

Communities Unlimited, Inc.
Dashboard Reports
As of December 31, 2021

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Dashboard Reports
As of December 31, 2021

	Pledged Support	Unrestricted	Unrestricted Loan Fund	Nuestra Casa/DACA	RCAP RLF-USDA	EQ2	CDFI	FMHA		Rockefeller	SBA	AR Comm Foundation	JP Morgan Chase	OFN	Wells Fargo Sm. Bus	Amarillo	Babcock	Total
Loan funds available for Lending																		
Cash in Loan fund - Less Commitments			2,259,776.58	395,030.59	1,426,739.55	151,992.99	2,239,008.63	67,953.58	0.00	479,934.33	191,170.11	665,400.42	197,062.33	74,721.51	730,063.08	133,044.82	182,560.94	9,194,459.46
Loan Applications in Pipeline					(1,995,598.88)		(1,648,326.12)				(152,000.00)				(188,880.00)	(34,000.00)		(4,018,805.00)
Loan Funds to be drawn available for Lending			0.00	0.00	895,889.00			0.00	0.00	0.00								895,889.00
Total			2,259,776.58	395,030.59	327,029.67	151,992.99	590,682.51	67,953.58	0.00	479,934.33	39,170.11	665,400.42	197,062.33	74,721.51	541,183.08	99,044.82	182,560.94	6,071,543.46

2020 final	25.40%
Total Indirect Cost	413,623.00
Salary & Fringe Base	1,215,697.00
Indirect Cost %	34.02%

Deployment Ratio:	0.67
Loans Rec.	9,578,556.00
Commitments	2,967,435.10
Total	12,545,991.10
Net Assets	13,043,224.00
Notes Payable	5,606,631.00
Total	18,649,855.00
LF Net Asset Ratio:	0.64
Net Assets	13,043,224.00
Total Assets	20,339,012.00

Break down of NL	Total	Operating	Match	Equity grants	Other	Explanation:
Loan Fund	33,498.00	33,498.00				
Communities	(60,433.00)	(100.00)	(36,871.00)		(23,462.00)	record def rev and AR
Core	(8,970.00)	10,374.00			(19,344.00)	record def rev and AR
NPTS	(14,500.00)	(14,500.00)				
Eteam	(106,462.00)	40,185.00			(146,647.00)	record def rev & AR
Hugo	(8,184.00)	(8,184.00)				
Other/indirect	(21,480.00)	(21,480.00)				
Environmental	(51,109.00)	(26,489.00)	(12,788.00)		(11,832.00)	
Healthy Foods	(38,424.00)	(2,268.00)			(36,156.00)	Record def Rev
	(276,064.00)	11,036.00	(49,659.00)	0.00	(237,441.00)	

Analysis of Core and Loan Fund Equity

Core Balance as of 10/1/2014	707,160.00	Loan Fund Balance as of 10/1/14	8,438,094.00
Net Income (Loss) FY 15-19	(52,105.00)	Net Income (Loss) FY 15-19	4,102,172.00
Funds transferred in:		Funds Transferred in:	
Loan Fund	4,038,337.00	Assisi foundation	24,147.00
Disaster Housing	121,020.00	RGC Property	25,500.00
CS	6,246.00		
Raymondville	3,890.00		
Funds Transferred out:		Funds Transferred out:	
Ford Wealth	(138,104.00)	Core	(3,594,935.00)
Housing	(1,614,412.00)	Eteam to set up virtual consulting	(25,000.00)
RCAP	(418,402.00)	RCAP to cover lobbying	(418,402.00)
Eteam Virtual Consulting	(25,000.00)	Eteam to move SBA TA to LF	(61,949.00)
CDCB	(7,728.00)		
Lift TN	(14,117.00)		
King Found	(24.00)		
Balance 9/30/19	2,606,762.00	Balance 9/30/19	8,489,627.00
NI (NL) FY 2020	42,003.00	NI (NL) FY 2020	1,727,516.00
Funds transferred in:		Funds Transferred in:	
		DCCI loan guarantee	30,000.00
Funds Transferred out:		Funds Transferred out:	
CS - Wealthworks	(13,616.00)		
Balance 9/30/20	2,635,149.00	Balance 9/30/20	10,247,143.00
Transfer for Environmental			(199,746.73)
Transfer for Hugo	(733,184.00)		
Transfer from Loan fund	429,964.00		(429,964.00)
Transfer from RGC Housing	183,964.00		
	2,515,893.00		9,617,432.27

