares	12,174	8,187
	US BANCORP DEL (NEW)	173 shares	7,074	8,275
	VERTEX PHARMACEUTICAL INC.	50 shares	12,853	20,135
	VISA INC. CL A	82 shares	6,902	25,915
	VISA INC. CL A	117 shares	10,585	36,977
	VISA INC. CLA	124 shares	10,894	39,189
	WALT DISNEY CO (HOLDING CO) DISNEY COM	80 shares	8,736	8,908
	WALT DISNEY CO (HOLDING CO) DISNEY COM	188 shares	19,377	20,934
	WASTE CONNECTIONS INC. CAD	67 shares	9,475	11,496
	WATSCO INC.	29 shares	8,885	13,743
	WORKDAY INC. CL A	50 shares	11,138	12,902
	WORKDAY INC. CL A	26 shares	3,842	6,709
	YUM CHINA HLDGS INC.	59 shares	1,272	2,842
	YUM! BRANDS INC.	51 shares	2,641	6,842
	ZEBRA TECHNOLOGIES CORP CL A	36 shares	7,627	13,904
	ZOETIS INC.	99 shares	11,258	16,130
	ZURN ELKAY WATER SOLUTION CORP	333 shares	9,736	12,410
		Subtotal Common Stock	\$ 4,290,213	\$ 6,431,781

See independent auditors' report.

NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN: 002
EIN: 22-2871755
DECEMBER 31, 2024

(a)	Identity of issuer, borrower, lessor or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current value (e)
	Mutual Funds:			
	AMERICAN TOWER CORP REIT	68 shares	\$ 8,501	\$ 12,472
	CROWN CASTLE INC REIT	201 shares	32,612	18,243
	EQUITY RESIDENTIAL 581	104 shares	6,416	7,463
	ISHARES CORE S&P MIDCAP ETF	2,565 shares	92,954	159,825
	ISHARES RUSSELL 1000 VALUE ETF	645 shares	76,354	119,409
	ISHARES RUSSELL 2000 ETF	529 shares	73,961	116,888
	ISHARES RUSSELL 2000 ETF	232 shares	40,210	51,263
	ISHARES RUSSELL 2000 VALUE ETF	311 shares	44,049	51,057
	ISHARES RUSSELL MID-CAP VALUE ETF	400 shares	42,236	51,736
	PROLOGIS INC COM	269 shares	31,915	28,433
	SPDR S&P 500 ETF TR	2,366 shares	862,527	1,386,665
	WISDOMTREE U.S. LARGE CAP DIVID FUND ETF	2,035 shares	98,604	158,302
		Subtotal Mutual Funds	\$ 1,410,339	\$ 2,161,756
	Corporate Bonds:			
	ABBVIE INC NTS B/E	\$26,000 par value at 3.20% due on November 21, 2029	\$ 27,628	\$ 24,126
	ACCENTURE CPTL INC NTS	\$84,000 par value at 4.25% due on October 4, 2031	81,169	80,702
	AIR LEASE CORP	\$78,000 par value at 3.00% due on February 1, 2030	71,244	70,432
	AMERICAN TOWER CORP B/E 5BP	\$18,000 par value at 4.40% due on February 15, 2026	17,447	17,907
	AMGEN INC NTS B/E	\$30,000 par value at 5.25% due on March 2, 2030	29,621	30,286
	APPLE INC B/E	\$19,000 par value at 3.35% due on August 8, 2032	18,208	17,413
	ARROW ELECTRONICS INC	\$18,000 par value at 5.875% due on April 10, 2034	18,436	18,103
	ASSURED GTY US HLDGS INC B/E	\$20,000 par value at 3.15% due on June 15, 2031	17,968	17,661
	ASTRAZENECA PLC B/E	\$108,000 par value at 3.375% due on November 16, 2025	104,355	106,938
	AT&T INC B/E	\$55,000 par value at 4.35% due on March 1, 2029	58,292	53,837
	ATHENE HLDG LTD B/E	\$20,000 par value at 3.50% due on January 1, 2031	17,500	18,031
	ATMOS ENERGY CORP NTS	\$19,000 par value at 3.00% due on June 15, 2027	17,940	18,291
	BANK OF AMER CORP B/E	\$72,000 par value at 5.288% due on April 25, 2034	72,973	71,514
	BHP BILLITON FIN LTD NTS	\$54,000 par value at 5.25% due on September 8, 2030	54,585	54,856
	BK OF AMER CORP	\$22,000 par value at 5.015% due on July 22, 2033	22,032	21,569
	BK OF AMER CORP	\$18,000 par value at 5.015% due on July 22, 2033	17,763	17,648
	BK OF AMER CORP B/E	\$28,000 par value at 2.299% due on July 21, 2032	22,232	23,359
	BROADCOM INC NTS B/E	\$42,000 par value at 4.15% due on November 15, 2030	42,373	40,174
	BROADCOM INC NTS B/E	\$16,000 par value at 4.11% due on September 15, 2028	17,436	15,634
	BROADCOM INC NTS B/E	\$26,000 par value at 4.30% due on November 15, 2032	23,256	24,528
	BROOKFIELD FIN INC NTS	\$18,000 par value at 4.35% due on April 15, 2030	17,087	17,351
	CANADIAN IMPERIAL BANK	\$106,000 par value at 3.945% due on August 4, 2025	103,745	105,584
	CAPITAL ONE FINCL CORP	\$15,000 par value at 3.80% due on January 31, 2028	16,379	14,476
	CBRE SERVICES INC B/E	\$17,000 par value at 5.95% due on August 15, 2034	17,830	17,534
	CENTENE CORP NTS B/E	\$19,000 par value at 4.25% due on December 15, 2027	17,581	18,434
	CENTENE CORP NTS B/E	\$56,000 par value at 2.45% due on July 15, 2028	51,115	50,483
	CHARLES SCHWAB CORP NTS	\$17,000 par value at 5.643% due on May 19, 2029	17,209	17,346
	CHARTER COMM OPT LLC/CAP	\$44,000 par value at 4.908% due on July 23, 2025	47,849	43,949
	CHARTER COMM OPT LLC/CAP	\$22,000 par value at 2.80% due on April 1, 2031	21,880	18,563
	CHENIERE ENERGY PARTNERS LP NTS	\$38,000 par value at 4.00% due on March 1, 2031	33,992	35,162
	CITIGROUP INC NTS B/E	\$26,000 par value at 1.122% due on January 28, 2027	25,225	24,968
	CLEVELAND-CLIFFS INC NTS	\$18,000 par value at 5.875% due on June 1, 2027	18,826	17,898
	COMCAST CORP NEW B/E	\$26,000 par value at 3.40% due on April 1, 2030	28,317	24,171
	COMCAST CORP NTS B/E	\$26,000 par value at 1.50% due on February 15, 2031	24,175	21,169
	CSX CORP B/E	\$32,000 par value at 5.20% due on November 15, 2033	33,234	32,063
	CVS HEALTH CORP NTS B/E	\$46,000 par value at 1.30% due on August 21, 2027	44,167	41,686
	ENCOMPASS HEALTH CORP NTS	\$18,000 par value at 4.50% due on February 1, 2028	16,358	17,369
	ENERGY TRANSFER PARTNERS	\$27,000 par value at 5.50% due on June 1, 2027	29,911	27,344
	EVERSOURCE ENERGY NTS	\$148,000 par value at 5.85% due on April 15, 2031	149,215	151,946
	FISERV INC B/E	\$26,000 par value at 3.50% due on July 1, 2029	27,021	24,392
	FLUOR CORP NTS B/E	\$19,000 par value at 4.25% due on September 15, 2028	19,426	18,073
	GENERAL MOTORS FINANCIAL CO. INC	\$34,000 par value at 2.90% due on February 26, 2025	33,012	33,878
	GENERAL MOTORS FINANCIAL CO. NTS	\$30,000 par value at 6.125% due on October 1, 2025	35,655	30,231
	GENL MOTORS CO NTS B/E	\$26,000 par value at 5.60% due on October 15, 2032	25,528	26,237
	GOLDMAN SACHS GROUP INC.	\$25,000 par value at 1.431% due on March 9, 2027	24,415	24,000
	GOLDMAN SACHS GROUP INC.	\$21,000 par value at 3.102% due on February 24, 2033	18,060	18,103
	GOLDMAN SACHS GROUP INC.	\$34,000 par value at 3.80% due on March 15, 2030	31,001	31,908
	GOLDMAN SACHS GROUP INC.	\$54,000 par value at 6.561% due on October 24, 2034	59,199	58,060
	HCA INC NTS B/E	\$28,000 par value at 5.45% due on March 15, 2031	27,906	27,948
	HOLLYFRONTIER CORP B/E	\$54,000 par value at 5.875% due on April 1, 2026	54,426	54,338
	HOWMET AEROSPACE INC NTS	\$38,000 par value at 3.00% due on January 15, 2029	33,947	35,266
	J P MORGAN CHASE & CO B/E	\$30,000 par value at 4.912% due on July 25, 2033	29,466	29,324
	J P MORGAN CHASE & CO NTS B/E	\$19,000 par value at 3.625% due on December 1, 2027	20,092	18,459
	J P MORGAN CHASE & CO NTS B/E	\$50,000 par value at 3.625% due on December 1, 2027	46,869	48,577
	J P MORGAN CHASE & CO. B/E	\$19,000 par value at 3.54% due on May 1, 2028	19,668	18,460
	JEFFERIES FIN GROUP INC	\$18,000 par value at 4.85% due on January 15, 2027	18,970	18,033
	JOHN DEERE CAPITAL CORP B/E	\$18,000 par value at 4.35% due on September 15, 2032	17,969	17,262
	KEYSIGHT TECHNOLOGIES	\$20,000 par value at 3.00% due on October 30, 2029	19,938	18,237
	KINDER MORGAN INC NTS	\$22,000 par value at 5.40% due on February 1, 2034	21,795	21,672
	KYNDRYL HLDGS INC	\$23,000 par value at 3.15% due on October 15, 2031	17,575	19,932
	L3 HARRIS TECHNOLOGIES	\$24,000 par value at 5.40% due on July 31, 2033	22,650	23,949
	LABORATORY CORP OF AMER	\$31,000 par value at 1.55% due on June 1, 2026	30,979	29,621
	MARSH & MCLENNAN COS INC	\$19,000 par value at 4.375% due on March 15, 2029	21,619	18,666
	MICRON TECHNOLOGY INC	\$26,000 par value at 5.30% due on January 15, 2031	25,941	25,969
	MITSUBISHI UFJ FINL	\$108,000 par value at 3.677% due on February 22, 2027	102,855	105,749
	MORGAN STANLEY B/E	\$31,000 par value at 4.431% due on January 23, 2030	35,158	30,180
	MORGAN STANLEY B/E	\$2,000 par value at 4.889% due on July 20, 2033	1,908	1,938
	MYLAN NV NTS B/E	\$55,000 par value at 3.95% due on June 15, 2026	60,703	54,133
	NASDAQ INC B/E	\$19,000 par value at 3.85% due on June 30, 2026	18,242	18,774
	NATL RURAL UTILS COOP 5BP FIN CORP	\$150,000 par value at 4.85% due on February 7, 2029	148,094	150,069
	NEWFIELD EXPLORATION CO.	\$18,000 par value at 5.375% due on January 1, 2026	18,305	18,063
	NEXTERA ENERGY CAPITAL	\$100,000 par value at 5.00% due on July 15, 2032	100,898	98,463
	ORACLE CORP NTS B/E	\$28,000 par value at 2.95% due on April 1, 2030	29,889	25,291

