

Communities Unlimited, Inc.
Dashboard Reports
As of June 30, 2022

[illegible]

Total Cash in Bank/Investments

[illegible]

Approved Applications:

CF TAT -158	5,000.00	(30,657.38)	0.00
Farm to School		(97,270.00)	0.00
RCDI - 811 - use King & Armantio	(212,065.60)	0.00	0.00
TXRBDG		(35,000.00)	0.00
SBA TA 21-22 - use Wells Fargo	27,611.59	0.00	0.00
CF TAT -156		(17,048.43)	0.00
AR Dept of Education		(26,350.88)	(17,048.43)
AR RBDG - Rocketeller	17,086.88	0.00	(26,350.88)
ARRBDG		(35,000.00)	0.00
MS RBDG Wells Fargo	11,546.47	0.00	(35,000.00)
Rural Placemaking		(32,830.62)	0.00
Colonias - TX Regionalization	40,234.54		(32,830.62)
RCDI - 808		(35,458.79)	0.00
RCDI - 810- king foundation	37,177.09	(272,667.37)	(35,458.79)
SBA TA - Wells Fargo	36,480.00	0.00	(272,667.37)
JP Morgan/Kresge	2,289.25	0.00	0.00
Prime JP Morgan	100,000.00		0.00
Loan Funds Available/Needed	1,899,565.61		0.00

Net Cash available

3,185,052.71	2,935,884.71	8,912.50	0.00	0.00	0.00	0.00	0.00	3,380,910.71
596,714.46	303,359.26	0.00	(1,945,285.32)	0.00	0.00	0.00	0.00	
	0.00		(154,539.04)	(311,341.83)	(528,863.72)	(487,612.74)	(733,084.30)	(199,473.50)
	(200,000.00)		(450,000.00)				(195,467.84)	(3,463,417.17)
							(94,756.22)	(57,974.33)
							(20,404.85)	

Net Cash available

Loan funds available for Lending	Pledged Support	Unrestricted	Unrestricted Loan Fund	Nuestra Casa/DACA	RCAP RLF-USDA	RWJ Predevelopment	EQ2	CDFI	FMHA	TLL Temple	Rockefeller	SBA	AR Comm Foundation	JP Morgan Chase	OFN	Wells Fargo Sm. Bus	Amarillo	Barcock	Total
Cash in Loan fund - Less Commitments			566,714.46	503,359.26	2,935,964.71	450,000.00	184,539.04	(1,945,285.32)	311,341.63	8,912.50	526,863.72	487,612.74	733,084.30	195,467.84	94,759.22	20,404.85	57,974.33	199,423.50	5,363,035.78
Loan Applications in Pipeline			(110,000.00)		(443,690.00)			(105,421.00)	0.00	0.00	(100,000.00)	(119,528.00)			(64,000.00)	(125,000.00)			(1,067,456.00)
Loan Funds to be drawn available for Lending			0.00	0.00	405,239.39						0.00	0.00							405,239.39
Total			456,714.46	503,359.26	2,897,604.10	450,000.00	184,539.04	(2,050,706.32)	311,341.63	8,912.50	426,863.72	368,083.74	733,084.30	195,467.84	30,759.22	(104,595.15)	57,974.33	199,423.50	4,700,625.17

2021 requested	24.92%	Deployment Ratio:	0.85
Total Indirect Cost	1,140,945.00	Loans Rec.	11,772,841.00
Salary & Fringe Base	3,946,635.00	Commitments	4,482,876.51
		Total	16,285,717.51
		Net Assets	13,080,157.00
	28.91%	Notes Payable	6,134,310.00
		Total	19,214,467.00
		LF Net Asset Ratio:	0.63
		Net Assets	13,080,157.00
		Total Assets	20,897,089.00
Break down of NL			
Loan Fund	Total	Operating	Match
Communities	913,334.00	55,966.10	857,367.90
Core	(103,926.00)	9,316.78	(113,242.78)
NP/TS	86,953.00	86,953.00	
Elean	8,506.00	8,506.00	
Hugo	103,975.00	103,975.00	
Other/Indirect	(2,776.00)	(2,776.00)	
Environmental	1,904.00	1,904.00	
Healthy Foods	(76,488.00)	(48,071.62)	(28,416.38)
	(47,555.00)	(47,555.00)	(17,800.01)

