

Loan funds available for Lending												
Pledged Support	Unrestricted	Unrestricted Loan Fund	Nuestra Casa/DACA	RCAP RLF-USDA	RWJ ProDevelopment	EQ2	CDFI	FMHA	TLL Temple	Rocketfeller	SBA	AR Comm Foundation
Cash in Loan fund - Less Commitments		546,161.79	303,167.15	3,135,789.06	40,000.98	196,376.98	(2,223,349.89)	215,724.34	100,798.27	534,937.48	428,931.21	99,611.78
Loan Applications in Pipeline		(85,700.00)	0.00	(100,000.00)	5,000,000.00		(2,389,606.67)	0.00	(13,859.00)	(50,000.00)	0.00	57,937.57
Loan Funds to be drawn available for Lending		0.00		268,357.59					0.00			29,615.71
Total		460,461.79	303,167.15	3,306,146.65	5,040,000.98	196,376.98	(4,622,956.55)	215,724.34	86,939.27	484,937.48	428,931.21	99,611.78

2021 requested	24.92%	Deployment Ratio:	0.89
Total Indirect Cost	1,541,950.00	Loans Rec- Commitments	12,373,146.00
Salary & Fringe Base	5,444,846.00	Total	17,462,127.90
Indirect Cost %	28.32%	Net Assets	13,332,792.00
		Notes Payable	6,293,528.00
		Total	19,626,320.00

LF Net Asset Ratio: 0.64
Net Assets 13,332,792.00
Total Assets 20,758,675.00

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	(62,105.00)	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:	
Ford Wealth	(138,104.00)	Core	(3,594,935.00)
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	(61,949.00)
CDCB	(7,728.00)		
LRI TN	(14,117.00)		
King Found	(24.00)		

Break down of NI		Total	Operating	Match	Equity grants	Other	Explanation:
Loan Fund		1,165,968.00	(210,344.00)		1,376,312.00		
Communities		(161,415.00)	10,586.00	(172,001.00)			
Core		78,718.00	78,718.00				
NPTS		38,292.00	38,292.00				
Elean		96,129.00	96,129.00				
Hugo		(36,872.00)	(36,872.00)				
Other/Indirect		0.00	0.00				
McCasia		3,707.00	3,707.00	(34,086.00)			
Environmental		(101,595.00)	(67,509.00)	(27,499.00)			
Healthy Foods		(62,756.00)	(35,257.00)				
		1,018,176.00	(124,550.00)	(233,586.00)	1,376,312.00	0.00	

Weighted Average of Interest Rates						
Rate	WATER		Rate	SMALL BUSINESS		
	Balance	Amtr/ate		Balance	Amtr/ate	
1.00%	1,111,654.95	11.116.55	1.00%	325,000.00	3,250.00	
1.25%	375,000.00	0.00	1.25%	790,000.00	9,875.00	
2.00%	7,500.00	15,000.00	2.00%	200,000.00	4,000.00	
1.50%	1,000,000.00	0.00	1.50%	425,000.00	6,375.00	
2.63%			2.63%	198,341.37	5,216.38	
3.00%			3.00%	502,358.30	15,070.75	
3.00%			3.00%	500,000.00	0.00	
0.00%			0.75%	400,000.00	3,000.00	
0.75%			2.00		0.00	
			2.50%	238,536.81	5,963.42	
Total	2,486,654.95	33,616.55	Total	3,579,236.48	52,750.55	
Average Interest rate		1.3519%	Average Interest rate		1.4738%	

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:	
DDCI loan guarantee			30,000.00
Funds Transferred out:		Funds Transferred out:	
CS - Wealthworks	(13,616.00)		
Balance 9/30/20	2,535,149.00	Balance 9/30/20	10,247,143.00
NI (NL) FY 2021	390,556.00	NI (NL) FY 2021	3,408,760.00
Transfer for Environmental	(733,164.00)	Transfer for Environmental	(199,747.00)
Transfer for Hugo	429,964.00	Transfer for Hugo	(429,964.00)
Transfer from Loan fund	296,465.00	Transfer from Loan fund	
Transfer from RGC Housing			
Balance 9/30/21	3,018,960.00	Balance 9/30/21	13,026,192.00
Transfer from Loan fund	842,903.00	Transfer from Loan fund	(842,903.00)
Balance 9/30/22	3,861,853.00	Balance 9/30/22	12,183,289.00

	Loan Fund Net Asse	Loan Fund NI	25% to Core
FY 2017	6,613,741.00	580,446.00	147,612.00
FY 2018	7,166,650.00	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	13,332,792.00	1,165,968.00	291,492.00