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NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN: 002
EIN: 22-2871755
DECEMBER 31, 2024

(a)	Identity of issuer, borrower, lessor or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current value (e)
	PACIFIC GAS & ELEC CO B/E	\$56,000 par value at 3.45% due on July 1, 2025	53,234	55,563
	PNC FINL SVCS GROUP INC	\$22,000 par value at 6.875% due on October 20, 2034	22,099	24,058
	POLARIS INC NTS B/E	\$17,000 par value at 6.95% due on March 15, 2029	17,989	17,891
	QUANTA SERVICES INC B/E	\$20,000 par value at 2.90% due on October 1, 2030	16,901	17,863
	REINSURANCE GRP OF AMER	\$20,000 par value at 3.15% due on June 15, 2030	17,205	18,055
	RTX CORP NTS B/E	\$26,000 par value at 6.00% due on March 15, 2031	26,559	27,293
	SEAGATE HDD CAYMAN NTS	\$18,000 par value at 4.875% due on June 1, 2027	17,509	17,733
	SEMPRA ENERGY NTS B/E	\$110,000 par value at 3.40% due on February 1, 2028	102,282	105,155
	SILGAN HLDGS INC NTS B/E	\$19,000 par value at 4.125% due on February 1, 2028	19,269	18,134
	SOUTHERN CAL EDISON NTS	\$100,000 par value at 5.85% due on November 1, 2027	103,426	102,824
	SOUTHWESTREN ENERGY CO NTS B/E	\$70,000 par value at 5.375% due on February 1, 2029	67,499	68,954
	SPRINT CAPITAL CORP	\$22,000 par value at 6.875% due on November 15, 2028	23,814	23,364
	THERMO FISHER SCIENTIFIC	\$122,000 par value at 5.20% due on January 31, 2034	127,522	122,393
	T-MOBILE USA INC B/E	\$28,000 par value at 3.875% due on April 15, 2030	26,299	26,344
	T-MOBILE USA INC B/E	\$32,000 par value at 3.50% due on April 15, 2031	28,309	29,046
	T-MOBILE USA INC B/E	\$90,000 par value at 5.75% due on January 15, 2034	92,153	92,301
	TORONTO-DOMINION BANK FIX-TO-FLT	\$18,000 par value at 5.146% due on September 10, 2034	17,658	17,568
	TOTAL CAPITAL SA B/E	\$30,000 par value at 3.883% due on October 11, 2028	30,158	29,163
	TRANSDIGM INC. NTS B/E	\$18,000 par value at 5.50% due on November 15, 2027	18,503	17,687
	TRIMBLE NAV LTD B/E	\$18,000 par value at 4.90% due on June 15, 2028	19,859	17,982
	TRUIST FINANCIAL CORP MED TERM NTS	\$17,000 par value at 5.867% due on June 8, 2034	17,738	17,312
	TRUIST FINL CORP B/E	\$38,000 par value at 5.122% due on January 26, 2034	38,119	36,932
	TRUST FINANCIAL CORP	\$24,000 par value at 7.161% due on October 30, 2029	24,938	25,670
	UNITED HEALTH GROUP INC	\$100,000 par value at 4.50% due on April 15, 2033	100,222	94,867
	UNITED RENTALS NORTH AM	\$19,000 par value at 3.875% due on November 15, 2027	19,569	18,202
	US BANCORP B/E	\$31,000 par value at 5.678% due on January 23, 2035	31,214	31,283
	VERISIGN INC NTS B/E	\$18,000 par value at 4.75% due on July 15, 2027	17,826	17,976
	VERIZON COMMUNICATIONS INC NTS B/E	\$26,000 par value at 4.329% due on September 21, 2028	29,285	25,512
	VMWARE INC B/E	\$18,000 par value at 3.90% due on August 21, 2027	19,395	17,594
	VONTIER CORP NTS B/E	\$22,000 par value at 2.95% due on April 1, 2031	17,658	18,900
	WABTEC B/E	\$18,000 par value at 4.70% due on September 15, 2028	19,648	17,825
	WELLS FARGO & CO.	\$10,000 par value at 4.15% due on January 24, 2029	9,812	9,694
	WELLS FARGO & CO. B/E	\$19,000 par value at 3.584% due on May 22, 2028	18,119	18,413
	WELLS FARGO & CO. B/E	\$29,000 par value at 5.557% due on July 25, 2034	30,353	28,955
	WESTERN DIGITAL CORP NTS	\$14,000 par value at 4.75% due on February 15, 2026	15,358	13,865
	WESTPAC BANKING CORP NTS B/E	\$19,000 par value at 4.11% due on July 24, 2034	17,705	17,895
	WESTPAC BANKING CORP NTS B/E	\$74,000 par value at 2.35% due on February 19, 2025	71,941	73,769
	WYETH MW+30BP	\$16,000 par value at 6.50% due on February 1, 2034	18,294	17,418
		Subtotal Corporate Bonds	\$ 4,051,173	\$ 3,985,213
	Government Securities:			
	FANNIE MAE NTS	Current yield at 0.75% due on October 8, 2027	\$ 41,808	\$ 43,558
	FFCB Bond	Current yield at 5.42% due on October 27, 2026	54,766	54,501
	FHLMC NTS	Current yield at 5.00% due on October 23, 2028	73,981	73,775
	UNITED STATES TREASURY NOTES	Current yield at 0.50% due on February 28, 2026	166,422	163,827
	UNITED STATES TREASURY NOTES	Current yield at 1.00% due on July 31, 2028	24,411	22,253
	UNITED STATES TREASURY NOTES	Current yield at 4.625% due on September 30, 2028	40,831	40,369
	UNITED STATES TREASURY NOTES	Current yield at 4.00% due on January 31, 2029	35,492	35,502
	UNITED STATES TREASURY NOTES	Current yield at 1.125% due on February 28, 2027	92,433	84,242
	UNITED STATES TREASURY NOTES	Current yield at 1.25% due on March 31, 2028	89,441	81,728
	UNITED STATES TREASURY NOTES	Current yield at 1.625% due on August 15, 2029	82,730	75,431
	UNITED STATES TREASURY NOTES	Current yield at 1.75% due on January 31, 2029	66,173	60,494
	UNITED STATES TREASURY NOTES	Current yield at 1.75% due on January 31, 2029	77,702	79,454
	UNITED STATES TREASURY NOTES	Current yield at 2.00% due on August 15, 2025	52,431	53,250
	UNITED STATES TREASURY NOTES	Current yield at 4.50% due on May 15, 2027	63,333	63,307
	UNITED STATES TREASURY NOTES	Current yield at 2.375% due on May 15, 2027	74,029	72,776
	UNITED STATES TREASURY NOTES	Current yield at 2.625% due on January 31, 2026	95,406	88,475
	UNITED STATES TREASURY NOTES	Current yield at 2.75% due on April 30, 2027	117,478	115,035
	UNITED STATES TREASURY NOTES	Current yield at 3.625% due on September 30, 2031	65,082	63,663
	UNITED STATES TREASURY NOTES	Current yield at 4.375% due on May 15, 2032	23,179	22,651
	UNITED STATES TREASURY NOTES	Current yield at 3.25% due on June 30, 2029	57,132	55,338
	UNITED STATES TREASURY NOTES	Current yield at 4.125% due on November 15, 2032	52,382	50,718
	UNITED STATES TREASURY NOTES	Current yield at 4.625% due on October 15, 2026	79,386	79,479
	UNITED STATES TREASURY NOTES	Current yield at 4.875% due on April 30, 2026	45,082	45,347
		Subtotal Government Securities	\$ 1,571,110	\$ 1,525,173
	Mortgage Backed Securities:			
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$23,000 par value at 2.00% due on March 1, 2037	\$ 16,187	\$ 14,926
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$50,585 par value at 3.50% due on January 1, 2046	6,356	5,457
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$45,296 par value at 3.00% due on December 1, 2046	9,931	8,778
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$56,415 par value at 3.50% due on October 1, 2047	8,084	7,233
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$51,000 par value at 3.50% due on July 1, 2049	5,588	4,858
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$63,000 par value at 4.00% due on August 1, 2049	7,661	6,833
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$40,000 par value at 3.00% due on October 1, 2049	7,268	6,167
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$42,000 par value at 3.00% due on February 1, 2050	9,463	7,989
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$31,000 par value at 2.00% due on December 1, 2050	22,585	17,037
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$34,000 par value at 3.50% due on October 1, 2051	22,193	18,584
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$57,000 par value at 2.50% due on October 1, 2051	46,440	37,017
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$16,000 par value at 3.00% due on April 1, 2052	12,503	11,474
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$59,000 par value at 3.50% due on July 1, 2052	47,607	45,989
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$25,000 par value at 3.50% due on September 1, 2052	19,952	19,670
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$59,000 par value at 5.50% due on December 1, 2052	50,011	49,109
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$41,000 par value at 4.50% due on April 1, 2053	34,776	35,258

