Communities Unlimited, Inc.
Dashboard Reports
As of December 31, 2022

	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	Babcock	Total
Cash Balance			391,708.90	179,192.88	3,472,710.04	298,677.91	114,781.01	1,873,436.60	340,426.30	461,382.21	529,823.22	382,549.95	716,740.20	237,017.24	(68,830.61)	584,517.15	65,364.81	196,535.34	9,776,033.15
RCAP		(939,095.00)																	
New Homes		106,803.78																	
MFG Housing		(126,302.36)																	
Communities		(631,865.11)																	
Entrepreneurship		646,908.88																	
Core		5,553,849.52																	
Nonprofit Tech		85,687.13																	
Healthy foods		(14,959.64)																	
Indirect		(6,150.02)																	
Total Cash in Bank/investments		4,674,877.18	391,708.90	179,192.88	3,472,710.04	298,677.91	114,781.01	1,873,436.60	340,426.30	461,382.21	529,823.22	382,549.95	716,740.20	237,017.24	(68,830.61)	584,517.15	65,364.81	196,535.34	14,450,910.33
Add:																			
Current A/R		2,016,417.00																	2,016,417.00
Princ & Int due 3/31/22-9/30/22			91,984.89	1,939.82	177,826.76		37,601.62	283,988.65	62,711.10	0.00	14,559.35	135,516.66	29,499.80	1,521.10	18,056.88	26,112.35	10,563.96	7,416.72	899,299.66
																			0.00
Less:																			0.00
Current A/P		(31,718.00)																	(31,718.00)
Current Notes Payable		0.00	(150,000.00)				(187,500.00)		(61,144.00)			(35,652.00)							(434,296.00)
Accrued Expenses																			0.00
Deferred Revenues		(3,091,391.00)																	(3,091,391.00)
Loan Commitments				(2,500.00)	(409,987.00)			(4,829,704.00)	(35,194.00)		(1,115.00)	(39,393.00)	(585,156.00)		(114,276.00)	(17,882.00)	(1,100.00)		(6,036,107.00)
																			0.00
Match Pledged:																			0.00
Pending Approval:																			0.00
RCAP RLF & DCW																			0.00
																			0.00
Approved Applications:																			0.00
																			0.00
RPIC 830 TLL Temple	29,329.00																		0.00
RPIC 831 - FB Heron	19,450.56	(18,049.44)																	(18,049.44)
RCDI 810- King;FBHernon;Hearland	77,683.78																		0.00
RCDI 800-LISC; FBHernon	119,628.86	(130,371.14)																	(130,371.14)
RCDI 811-King; Amarillo	209,274.80																		0.00
SBATA		(36,480.00)																	(36,480.00)
Farm to School PRT to cover what schools dor	80,000.00	(17,270.00)																	(17,270.00)
CFTAT 158	5,000.00	(25,238.78)																	(25,238.78)
CF TAT -156		(15,178.00)																	(15,178.00)
Tribial																			0.00
Colonial																			0.00
																			0.00
TXRBDG-Amarillo	35,000.00																		0.00
MBDA PRT	115,500.00																		0.00
ARRBDG Truist	35,000.00																		0.00
Prime-JPMorgan/RCAP Wells	100,000.00																		0.00
																			0.00
																			0.00
																			0.00
																			0.00
Loan Funds Available/Needed		1,045,480.17			0.00	(298,677.91)			(306,799.40)	(461,382.21)	(543,267.57)	(443,021.61)	(161,084.00)	(238,538.34)		(592,947.50)	(74,828.77)	(203,952.06)	(3,324,499.37)
Restricted by Grantor																			
Net Cash available		4,371,077.99	333,693.79	178,632.70	3,240,549.80	0.00	(35,117.37)	(2,672,278.75)	0.00	0.00	0.00	0.00	0.00	0.00	(165,049.73)	0.00	0.00	0.00	4,206,028.26

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Dashboard Reports
As of December 31, 2022