	Loan Fund Net Asset	Loan Fund NI	25% to Core
FY 2017	6,613,741.00	590,448.00	147,612.00
FY 2018	7,168,650.00	611,710.00	152,927.50
FY 2019	8,480,821.00	1,288,024.00	322,006.00
FY 2020	10,230,678.00	1,719,857.00	429,964.25
FY 2021	12,972,579.00	3,371,612.00	842,903.00
YTD 2022	13,043,224.00	33,498.00	8,374.50

Weighted Average of Interest Rates

Rate	Balance	Amt/rate
1.00%	1,419,317.00	14,193.17
1.25%	900,000.00	11,250.00
2.00%	500,000.00	10,000.00
5.75%	6,604.00	379.73
1.50%	1,125,000.00	16,875.00
2.63%	249,203.00	6,554.04
2.50%	297,255.00	7,431.38
3.00%	500,000.00	15,000.00
0.00%	700,000.00	0.00
0.63%	12,264.00	77.26
Total	5,709,643.00	81,760.58
Average interest rate		1.4320%

Communities Unlimited, Inc.
Balance Sheet
As of 12/31/2021

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	Environmental	Healthy Foods	Total
Assets										
Current Assets										
Cash & Cash Equivalents - Unrestricted	11,624,171.00	(467,900.00)	2,732,210.00	61,090.00	492,139.00	(115,718.00)	19,961.00	(516,585.00)	112,074.00	13,941,441.00
Short-Term Investments - Restricted	0.00	0.00	614,809.00	0.00	0.00	0.00	0.00	0.00	0.00	614,809.00
Current Notes Receivable	1,723,603.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,723,603.00
Accounts Receivable	65,838.00	59,747.00	0.00	0.00	174,505.00	0.00	0.00	406,863.00	0.00	706,953.00
Total Current Assets	13,413,612.00	(408,153.00)	3,347,019.00	61,090.00	666,644.00	(115,718.00)	19,961.00	(109,722.00)	112,074.00	16,986,807.00
Investments & Long-Term Receivables										
Notes Receivable	7,854,953.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,854,953.00
Allowance for Doubtful Accounts	(929,554.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(929,554.00)
Sinking Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments & Long-Term Receivables	6,925,399.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,925,399.00
Property, Plant & Equipment										
Land, Building, & Building Improvements	0.00	0.00	1,147,167.00	0.00	0.00	669,180.00	0.00	0.00	0.00	1,816,347.00
Furniture & Office Equipment	0.00	0.00	123,014.00	3,692.00	0.00	6,820.00	0.00	0.00	0.00	133,526.00
Vehicles & Related Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shop Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accumulated Depreciation	0.00	0.00	(637,213.00)	(3,692.00)	0.00	(176,924.00)	0.00	0.00	0.00	(817,830.00)
Total Property, Plant & Equipment	0.00	0.00	632,968.00	0.00	0.00	499,076.00	0.00	0.00	0.00	1,132,044.00
Other Assets										
Construction in Progress	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Inventory	0.00	0.00	0.00	754.00	1,312.00	3,407.00	9,186.00	5,710.00	0.00	20,369.00
Total Other Assets	0.00	0.00	0.00	754.00	1,312.00	3,407.00	9,186.00	5,710.00	0.00	20,369.00
Total Assets	20,339,012.00	(408,153.00)	3,979,986.00	61,844.00	667,956.00	386,765.00	29,146.00	(104,012.00)	112,074.00	25,064,619.00
Liabilities										
Current Liabilities										
Accounts Payable	370,337.00	4,701.00	1,101.00	252.00	3,055.00	22,311.00	48,260.00	17,597.00	4,010.00	471,624.00
Accrued Expenses	(26,827.00)	611.00	62,101.00	0.00	845.00	7,200.00	2,366.00	4,542.00	48.00	50,885.00
Reserves	0.00	0.00	170,958.00	0.00	0.00	0.00	0.00	0.00	0.00	170,958.00
Deferred Revenues	1,345,648.00	70,748.00	99,179.00	0.00	917,038.00	0.00	0.00	0.00	188,874.00	2,621,487.00
Notes Payable	413,960.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413,960.00
Total Current Liabilities	2,103,117.00	76,060.00	333,339.00	252.00	920,939.00	29,511.00	50,626.00	22,139.00	192,931.00	3,728,913.00
Long-Term Liabilities										
	5,192,671.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,192,671.00
Total Liabilities	7,295,787.00	76,060.00	333,339.00	252.00	920,939.00	29,511.00	50,626.00	22,139.00	192,931.00	8,921,584.00
Net Assets										
Unrestricted	13,009,727.00	(423,780.00)	3,022,647.00	76,092.00	(146,521.00)	(159,791.00)	0.00	(75,042.00)	(42,433.00)	15,260,899.00
Board Designated for Fixed Assets	0.00	0.00	632,971.00	0.00	0.00	525,229.00	0.00	0.00	0.00	1,158,199.00
Current Year Net Income (Loss)	33,498.00	(60,433.00)	(8,970.00)	(14,500.00)	(106,462.00)	(8,184.00)	(21,480.00)	(51,109.00)	(38,424.00)	(276,064.00)
Total Net Assets	13,043,224.00	(484,213.00)	3,646,647.00	61,592.00	(252,982.00)	357,254.00	(21,480.00)	(126,151.00)	(80,857.00)	16,143,035.00
Total Liabilities & Net Assets	(20,339,012.00)	408,153.00	(3,979,986.00)	(61,844.00)	(667,956.00)	(386,765.00)	(29,146.00)	104,012.00	(112,074.00)	(25,064,619.00)