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	(52,106.00)	Net Income (Loss) FY 15-19	4,102,172.00

Funds transferred in:		Funds Transferred in:	
Loan Fund	4,038,337.00	Asset 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:	
Food Wealth	(139,104.00)	Core	(3,564,935.00)
Housing	(1,614,412.00)	Elean to set up virtual consulting	(25,000.00)
RCAP	(418,402.00)	RCAP to cover lobbying	(418,402.00)
Elean Virtual Consulting	(25,000.00)	Elean to move SBA TA to LF	(61,849.00)
CDCB	(7,728.00)		
Litt TN	(14,117.00)		
King Found	(24.00)		

Balance 9/30/19	2,606,792.00	Balance 9/30/19	8,489,827.00
NI (NL) FY 2020	42,003.00	NI (NL) FY 2020	1,727,516.00

Funds transferred in:		Funds Transferred in:	
		DCC loan guarantee	30,000.00

Funds Transferred out:		Funds Transferred out:	
CS - Wealthworks	(13,616.00)		

Balance 9/30/20	2,635,148.00	Balance 9/30/20	10,247,143.00
NI (NL) FY 2021	390,556.00	NI (NL) FY 2021	3,408,780.00

Transfer for Environmental	(733,184.00)		(199,747.00)
Transfer for Hugo	429,964.00		(429,964.00)
Transfer from Loan fund	296,465.00		
Transfer from RGC Housing			

Balance 9/30/21	3,018,950.00	Balance 9/30/21	13,026,192.00
Transfer from Loan fund	842,903.00		(642,903.00)

Balance 9/30/22	3,861,853.00	Balance 9/30/22	12,183,289.00
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Weighted Average of Interest Rates

Rate	WATER	Amtr/Rate	Rate	SMALL BUSINESS	Amtr/Rate
1.00%	1,111,654.95	11,116.55	1.00%	325,000.00	3,250.00
1.25%	0.00	0.00	1.25%	790,000.00	9,875.00
2.00%	437,500.00	8,750.00	2.00%	200,000.00	4,000.00
1.50%	15,000.00	15,000.00	1.50%	425,000.00	6,375.00
2.63%	0.00	0.00	2.63%	198,341.37	5,216.38
3.00%	0.00	0.00	3.00%	502,358.30	15,070.75
0.00%	0.00	0.00	0.00%	500,000.00	0.00
0.75%	0.00	0.00	0.75%	400,000.00	3,000.00
			2.00	0.00	0.00
			2.50%	238,536.81	5,963.42
Total	2,549,154.95	34,866.55	Total	3,579,236.48	52,750.55
Average interest rate		1.3678%	Average interest rate		1.4738%

	Loan Fund Net Asse	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	13,080,157.00	913,334.00	228,333.50