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	Babcock	Total

Loan funds available for Lending	Enviromental	Small business
Cash in Loan fund - Less Commitments	1,633,408.78	2,392,888.33
Loan Applications in Pipeline	(1,030,380.00)	(261,000.00)
Loan Funds to be drawn available for Lending	5,650,000.00	0.00
Total	6,253,028.78	2,131,888.33

2021 requested	24.92%
Total Indirect Cost	531,175.00
Salary & Fringe Base	1,732,516.00
Indirect Cost %	30.66%

Deployment Ratio:	0.94
Loans Rec.	12,380,848.00
Commitments	6,036,107.00
Total	18,416,955.00
Net Assets	13,371,637.00
Notes Payable	6,244,164.00
Total	19,615,801.00
LF Net Asset Ratio:	0.62
Net Assets	13,371,637.00
Total Assets	21,551,876.00

Break down of NL	Total	Operating	Match	Equity grants	Other	Explanation:
Loan Fund	105,855.00	105,855.00				
Communities	(9,914.00)	(6,992.00)			(2,922.00)	Keypunch error
Core	45,532.00	45,532.00				
NPTS	957.00	957.00				
Eteam	(6,788.00)	4.00			(6,792.00)	Def Rev
Hugo	3,436.00	3,436.00				
Other/indirect	(1,820.00)	(1,820.00)				
MiCasita	(77.00)	(77.00)				
Environmental	(91,326.00)	(56,381.00)	(8,916.00)		(26,029.00)	AR
Healthy Foods	(16,654.00)	(22,730.00)	6,076.00	0.00		
	29,201.00	67,784.00	(2,840.00)	0.00	(35,743.00)	

Analysis of Core and Loan Fund Equity

Core Balance as of 10/1/2014	707,160.00
Net Income (Loss) FY 15-19	(52,105.00)
Funds transferred in:	
Loan Fund	4,038,337.00
Disaster Housing	121,020.00
CS	6,246.00
Raymondville	3,890.00
Funds Transferred out:	
Ford Wealth	(138,104.00)
Housing	(1,614,412.00)
RCAP	(418,402.00)
Eteam Virtual Consulting	(25,000.00)
CDCB	(7,726.00)
Lift TN	(14,117.00)
King Found	(24.00)
Balance 9/30/19	2,606,762.00
NI (NL) FY 2020	42,003.00
Funds transferred in:	
Funds Transferred out:	
CS - Wealthworks	(13,616.00)
Balance 9/30/20	2,635,149.00
NI (NL) FY 2021	390,556.00
Transfer for Environmental	
Transfer for Hugo	(733,184.00)
Transfer from Loan fund	429,964.00
Transfer from RGC Housing	296,465.00
Balance 9/30/21	3,018,950.00
Transfer from Loan fund	842,903.00
Balance 9/30/22	3,861,853.00

Loan Fund Balance as of 10/1/14	8,438,094.00
Net Income (Loss) FY 15-19	4,102,172.00
Funds Transferred in:	
Assisi foundation	24,147.00
RGC Property	25,500.00
Funds Transferred out:	
Core	(3,594,935.00)
Eteam to set up virtual consulting	(25,000.00)
RCAP to cover lobbying	(418,402.00)
Eteam to move SBA TA to LF	(61,949.00)
Balance 9/30/19	8,489,627.00
NI (NL) FY 2020	1,727,516.00
Funds Transferred in:	
DCCI loan guarantee	30,000.00
Funds Transferred out:	
Balance 9/30/20	10,247,143.00
	3,408,760.00
	(199,747.00)
	(429,964.00)
	13,026,192.00
	(842,903.00)
	12,183,289.00

Weighted Average of Interest Rates

WATER Rate	WATER Balance	WATER Amt/rate	SMALL BUSINESS Rate	SMALL BUSINESS Balance	SMALL BUSINESS Amt/rate
1.00%	1,111,654.95	11,116.55	1.00%	325,000.00	3,250.00
1.25%		0.00	1.25%	790,000.00	9,875.00
2.00%	375,000.00	7,500.00	2.00%	200,000.00	4,000.00
1.50%	1,000,000.00	15,000.00	1.50%	425,000.00	6,375.00
2.63%		0.00	2.63%	198,341.37	5,216.38
3.00%		0.00	3.00%	502,358.30	15,070.75
0.00%		0.00	0.00%	500,000.00	0.00
0.75%		0.00	0.75%	400,000.00	3,000.00
			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%**