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NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN: 002
EIN: 22-2871755
DECEMBER 31, 2024

(a)	Identity of issuer, borrower, lessor or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current value (e)
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$33,000 par value at 2.50% due on June 1, 2036	20,220	17,643
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$48,000 par value at 2.50% due on August 1, 2036	32,488	28,349
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$40,000 par value at 2.00% due on September 1, 2036	27,303	23,535
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$37,859 par value at 4.00% due on August 1, 2047	4,701	4,177
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$65,000 par value at 4.00% due on November 1, 2048	5,948	5,319
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$58,000 par value at 3.50% due on December 1, 2049	9,588	8,344
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$48,000 par value at 2.50% due on September 1, 2050	25,592	19,986
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$64,000 par value at 3.00% due on October 1, 2050	26,671	21,628
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$23,000 par value at 3.00% due on April 1, 2051	13,567	10,962
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$45,000 par value at 3.00% due on June 1, 2051	28,832	23,637
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$135,000 par value at 2.00% due on July 1, 2051	108,407	84,126
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$146,000 par value at 2.50% due on July 1, 2051	110,895	88,041
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$29,000 par value at 4.00% due on June 1, 2052	23,239	22,396
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$35,000 par value at 5.00% due on August 1, 2053	31,450	30,914
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$42,000 par value at 6.00% due on September 1, 2054	41,935	41,883
		Subtotal Mortgage Backed Securities	\$ 837,441	\$ 727,319
		Total investments	\$ 12,450,379	\$ 15,121,345

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ Complete all entries in accordance with the instructions to the Form 5500.

OMB Nos. 1210-0110
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) [X] a single-employer plan [] a DFE (specify)
B This return/report is: [] the first return/report [] the final return/report [] an amended return/report [] a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.
D Check box if filing under: [X] Form 5558 [] automatic extension [] the DFVC program [] special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.

Part II Basic Plan Information—enter all requested information

1a Name of plan: NEW HOPE COMMUNITY, INC. RETIREMENT PLAN
1b Three-digit plan number (PN): 002
1c Effective date of plan: 01/01/1989
2a Plan sponsor's name (employer, if for a single-employer plan): NEW HOPE COMMUNITY, INC.
2b Employer Identification Number (EIN): 22-2871755
2c Plan Sponsor's telephone number: 845-434-8300
2d Business code (see instructions): 623000

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Contains two rows for plan administrator and employer/plan sponsor, and one row for DFE.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor NEW HOPE COMMUNITY, INC. P.O. BOX 289 LOCH SHELDRAKE NY 12759-0289	3b Administrator's EIN 22-2871755 <hr/> 3c Administrator's telephone number 845-434-8300																				
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN																				
5 Total number of participants at the beginning of the plan year	5 713																				
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1), 6a(2), 6b, 6c, and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits..... d Subtotal. Add lines 6a(2), 6b, and 6c. e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits..... f Total. Add lines 6d and 6e..... g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)..... g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)..... h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td style="width:10%;">6a(1)</td><td style="text-align: right;">497</td></tr> <tr><td>6a(2)</td><td style="text-align: right;">424</td></tr> <tr><td>6b</td><td style="text-align: right;">1</td></tr> <tr><td>6c</td><td style="text-align: right;">215</td></tr> <tr><td>6d</td><td style="text-align: right;">640</td></tr> <tr><td>6e</td><td style="text-align: right;">0</td></tr> <tr><td>6f</td><td style="text-align: right;">640</td></tr> <tr><td>6g(1)</td><td style="text-align: right;">634</td></tr> <tr><td>6g(2)</td><td style="text-align: right;">636</td></tr> <tr><td>6h</td><td style="text-align: right;">39</td></tr> </table>	6a(1)	497	6a(2)	424	6b	1	6c	215	6d	640	6e	0	6f	640	6g(1)	634	6g(2)	636	6h	39
6a(1)	497																				
6a(2)	424																				
6b	1																				
6c	215																				
6d	640																				
6e	0																				
6f	640																				
6g(1)	634																				
6g(2)	636																				
6h	39																				
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7																				

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2A 2E

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules (1) <input checked="" type="checkbox"/> R (Retirement Plan Information) (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary (4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____ (5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	b General Schedules (1) <input checked="" type="checkbox"/> H (Financial Information) (2) <input type="checkbox"/> I (Financial Information – Small Plan) (3) <input type="checkbox"/> A (Insurance Information) – Number Attached _____ (4) <input checked="" type="checkbox"/> C (Service Provider Information) (5) <input type="checkbox"/> D (DFE/Participating Plan Information) (6) <input type="checkbox"/> G (Financial Transaction Schedules)
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Part III	Form M-1 Compliance Information (to be completed by welfare benefit plans)
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11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) Yes No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) Yes No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN: 002
EIN: 22-2871755
DECEMBER 31, 2024