Communities Unlimited, Inc.
Statement of Revenues and Expenditures
From 10/1/2021 Through 12/31/2021

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	Environmental	Healthy Foods	Total	Budget	Variance
Revenues												
Grant Funds	154,456.00	81,578.00	0.00	0.00	173,998.00	0.00	0.00	1,122,726.00	3,058.00	1,535,817.00	2,039,846.00	(504,029.00)
Purchased Service	0.00	0.00	0.00	0.00	33,334.00	0.00	0.00	0.00	7,000.00	40,334.00	268,447.00	(228,113.00)
Program Income	109,082.00	8,339.00	600.00	0.00	0.00	24,370.00	0.00	0.00	0.00	142,390.00	586,086.00	(443,696.00)
Interest Income	719.00	0.00	2,700.00	0.00	0.00	0.00	0.00	0.00	0.00	3,419.00	1,250.00	2,169.00
Miscellaneous	250.00	0.00	9,019.00	0.00	0.00	0.00	0.00	0.00	6,500.00	15,769.00	2,500.00	13,269.00
Total Revenues	<u>264,507.00</u>	<u>89,917.00</u>	<u>12,319.00</u>	<u>0.00</u>	<u>207,332.00</u>	<u>24,370.00</u>	<u>0.00</u>	<u>1,122,726.00</u>	<u>16,558.00</u>	<u>1,737,729.00</u>	<u>2,898,129.00</u>	<u>(1,160,400.00)</u>
Expenses												
Salaries & Fringe Benefits	116,967.00	85,465.00	12,255.00	10,645.00	178,899.00	0.00	209,947.00	787,640.00	23,827.00	1,425,644.00	1,766,499.00	340,855.00
Taxes	0.00	0.00	0.00	0.00	0.00	7,178.00	229.00	638.00	0.00	8,045.00	1,875.00	(6,170.00)
Travel	7,037.00	9,975.00	1,024.00	0.00	370.00	0.00	2,575.00	21,276.00	0.00	42,256.00	78,830.00	36,574.00
Training & Professional Meetings	0.00	0.00	0.00	0.00	0.00	0.00	5,153.00	380.00	0.00	5,533.00	15,976.00	10,443.00
Professional & Other Services	21,943.00	9,342.00	29.00	24.00	20,369.00	300.00	77,002.00	20,486.00	3,471.00	152,965.00	109,265.00	(43,700.00)
Insurance	0.00	0.00	0.00	227.00	0.00	10,681.00	29,630.00	814.00	0.00	41,352.00	22,408.00	(18,944.00)
Supplies/Materials	3,103.00	5,348.00	1,815.00	44.00	2,811.00	0.00	20,009.00	25,630.00	11,516.00	70,277.00	91,853.00	21,576.00
Printing & Publications	1,815.00	1,004.00	191.00	0.00	2,328.00	0.00	5,719.00	6,368.00	230.00	17,655.00	22,121.00	4,466.00
Communications	1,953.00	2,420.00	150.00	127.00	3,427.00	230.00	5,489.00	20,663.00	378.00	34,836.00	45,201.00	10,365.00
Office Space	1,824.00	(65.00)	0.00	0.00	3,833.00	2,816.00	57,248.00	10,874.00	0.00	76,531.00	61,497.00	(15,034.00)
Equipment Maint. & Rental	0.00	0.00	0.00	0.00	0.00	9,264.00	0.00	0.00	0.00	9,264.00	3,750.00	(5,514.00)
Interest	33,132.00	8,339.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41,471.00	47,519.00	6,048.00
Bad Debts	1,260.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,260.00	41,575.00	40,315.00
Subrecipients	3,988.00	955.00	1,867.00	0.00	44,000.00	2,085.00	0.00	25,000.00	7,875.00	85,770.00	95,104.00	9,334.00
Miscellaneous	258.00	0.00	5.00	0.00	50.00	0.00	622.00	0.00	0.00	935.00	6,484.00	5,549.00
Indirect	37,730.00	27,568.00	3,953.00	3,434.00	57,707.00	0.00	(392,143.00)	254,066.00	7,686.00	0.00	0.00	0.00
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Expenses	<u>231,009.00</u>	<u>150,350.00</u>	<u>21,289.00</u>	<u>14,500.00</u>	<u>313,793.00</u>	<u>32,554.00</u>	<u>21,480.00</u>	<u>1,173,835.00</u>	<u>54,982.00</u>	<u>2,013,792.00</u>	<u>2,409,956.00</u>	<u>396,163.00</u>
Net Income (Loss)	<u>33,498.00</u>	<u>(60,433.00)</u>	<u>(8,970.00)</u>	<u>(14,500.00)</u>	<u>(106,462.00)</u>	<u>(8,184.00)</u>	<u>(21,480.00)</u>	<u>(51,109.00)</u>	<u>(38,424.00)</u>	<u>(276,064.00)</u>	<u>488,173.00</u>	<u>(764,237.00)</u>