	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
FY 2022	13,362,079.00	1,195,255.00	298,813.75
YTD 2023	13,371,637.00	105,855.00	26,463.75

Communities Unlimited, Inc.
Balance Sheet
As of 12/31/2022

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	MiCasita	Environmental	Healthy Foods	Total
Assets											
Current Assets											
Cash & Cash Equivalents - Unrestricted	9,776,033	(631,865)	4,935,264	85,687	646,909	(126,302)	(5,792)	106,804	(939,095)	(14,960)	13,832,683
Short-Term Investments - Restricted	0	0	618,586	0	0	0	0	0	0	0	618,586
Current Notes Receivable	2,822,768	0	0	0	0	0	0	0	0	0	2,822,768
Accounts Receivable	494,290	197,300	18,631	27,500	333,632	0	0	0	932,124	12,939	2,016,417
Total Current Assets	13,093,092	(434,565)	5,572,481	113,187	980,541	(126,302)	(5,792)	106,804	(6,971)	(2,020)	19,290,454
Investments & Long-Term Receivables											
Notes Receivable	9,558,080	0	0	0	0	0	0	0	0	0	9,558,080
Allowance for Doubtful Accounts	(1,107,168)	0	0	0	0	0	0	0	0	0	(1,107,168)
Sinking Fund	0	0	0	0	0	0	0	0	0	0	0
Total Investments & Long-Term Receivables	8,450,912	0	0	0	0	0	0	0	0	0	8,450,912
Property, Plant & Equipment											
Land, Building, & Building Improvements	0	0	1,147,167	0	0	669,180	0	0	0	0	1,816,347
Furniture & Office Equipment	0	0	123,014	3,692	0	6,820	0	0	0	0	133,526
Accumulated Depreciation	0	0	(669,306)	(3,692)	0	(214,901)	0	0	0	0	(887,899)
Total Property, Plant & Equipment	0	0	600,874	0	0	461,100	0	0	0	0	1,061,974
Other Assets											
Prepaids	7,872	0	0	4,287	1,513	2,670	9,794	0	5,459	0	31,594
Total Other Assets	7,872	0	0	4,287	1,513	2,670	9,794	0	5,459	0	31,594
Total Assets	21,551,876	(434,565)	6,173,355	117,474	982,054	337,468	4,002	106,804	(1,512)	(2,020)	28,834,935
Liabilities											
Current Liabilities											
Accounts Payable	4,107	1,977	128	2,133	2,975	266	5,827	744	13,482	77	31,718
Accrued Expenses	(37,828)	0	19,520	0	0	7,200	(6)	0	0	0	(11,114)
Reserves	0	0	162,422	0	0	0	0	0	0	0	162,422
Deferred Revenues	1,969,797	158,566	1,368,514	0	1,029,946	0	0	102,430	252,969	119,745	5,001,967
Notes Payable	434,297	0	0	0	0	0	0	0	0	0	434,297
Total Current Liabilities	2,370,372	160,543	1,550,585	2,133	1,032,921	7,466	5,821	103,174	266,452	119,822	5,619,290
Long-Term Liabilities	5,809,867	0	0	0	0	0	0	0	0	0	5,809,867
Total Liabilities	8,180,239	160,543	1,550,585	2,133	1,032,921	7,466	5,821	103,174	266,452	119,822	11,429,157
Net Assets											
Unrestricted	13,265,781	(585,194)	4,008,457	114,385	(44,079)	(96,558)	0	3,707	(176,638)	(105,189)	16,384,672
Board Designated for Fixed Assets	0	0	568,781	0	0	423,124	0	0	0	0	991,905
Current Year Net Income (Loss)	105,855	(9,914)	45,532	957	(6,788)	3,436	(1,820)	(77)	(91,326)	(16,654)	29,201
Total Net Assets	13,371,637	(595,109)	4,622,770	115,342	(50,867)	330,001	(1,820)	3,630	(267,964)	(121,843)	17,405,778
Total Liabilities & Net Assets	(21,551,876)	434,565	(6,173,355)	(117,474)	(982,054)	(337,468)	(4,002)	(106,804)	1,512	2,020	(28,834,935)

