

Part II-A Complete if the organization is exempt under section 501(c)(3) and filed Form 5768 (election under section 501(h)).

- A** Check ☐ if the filing organization belongs to an affiliated group (and list in Part IV each affiliated group member's name, address, EIN, expenses, and share of excess lobbying expenditures).
- B** Check ☐ if the filing organization checked box A and "limited control" provisions apply.

Limits on Lobbying Expenditures (The term "expenditures" means amounts paid or incurred.)		(a) Filing organization's totals	(b) Affiliated group totals												
1a	Total lobbying expenditures to influence public opinion (grassroots lobbying)														
b	Total lobbying expenditures to influence a legislative body (direct lobbying)														
c	Total lobbying expenditures (add lines 1a and 1b)														
d	Other exempt purpose expenditures														
e	Total exempt purpose expenditures (add lines 1c and 1d)														
f	Lobbying nontaxable amount. Enter the amount from the following table in both columns.														
<table border="1"> <thead> <tr> <th>If the amount on line 1e, column (a) or (b) is:</th> <th>The lobbying nontaxable amount is:</th> </tr> </thead> <tbody> <tr> <td>Not over \$500,000</td> <td>20% of the amount on line 1e.</td> </tr> <tr> <td>Over \$500,000 but not over \$1,000,000</td> <td>\$100,000 plus 15% of the excess over \$500,000.</td> </tr> <tr> <td>Over \$1,000,000 but not over \$1,500,000</td> <td>\$175,000 plus 10% of the excess over \$1,000,000.</td> </tr> <tr> <td>Over \$1,500,000 but not over \$17,000,000</td> <td>\$225,000 plus 5% of the excess over \$1,500,000.</td> </tr> <tr> <td>Over \$17,000,000</td> <td>\$1,000,000.</td> </tr> </tbody> </table>		If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:	Not over \$500,000	20% of the amount on line 1e.	Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000.	Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000.	Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000.	Over \$17,000,000	\$1,000,000.		
If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:														
Not over \$500,000	20% of the amount on line 1e.														
Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000.														
Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000.														
Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000.														
Over \$17,000,000	\$1,000,000.														
g	Grassroots nontaxable amount (enter 25% of line 1f)														
h	Subtract line 1g from line 1a. If zero or less, enter -0-														
i	Subtract line 1f from line 1c. If zero or less, enter -0-														
j	If there is an amount other than zero on either line 1h or line 1i, did the organization file Form 4720 reporting section 4911 tax for this year?	<input type="checkbox"/> Yes <input type="checkbox"/> No													

4-Year Averaging Period Under Section 501(h)

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below. See the separate instructions for lines 2a through 2f.)

Lobbying Expenditures During 4-Year Averaging Period					
Calendar year (or fiscal year beginning in)	(a) 2017	(b) 2018	(c) 2019	(d) 2020	(e) Total
2a Lobbying nontaxable amount					
b Lobbying ceiling amount (150% of line 2a, column (e))					
c Total lobbying expenditures					
d Grassroots nontaxable amount					
e Grassroots ceiling amount (150% of line 2d, column (e))					
f Grassroots lobbying expenditures					

Part II-B Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h)).

For each "Yes" response on lines 1a through 1i below, provide in Part IV a detailed description of the lobbying activity.

		(a)		(b)
		Yes	No	Amount
1	During the year, did the filing organization attempt to influence foreign, national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:			
a	Volunteers?		✓	
b	Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?	✓		
c	Media advertisements?		✓	
d	Mailings to members, legislators, or the public?		✓	
e	Publications, or published or broadcast statements?		✓	
f	Grants to other organizations for lobbying purposes?		✓	
g	Direct contact with legislators, their staffs, government officials, or a legislative body?	✓		12,294
h	Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?		✓	
i	Other activities?	✓		52,122
j	Total. Add lines 1c through 1i			64,416
2a	Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?		✓	
b	If "Yes," enter the amount of any tax incurred under section 4912			
c	If "Yes," enter the amount of any tax incurred by organization managers under section 4912			
d	If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

Part III-A Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6).

		Yes	No
1	Were substantially all (90% or more) dues received nondeductible by members?		
2	Did the organization make only in-house lobbying expenditures of \$2,000 or less?		
3	Did the organization agree to carry over lobbying and political campaign activity expenditures from the prior year?		