Communities Unlimited, Inc.
Balance Sheet
As of 6/30/2022

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	Environmental	Healthy Foods	Total
Assets										
Current Assets										
Cash & Cash Equivalents - Unrestricted	9,793,906.00	(558,139.00)	3,684,599.00	83,852.00	855,390.00	(131,971.00)	6,503.00	(903,704.00)	70,088.00	12,900,524.00
Short-Term Investments - Restricted	0.00	0.00	615,073.00	0.00	0.00	0.00	0.00	0.00	0.00	615,073.00
Current Notes Receivable	2,779,087.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,779,087.00
Accounts Receivable	<u>260,894.00</u>	<u>97,739.00</u>	<u>3,371.00</u>	<u>0.00</u>	<u>238,944.00</u>	<u>0.00</u>	<u>0.00</u>	<u>752,488.00</u>	<u>6,600.00</u>	<u>1,360,036.00</u>
Total Current Assets	12,833,888.00	(460,400.00)	4,303,043.00	83,852.00	1,094,334.00	(131,971.00)	6,503.00	(151,216.00)	76,688.00	17,654,721.00
Investments & Long-Term Receivables										
Notes Receivable	8,993,754.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,993,754.00
Allowance for Doubtful Accounts	(1,068,746.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,068,746.00)
Sinking Fund	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Investments & Long-Term Receivables	7,925,007.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,925,007.00
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	<u>0.00</u>	<u>0.00</u>	<u>(637,213.00)</u>	<u>(3,692.00)</u>	<u>0.00</u>	<u>(176,924.00)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(817,830.00)</u>
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	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>754.00</u>	<u>1,312.00</u>	<u>3,407.00</u>	<u>9,186.00</u>	<u>5,710.00</u>	<u>0.00</u>	<u>20,369.00</u>
Total Other Assets	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>754.00</u>	<u>1,312.00</u>	<u>3,407.00</u>	<u>9,186.00</u>	<u>5,710.00</u>	<u>0.00</u>	<u>20,369.00</u>
Total Assets	20,758,895.00	(460,400.00)	4,936,011.00	84,606.00	1,095,646.00	370,512.00	15,688.00	(145,506.00)	76,688.00	26,732,141.00
Liabilities										
Current Liabilities										
Accounts Payable	1,100.00	1,599.00	2,772.00	8.00	1,645.00	0.00	13,983.00	1,597.00	13.00	22,716.00
Accrued Expenses	(22,703.00)	0.00	58,806.00	0.00	0.00	7,850.00	(199.00)	0.00	0.00	43,755.00
Reserves	0.00	0.00	150,672.00	0.00	0.00	0.00	0.00	0.00	0.00	150,672.00
Deferred Revenues	1,566,030.00	65,707.00	138,288.00	0.00	1,136,547.00	0.00	0.00	6,427.00	166,664.00	3,079,662.00
Notes Payable	<u>117,795.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>117,795.00</u>
Total Current Liabilities	1,662,222.00	67,306.00	350,538.00	8.00	1,138,192.00	7,850.00	13,785.00	8,024.00	166,676.00	3,414,601.00
Long-Term Liabilities										
	<u>6,016,515.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>6,016,515.00</u>
Total Liabilities	7,678,738.00	67,306.00	350,538.00	8.00	1,138,192.00	7,850.00	13,785.00	8,024.00	166,676.00	9,431,116.00
Net Assets										
Unrestricted	12,166,824.00	(423,780.00)	3,865,550.00	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)	<u>913,334.00</u>	<u>(103,926.00)</u>	<u>86,953.00</u>	<u>8,506.00</u>	<u>103,975.00</u>	<u>(2,776.00)</u>	<u>1,904.00</u>	<u>(78,488.00)</u>	<u>(47,555.00)</u>	<u>881,927.00</u>
Total Net Assets	13,080,157.00	(527,706.00)	4,585,473.00	84,599.00	(42,546.00)	362,662.00	1,904.00	(153,530.00)	(89,988.00)	17,301,025.00
Total Liabilities & Net Assets	(20,758,895.00)	460,400.00	(4,936,011.00)	(84,606.00)	(1,095,646.00)	(370,512.00)	(15,688.00)	145,506.00	(76,688.00)	(26,732,141.00)

Communities Unlimited, Inc.
Statement of Revenues and Expenditures
From 10/1/2021 Through 6/30/2022

