ABHE
Commission on Accreditation

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Statement of Adverse Action: Withdrawal of Accreditation

Northpoint Bible College, 320 South Main Street, Haverhill, MA 01835

The ABHE Commission on Accreditation has withdrawn the accreditation of Northpoint Bible College in light of the Commission on Accreditation's judgment that the institution fails to comply with the following ABHE Conditions of Eligibility and Institutional Accreditation Standards:

- COE 19: Institutional stability and capacity (The institution must demonstrate patterns of stability in enrollment, finances, and on its governing board, administration, and faculty)
- COE 20: Financial base (The institution must have a financial base sufficient to achieve its mission within a balanced budget and at a safe level of debt)
- COE 21: Income allocation (The institution must devote a substantial and sufficient portion of its generated income to supporting its educational purposes and programs)
- Standard 5: EE 2 (Demonstrated evidence of financial stability, including adequate revenue streams to realize institutional mission and sufficient financial reserves to enable effective response to unforeseen financial circumstances and enrollment fluctuations)
- Standard 5: EE 3 (Demonstrated evidence of a budgeting process, informed by institutional planning, that serves as an effective instrument of financial oversight)
- Standard 5: EE 5 (Demonstrated evidence of adequate institutional resources including financial resources, facilities, equipment, supplies, and technology to support its mission, achieve educational goals, and ensure continuity of offerings)
- Standard 5: EE 7 (Demonstrated evidence of facilities and services compliant with applicable health, safety, and disability access codes)
- Standard 5: EE 8 (Demonstrated evidence of policies, procedures, and practices for effective maintenance and protection of institutional resources and users from threat of harm or loss, including security and crisis response measures)
- Standard 5: EE 9 (Demonstrated evidence of reliable technology platforms, training and support, and related policies and procedures that support institutional mission and ensure accurate and secure institutional data)
- Standard 6: EE 1 (Demonstrated evidence of a written, mission-focused enrollment management plan that addresses recruitment, admissions, and student financial services, is appropriate to the level of education, and is consistently applied in the admissions process)
- Standard 6: EE 3 (Demonstrated evidence of the allocation of resources and authority to support effective recruitment, admissions, and student financial service efforts)

Rationale

Northpoint Bible College's FY 2025 audit includes a going concern statement that expresses "substantial doubt about the College's ability to continue." This going concern is supported by the institution's financial position and activities as documented in the audit:

- Cash and cash equivalents decreased by 68.52% ($344,037 to $108,288) year over year.
- Of the total assets listed in FY 2025, 95% are property, plant, equipment, and receivables. All investments were liquidated.
- Accounts payable increased by 49.36% ($801,274 to $1,196.783) year over year.
- Notes payable increased by 68.20% ($1,684,331 to $2,970,941) year over year.
- Total revenue decreased by 17.14% ($3,091,673 to $2,561,782), while total expenses remained relatively flat (0.27% increase), which generated a net operating loss of $2,549,792 for the fiscal year ending April 30, 2025.

The institution's update to its financial position and activities presented in the December 15, 2025 Show Cause report demonstrated further grounds for concern supported by the following financial data:

- Net operating loss of $508,801 through the end of November 2025 compared with the budgeted operating income of $114,584.
- Accounts payable as of December 12, 2025, included a total of $1,485,377, of which 64% is over 90 days. This represents a 24.11% increase in accounts payable from April 30, 2025, to December 12, 2025.
- In addition, the institution was in arrears for payroll obligations in the amount of $381,643.15 at the time of the Show Cause report.

The institution's update to its financial position and activities presented in its February 2026 FARM Continued Monitoring Report demonstrated additional grounds for concern supported by the following financial data:

- Net operating loss of $740,504 through February 3, 2026, which is a further decline of 45.54% from November 30, 2025.
- Accounts payable as of February 3, 2026, included a total of $1,711,194 of which 70% is over 90 days. This represents a 15.20% increase in accounts payable from December 12, 2025, to February 3, 2026. Accounts 90 days past due include $664,000 in utilities (electric, gas, water).
- With operating cash on hand ($29,595.06), as of February 3, 2026, the institution could cover approximately 3.17 days of operational expenses ($9,337/day) without generating additional revenue.

Furthermore, the institution's stated financial stability plans at the time of the Show Cause order were not realized. In the Commission's judgment, the number of areas of non-compliance, the severity of Northpoint Bible College's financial situation, and significant and increasingly negative financial trends warrant withdrawal of accredited status.

Involuntary withdrawal/termination of accreditation is an appealable action, and such action is not final until the option of appeal is exhausted. An appeal hearing was conducted on April 24, 2026.

The decision of the Appeal Panel was to uphold the Commission on Accreditation decision as stated above. The effective date of this action is April 24, 2026. This is a final action.

Note: Accreditation is extended for currently enrolled students only through May 10, 2026, to support course and/or program completion.

Additional Note: Accredited status is extended until August 31, 2026 for the six students identified in the Institution's approved Teach-Out Plan/Agreements only (per March 31, 2026 Commission Action).

Please contact the Commission with questions about this action by calling 407-207-0808 or sending an email to coa@abhe.org.

Action Letter