Part III-B Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6) and if either (a) BOTH Part III-A, lines 1 and 2, are answered "No" OR (b) Part III-A, line 3, is answered "Yes."

1	Dues, assessments and similar amounts from members	1	
2	Section 162(e) nondeductible lobbying and political expenditures (do not include amounts of political expenses for which the section 527(f) tax was paid).		
a	Current year	2a	
b	Carryover from last year	2b	
c	Total	2c	
3	Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues	3	
4	If notices were sent and the amount on line 2c exceeds the amount on line 3, what portion of the excess does the organization agree to carryover to the reasonable estimate of nondeductible lobbying and political expenditure next year?	4	
5	Taxable amount of lobbying and political expenditures (See instructions)	5	

Part IV Supplemental Information

Provide the descriptions required for Part I-A, line 1; Part I-B, line 4; Part I-C, line 5; Part II-A (affiliated group list); Part II-A, lines 1 and 2 (See instructions); and Part II-B, line 1. Also, complete this part for any additional information.

Schedule C, Part I-A, Line 1 - Paid lobbyist

**SCHEDULE D
(Form 990)**

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

▶ Complete if the organization answered "Yes" on Form 990,
Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.

▶ Attach to Form 990.

▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2020

**Open to Public
Inspection**

Name of the organization

Employer identification number

COMMUNITIES UNLIMITED INC

71-0464321

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.

Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate value of contributions to (during year)		
3 Aggregate value of grants from (during year)		
4 Aggregate value at end of year		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?		<input type="checkbox"/> Yes <input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?		<input type="checkbox"/> Yes <input type="checkbox"/> No

Part II Conservation Easements.

Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).
☐ Preservation of land for public use (for example, recreation or education) ☐ Preservation of a historically important land area
☐ Protection of natural habitat ☐ Preservation of a certified historic structure
☐ Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Tax Year
a Total number of conservation easements	2a
b Total acreage restricted by conservation easements	2b
c Number of conservation easements on a certified historic structure included in (a)	2c
d Number of conservation easements included in (c) acquired after 7/25/06, and not on a historic structure listed in the National Register	2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ▶

4 Number of states where property subject to conservation easement is located ▶

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ \$

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenue included on Form 990, Part VIII, line 1 ▶ \$

(ii) Assets included in Form 990, Part X ▶ \$

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1 ▶ \$

b Assets included in Form 990, Part X ▶ \$

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

- 3** Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply):
- a** ☐ Public exhibition **d** ☐ Loan or exchange program
- b** ☐ Scholarly research **e** ☐ Other _____
- c** ☐ Preservation for future generations
- 4** Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.
- 5** During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☐ No

Part IV Escrow and Custodial Arrangements.

Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

- 1a** Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☒ No
- b** If "Yes," explain the arrangement in Part XIII and complete the following table:
- | | Amount |
|--|-----------|
| c Beginning balance | 1c |
| d Additions during the year | 1d |
| e Distributions during the year | 1e |
| f Ending balance | 1f |
- 2a** Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? ☒ Yes ☐ No
- b** If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII ☒

Part V Endowment Funds.

Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

- | | (a) Current year | (b) Prior year | (c) Two years back | (d) Three years back | (e) Four years back |
|---|------------------|----------------|--------------------|----------------------|---------------------|
| 1a Beginning of year balance | | | | | |
| b Contributions | | | | | |
| c Net investment earnings, gains, and losses | | | | | |
| d Grants or scholarships | | | | | |
| e Other expenditures for facilities and programs | | | | | |
| f Administrative expenses | | | | | |
| g End of year balance | | | | | |
- 2** Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:
- a** Board designated or quasi-endowment %
- b** Permanent endowment %
- c** Term endowment %
- The percentages on lines 2a, 2b, and 2c should equal 100%.
- 3a** Are there endowment funds not in the possession of the organization that are held and administered for the organization by:
- | | Yes | No |
|---|---------------|----|
| (i) Unrelated organizations | 3a(i) | |
| (ii) Related organizations | 3a(ii) | |
| b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R? | 3b | |
- 4** Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land	0	546,000		546,000
b Buildings	0	1,270,347	684,304	586,043
c Leasehold improvements	0	0	0	0
d Equipment	0	0	0	0
e Other	0	133,526	133,526	0
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.)				1,132,043

Part VII Investments—Other Securities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. (Column (b) must equal Form 990, Part X, col. (B) line 12.)		