(a)	Identity of issuer, borrower, lessor or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current value (e)
	Money Market Funds:			
	Cash and money market accounts in various institutions	Cash and money market accounts	\$ 290,103	\$ 290,103
		Subtotal Money Market Funds	290,103	290,103
	Common Stock:			
	3I GROUP PLC ADR	1,030 shares	21,259	23,278
	ABB LTD SPON ADR	236 shares	5,105	12,676
	ABBOTT LABS	153 shares	12,288	17,306
	ABBOTT LABS	384 Shares	39,825	43,434
	ABBVIE INC. COM	126 shares	17,907	22,390
	ACCENTURE PLC IRELAND CL A	47 shares	16,859	16,534
	ACCENTURE PLC IRELAND CL A	43 shares	5,118	15,127
	ACCENTURE PLC IRELAND CL A	66 shares	7,530	23,218
	ADIDAS AG SPON ADR	34 shares	3,274	4,140
	ADOBE INC. (DELAWARE)	38 shares	6,347	16,898
	ADOBE INC. (DELAWARE)	36 shares	19,882	16,008
	ADVANCED MICRO DEVICES INC.	129 shares	12,216	15,582
	ADYEN N V ADR	1,129 shares	15,082	16,551
	AIA GROUP LTD SPON ADR	248 shares	10,378	7,147
	AIA GROUP LTD SPON ADR	252 shares	7,366	7,263
	AIR LIQUIDE ADR FRANCE ADR	155 shares	3,635	4,999
	AIR PROD & CHEMICAL INC.	166 shares	45,451	48,147
	AIRBNB INC. CL A	105 shares	15,313	13,798
	AIRBUS SE UNSPONSORED ADR	194 shares	6,292	7,728
	AKZO NOBEL NV SPON ADR	427 shares	14,337	8,519
	ALCON INC. CHF	157 shares	12,858	13,328
	ALIBABA GROUP HLD LTD SPON ADR	61 shares	3,806	5,172
	ALLEGION PLC	75 shares	8,015	9,801
	ALLSTATE CORP	42 shares	4,969	8,097
	ALPHABET INC. CL A	304 shares	9,797	57,547
	ALPHABET INC. CL A	138 shares	5,470	26,123
	ALPHABET INC. CL C	150 shares	6,545	28,566
	ALPHABET INC. CL C	121 shares	4,608	23,043
	AMADEUS IT GROUP UNSPONSORED ADR	154 shares	9,493	10,863
	AMAZON.COM INC.	253 shares	25,842	55,506
	AMAZON.COM INC.	439 shares	39,674	96,312
	AMAZON.COM INC.	231 shares	11,833	50,679
	AMER EXPRESS CO	93 shares	22,307	27,601
	AMERIPRISE FINANCIAL INC.	22 shares	1,714	11,713
	ANALOG DEVICES INC.	128 shares	21,119	27,195
	ANALOG DEVICES INC.	38 shares	8,226	8,073
	AON PLC CL A	33 shares	6,823	11,852
	APPLE INC.	248 shares	32,216	62,104
	APPLE INC.	84 shares	19,215	21,035
	APPLE INC.	363 shares	42,059	90,902
	ARCH CAPITAL GROUP LTD (BERMUDA)	225 shares	14,913	20,779
	ASHTREAD GROUP PLC ORD UNSPONSORED ADR	17 shares	5,350	4,157
	ASHTREAD GROUP PLC ORD UNSPONSORED ADR	59 shares	18,838	14,426
	ASM INTL NV EUR	24 shares	8,009	13,660
	ASML HLDG NV SPON ADR	16 shares	9,623	11,089
	ASML HLDG NV SPON ADR	25 shares	4,249	17,327
	ASML HLDG NV SPON ADR	24 shares	17,607	16,634
	ASPEN TECHNOLOGY INC.	50 shares	8,157	12,482
	ASSA ABLOY AB ADR	834 shares	12,359	12,218
	ASTRAZENECA PLC SPON ADR	337 shares	22,873	22,080
	ASTRAZENECA PLC SPON ADR	170 shares	9,739	11,138
	ATLISSIAN CORP CL A	68 shares	10,535	16,550
	AUTODESK INC.	75 shares	4,897	22,168
	AUTOMATIC DATA PROCESSING INC.	115 shares	23,693	33,664
	B&M EUROPEAN VALUE RETAIL SA UNSPONSORED ADR	73 shares	1,412	1,325
	BAE SYSTEMS PLC SPON ADR	100 shares	6,313	5,716
	BAE SYSTEMS PLC SPON ADR	280 shares	14,476	16,005
	BANK OF AMER CORP	179 shares	7,912	7,867
	BAXTER INTL INC.	205 shares	9,411	5,978
	BEIGENE LTD SPON ADR	13 shares	2,280	2,401
	BENTLEY SYSTEMS INC. CL B	323 shares	11,182	15,084
	BERKLEY W R CORP	238 shares	5,377	13,928
	BERKSHIRE HATHAWAY INC. NEW CL B	110 shares	26,516	49,861
	BHP GROUP LTD SPON ADR	38 shares	2,180	1,856
	BJS WHSL CLUB HLDGS INC.	101 shares	7,797	9,024
	BLACKROCK INC.	49 shares	30,965	50,230
	BLACKROCK INC.	33 shares	16,581	33,829
	BLOCK INC. CL A	94 shares	8,289	7,989
	BOEING COMPANY	193 shares	28,604	34,161
	BOSTON SCIENTIFIC CORP	184 shares	7,175	16,435
	BP PLC SPON ADR	144 shares	5,230	4,257
	BRIGHT HORIZONS FAMILY SOLUTIONS INC.	78 shares	8,426	8,646
	BROADCOM INC.	636 shares	48,088	147,450
	BROOKFIELD CORP CL A CAD	367 shares	16,170	21,084
	CAMECO CORP	365 shares	10,150	18,757
	CANADIAN NAT RESOURCES LTD CAD	391 shares	12,426	12,070
	CANADIAN PAC KANS CITY LTD CAD	272 shares	6,570	19,685
	CAPGEMINI S E UNSPONSORED ADR	248 shares	9,126	8,050
	CDN NATL RAILWAY CO CAD	64 shares	7,490	6,497
	CHARLES RIVER LABORATORIES	51 shares	6,968	9,415
	CHEMED CORP NEW	15 shares	6,843	7,947
	CHEVRON CORP	184 shares	18,668	26,651
	CHEVRON CORP	52 shares	8,551	7,532
	CHIPOTLE MEXICAN GRILL INC. CL A	295 shares	12,358	17,789
	CHOICE HOTELS INTL INC. NEW	80 shares	9,700	11,358

See independent auditors' report.

NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN: 002
EIN: 22-2871755
DECEMBER 31, 2024

(a)	Identity of issuer, borrower, lessor or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current value (e)
	CHUBB LTD CHF	89 shares	10,522	24,591
	CHUGAI PHARMACEUTICAL LTD ADR	149 shares	3,540	3,274
	CINN FINANCIAL CORP	174 shares	16,580	25,004
	CISCO SYSTEMS INC.	509 shares	24,039	30,133
	CISCO SYSTEMS INC.	169 shares	6,405	10,005
	COCA COLA CO COM	425 shares	18,048	26,461
	COCA COLA EUROPACIFIC PARTNERS PLC EUR	194 shares	10,885	14,901
	COGNIZANT TECH SOLUTIONS CRP	118 shares	7,048	9,074
	COMCAST CORP NEW CL A	444 shares	21,896	16,663
	COMPASS GROUP PLC SPON ADR	464 shares	13,176	15,586
	CONAGRA BRANDS, INC..	261 shares	8,715	7,243
	COSTAR GROUP INC.	89 shares	6,444	6,372
	COUPANG INC.	792 shares	15,128	17,408
	CREDICORP LTD	78 shares	9,794	14,299
	CVS HEALTH CORP	131 shares	9,755	5,881
	DAIICHI SANKYO CO LTD SPON ADR	280 shares	7,839	7,641
	DAIKIN INDS LTD ADR	321 shares	4,973	3,749
	DAIKIN INDS LTD ADR	773 shares	11,654	9,029
	DANONE SPON ADR	285 shares	3,479	3,816
	DBS GROUP HLDGS LTD. SPON ADR	69 shares	3,509	8,835
	DBS GROUP HLDGS LTD. SPON ADR	129 shares	6,037	16,517
	DEERE AND CO	9 shares	1,102	3,813
	DEUTSCHE BANK AG REG SHS ORD EUR	275 shares	4,402	4,689
	DIAGEO PLC NEW GB SPON ADR	105 shares	13,856	13,349
	DNB BK ASA SPON ADR	225 shares	5,102	4,478
	DOMINION ENERGY INC.	554 shares	37,766	29,838
	DOVER CORP	44 shares	6,478	8,254
	DSM FIRMENICH AG SPON ADR	1,211 shares	13,963	12,328
	DSV A/S ADR	61 shares	6,046	6,478
	DUKE ENERGY CORP NEW	69 shares	6,845	7,434
	DUPONT DE NEMOURS INC.	101 shares	5,997	7,701
	EATON CORP PLC	29 shares	10,900	9,624
	ELECTRONIC ARTS	56 shares	8,401	8,193
	ENGIE SPON ADR	381 shares	4,669	6,037
	EPIROC AKTIEBOLAG ADR	467 shares	9,547	8,107
	EQUIFAX INC.	49 shares	7,610	12,488
	ERSTE GROUP BANK AG SPON ADR	641 shares	14,161	19,698
	ESSILORLUXOTTICA ADR	90 shares	8,735	10,860
	EXPEDITORS INTL WASH INC.	74 shares	3,729	8,197
	EXPERIAN PLC SPON ADR	273 shares	12,208	11,665
	EXPERIAN PLC SPON ADR	273 shares	4,689	11,665
	EXPONENT INC.	82 shares	6,238	7,306
	EXXON MOBIL CORP	162 shares	16,899	17,426
	EXXON MOBIL CORP	68 shares	7,083	7,315
	FACTSET RESH SYSTEMS INC.	19 shares	2,975	9,125
	FAIR ISAAC CORP	3 shares	937	5,973
	FANUC CORP ADR	697 shares	12,725	9,089
	FASTENAL CO	383 shares	18,258	27,542
	FERGUSON INC.	74 shares	10,288	12,844
	FERRARI N V EUR	9 shares	3,841	3,824
	FERRARI N V EUR	66 shares	10,127	28,039
	FIDELITY NATL INFORMATION SVCS	441 shares	36,106	35,620
	FIDELITY NATL INFORMATION SVCS	95 shares	6,783	7,673
	FUJITSU LTD ADR NEW JAPAN ADR	232 shares	3,484	4,074
	GARTNER INC.	13 shares	1,473	6,298
	GENMAB A/S SPON ADR	157 shares	5,562	3,277
	GENUINE PARTS CO	54 shares	8,073	6,305
	GIVAUDAN SA ADR	80 shares	5,794	6,966
	GLAXO WELLCOME PLC SPON ADR	301 shares	12,030	10,180
	HALEON PLC SPON ADR	1,462 shares	11,137	13,947
	HENRY JACK & ASSOC INC.	64 shares	7,845	11,219
	HERMES INTL SCA ADR	25 shares	4,314	5,976
	HERSHEY CO	40 shares	8,099	6,774
	HITACHI LTD ADR NEW JAPAN	168 shares	4,933	8,309
	HOLOGIC INC.	105 shares	7,846	7,569
	HOME DEPOT INC.	105 shares	21,819	40,844
	HONEYWELL INTL INC.	40 shares	7,947	9,036
	HONG KONG EXCHANGES & CLEARING LTD ADR	116 shares	3,601	4,353
	HOYA CORP SPON ADR	22 shares	2,694	2,728
	IBERDROLA SA SPON ADR	70 shares	3,195	3,860
	ICICI BANK LTD SPON ADR	563 shares	12,523	16,811
	ICON PLC EUR	101 shares	9,536	21,181
	ILLUMINA INC.	55 shares	11,125	7,350
	INDUSTRIA DE DISENO TEXTIL IND ADR	342 shares	4,071	8,724
	ING GROEP N V NL SPON ADR	1,200 shares	17,386	18,804
	INTERACTIVE BROKERS GROUP INC. CL A	99 shares	5,831	17,490
	INTUIT	26 shares	11,095	16,341
	INTUITIVE SURGICAL INC.	37 shares	9,552	19,313
	INTUITIVE SURGICAL INC.	23 shares	4,387	12,005
	ITOCHU CORP ADR JAPAN ADR	101 shares	8,511	9,955
	JACOBS SOLUTIONS INC.	59 shares	6,768	7,884
	JOHNSON & JOHNSON COM	219 shares	33,783	31,672
	JOHNSON & JOHNSON COM	195 shares	26,811	28,201
	JOHNSON & JOHNSON COM	48 shares	6,889	6,942
	JPMORGAN CHASE & CO	188 shares	22,507	45,065
	KEYENCE CORP ORD JPY	16 shares	9,352	6,484
	KLACORP	15 shares	9,583	9,452
	KUBOTA CORP ADR JAPAN ADR	134 shares	12,615	7,747
	LENNOX INTL INC.	33 shares	6,781	20,107
	LILLY ELI & CO	18 shares	12,588	13,896
	LILLY ELI & CO	47 shares	16,582	36,284
	LINDE PLC NEW EUR	42 shares	13,167	17,584