DATE

Communities Unlimited, Inc.
Statement of Revenues and Expenditures
From 10/1/2022 Through 12/31/2022

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	MiCasita	Environmental	Healthy Foods	Total
Revenues											
Grant Funds	149,950	224,909	77,238	0	339,316	0	0	40,070	1,511,244	24,954	2,367,680
Purchased Service	242,035	0	0	0	0	0	0	0	8,500	0	250,535
Program Income	134,864	6,000	600	40,000	52,419	25,592	0	0	0	0	259,475
Interest Income	595	0	28,996	0	0	0	0	0	0	0	29,591
Miscellaneous	665	0	16,034	0	0	0	0	0	0	150	16,849
Total Revenues	528,109	230,909	122,867	40,000	391,735	25,592	0	40,070	1,519,744	25,104	2,924,130
Expenses											
Salaries & Fringe Benefits	211,695	148,026	24,044	25,690	248,811	0	282,497	27,397	1,020,199	26,655	2,015,013
Taxes	0	0	0	0	0	6,828	249	0	1,666	0	8,743
Travel	11,066	16,661	7,565	0	5,537	0	3,814	1,415	74,878	683	121,619
Training & Professional Meetings	18,669	19,621	3,955	949	22,479	0	39,463	583	73,232	1,566	180,516
Professional & Other Services	4,654	350	5,290	2,004	400	0	104,094	250	24,232	34	141,309
Insurance	2,864	113	0	0	0	11,187	30,185	803	19,847	0	65,000
Supplies/Materials	13,022	5,453	3,741	44	19,793	0	38,743	520	40,572	4,246	126,134
Printing & Publications	3,953	2,330	(6,844)	1,571	5,212	0	18,237	565	14,959	204	40,187
Communications	3,665	2,832	286	263	4,132	214	5,832	183	17,288	224	34,919
Office Space	9,399	0	(5,445)	671	3,976	1,174	7,213	0	12,216	0	29,205
Equipment Maint. & Rental	0	0	0	0	0	669	0	0	0	0	669
Interest	38,575	0	0	0	0	0	0	0	0	0	38,575
Bad Debts	37,584	0	0	0	0	0	0	0	0	0	37,584
Subrecipents	4,120	0	37,167	0	12,000	2,085	0	0	0	0	55,372
Miscellaneous	(1,695)	209	229	0	162	0	849	60	270	0	83
Indirect	64,681	45,228	7,346	7,849	76,022	0	(529,355)	8,371	311,713	8,144	0
Total Expenses	422,254	240,823	77,335	39,043	398,523	22,156	1,820	40,147	1,611,070	41,757	2,894,929
Net Income (Loss)	105,855	(9,914)	45,532	957	(6,788)	3,436	(1,820)	(77)	(91,326)	(16,654)	29,201

DATE

COMMUNITIES UNLIMITED, INC.
LOAN FUND

ENVIRONMENTAL LOANS	LOAN OUTSTANDING	PAST DUE BALANCE	% PAST DUE	WRITE-OFFS	LOANS CLOSED #	LOANS CLOSED $
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
FY 2023 YTD	10,031,224.34	646,471.80	6.44%	-	17	1,638,897
COMMERCIAL LOANS						
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
FY 2023 YTD	1,405,695.09	22,003.32	1.57%	17,541.33	7	147,664
NUESTRA CASA/IMMIGRATION LOANS						
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
FY 2023 YTD	292,279.71	1,662.57	0.57%	-	58	145,000
MORTGAGE LOANS						
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%	-	-	-
FY 2023 YTD	671,111.85	89,191.81	13.29%	-	-	-
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%	-	-	-
FY 2023 YTD	1,208,241.22		0.00%	-	-	-