Part VIII Investments—Program Related.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Column (b) must equal Form 990, Part X, col. (B) line 13.)		

Part IX Other Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 15.)	

Part X Other Liabilities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	0
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 25.)	0

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII . ☐

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements		1	
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
a	Net unrealized gains (losses) on investments	2a		
b	Donated services and use of facilities	2b		
c	Recoveries of prior year grants	2c		
d	Other (Describe in Part XIII.)	2d		
e	Add lines 2a through 2d		2e	0
3	Subtract line 2e from line 1		3	0
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIII.)	4b		
c	Add lines 4a and 4b		4c	0
5	Total revenue. Add lines 3 and 4c . (This must equal Form 990, Part I, line 12.)		5	0

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements		1	
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:			
a	Donated services and use of facilities	2a		
b	Prior year adjustments	2b		
c	Other losses	2c		
d	Other (Describe in Part XIII.)	2d		
e	Add lines 2a through 2d		2e	0
3	Subtract line 2e from line 1		3	0
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIII.)	4b		
c	Add lines 4a and 4b		4c	0
5	Total expenses. Add lines 3 and 4c . (This must equal Form 990, Part I, line 18.)		5	0

Part XIII Supplemental Information.

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

Schedule D, Part IV, Line 2b - Escrow funds held to pay insurance and taxes on homes financed

**SCHEDULE I
(Form 990)**

Department of the Treasury
Internal Revenue Service

**Grants and Other Assistance to Organizations,
Governments, and Individuals in the United States**

Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.

▶ Attach to Form 990.

▶ Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2020

**Open to Public
Inspection**

Name of the organization

COMMUNITIES UNLIMITED INC

Employer identification number

71-0464321

Part I General Information on Grants and Assistance

- 1** Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? ☒ Yes ☐ No
- 2** Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Domestic Organizations and Domestic Governments. Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section (if applicable)	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Sch I, Stmt 1							
(2)							
(3)							
(4)							
(5)							
(6)							
(7)							
(8)							
(9)							
(10)							
(11)							
(12)							

- 2** Enter total number of section 501(c)(3) and government organizations listed in the line 1 table 5
- 3** Enter total number of other organizations listed in the line 1 table 2

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Cat. No. 50055P

Schedule I (Form 990) 2020

Part III **Grants and Other Assistance to Domestic Individuals.** Complete if the organization answered "Yes" on Form 990, Part IV, line 22.
Part III can be duplicated if additional space is needed.

	(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of noncash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance
1	See Schedule I, Part IV, Statement 2					
2						
3						
4						
5						
6						
7						

Part IV **Supplemental Information.** Provide the information required in Part I, line 2; Part III, column (b); and any other additional information.

Schedule I, Part I, Line 2 - Grant funds were monitored through online meetings. Invoices were reviewed for accuracy and validity prior to payment

Description of Grants and Other Assistance to Governments and Organizations in the United States

		Recipient EIN	Amt. of cash grant	Amt. of non- cash asst.
Name and address	University of Kentucky Research PO Box 931113 Cleveland, OH 44193	61-6033693	25,000	0
IRC code section				
Method of valuation				
Desc. of Non-Cash Asst.				
Purpose of grant	Research Project on "Investing in water systems to reduce health and economic inequalities in the rural South".			
Name and address	Urban Institute 500 L'Enfant Plaza SW Washington, DC 20024	52-0880375	25,000	0
IRC code section				
Method of valuation				
Desc. of Non-Cash Asst.				
Purpose of grant	Research Project on "Investing in water systems to reduce health and economic inequalities in the rural South".			
Name and address	Arkansas United Community Coalition 1306 E Robinson Ave Ste B6 Springdale, AR 72764	27-5271968	10,000	0
IRC code section				
Method of valuation				
Desc. of Non-Cash Asst.				
Purpose of grant	For work completed under our Workers Fund project. Arkansas United worked directly with the food production workers to help them apply for financial assistance during the Pandemic.			
Name and address	Fahe 319 Oak St Berea, KY 40403	31-0986871	37,167	0
IRC code section				
Method of valuation				
Desc. of Non-Cash Asst.				
Purpose of grant	Operating Support for Partners of Rural Transformation Steering Committee, a group of six regional community development financial institution organizations that have united on a collective agenda to increase investment in the regions of persistent poverty, to advance social and economic opportunity and health equity.			
Name and address	Remix Ideas 300 S Spring St Suite 604 Little Rock, AR 72201	82-2495646	15,000	0
IRC code section				
Method of valuation				
Desc. of Non-Cash Asst.				
Purpose of grant	For Remix Ideas to work with Communities Unlimited to connect qualified minority entrepreneurs to new financing options allowing us to expand our small business lending in Little Rock, AR and the surrounding area, while allowing Remix Ideas to connect their target market with relevant funding			

opportunities.