See independent auditors' report.

NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN: 002
EIN: 22-2871755
DECEMBER 31, 2024

(a)	Identity of issuer, borrower, lessor or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current value (e)
	LINDE PLC NEW EUR	56 shares	9,420	23,446
	LONDON STK EXCHANGE UNSPONSORED ADR	382 shares	8,907	13,634
	LOREAL CO ADR FRANCE ADR	106 shares	7,999	7,463
	LOWES COMPANIES INC.	163 shares	24,279	40,228
	LOWES COMPANIES INC.	34 shares	7,224	8,391
	LPL FINL HLDGS INC. COM	51 shares	7,353	16,652
	MAGNA INTL INC. CL A SUB VTG CANADA ORD CAD	174 shares	13,834	7,271
	MARSH & MCLENNAN COS INC.	97 shares	11,344	20,604
	MASTERCARD INC. CL A	43 shares	5,001	22,643
	MASTERCARD INC. CL A	55 shares	22,419	28,961
	MCDONALDS CORP	75 shares	7,678	21,742
	MEITUAN ADR	596 shares	29,995	23,131
	MERCADOLIBRE INC.	7 shares	8,971	11,903
	MERCK & CO INC. COM	303 shares	23,594	30,142
	MERCK & CO INC. COM	67 shares	6,127	6,665
	META PLATFORMS INC. CL A	119 shares	36,237	69,676
	META PLATFORMS INC. CL A	99 shares	13,686	57,965
	MICHELIN COMPAGNIE GENERALE ADR	834 shares	15,555	13,669
	MICROSOFT CORP	89 shares	21,149	37,514
	MICROSOFT CORP	80 shares	6,642	33,720
	MICROSOFT CORP	616 shares	57,189	259,644
	MICROSOFT CORP	80 shares	5,909	33,720
	MITSUBISHI HEAVY INDS LTD ADR	777 shares	19,379	21,740
	MONDAY COM LTD	63 shares	13,538	14,833
	MONOTARO CO LTD UNSPONSORED ADR	938 shares	14,562	15,787
	MONSTER BEVERAGE CORP NEW COM	334 shares	7,934	17,555
	MORGAN STANLEY	239 shares	20,955	30,047
	MSCI INC.	26 shares	13,298	15,600
	MTU AERO ENGINES HLDGS AG ADR	30 shares	3,072	4,970
	MUNICH RE GROUP ADR	504 shares	5,275	5,050
	MUNICH RE GROUP ADR	1,339 shares	6,801	13,417
	NATIONAL GRID PLC SPON ADR	66 shares	4,423	3,922
	NATWEST GROUP PLC SPONSORED SPON ADR	649 shares	5,468	6,600
	NESTLE S A SPONSORED ADR REPSTG REG SHS SWITZ ADR	98 shares	11,568	8,007
	NESTLE S A SPONSORED ADR REPSTG REG SHS SWITZ ADR	216 shares	23,521	17,647
	NETEASE INC. SPON ADR	21 shares	2,225	1,873
	NETFLIX INC.	23 shares	5,704	20,500
	NETFLIX INC.	53 shares	14,924	47,240
	NEXTERA ENERGY INC. COM	390 shares	20,750	27,959
	NIDEC CORP ADR	1,173 shares	14,826	5,232
	NIKE INC. CL B	99 shares	8,268	7,491
	NIKE INC. CL B	90 shares	6,816	6,810
	NINTENDO LTD ADR NEW JAPAN ADR	2,369 shares	31,683	34,658
	NITORI HLDGS CO LTD ADR	208 shares	3,240	2,463
	NOMURA RESEARCH INSTITUTE LTD ADR	202 shares	5,649	5,935
	NORDSON CORP	52 shares	6,632	10,880
	NORFOLK STHN CORP	162 shares	36,315	38,021
	NORTHROP GRUMMAN CORP	59 shares	27,332	27,688
	NOVARTIS AG SPON ADR	74 shares	4,643	7,201
	NOVO NORDISK A/S SPON ADR	164 shares	9,583	14,107
	NOVO NORDISK A/S SPON ADR	75 shares	6,948	6,452
	NOVO NORDISK A/S SPON ADR	349 shares	18,489	30,021
	NOVO NORDISK A/S SPON ADR	151 shares	6,195	12,989
	NU HLDGS LTD CL A	1,182 shares	13,086	12,246
	NVIDIA CORP	724 shares	79,516	97,226
	NVIDIA CORP	550 shares	7,008	73,860
	O REILLY AUTOMOTIVE INC.	12 shares	2,219	14,230
	OLLIE'S BARGAIN OUTLET HOLDI	80 shares	7,355	8,778
	ORACLE CORP	139 shares	22,866	23,163
	ORACLE CORP	360 shares	31,179	59,990
	ORACLE CORP	48 shares	3,043	7,999
	ORACLE CORP	224 shares	10,099	37,327
	OTSUKA HLDGS CO LTD UNSPONSORED ADR	572 shares	10,343	15,547
	PALO ALTO NETWORKS INC.	90 shares	10,230	16,376
	PAN PAC INTL HLDGS CORP ADR	653 shares	12,836	17,749
	PARKER HANNIFIN CORP	23 shares	3,735	14,629
	PAYCHEX INC.	225 shares	21,265	31,550
	PAYCOM SOFTWARE INC.	39 shares	7,151	7,994
	PAYPAL HOLDINGS INC.	85 shares	7,974	7,255
	PHILLIPS 66	164 shares	16,629	18,685
	POOL CORP	39 shares	4,969	13,297
	PROCTER & GAMBLE CO	137 shares	13,617	22,968
	PROGRESSIVE CORP OHIO	184 shares	20,289	44,088
	PROGRESSIVE CORP OHIO	80 shares	16,915	19,169
	QUALCOMM INC.	72 shares	3,741	11,061
	RECRUIT HLDGS CO LTD UN SPONSORED ADR	530 shares	64,527	7,404
	REGENERON PHARMACEUTICALS INC.	20 shares	8,797	14,247
	RELX PLC SPON ADR	204 shares	6,192	9,266
	RENTOKIL INITIAL PLC SPON ADR	340 shares	13,594	8,609
	REPUBLIC SERVICES INC.	51 shares	3,834	10,260
	ROCHE HLDG LTD SPONS ADR SWITZ ADR	410 shares	13,006	14,301
	ROCHE HLDG LTD SPONS ADR SWITZ ADR	167 shares	5,940	5,825
	ROLLINS INC.	243 shares	6,638	11,263

See independent auditors' report.

NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN: 002
EIN: 22-2871755
DECEMBER 31, 2024

(a)	Identity of issuer, borrower, lessor or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current value (e)
	ROLLS ROYCE HOLDINGS PLC SPON ADR	1,188 shares	6,737	8,451
	ROLLS ROYCE HOLDINGS PLC SPON ADR	3,127 shares	23,148	22,245
	ROYAL KPN N.V. SPON ADR	1,116 shares	3,994	4,018
	S&P GLOBAL INC.	19 shares	6,660	9,463
	SAFRAN SA ADR	290 shares	8,114	15,805
	SAFRAN SA ADR	327 shares	11,052	17,822
	SAFRAN SA ADR	528 shares	24,404	28,776
	SAIA INC.	22 shares	6,272	10,026
	SALESFORCE, INC..	67 shares	10,769	22,400
	SALESFORCE, INC..	75 shares	11,788	25,075
	SAP SE SPON ADR	113 shares	27,807	27,822
	SAP SE SPON ADR	92 shares	13,850	22,651
	SCHNEIDER ELEC SE UNSPONSORED ADR	347 shares	10,638	17,225
	SCHWAB CHARLES CORP NEW	487 shares	26,631	36,043
	SCOTTS MIRACLE-GRO CO CL A	96 shares	7,542	6,369
	SEA LTD ADR	275 shares	20,629	29,178
	SEI INVESTMENTS CO	111 shares	4,391	9,155
	SERVICENOW INC.	21 shares	5,829	22,263
	SHERWIN WILLIAMS CO	48 shares	9,358	16,317
	SHIN ETSU CHEM CO LTD ADR	310 shares	4,560	5,121
	SHOPIFY INC. CL A	182 shares	9,849	19,352
	SHOPIFY INC. CL A	34 shares	1,169	3,615
	SHOPIFY INC. CL A	204 shares	13,998	21,691
	SIEMENS ENERGY AG ADR	370 shares	18,390	19,351
	SIKA AG UNSPONSORED ADR	251 shares	6,351	5,921
	SITEONE LANDSCAPE SUPPLY INC.	55 shares	3,540	7,247
	SMC CORP YEN SHS ORD JPY	12 shares	7,577	4,620
	SONY GROUP CORP SPONSORED ADR	909 shares	18,315	19,234
	SPOTIFY TECHNOLOGY SA EUR	4 shares	1,859	1,790
	SPOTIFY TECHNOLOGY SA EUR	60 shares	17,497	26,843
	STARBUCKS CORP	324 shares	28,825	29,565
	STARBUCKS CORP	124 shares	7,453	11,315
	STERIS PLC	81 shares	9,339	16,650
	STRAUMANN HLDG AG ADR	230 shares	4,237	2,864
	SUZUKI MOTOR CORP LTD ADR	96 shares	4,335	4,323
	SYMRISE AG ADR	431 shares	13,969	11,383
	TAIWAN SEMICONDUCTOR MFG CO LTD ADR	71 shares	3,663	14,022
	TAIWAN SEMICONDUCTOR MFG CO LTD ADR	193 shares	27,099	38,116
	TAIWAN SEMICONDUCTOR MFG CO LTD ADR	257 shares	23,421	50,755
	TDK CORP ADR JAPAN ADR	488 shares	3,979	6,324
	TE CONNECTIVITY PLC	198 shares	29,620	28,308
	TELEDYNE TECHNOLOGIES INC.	20 shares	8,114	9,283
	TELEDYNE TECHNOLOGIES INC.	22 shares	9,280	10,211
	TENCENT HLDGS LTD ADR	104 shares	4,247	5,531
	TERADYNE INC.	72 shares	2,296	9,066
	TERUMO CORP ADR	131 shares	2,611	2,555
	TESLA INC.	175 shares	29,763	70,672
	TEXAS INSTRUMENTS	230 shares	35,279	43,127
	TEXAS INSTRUMENTS	132 shares	26,947	24,751
	TFI INTL INC. CAD	38 shares	4,170	5,133
	THE CIGNA GROUP \$0.04	23 shares	5,332	6,351
	THE COOPER COMPANIES INC.	153 shares	7,710	14,065
	THERMO FISHER SCIENTIFIC INC.	33 shares	18,373	17,168
	THERMO FISHER SCIENTIFIC INC.	22 shares	3,114	11,445
	THERMO FISHER SCIENTIFIC INC.	17 shares	9,137	8,844
	THOR INDUSTRIES INC.	110 shares	7,781	10,528
	TJX COS INC. NEW	496 shares	38,132	59,922
	TOKYO ELECTRON LTD ADR	60 shares	4,439	4,529
	TOTALENERGIES SE SPON ADR	223 shares	11,970	12,154
	TOTALENERGIES SE SPON ADR	185 shares	9,206	10,083
	TRANE TECHNOLOGIES PLC	59 shares	14,664	21,792
	TRANSDIGM GROUP INC.	11 shares	12,527	13,940
	TRAVELERS COS INC./THE	37 shares	7,170	8,913
	TRUIST FINL CORP	205 shares	8,031	8,893
	UBS GROUP AG	481 shares	14,701	14,584
	UNICHARM CORP SPON ADR	339 shares	2,756	1,366
	UNICREDIT SPA UNSPONSORED ADR	374 shares	6,862	7,473
	UNILEVER PLC AMER SHS NEW SPON ADR	184 shares	9,478	10,433
	UNION PACIFIC CORP	167 shares	22,439	38,083
	UNITED PARCEL SERVICE INC. CL B	176 shares	25,866	22,194
	UNITEDHEALTH GROUP INC.	15 shares	4,804	7,588
	UNITEDHEALTH GROUP INC.	100 shares	35,416	50,586
	UNIVERSAL DISPLAY CORP	56 shares	12,174	8,187
	US BANCORP DEL (NEW)	173 shares	7,074	8,275
	VERTEX PHARMACEUTICAL INC.	50 shares	12,853	20,135
	VISA INC. CL A	82 shares	6,902	25,915
	VISA INC. CL A	117 shares	10,585	36,977
	VISA INC. CLA	124 shares	10,894	39,189
	WALT DISNEY CO (HOLDING CO) DISNEY COM	80 shares	8,736	8,908
	WALT DISNEY CO (HOLDING CO) DISNEY COM	188 shares	19,377	20,934
	WASTE CONNECTIONS INC. CAD	67 shares	9,475	11,496
	WATSCO INC.	29 shares	8,885	13,743
	WORKDAY INC. CL A	50 shares	11,138	12,902
	WORKDAY INC. CL A	26 shares	3,842	6,709
	YUM CHINA HLDGS INC.	59 shares	1,272	2,842
	YUM! BRANDS INC.	51 shares	2,641	6,842
	ZEBRA TECHNOLOGIES CORP CL A	36 shares	7,627	13,904
	ZOETIS INC.	99 shares	11,258	16,130
	ZURN ELKAY WATER SOLUTION CORP	333 shares	9,736	12,410
		Subtotal Common Stock	\$ 4,290,213	\$ 6,431,781

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NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN: 002
EIN: 22-2871755
DECEMBER 31, 2024

