

Communities Unlimited, Inc.
Dashboard Reports
As of December 31, 2023

	Cash Balance	Pledged Support	Unrestricted	Unrestricted Loan Fund	Nuestra Casa/DACA	RCAP RLF-USDA	RWJ PreDevelopment	Woodnext	CDFI	FMHA	TLL Temple	Rocketeller	SBA	AR Comm Foundation	JP Morgan Chase	OFN	Wells Fargo Sm. Bus	Amarillo	Babcock	Total
RCAP New Homes MFG Housing Communities Entrepreneurship Core Nonprofit Tech Healthy foods Indirect			(1,383,351.42)	(611,200.45)	136,595.74	4,880,195.98	1,179,416.27	4,068,600.31	2,816,332.81	403,847.99	672,510.18	543,576.06	129,454.40	288,328.46	126,454.98	(46,447.97)	407,022.70	68,404.17	11,925.93	15,075,017.56
			81,855.18																	
			(86,467.48)																	
			(94,474.20)																	
			521,715.82																	
			5,760,276.34																	
			71,394.38																	
			(132,768.35)																	
			(74,636.71)																	
Total Cash in Bank/Investments			4,703,543.56	(611,200.45)	136,595.74	4,880,195.98	1,179,416.27	4,068,600.31	2,816,332.81	403,847.99	672,510.18	543,576.06	129,454.40	288,328.46	126,454.98	(46,447.97)	407,022.70	68,404.17	11,925.93	19,778,561.12
Add:																				
Current A/R																				
Pmtc & Int due 08/01/2023-01/31/2024			2,283,256.00		87,436.42	128,506.91	192,829.57		3,331.33											
Less:																				
Current A/P			(26,529.00)																	
Accrued Notes Payable			0.00	(62,500.00)																
Accrued Expenses													(83,876.50)							(26,529.00)
Deferred Revenues			(4,439,855.00)										(34,569.33)	(18,867.76)	(4,272.00)	(91,506.00)	(17,972.64)	(1,100.00)		(4,439,855.00)
Loan Commitments																				(4,466,051.16)
Match Pledged:																				0.00
Pending Approval:																				0.00
Approved Applications:																				
MSRRBG			(35,000.00)																	(37,500.00)
Prime			(125,000.00)																	0.00
CFTAT			(37,500.00)																	(18,049.44)
RPIC 830 TLL Temple			29,329.00																	
RPIC 831 - FB Heron			19,450.56																	
RCDI 810- King/FBHeron/Hearland			77,683.78																	0.00
RCDI 800-LISC/ FBHeron			119,628.86																	
RCDI 811-King/ Amarillo			(130,371.14)																	(130,371.14)
SBA 7A			209,274.80																	0.00
Farm to School PRT to cover what schools don't			(36,480.00)																	(36,480.00)
CFTAT 758			(17,270.00)																	(17,270.00)
CF 7A7 -156			(25,238.78)																	(25,238.78)
TXRRBG-Amarillo			(15,178.00)																	(15,178.00)
MBDA PRT			35,000.00																	0.00
ARRBG Trust			115,500.00																	0.00
Prime-JPMorgan/RCAP Wells			35,000.00																	0.00
Enterprise Section 4 Housing			100,000.00																	(15,000.00)
ARRBG			(15,000.00)																	0.00
			(35,000.00)																	0.00
Loan Funds Available/Needed			4,879,345.10																	0.00
Restricted By Grantor																				
Net Cash available			6,909,673.30	(586,264.03)		4,854,669.98	(231,874.75)	(4,068,600.31)	591,903.38	(392,209.62)	(661,153.67)	(552,986.21)	(104,756.07)	(328,970.06)	(131,991.33)	(106,887.11)	(440,233.06)	(77,469.91)	19,035.77	(7,011,082.20)

Loan funds available for Lending		Environmental	Small business
Cash in Loan fund - Less Commitments		9,416,214.57	1,890,740.91
Loan Applications in Pipeline		(2,185,333.00)	(244,500.00)
Loan Funds to be drawn available for Lending		4,485,813.00	400,000.00
Total		11,716,694.57	2,036,240.91

Fixed rate	28.32%	Deployment Ratio:	0.73
Total Indirect Cost	641,256.00	Loans Rec.	15,527,513.00
Indirect cost charged	597,309.00	Commitments	4,466,051.16
		Total	19,993,564.16
Over (Under)	\$ 43,947.00	Net Assets	14,924,062.00
		Notes Payable	12,638,778.00
		Total	27,562,840.00