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	McCasita	Environmental	Healthy Foods	Total
Assets											
Current Assets											
Cash & Cash Equivalents - Unrestricted	9,137,500.00	(481,624.00)	3,628,870.00	110,142.00	884,351.00	(130,051.00)	10,608.00	146,207.00	(904,716.00)	20,627.00	12,421,913.00
Short-Term Investments - Restricted	0.00	0.00	617,051.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	617,051.00
Current Notes Receivable	2,495,671.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,495,671.00
Accounts Receivable	<u>327,282.00</u>	<u>132,016.00</u>	<u>21,030.00</u>	<u>0.00</u>	<u>131,438.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>804,250.00</u>	<u>8,924.00</u>	<u>1,424,939.00</u>
Total Current Assets	11,960,453.00	(349,608.00)	4,266,951.00	110,142.00	1,015,789.00	(130,051.00)	10,608.00	146,207.00	(100,465.00)	29,551.00	16,959,575.00
Investments & Long-Term Receivables											
Notes Receivable	9,877,475.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,877,475.00
Allowance for Doubtful Accounts	(1,087,125.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,087,125.00)
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>	<u>0.00</u>
Total Investments & Long-Term Receivables	8,790,350.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,790,350.00
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	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	0.00	133,526.00
Accumulated Depreciation	<u>0.00</u>	<u>0.00</u>	<u>(669,306.00)</u>	<u>(3,692.00)</u>	<u>0.00</u>	<u>(214,901.00)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(887,899.00)</u>
Total Property, Plant & Equipment	0.00	0.00	600,874.00	0.00	0.00	461,100.00	0.00	0.00	0.00	0.00	1,061,974.00
Other Assets											
Prepays	7,872.00	0.00	0.00	4,287.00	1,513.00	2,670.00	9,794.00	0.00	5,459.00	0.00	31,594.00
Total Other Assets	<u>7,872.00</u>	<u>0.00</u>	<u>0.00</u>	<u>4,287.00</u>	<u>1,513.00</u>	<u>2,670.00</u>	<u>9,794.00</u>	<u>0.00</u>	<u>5,459.00</u>	<u>0.00</u>	<u>31,594.00</u>
Total Assets	<u>20,758,675.00</u>	<u>(349,608.00)</u>	<u>4,867,825.00</u>	<u>114,429.00</u>	<u>1,017,302.00</u>	<u>333,719.00</u>	<u>20,401.00</u>	<u>146,207.00</u>	<u>(95,007.00)</u>	<u>29,551.00</u>	<u>26,843,494.00</u>
Liabilities											
Current Liabilities											
Accounts Payable	53,848.00	26,758.00	399.00	44.00	3,791.00	(47.00)	20,592.00	0.00	81,631.00	2,035.00	189,052.00
Accrued Expenses	(10,515.00)	0.00	22,619.00	0.00	0.00	7,200.00	(191.00)	0.00	0.00	0.00	19,113.00
Reserves	0.00	0.00	162,422.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	162,422.00
Deferred Revenues	1,389,022.00	208,828.00	105,146.00	0.00	1,063,903.00	0.00	0.00	142,500.00	0.00	132,705.00	3,042,104.00
Notes Payable	<u>508,661.00</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>	<u>508,661.00</u>
Total Current Liabilities	1,941,016.00	235,586.00	290,587.00	44.00	1,067,693.00	7,153.00	20,401.00	142,500.00	81,631.00	134,740.00	3,921,352.00
Long-Term Liabilities											
Total Liabilities	<u>5,484,867.00</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>	<u>5,484,867.00</u>
	<u>7,425,883.00</u>	<u>235,586.00</u>	<u>290,587.00</u>	<u>44.00</u>	<u>1,067,693.00</u>	<u>7,153.00</u>	<u>20,401.00</u>	<u>142,500.00</u>	<u>81,631.00</u>	<u>134,740.00</u>	<u>9,406,219.00</u>
Net Assets											
Unrestricted	12,166,824.00	(423,780.00)	3,897,646.00	76,092.00	(146,521.00)	(95,662.00)	0.00	0.00	(75,042.00)	(42,433.00)	15,357,124.00
Board Designated for Fixed Assets	0.00	0.00	600,874.00	0.00	0.00	461,100.00	0.00	0.00	0.00	0.00	1,061,974.00
Current Year Net Income (Loss)	<u>1,165,968.00</u>	<u>(161,415.00)</u>	<u>78,718.00</u>	<u>38,292.00</u>	<u>96,129.00</u>	<u>(38,872.00)</u>	<u>0.00</u>	<u>3,707.00</u>	<u>(101,595.00)</u>	<u>(62,756.00)</u>	<u>1,018,176.00</u>
Total Net Assets	<u>13,332,792.00</u>	<u>(585,194.00)</u>	<u>4,577,238.00</u>	<u>114,385.00</u>	<u>(50,392.00)</u>	<u>326,566.00</u>	<u>0.00</u>	<u>3,707.00</u>	<u>(176,638.00)</u>	<u>(105,189.00)</u>	<u>17,437,275.00</u>
Total Liabilities & Net Assets	<u>(20,758,675.00)</u>	<u>349,608.00</u>	<u>(4,867,825.00)</u>	<u>(114,429.00)</u>	<u>(1,017,302.00)</u>	<u>(333,719.00)</u>	<u>(20,401.00)</u>	<u>(146,207.00)</u>	<u>95,007.00</u>	<u>(29,551.00)</u>	<u>(26,843,494.00)</u>