(a)	Identity of issuer, borrower, lessor or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current value (e)
	Mutual Funds:			
	AMERICAN TOWER CORP REIT	68 shares	\$ 8,501	\$ 12,472
	CROWN CASTLE INC REIT	201 shares	32,612	18,243
	EQUITY RESIDENTIAL 581	104 shares	6,416	7,463
	ISHARES CORE S&P MIDCAP ETF	2,565 shares	92,954	159,825
	ISHARES RUSSELL 1000 VALUE ETF	645 shares	76,354	119,409
	ISHARES RUSSELL 2000 ETF	529 shares	73,961	116,888
	ISHARES RUSSELL 2000 ETF	232 shares	40,210	51,263
	ISHARES RUSSELL 2000 VALUE ETF	311 shares	44,049	51,057
	ISHARES RUSSELL MID-CAP VALUE ETF	400 shares	42,236	51,736
	PROLOGIS INC COM	269 shares	31,915	28,433
	SPDR S&P 500 ETF TR	2,366 shares	862,527	1,386,665
	WISDOMTREE U.S. LARGE CAP DIVID FUND ETF	2,035 shares	98,604	158,302
		Subtotal Mutual Funds	<u>\$ 1,410,339</u>	<u>\$ 2,161,756</u>
	Corporate Bonds:			
	ABBVIE INC NTS B/E	\$26,000 par value at 3.20% due on November 21, 2029	\$ 27,628	\$ 24,126
	ACCENTURE CPTL INC NTS	\$84,000 par value at 4.25% due on October 4, 2031	81,169	80,702
	AIR LEASE CORP	\$78,000 par value at 3.00% due on February 1, 2030	71,244	70,432
	AMERICAN TOWER CORP B/E 5BP	\$18,000 par value at 4.40% due on February 15, 2026	17,447	17,907
	AMGEN INC NTS B/E	\$30,000 par value at 5.25% due on March 2, 2030	29,621	30,286
	APPLE INC B/E	\$19,000 par value at 3.35% due on August 8, 2032	18,208	17,413
	ARROW ELECTRONICS INC	\$18,000 par value at 5.875% due on April 10, 2034	18,436	18,103
	ASSURED GTY US HLDGS INC B/E	\$20,000 par value at 3.15% due on June 15, 2031	17,968	17,661
	ASTRAZENECA PLC B/E	\$108,000 par value at 3.375% due on November 16, 2025	104,355	106,938
	AT&T INC B/E	\$55,000 par value at 4.35% due on March 1, 2029	58,292	53,837
	ATHENE HLDG LTD B/E	\$20,000 par value at 3.50% due on January 1, 2031	17,500	18,031
	ATMOS ENERGY CORP NTS	\$19,000 par value at 3.00% due on June 15, 2027	17,940	18,291
	BANK OF AMER CORP B/E	\$72,000 par value at 5.288% due on April 25, 2034	72,973	71,514
	BHP BILLITON FIN LTD NTS	\$54,000 par value at 5.25% due on September 8, 2030	54,585	54,856
	BK OF AMER CORP	\$22,000 par value at 5.015% due on July 22, 2033	22,032	21,569
	BK OF AMER CORP	\$18,000 par value at 5.015% due on July 22, 2033	17,763	17,648
	BK OF AMER CORP B/E	\$28,000 par value at 2.299% due on July 21, 2032	22,232	23,359
	BROADCOM INC NTS B/E	\$42,000 par value at 4.15% due on November 15, 2030	42,373	40,174
	BROADCOM INC NTS B/E	\$16,000 par value at 4.11% due on September 15, 2028	17,436	15,634
	BROADCOM INC NTS B/E	\$26,000 par value at 4.30% due on November 15, 2032	23,256	24,528
	BROOKFIELD FIN INC NTS	\$18,000 par value at 4.35% due on April 15, 2030	17,087	17,351
	CANADIAN IMPERIAL BANK	\$106,000 par value at 3.945% due on August 4, 2025	103,745	105,584
	CAPITAL ONE FINCL CORP	\$15,000 par value at 3.80% due on January 31, 2028	16,379	14,476
	CBRE SERVICES INC B/E	\$17,000 par value at 5.95% due on August 15, 2034	17,830	17,534
	CENTENE CORP NTS B/E	\$19,000 par value at 4.25% due on December 15, 2027	17,581	18,434
	CENTENE CORP NTS B/E	\$56,000 par value at 2.45% due on July 15, 2028	51,115	50,483
	CHARLES SCHWAB CORP NTS	\$17,000 par value at 5.643% due on May 19, 2029	17,209	17,346
	CHARTER COMM OPT LLC/CAP	\$44,000 par value at 4.908% due on July 23, 2025	47,849	43,949
	CHARTER COMM OPT LLC/CAP	\$22,000 par value at 2.80% due on April 1, 2031	21,880	18,563
	CHENIERE ENERGY PARTNERS LP NTS	\$38,000 par value at 4.00% due on March 1, 2031	33,992	35,162
	CITIGROUP INC NTS B/E	\$26,000 par value at 1.122% due on January 28, 2027	25,225	24,968
	CLEVELAND-CLIFFS INC NTS	\$18,000 par value at 5.875% due on June 1, 2027	18,826	17,898
	COMCAST CORP NEW B/E	\$26,000 par value at 3.40% due on April 1, 2030	28,317	24,171
	COMCAST CORP NTS B/E	\$26,000 par value at 1.50% due on February 15, 2031	24,175	21,169
	CSX CORP B/E	\$32,000 par value at 5.20% due on November 15, 2033	33,234	32,063
	CVS HEALTH CORP NTS B/E	\$46,000 par value at 1.30% due on August 21, 2027	44,167	41,686
	ENCOMPASS HEALTH CORP NTS	\$18,000 par value at 4.50% due on February 1, 2028	16,358	17,369
	ENERGY TRANSFER PARTNERS	\$27,000 par value at 5.50% due on June 1, 2027	29,911	27,344
	EVERSOURCE ENERGY NTS	\$148,000 par value at 5.85% due on April 15, 2031	149,215	151,946
	FISERV INC B/E	\$26,000 par value at 3.50% due on July 1, 2029	27,021	24,392
	FLUOR CORP NTS B/E	\$19,000 par value at 4.25% due on September 15, 2028	19,426	18,073
	GENERAL MOTORS FINANCIAL CO. INC	\$34,000 par value at 2.90% due on February 26, 2025	33,012	33,878
	GENERAL MOTORS FINANCIAL CO. NTS	\$30,000 par value at 6.125% due on October 1, 2025	35,655	30,231
	GENL MOTORS CO NTS B/E	\$26,000 par value at 5.60% due on October 15, 2032	25,528	26,237
	GOLDMAN SACHS GROUP INC.	\$25,000 par value at 1.431% due on March 9, 2027	24,415	24,000
	GOLDMAN SACHS GROUP INC.	\$21,000 par value at 3.102% due on February 24, 2033	18,060	18,103
	GOLDMAN SACHS GROUP INC.	\$34,000 par value at 3.80% due on March 15, 2030	31,001	31,908
	GOLDMAN SACHS GROUP INC.	\$54,000 par value at 6.561% due on October 24, 2034	59,199	58,060
	HCA INC NTS B/E	\$28,000 par value at 5.45% due on March 15, 2031	27,906	27,948
	HOLLYFRONTIER CORP B/E	\$54,000 par value at 5.875% due on April 1, 2026	54,426	54,338
	HOWMET AEROSPACE INC NTS	\$38,000 par value at 3.00% due on January 15, 2029	33,947	35,266
	J P MORGAN CHASE & CO B/E	\$30,000 par value at 4.912% due on July 25, 2033	29,466	29,324
	J P MORGAN CHASE & CO NTS B/E	\$19,000 par value at 3.625% due on December 1, 2027	20,092	18,459
	J P MORGAN CHASE & CO NTS B/E	\$50,000 par value at 3.625% due on December 1, 2027	46,869	48,577
	J P MORGAN CHASE & CO. B/E	\$19,000 par value at 3.54% due on May 1, 2028	19,668	18,460
	JEFFERIES FIN GROUP INC	\$18,000 par value at 4.85% due on January 15, 2027	18,970	18,033
	JOHN DEERE CAPITAL CORP B/E	\$18,000 par value at 4.35% due on September 15, 2032	17,969	17,262
	KEYSIGHT TECHNOLOGIES	\$20,000 par value at 3.00% due on October 30, 2029	19,938	18,237
	KINDER MORGAN INC NTS	\$22,000 par value at 5.40% due on February 1, 2034	21,795	21,672
	KYNDRYL HLDGS INC	\$23,000 par value at 3.15% due on October 15, 2031	17,575	19,932
	L3 HARRIS TECHNOLOGIES	\$24,000 par value at 5.40% due on July 31, 2033	22,650	23,949
	LABORATORY CORP OF AMER	\$31,000 par value at 1.55% due on June 1, 2026	30,979	29,621
	MARSH & MCLENNAN COS INC	\$19,000 par value at 4.375% due on March 15, 2029	21,619	18,666
	MICRON TECHNOLOGY INC	\$26,000 par value at 5.30% due on January 15, 2031	25,941	25,969
	MITSUBISHI UFJ FINL	\$108,000 par value at 3.677% due on February 22, 2027	102,855	105,749
	MORGAN STANLEY B/E	\$31,000 par value at 4.431% due on January 23, 2030	35,158	30,180
	MORGAN STANLEY B/E	\$2,000 par value at 4.889% due on July 20, 2033	1,908	1,938
	MYLAN NV NTS B/E	\$55,000 par value at 3.95% due on June 15, 2026	60,703	54,133
	NASDAQ INC B/E	\$19,000 par value at 3.85% due on June 30, 2026	18,242	18,774
	NATL RURAL UTILS COOP 5BP FIN CORP	\$150,000 par value at 4.85% due on February 7, 2029	148,094	150,069
	NEWFIELD EXPLORATION CO.	\$18,000 par value at 5.375% due on January 1, 2026	18,305	18,063
	NEXTERA ENERGY CAPITAL	\$100,000 par value at 5.00% due on July 15, 2032	100,898	98,463
	ORACLE CORP NTS B/E	\$28,000 par value at 2.95% due on April 1, 2030	29,889	25,291

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NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN: 002
EIN: 22-2871755
DECEMBER 31, 2024