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	Environmental	Healthy Foods	Total Budget	Variance
Revenues											
Grant Funds	870,040.00	318,098.00	174,990.00	0.00	910,222.00	0.00	0.00	3,546,794.00	151,882.00	5,972,026.00	6,119,539.00 (147,513.00)
Purchased Service	529,901.00	0.00	0.00	0.00	110,834.00	0.00	0.00	2,880.00	11,265.00	654,881.00	805,340.00 (150,459.00)
Program Income	379,001.00	8,339.00	2,700.00	67,167.00	0.00	74,303.00	0.00	107,691.00	0.00	639,200.00	1,758,257.00 (1,119,057.00)
Interest Income	1,642.00	0.00	8,006.00	0.00	0.00	0.00	0.00	0.00	0.00	9,648.00	3,750.00 5,898.00
Miscellaneous	250.00	0.00	7,998.00	0.00	0.00	0.00	0.00	4,326.00	19,850.00	32,424.00	7,500.00 24,924.00
Total Revenues	1,780,834.00	326,437.00	193,694.00	67,167.00	1,021,056.00	74,303.00	0.00	3,661,691.00	182,997.00	7,308,178.00	8,694,386.00 (1,386,207.00)
Expenses											
Salaries & Fringe Benefits	400,725.00	285,652.00	68,532.00	33,626.00	581,053.00	0.00	664,919.00	2,503,632.00	73,414.00	4,611,554.00	5,299,497.00 687,943.00
Taxes	0.00	125.00	3,036.00	0.00	0.00	7,136.00	727.00	3,722.00	0.00	14,746.00	5,625.00 (9,121.00)
Travel	11,997.00	22,558.00	1,569.00	0.00	1,831.00	0.00	6,851.00	85,561.00	0.00	130,367.00	236,490.00 106,123.00
Training & Professional Meetings	496.00	76.00	3,002.00	0.00	2,152.00	0.00	16,051.00	786.00	0.00	22,562.00	47,927.00 25,365.00
Professional & Other Services	45,648.00	11,621.00	3,276.00	32.00	28,067.00	900.00	174,752.00	77,587.00	3,485.00	345,368.00	327,795.00 (17,573.00)
Insurance	16,848.00	0.00	0.00	13,088.00	6,388.00	10,681.00	34,404.00	22,649.00	0.00	104,058.00	67,225.00 (36,833.00)
Supplies/Materials	24,156.00	8,432.00	5,691.00	114.00	11,992.00	53.00	77,931.00	66,338.00	117,125.00	311,832.00	275,558.00 (36,274.00)
Printing & Publications	5,535.00	3,314.00	(752.00)	91.00	18,131.00	0.00	48,375.00	27,763.00	434.00	102,890.00	66,363.00 (36,527.00)
Communications	8,084.00	6,781.00	403.00	379.00	11,772.00	560.00	19,224.00	59,659.00	1,023.00	107,885.00	135,602.00 27,717.00
Office Space	7,471.00	(40.00)	65.00	1,623.00	11,845.00	9,416.00	94,496.00	30,866.00	0.00	155,742.00	184,491.00 28,749.00
Equipment Maint. & Rental	0.00	0.00	0.00	0.00	0.00	42,002.00	0.00	(240.00)	0.00	41,762.00	11,250.00 (30,512.00)
Interest	74,753.00	8,339.00	0.00	0.00	0.00	0.00	500.00	107,555.00	0.00	191,147.00	142,557.00 (48,590.00)
Bad Debts	144,491.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144,491.00	124,724.00 (19,767.00)
Subrecipients	11,064.00	955.00	1,884.00	0.00	76,000.00	6,255.00	0.00	26,996.00	13,875.00	137,029.00	285,311.00 148,282.00
Miscellaneous	694.00	77.00	250.00	0.00	170.00	75.00	2,716.00	933.00	0.00	4,914.00	19,452.00 14,538.00
Indirect	115,539.00	82,473.00	19,786.00	9,708.00	167,679.00	0.00	(1,142,849.00)	726,373.00	21,196.00	0.00	1.00 97.00
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	867,500.00	430,363.00	106,741.00	58,660.00	917,081.00	77,079.00	(1,904.00)	3,740,179.00	230,552.00	6,426,252.00	7,229,867.00 803,617.00
Net Income (Loss)	913,334.00	(103,926.00)	86,953.00	8,506.00	103,975.00	(2,776.00)	1,904.00	(78,488.00)	(47,555.00)	881,927.00	1,464,519.00 (582,590.00)

**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	24	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	25	2,212,967
FY 2021 - PPP	201,710.00	-	0.00%	-	51	1,499,460
FY 2022 YTD	9,631,532.14	636,083.28	6.60%	-	32	7,241,881
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	24	699,593
FY 2021- PPP	1,086,170.00	-	0.00%	-	239	2,609,995
FY 2022 - PPP - YTD	126,060.00	-	0.00%	-	0	-
FY 2022 YTD	1,410,040.09	28,237.71	2.00%	6,355.03	26	731,496
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	369.03	-	0.00%	-	1	2,500
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	696,947.92	76,815.80	11.02%	-	-	-
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	1,397,904.38	-	0.00%	-	-	-