LF Net Asset Ratio:
Net Assets 0.51
Total Assets 29,495,173.00

	Loan Fund Net Assets	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	15,088,138.00	2,097,094.00	524,273.50
YTD 2024	14,924,062.00	(164,075.00)	(41,018.75)

Break down of NL	Total	Operating	Match	Equity grants	Other	Explanation:
Loan Fund	(164,075.00)	(192,119.00)		28,044.00		
Communities	(168,065.00)	(12,829.60)			(155,235.40)	AR def rev
Core	103,491.00	103,491.00				
NPTS	(3,194.00)	(3,194.00)				
Eleam	(167,697.00)	(41,168.89)			(83,586.74)	AR Def Rev
Hugo	(647.00)	(647.00)				
Other/indirect	(41,048.00)	(41,048.00)				
Webuild	(27,837.00)	(0.44)			(27,836.56)	AR Def Rev
Environmental	(37,681.00)	34,549.07	(5,478.13)	0.00	(72,230.07)	AR Def Rev
Healthy Foods	(7,959.00)	(2,480.87)				
	(514,712.00)	(155,445.70) #	(48,418.53)	28,044.00	(338,891.77)	

Weighted Average of Interest Rates						
Rate	WATER			SMALL BUSINESS		
	Balance	Amtrate	Rate	Balance	Amtrate	
1.00%	3,512,653.00	35,126.53	1.00%	150,000.00	1,500.00	
1.25%	1,540,000.00	19,250.00	1.25%	191,985.00	2,399.81	
2.00%	62,500.00	1,250.00	2.00%		0.00	
1.50%	1,425,000.00	21,375.00	1.50%		0.00	
2.63%		0.00	2.63%	151,499.00	3,984.42	
3.00%		0.00	3.00%	500,000.00	15,000.00	
0.00%		0.00	0.00%		0.00	
0.75%	4,000,000.00	30,000.00	0.75%	855,140.00	6,413.55	
			2.00		0.00	
			2.50%		0.00	
Total	10,540,153.00	107,001.53	Total	1,848,624.00	29,297.79	
Average interest rate		1.0152%	Average interest rate		1.5846%	