(a)	Identity of issuer, borrower, lessor or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current value (e)
	PACIFIC GAS & ELEC CO B/E	\$56,000 par value at 3.45% due on July 1, 2025	53,234	55,563
	PNC FINL SVCS GROUP INC	\$22,000 par value at 6.875% due on October 20, 2034	22,099	24,058
	POLARIS INC NTS B/E	\$17,000 par value at 6.95% due on March 15, 2029	17,989	17,891
	QUANTA SERVICES INC B/E	\$20,000 par value at 2.90% due on October 1, 2030	16,901	17,863
	REINSURANCE GRP OF AMER	\$20,000 par value at 3.15% due on June 15, 2030	17,205	18,055
	RTX CORP NTS B/E	\$26,000 par value at 6.00% due on March 15, 2031	26,559	27,293
	SEAGATE HDD CAYMAN NTS	\$18,000 par value at 4.875% due on June 1, 2027	17,509	17,733
	SEMPRA ENERGY NTS B/E	\$110,000 par value at 3.40% due on February 1, 2028	102,282	105,155
	SILGAN HLDGS INC NTS B/E	\$19,000 par value at 4.125% due on February 1, 2028	19,269	18,134
	SOUTHERN CAL EDISON NTS	\$100,000 par value at 5.85% due on November 1, 2027	103,426	102,824
	SOUTHWESTREN ENERGY CO NTS B/E	\$70,000 par value at 5.375% due on February 1, 2029	67,499	68,954
	SPRINT CAPITAL CORP	\$22,000 par value at 6.875% due on November 15, 2028	23,814	23,364
	THERMO FISHER SCIENTIFIC	\$122,000 par value at 5.20% due on January 31, 2034	127,522	122,393
	T-MOBILE USA INC B/E	\$28,000 par value at 3.875% due on April 15, 2030	26,299	26,344
	T-MOBILE USA INC B/E	\$32,000 par value at 3.50% due on April 15, 2031	28,309	29,046
	T-MOBILE USA INC B/E	\$90,000 par value at 5.75% due on January 15, 2034	92,153	92,301
	TORONTO-DOMINION BANK FIX-TO-FLT	\$18,000 par value at 5.146% due on September 10, 2034	17,658	17,568
	TOTAL CAPITAL SA B/E	\$30,000 par value at 3.883% due on October 11, 2028	30,158	29,163
	TRANSDIGM INC. NTS B/E	\$18,000 par value at 5.50% due on November 15, 2027	18,503	17,687
	TRIMBLE NAV LTD B/E	\$18,000 par value at 4.90% due on June 15, 2028	19,859	17,982
	TRUIST FINANCIAL CORP MED TERM NTS	\$17,000 par value at 5.867% due on June 8, 2034	17,738	17,312
	TRUIST FINL CORP B/E	\$38,000 par value at 5.122% due on January 26, 2034	38,119	36,932
	TRUST FINANCIAL CORP	\$24,000 par value at 7.161% due on October 30, 2029	24,938	25,670
	UNITED HEALTH GROUP INC	\$100,000 par value at 4.50% due on April 15, 2033	100,222	94,867
	UNITED RENTALS NORTH AM	\$19,000 par value at 3.875% due on November 15, 2027	19,569	18,202
	US BANCORP B/E	\$31,000 par value at 5.678% due on January 23, 2035	31,214	31,283
	VERISIGN INC NTS B/E	\$18,000 par value at 4.75% due on July 15, 2027	17,826	17,976
	VERIZON COMMUNICATIONS INC NTS B/E	\$26,000 par value at 4.329% due on September 21, 2028	29,285	25,512
	VMWARE INC B/E	\$18,000 par value at 3.90% due on August 21, 2027	19,395	17,594
	VONTIER CORP NTS B/E	\$22,000 par value at 2.95% due on April 1, 2031	17,658	18,900
	WABTEC B/E	\$18,000 par value at 4.70% due on September 15, 2028	19,648	17,825
	WELLS FARGO & CO.	\$10,000 par value at 4.15% due on January 24, 2029	9,812	9,694
	WELLS FARGO & CO. B/E	\$19,000 par value at 3.584% due on May 22, 2028	18,119	18,413
	WELLS FARGO & CO. B/E	\$29,000 par value at 5.557% due on July 25, 2034	30,353	28,955
	WESTERN DIGITAL CORP NTS	\$14,000 par value at 4.75% due on February 15, 2026	15,358	13,865
	WESTPAC BANKING CORP NTS B/E	\$19,000 par value at 4.11% due on July 24, 2034	17,705	17,895
	WESTPAC BANKING CORP NTS B/E	\$74,000 par value at 2.35% due on February 19, 2025	71,941	73,769
	WYETH MW+30BP	\$16,000 par value at 6.50% due on February 1, 2034	18,294	17,418
		Subtotal Corporate Bonds	\$ 4,051,173	\$ 3,985,213
	Government Securities:			
	FANNIE MAE NTS	Current yield at 0.75% due on October 8, 2027	\$ 41,808	\$ 43,558
	FFCB Bond	Current yield at 5.42% due on October 27, 2026	54,766	54,501
	FHLMC NTS	Current yield at 5.00% due on October 23, 2028	73,981	73,775
	UNITED STATES TREASURY NOTES	Current yield at 0.50% due on February 28, 2026	166,422	163,827
	UNITED STATES TREASURY NOTES	Current yield at 1.00% due on July 31, 2028	24,411	22,253
	UNITED STATES TREASURY NOTES	Current yield at 4.625% due on September 30, 2028	40,831	40,369
	UNITED STATES TREASURY NOTES	Current yield at 4.00% due on January 31, 2029	35,492	35,502
	UNITED STATES TREASURY NOTES	Current yield at 1.125% due on February 28, 2027	92,433	84,242
	UNITED STATES TREASURY NOTES	Current yield at 1.25% due on March 31, 2028	89,441	81,728
	UNITED STATES TREASURY NOTES	Current yield at 1.625% due on August 15, 2029	82,730	75,431
	UNITED STATES TREASURY NOTES	Current yield at 1.75% due on January 31, 2029	66,173	60,494
	UNITED STATES TREASURY NOTES	Current yield at 1.75% due on January 31, 2029	77,702	79,454
	UNITED STATES TREASURY NOTES	Current yield at 2.00% due on August 15, 2025	52,431	53,250
	UNITED STATES TREASURY NOTES	Current yield at 4.50% due on May 15, 2027	63,333	63,307
	UNITED STATES TREASURY NOTES	Current yield at 2.375% due on May 15, 2027	74,029	72,776
	UNITED STATES TREASURY NOTES	Current yield at 2.625% due on January 31, 2026	95,406	88,475
	UNITED STATES TREASURY NOTES	Current yield at 2.75% due on April 30, 2027	117,478	115,035
	UNITED STATES TREASURY NOTES	Current yield at 3.625% due on September 30, 2031	65,082	63,663
	UNITED STATES TREASURY NOTES	Current yield at 4.375% due on May 15, 2032	23,179	22,651
	UNITED STATES TREASURY NOTES	Current yield at 3.25% due on June 30, 2029	57,132	55,338
	UNITED STATES TREASURY NOTES	Current yield at 4.125% due on November 15, 2032	52,382	50,718
	UNITED STATES TREASURY NOTES	Current yield at 4.625% due on October 15, 2026	79,386	79,479
	UNITED STATES TREASURY NOTES	Current yield at 4.875% due on April 30, 2026	45,082	45,347
		Subtotal Government Securities	\$ 1,571,110	\$ 1,525,173
	Mortgage Backed Securities:			
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$23,000 par value at 2.00% due on March 1, 2037	\$ 16,187	\$ 14,926
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$50,585 par value at 3.50% due on January 1, 2046	6,356	5,457
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$45,296 par value at 3.00% due on December 1, 2046	9,931	8,778
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$56,415 par value at 3.50% due on October 1, 2047	8,084	7,233
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$51,000 par value at 3.50% due on July 1, 2049	5,588	4,858
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$63,000 par value at 4.00% due on August 1, 2049	7,661	6,833
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$40,000 par value at 3.00% due on October 1, 2049	7,268	6,167
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$42,000 par value at 3.00% due on February 1, 2050	9,463	7,989
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$31,000 par value at 2.00% due on December 1, 2050	22,585	17,037
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$34,000 par value at 3.50% due on October 1, 2051	22,193	18,584
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$57,000 par value at 2.50% due on October 1, 2051	46,440	37,017
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$16,000 par value at 3.00% due on April 1, 2052	12,503	11,474
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$59,000 par value at 3.50% due on July 1, 2052	47,607	45,989
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$25,000 par value at 3.50% due on September 1, 2052	19,952	19,670
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$59,000 par value at 5.50% due on December 1, 2052	50,011	49,109
	FEDERAL HOME LOAN MORTGAGE CORPORATION	\$41,000 par value at 4.50% due on April 1, 2053	34,776	35,258

NEW HOPE COMMUNITY, INC.
RETIREMENT PLAN AND TRUST
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN: 002
EIN: 22-2871755
DECEMBER 31, 2024

(a)	Identity of issuer, borrower, lessor or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current value (e)
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$33,000 par value at 2.50% due on June 1, 2036	20,220	17,643
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$48,000 par value at 2.50% due on August 1, 2036	32,488	28,349
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$40,000 par value at 2.00% due on September 1, 2036	27,303	23,535
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$37,859 par value at 4.00% due on August 1, 2047	4,701	4,177
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$65,000 par value at 4.00% due on November 1, 2048	5,948	5,319
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$58,000 par value at 3.50% due on December 1, 2049	9,588	8,344
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$48,000 par value at 2.50% due on September 1, 2050	25,592	19,986
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$64,000 par value at 3.00% due on October 1, 2050	26,671	21,628
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$23,000 par value at 3.00% due on April 1, 2051	13,567	10,962
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$45,000 par value at 3.00% due on June 1, 2051	28,832	23,637
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$135,000 par value at 2.00% due on July 1, 2051	108,407	84,126
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$146,000 par value at 2.50% due on July 1, 2051	110,895	88,041
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$29,000 par value at 4.00% due on June 1, 2052	23,239	22,396
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$35,000 par value at 5.00% due on August 1, 2053	31,450	30,914
	FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA)	\$42,000 par value at 6.00% due on September 1, 2054	41,935	41,883
		Subtotal Mortgage Backed Securities	\$ 837,441	\$ 727,319
		Total investments	\$ 12,450,379	\$ 15,121,345