Name and address	Higher Purpose Co 130 Desoto Ave Suite 10 Clarksdale, MS 38614	82-1629178	15,000	0
IRC code section				
Method of valuation				
Desc. of Non-Cash Asst.				
Purpose of grant	For Higher Purpose Co to work with Communities Unlimited to connect qualified minority entrepreneurs to new financing options allowing us to expand our small business lending in Clarksdale, MS and the surrounding area, while allowing Higher Purpose Co to connect their target market with relevant funding opportunities.			
Name and address	Urgent & Primary Care of Clarksdale 125 Highway 322 Clarksdale, MS 38614	82-1075385	13,350	0
IRC code section				
Method of valuation				
Desc. of Non-Cash Asst.				
Purpose of grant	Work completed in relation to our new collaboration focusing on increasing consumption of healthy foods in families with children with health conditions that could be improved by changes in diet. Urgent & Primary Care of Clarksdale provides their clients with the opportunity to receive Food RX boxes that contain healthy food. Payments made to Urgent & Primary Care of Clarksdale were for the time and direct support provided to this project during FY 2021.			

Description of Grants and Other Assistance to Individuals in the United States

		Number of recipients	Amt. of cash grant	Amt. of non-cash asst.
Type of grant	Scholarships for Citizenship or DACA Applications	21	12,315	0
Method of valuation				
Desc. of Non-Cash Asst.				
Type of grant	Financial assistance for workers in the food production industry that were affected in some way by the COVID-19 Pandemic were eligible to receive \$550.00 in form of a check or prepaid VISA card to assist them financially	775	436,250	0
Method of valuation				
Desc. of Non-Cash Asst.				
Type of grant	Startup stipend	1	10,000	0
Method of valuation				
Desc. of Non-Cash Asst.				
Type of grant	Participation in Pitch Contest for Small Businesses	15	7,600	
Method of valuation				
Desc. of Non-Cash Asst.				
Type of grant	Delta Owned grants for Small Businesses	183	199,000	
Method of valuation				
Desc. of Non-Cash Asst.				

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on
Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.

▶ Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2020

**Open to Public
Inspection**

Name of the organization

COMMUNITIES UNLIMITED INC

Employer identification number

71-0464321

Form 990, Part I, Line 1 - combining their ingenuity with technology, expertise and capital to unwind generations of inequity and ensure healthy water, healthy food, healthy businesses, healthy communities and healthy lives. Our Promise To partner with people working for a better life in their home town and connect them to solutions for achieving sustainable prosperity. Our Purpose Talent is distributed equally across the United States. Opportunity clearly is not. Access to opportunities should not depend on where you live, how much money you have in the bank or what you look like. CU works to create greater access to opportunities for individuals living in places of persistent poverty. Our Approach We take a holistic approach to community development by combining human connection and ingenuity with technology, expertise and capital to solve problems. Our staff work to blend its services across program areas to meet communities where they are and sustain healthy businesses, healthy communities and healthy lives. Our Place We serve communities in Alabama, Arkansas, Louisiana, Mississippi, Oklahoma, Tennessee and Texas. This service area includes 45% of our nation's persistent poverty counties, where more than 20% of the population has lived in poverty for over 30 years. 47% of people living in persistently poor rural counties are people of color. And, this area is home to rural innovators, small town entrepreneurs and people with a history of working hard from sunrise to sunset to provide for their families. Here people seek opportunities to break through generations of inequity and disinvestment in order to reach prosperity. Our Organization We are a 501(c)3 nonprofit corporation founded in 1976, with over 70 staff in seven states and over \$25 million in assets. We were certified by the U.S. Department of Treasury as a Community Development Financial Institution (CDFI) in 2001. As a CDFI, we expand economic opportunity for small business owners and communities by providing access to capital when traditional financing options are not available. We work collaboratively to build partnerships that complement our services in order to maximize the benefits to their clients. We are a founding partner of three national collaboratives. In the 1970s, we helped found the Rural Community Assistance Partnership (RCAP), the oldest national nonprofit serving the nation's small communities with environmental services that support access to safe clean drinking water and other critical cornerstones of healthy communities. As one of six regional RCAP partners, CU works in over 600 rural communities each year, and leverages millions of dollars in funding for essential community facilities and infrastructure. In 2011, we founded the national WealthWorks network, providing solutions that include a 21st-century approach to economic development that builds from local assets, connects to regional markets, and creates wealth that stays local. In 2018, we co-founded the Partners for Rural Transformation which works to eliminate persistent poverty through capital investments and capacity building in rural communities across the country. While we are focused on capacity building and lending in places where both are needed the most, we also leverage this field experience to inform national research, policy and advocacy work. In 2021 we launched our own research work which utilizes our program metrics to generate thought leadership in the community economic development field.