NC loan \$250,000 at 1% not included above

Communities Unlimited, Inc.
Balance Sheet
As of 12/31/2023

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	MI/Casta	Environmental	Healthy Foods	Total
Assets											
Current Assets											
Cash & Cash Equivalents - Unrestricted	12,634,699	(54,474)	5,243,598	71,394	521,716	(86,467)	(74,637)	81,855	(1,383,351)	(132,768)	16,821,564
Short-Term Investments - Restricted	0	0	516,679	0	0	0	0	0	0	0	516,679
Current Notes Receivable	2,766,221	0	0	0	0	0	0	0	0	0	2,766,221
Accounts Receivable	<u>245,211</u>	<u>102,827</u>	<u>36,276</u>	<u>35,000</u>	<u>487,201</u>	<u>0</u>	<u>2,500</u>	<u>19,510</u>	<u>1,348,607</u>	<u>6,125</u>	<u>2,283,256</u>
Total Current Assets	15,646,131	48,352	5,796,552	106,394	1,008,917	(86,467)	(72,137)	101,365	(34,744)	(126,643)	22,387,720
Investments & Long-Term Receivables											
Notes Receivable	12,761,292	0	0	0	0	0	0	0	0	0	12,761,292
Allowance for Doubtful Accounts	(1,360,440)	0	0	0	0	0	0	0	0	0	(1,360,440)
Sinking Fund	<u>2,440,319</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,440,319</u>
Total Investments & Long-Term Receivables	13,841,170	0	0	0	0	0	0	0	0	0	13,841,170
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	<u>0</u>	<u>0</u>	<u>(701,399)</u>	<u>(3,692)</u>	<u>0</u>	<u>(252,872)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(957,969)</u>
Total Property, Plant & Equipment	0	0	568,781	0	0	423,124	0	0	0	0	991,905
Other Assets											
Prepaids	<u>7,872</u>	<u>0</u>	<u>0</u>	<u>4,282</u>	<u>1,513</u>	<u>2,670</u>	<u>36,794</u>	<u>0</u>	<u>5,459</u>	<u>0</u>	<u>58,594</u>
Total Other Assets	7,872	0	0	4,282	1,513	2,670	36,794	0	5,459	0	58,594
Total Assets	29,495,173	48,352	6,365,333	110,682	1,010,430	339,326	(35,343)	101,365	(29,286)	(126,643)	37,279,389
Liabilities											
Current Liabilities											
Accounts Payable	7,514	1,400	427	904	2,293	11	5,705	470	7,755	49	26,529
Accrued Expenses	(42,449)	0	19,536	0	0	5,800	0	0	0	0	(17,113)
Reserves	0	0	156,552	0	0	0	0	0	0	0	156,552
Deferred Revenues	1,967,268	797,679	40,116	0	1,296,553	0	0	125,025	203,707	9,507	4,439,855
Notes Payable	<u>208,133</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>208,133</u>
Total Current Liabilities	2,140,467	799,079	216,630	904	1,298,846	5,811	5,705	125,495	211,462	9,556	4,813,956
Long-Term Liabilities											
Total Liabilities	12,430,645	0	0	0	0	0	0	0	0	0	12,430,645
	14,571,111	799,079	216,630	904	1,298,846	5,811	5,705	125,495	211,462	9,556	17,244,600
Net Assets											
Unrestricted	15,088,137	(582,662)	5,508,524	112,971	(120,719)	(50,986)	0	3,707	(203,067)	(128,241)	19,627,665
Board Designated for Fixed Assets	0	0	536,688	0	0	385,147	0	0	0	0	921,835
Current Year Net Income (Loss)	<u>(164,075)</u>	<u>(168,065)</u>	<u>103,491</u>	<u>(3,194)</u>	<u>(167,697)</u>	<u>(647)</u>	<u>(41,048)</u>	<u>(27,832)</u>	<u>(37,681)</u>	<u>(7,959)</u>	<u>(514,711)</u>
Total Net Assets	14,924,062	(750,727)	6,148,703	109,778	(288,416)	333,515	(41,048)	(24,130)	(240,748)	(136,199)	20,034,789
Total Liabilities & Net Assets	(29,495,173)	(48,352)	(6,365,333)	(110,682)	(1,010,430)	(339,326)	35,343	(101,365)	29,286	126,643	(37,279,389)

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Communities Unlimited, Inc.

Statement of Revenues and Expenditures

From 10/1/2023 Through 12/31/2023

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Healthy Foods	Hugo	Indirect	Mlcastla	Environmental	Total	Budget	variance
Revenues													
Grant Funds	116,204	262,245	96,078	0	292,915	18,491	0	0	61,537	1,748,066	2,595,535	3,713,041	(1,117,506)
Purchased Service	7,605	0	0	0	150	600	0	0	0	45,525	53,880	447,276	(393,396)
Program Income	165,277	4,800	0	35,000	26,250	0	22,654	2,500	0	70,025	326,506	275,000	51,506
Interest Income	36,192	0	84,701	0	0	0	0	0	0	0	120,893	58,750	62,143
Miscellaneous	0	0	5,739	0	0	750	0	399	0	0	6,888	6,000	888
Total Revenues	325,278	267,045	186,518	35,000	319,315	19,841	22,654	2,899	61,537	1,863,616	3,103,702	4,500,067	(1,396,365)
Expenses													
Salaries & Fringe Benefits	203,812	277,009	42,581	27,714	313,023	20,286	2,260	284,523	54,039	1,169,748	2,394,995	2,757,014	362,019
Taxes	748	0	0	0	51	0	7,151	305	0	414	8,669	3,260	(5,409)
Travel	20,102	26,762	10,078	0	13,207	457	0	20,435	6,170	184,627	281,837	201,167	(80,670)
Training & Professional Meetings	19,079	23,531	11,576	1,646	27,396	1,072	258	97,886	7,520	100,152	290,118	106,835	(183,283)
Professional & Other Services	19,261	10,560	613	852	2,893	21	3	153,098	1,471	1,722	190,494	170,785	(19,709)
Insurance	1,381	0	0	0	0	0	0	9,945	0	0	11,326	31,300	19,974
Supplies/Materials	20,205	2,935	1,538	0	11,858	0	0	16,905	3,600	26,956	83,998	193,567	109,569
Printing & Publications	2,171	4,365	1,741	0	4,453	117	20	17,034	874	11,952	42,727	46,800	4,073
Communications	2,028	3,339	247	138	3,149	105	20	2,477	407	14,637	26,547	53,725	27,178
Office Space	2,758	8,108	2,588	0	5,706	0	2,429	37,173	0	7,631	66,392	76,206	9,814
Equipment Maint. & Rental	0	0	0	0	0	0	8,435	0	0	0	8,435	2,413	(6,022)
Interest	61,026	0	0	0	0	0	0	212	0	24,088	85,325	108,750	23,425
Bad Debts	77,308	0	0	0	0	0	0	0	0	0	77,308	125,000	47,692
Subrecipients	725	0	0	0	6,691	0	2,085	0	0	28,386	37,887	209,635	171,748
Miscellaneous	1,071	60	15	0	10,000	0	0	1,265	0	(56)	12,354	4,750	(7,604)
Indirect	57,679	78,439	12,051	7,843	88,585	5,741	639	(597,309)	15,293	331,039	0	6,059	6,059
Total Expenses	489,353	435,110	83,027	38,194	487,012	27,800	23,301	43,947	89,373	1,901,297	3,618,413	4,097,267	478,854
Net Income (Loss)	(164,075)	(168,065)	103,491	(3,194)	(167,697)	(7,959)	(647)	(41,048)	(27,837)	(37,681)	(514,711)	402,800	(917,511)