Communities Unlimited, Inc.
Statement of Revenues and Expenditures
From 10/1/2021 Through 9/30/2022

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	MiCastla	Environmental	Healthy Foods	Total
Revenues											
Grant Funds	1,140,130.00	472,899.00	221,723.00	0.00	1,230,552.00	0.00	0.00	10,000.00	5,048,001.00	198,145.00	8,321,451.00
Purchased Service	762,157.00	0.00	0.00	0.00	110,834.00	0.00	0.00	0.00	5,760.00	11,265.00	890,016.00
Program Income	494,866.00	11,103.00	6,815.00	130,000.00	2,340.00	98,134.00	0.00	0.00	113,626.00	0.00	856,885.00
Interest Income	2,136.00	0.00	16,124.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,260.00
Miscellaneous	3,200.00	0.00	22,443.00	0.00	0.00	0.00	0.00	0.00	4,326.00	19,850.00	49,819.00
Total Revenues	2,402,489.00	484,003.00	267,105.00	130,000.00	1,343,726.00	98,134.00	0.00	10,000.00	5,171,713.00	229,260.00	10,136,431.00
Expenses											
Salaries & Fringe Benefits	564,158.00	405,074.00	89,459.00	55,860.00	792,474.00	151.00	918,636.00	786.00	3,436,203.00	100,683.00	6,363,482.00
Taxes	0.00	125.00	3,036.00	0.00	0.00	7,196.00	836.00	0.00	5,037.00	0.00	16,230.00
Travel	19,981.00	46,177.00	4,309.00	0.00	8,059.00	0.00	8,516.00	0.00	235,448.00	1,588.00	324,078.00
Training & Professional Meetings	41,125.00	5,143.00	3,008.00	0.00	2,785.00	0.00	27,058.00	0.00	17,911.00	0.00	97,031.00
Professional & Other Services	62,701.00	33,258.00	13,784.00	10,032.00	28,347.00	1,000.00	247,072.00	2,004.00	113,375.00	8,954.00	520,526.00
Insurance	8,848.00	0.00	0.00	9,555.00	6,187.00	11,418.00	33,790.00	0.00	22,900.00	0.00	92,698.00
Supplies/Materials	38,295.00	14,758.00	10,829.00	155.00	14,390.00	1,162.00	91,512.00	1,271.00	169,225.00	136,551.00	478,149.00
Printing & Publications	11,574.00	4,356.00	(3,521.00)	264.00	22,484.00	1.00	58,618.00	4.00	43,994.00	585.00	138,359.00
Communications	11,779.00	9,351.00	1,241.00	519.00	15,788.00	791.00	25,093.00	9.00	76,773.00	1,258.00	142,602.00
Office Space	15,058.00	3,233.00	450.00	1,623.00	15,405.00	12,667.00	126,686.00	0.00	43,512.00	0.00	218,633.00
Equipment Maint. & Rental	0.00	0.00	0.00	0.00	0.00	56,187.00	0.00	0.00	(240.00)	0.00	55,947.00
Interest	107,634.00	8,339.00	0.00	0.00	0.00	0.00	500.00	0.00	107,555.00	0.00	224,028.00
Bad Debts	180,135.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180,135.00
Subrecipients	14,519.00	955.00	5,884.00	0.00	112,000.00	8,340.00	0.00	1,996.00	25,000.00	13,875.00	182,569.00
Miscellaneous	895.00	77.00	650.00	0.00	5,181.00	75.00	3,633.00	0.00	933.00	0.00	11,444.00
Indirect	159,819.00	114,571.00	27,167.00	13,700.00	224,498.00	43.00	(1,541,950.00)	223.00	975,682.00	28,522.00	2,274.00
Fixed Assets	0.00	0.00	32,093.00	0.00	0.00	37,976.00	0.00	0.00	0.00	0.00	70,070.00
Total Expenses	1,236,521.00	645,417.00	188,387.00	91,708.00	1,247,597.00	137,006.00	0.00	6,293.00	5,273,308.00	292,016.00	9,118,254.00
Net Income (Loss)	1,165,968.00	(161,415.00)	78,718.00	38,292.00	96,129.00	(38,872.00)	0.00	3,707.00	(101,595.00)	(62,756.00)	1,018,176.00

**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 2022	10,016,746.00	642,741.00	6.42%	-	44	8,517,656
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	57,740.00	-	0.00%	-	0	-
FY 2022	1,431,601.00	19,787.00	1.38%	23,620.00	36	985,660
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	147,093.00	-	0.00%	-	69	172,500
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	683,195.00	81,007.00	11.86%	-	-	-
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	1,302,385.87	-	0.00%	-	-	-