Form 990, Part VI, Section B, Line 11b - A Copy of the 990 was reviewed by the CFO with all the Board Members at the Board of Directors Meeting on [REDACTED]

Form 990, Part VI, Section B, Line 12c - Annually all employees and Board members must review and sign the Conflict of Interest Policy.

Form 990, Part VI, Section B, Line 15 - The Board of Directors review the CEO salary and makes recommendations for revisions. For all other staff salaries, comparable data is obtained from a third party consulting agency. The consultant meets with top management to review information and make necessary adjustments.

Form 990, Part VI, Section C, Line 19 - Upon written request, documents are available for review at our corporate offices or we will copy and mail any request documents.

Form 990, Part XI, Line 9 - Rounding

First Program Service Accomplishments Description

Description

supports other RCAP regional partners in other regions of the country with access to their CDFI community environmental lending. During fiscal year 2021, CU Environmental Services provided onsite assistance to 573 small communities and rural environmental systems. CU's environmental staff leveraged over \$77 million in construction financing to improve community water and wastewater systems. CU Environmental Services staff completed 76 training workshops attended by 879 community officials, board members, certified operators, and other environmental management system staff members. This training was significant due to the fact that it was all provided virtually online due to COVID-19 Pandemic restrictions on large group training sessions. CU Environmental Services achieved the following National Environmental Outcomes last year for the following number of communities: 44 Communities: Improved Coordination between Communities (Regionalization Strategies); 107 Communities: Improved Public Health by achieving compliance with Safe Drinking Water Act rules and regulations; 75 Communities: Improved Environmental Health by achieving compliance with Clean Water Act and Pollution Control Act rules and regulations; 56 Communities: Improved Capacity of Community Facilities; 224 Communities: Achieved Financial Sustainability; 147 Communities: Increased Managerial Capacity; 22 Communities: Improved Self-Defined Prosperity; 26 Communities: Achieved Global Information System Mapping Capabilities.

DRAFT by efile.form990.com

Second Program Service Accomplishments Description

Description

purchase or improvements. CU offers a variety of small business loan products that are designed to grow as the business grows. CU's small business lending is focused on filling gaps in rural places and minority populations. CU made 239 SBA PPP loans to small business in 2021 for \$2,609,995. These were small businesses across all seven states who were unable to find local banks to process their applications. Again, the vast majority will be forgiven. Twenty-five small businesses received \$699,953 in traditional loans. This includes 59% to minority owned businesses, 29% in Persistent Poverty Counties and 46% to women-owned businesses. In response to the Covid-19 Pandemic, a recovery tool kit was developed by CU to provide critical assistance to entrepreneurs working to overcome economic challenges. This included: Specific disaster funds were raised to pay the first three months of qualifying non-SBA small business loans. Six months of payments from SBA on all SBA microloans, if, the loan was made prior to March 27, 2020. Two new Recovery Loan Programs for existing businesses, both loan programs include three months of payment forgiveness, no origination fees and competitive interest rates: Pivot Loan Program - \$5,000 or less for existing businesses that would be adding a new product or service resulting in a new source of revenue. Reboot Loan Program - \$10,000 or less for existing businesses that were forced to reduce hours or close and need funding to reopen.