**COMMUNITIES UNLIMITED, INC.
LOAN FUND**

ENVIRONMENTAL LOANS	LOAN OUTSTANDING	PAST DUE BALANCE	% PAST DUE	WRITE- OFFS	LOANS CLOSED #	LOANS CLOSED \$
FY 2018	7,755,102.69	550,179.12	7.09%	380,093.56	23	4,722,793
FY 2019	7,448,166.34	516,029.08	6.93%	66.89	24	2,819,994
FY 2020	7,071,201.84	530,686.96	7.50%	412.19	19	2,375,500
FY 2021	6,946,543.44	613,931.35	8.84%	697.61	24	2,212,967
FY 2021 - PPP	201,710.00	-	0.00%	-	51	1,499,460
FY 2022 YTD	7,570,785.35	614,041.93	0.00%	-	10	1,218,400

COMMERCIAL LOANS

FY 2018	468,736.89	12,282.83	2.62%	208.42	15	331,627
FY 2019	546,199.21	19,286.86	3.53%	3,427.57	13	231,697
FY 2020	644,334.81	41,397.77	6.42%	127.00	24	292,517
FY 2021	901,275.16	19,437.22	2.16%	15,043.47	25	699,593
FY 2021- PPP	1,086,170.00	-	0.00%	-	239	2,609,995
FY 2022 - PPP - YTD	181,210.00	-	0.00%	-	0	-
FY 2022 YTD	1,047,072.97	20,370.21	1.95%	1,259.08	9	256,742

NUESTRA CASA/IMMIGRATION LOANS

FY 2018	105,081.10	26,768.21	25.47%	27,170.77	36	88,437
FY 2019	82,469.33	18,574.91	22.52%	25,629.19	35	71,905
FY 2020	50,450.69	26,939.14	53.40%	24,914.00	6	16,725
FY 2021	5,149.35	5,803.29	112.70%	4,898.71	1	2,500
FY 2022 YTD	3,664.64	-	0.00%	-	-	-

MORTGAGE LOANS

FY 2018	1,119,850.30	99,017.54	8.84%	-	-	-
FY 2019	962,656.53	66,245.56	6.88%	321.36	-	-
FY 2020	875,468.99	65,295.34	7.46%	-	-	-
FY 2021	767,319.36	78,376.53	10.21%	140.14	-	-
FY 2022 YTD	744,887.79	76,577.11	10.28%	-	-	-

WALTON FOUNDATION LOANS

FY 2020	1,914,806.08	-	0.00%	-	46	2,015,149
FY 2021	1,768,733.72	-	0.00%	-	-	-
FY 2022	1,623,333.18	-	0.00%	-	-	-