Third Program Service Accomplishments Description

Description

virtually. While operating virtually, our entrepreneurship team assisted businesses in startup. The entrepreneurship team worked closely with one of its funders to provide small grant stipends and technical assistance to rural Black businesses in 15 counties of the Arkansas Delta. In FY 2021, CU's Community Sustainability partnered with 14 rural communities to work toward more vibrant, sustainable economies by leveraging local assets for long-term growth. CU recognizes that for communities to achieve real sustainability the approach must be radically resident driven. Residents drive the process; creating the plans, filling gaps and connecting to existing resources to activate the community's power for change. CU's staff facilitates this process and assists with infrastructure management and improvement, community facility development, small business development and access to financing. They believe that people should have the opportunity to thrive where they live, work, play, and worship regardless of the location or population of their community. One of the goals of CU staff is to build a diverse leadership team who are open minded and motivated to initiate change. They provide training to develop skills that will enable residents to be problem solvers. As a regional hub they provide WealthWorks training and value chain facilitation. Assets are recognized through the engagement of community leaders and utilized to build a strategy for economic growth. This strategy directs the long-term execution of work by CU staff side by side within the community. Most recently, during the COVID-19 Pandemic, the team worked alongside senior leadership to create opportunities to pivot the work into a virtual connectivity platform. They believe in the communities they serve and investing in creating learning opportunities during a time when they were often most impacted was crucial. Monthly Zoom community leadership meetings along with educational opportunities rounded out a robust engagement strategy to keep their communities moving toward their goals in spite of obstacles. By deploying their E.D.G.E. Capacity Building model - which involves Enlightening (training), Delivering (technical assistance), Guiding (as community conducts tasks), and Empowering (monitoring the community's continued success in their execution of tasks) - CU purposefully and intentionally goes into every community with an exit strategy in mind, realizing that the true benefit of their efforts is building or strengthening the capacity of local governments and non-profits so that when they do complete a project, they are no longer needed to ensure that community facilities, local housing, and/or community and economic development will continue to be sustainable. CU leverages each of its programs and identifies partners to bring the resources needed for implementation of the strategies to create lasting change. In addition, the Entrepreneurship team is involved during the process, bringing one on one consultation to local businesspeople, to increase profitability and provide jobs in these communities. CU helps communities: - Evaluate ordinances and policies that are friendly to small businesses - Increase the number of local businesses - Support growth of existing local businesses - Deliver resources - Provide access to financing - Develop broadband strategies and connect to resources for deployment CU seeks to impact multiple social determinants of health that impact families, businesses, and communities. The Healthy Foods Program understands that sustainable positive impact requires developing the entire food system. They focus on those in the system that are underserved and economically disadvantaged from the farmers to consumers. CU's service area includes about half of the nation's persistent poverty counties, and six of the states in their service area are in the top 10 of states with the highest percentage of food insecurity. This was before the pandemic. In 2020 CU created market opportunities for small-scale farmers to sell their specialty crops (fruits and vegetables), which for several was the difference between preparing to plant crops for next year or losing their farm. The Healthy Foods Program also supported farmers markets and other community initiatives serving low-income food deserts. The unique challenges of 2020 continued to impact small-scale producers during 2021. The Farm-to-Pantry initiative, first created by CU in 2020, continued to meet critical needs by purchasing over \$25,000 (wholesale prices) in produce that was donated to food pantries from primarily small-scale Black farmers. To the best of our knowledge, the Healthy Foods Program in collaboration with Lending empowered small-scale Black farmers to submit and secure almost \$60,000 in PPP loans that kept people growing and delivering fresh produce. Another highlight from this year was the implementation of a new collaboration focusing on increasing consumption of Healthy Foods in families with children with health conditions that could be improved by changes in diet. This project, supported by No Kid Hungry, has a critical local partner, a medical provider that is female and Black, who owns a family practice clinic serving primarily low-income Black families. The goal is to leverage the relationship between the families and their medical provider to increase consumption of healthy foods. Who knew there was such a thing as healthy homemade banana pudding! The long-term impacts are improved health, which is known to be positively correlated with improved wealth-building opportunities these children have as adults. Collaborations with farmers, community leaders, University staff, food pantries and others working to increase available healthy foods remain central to our success. We deeply value and appreciate the commitment of our partners and the dependability of our supporters. Access to Healthy Foods remains an equity issue. Prior to the pandemic, the food insecurity rate in the U.S. was the lowest it had been in over 20 years. (Data from Feeding America) - 1 in 9 individuals were food insecure - 1 in 7 children were food insecure And, the impacts of structural racism and discrimination, especially in the persistent poverty counties in CU's service area reflect the disparity. - 1 in 12 white, non-Hispanic, individuals were food insecure - 1 in 4 native American individuals were food insecure - 1 in 5 Black individuals were food insecure - 1 in 6 Latino individuals were food insecure Healthy Foods continues to work for the day that small-scale farmers are part of securing the produce supply chain and ensuring the nation has fresh food in the event of natural disasters and that everyone in our country has access to enough healthy food.

Other Program Services Accomplishments

Activity Code	Description	Expense	Grants	Revenue
	Various small programs	713,667	523,417	886,078
Total:		713,667	523,417	886,078

DRAFT by efile.form990.org

SCHEDULE R
(Form 990)**Related Organizations and Unrelated Partnerships**

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.
▶ Attach to Form 990.

Department of the Treasury
Internal Revenue Service

Name of the organization

COMMUNITIES UNLIMITED INC

▶ Go to www.irs.gov/Form990 for instructions and the latest information.

Employer identification number

71-0464321

Part I Identification of Disregarded Entities. Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity
(1) CRG Realty 3 East Colt Square Drive, Fayetteville, AR 72703	Affordable Housing	AR	0	0	Communities Unlimited Inc
(2)					
(3)					
(4)					
(5)					
(6)					

Part II Identification of Related Tax-Exempt Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt organizations during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity?
(1) alt Consulting (56-2083776) 3 East Colt Square Drive, Fayetteville, AR 72703	Small business development	TN	501 c 3	7	Communities Unlimited Inc	Yes No ✓
(2)						
(3)						
(4)						
(5)						
(6)						
(7)						

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Cat. No. 50135Y

Schedule R (Form 990) 2020

Part III Identification of Related Organizations Taxable as a Partnership. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a partnership during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of- year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
							Yes	No		Yes	No	
(1) _____												
(2) _____												
(3) _____												
(4) _____												
(5) _____												
(6) _____												
(7) _____												

Part IV Identification of Related Organizations Taxable as a Corporation or Trust. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a corporation or trust during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity?	
								Yes	No
(1) _____									
(2) _____									
(3) _____									
(4) _____									
(5) _____									
(6) _____									
(7) _____									

Part V Transactions With Related Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.**Note:** Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.**1** During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II–IV?

	Yes	No
a Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b Gift, grant, or capital contribution to related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c Gift, grant, or capital contribution from related organization(s)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
d Loans or loan guarantees to or for related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e Loans or loan guarantees by related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f Dividends from related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g Sale of assets to related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h Purchase of assets from related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i Exchange of assets with related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j Lease of facilities, equipment, or other assets to related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
k Lease of facilities, equipment, or other assets from related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
l Performance of services or membership or fundraising solicitations for related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
m Performance of services or membership or fundraising solicitations by related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
o Sharing of paid employees with related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
p Reimbursement paid to related organization(s) for expenses	<input type="checkbox"/>	<input checked="" type="checkbox"/>
q Reimbursement paid by related organization(s) for expenses	<input type="checkbox"/>	<input checked="" type="checkbox"/>
r Other transfer of cash or property to related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
s Other transfer of cash or property from related organization(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

	(a) Name of related organization	(b) Transaction type (a–s)	(c) Amount involved	(d) Method of determining amount involved
	alt Consulting	b	414,069	FMV
(1)				
(2)				
(3)				
(4)				
(5)				
(6)				

Part VI **Unrelated Organizations Taxable as a Partnership.** Complete if the organization answered "Yes" on Form 990, Part IV, line 37.

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

(a) Name, address, and EIN of entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Predominant income (related, unrelated, excluded from tax under sections 512–514)	(e) Are all partners section 501(c)(3) organizations?		(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V–UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
				Yes	No			Yes	No		Yes	No	
(1) _____													
(2) _____													
(3) _____													
(4) _____													
(5) _____													
(6) _____													
(7) _____													
(8) _____													
(9) _____													
(10) _____													
(11) _____													
(12) _____													
(13) _____													
(14) _____													
(15) _____													
(16) _____													

Part VII

Supplemental Information

Provide additional information for responses to questions on Schedule R. See instructions.

Lined area for supplemental information.

DRAFT by efileform990.org