Communities Unlimited, Inc.
Statement of Revenues and Expenditures
From 10/1/2023 Through 12/31/2023

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Healthy Foods	Hugo	Indirect	MiCasita	Environmental	Total	Budget	variance
Revenues													
Grant Funds	116,204	262,245	96,078	0	292,915	18,491	0	0	61,537	1,748,066	2,595,535	3,713,041	(1,117,506)
Purchased Service	7,605	0	0	0	150	600	0	0	0	45,525	53,880	447,276	(393,396)
Program Income	165,277	4,800	0	35,000	26,250	0	22,654	2,500	0	70,025	326,506	275,000	51,506
Interest Income	36,192	0	84,701	0	0	0	0	0	0	0	120,893	58,750	62,143
Miscellaneous	0	0	5,739	0	0	750	0	399	0	0	6,888	6,000	888
Total Revenues	325,278	267,045	186,518	35,000	319,315	19,841	22,654	2,899	61,537	1,863,616	3,103,702	4,500,067	(1,396,365)
Expenses													
Salaries & Fringe Benefits	203,812	277,009	42,581	27,714	313,023	20,286	2,260	284,523	54,039	1,169,748	2,394,995	2,757,014	362,019
Taxes	748	0	0	0	51	0	7,151	305	0	414	8,669	3,260	(5,409)
Travel	20,102	26,762	10,078	0	13,207	457	0	20,435	6,170	184,627	281,837	201,167	(80,670)
Training & Professional Meetings	19,079	23,531	11,576	1,646	27,396	1,072	258	97,886	7,520	100,152	290,118	106,835	(183,283)
Professional & Other Services	19,261	10,560	613	852	2,893	21	3	153,098	1,471	1,722	190,494	170,785	(19,709)
Insurance	1,381	0	0	0	0	0	0	9,945	0	0	11,326	31,300	19,974
Supplies/Materials	20,205	2,935	1,538	0	11,858	0	0	16,905	3,600	26,956	83,998	193,567	109,569
Printing & Publications	2,171	4,365	1,741	0	4,453	117	20	17,034	874	11,952	42,727	46,800	4,073
Communications	2,028	3,339	247	138	3,149	105	20	2,477	407	14,637	26,547	53,725	27,178
Office Space	2,758	8,108	2,588	0	5,706	0	2,429	37,173	0	7,631	66,392	76,206	9,814
Equipment Maint. & Rental	0	0	0	0	0	0	8,435	0	0	0	8,435	2,413	(6,022)
Interest	61,026	0	0	0	0	0	0	212	0	24,088	85,325	108,750	23,425
Bad Debts	77,308	0	0	0	0	0	0	0	0	0	77,308	125,000	47,692
Subrecipients	725	0	0	0	6,691	0	2,085	0	0	28,386	37,887	209,635	171,748
Miscellaneous	1,071	60	15	0	10,000	0	0	1,265	0	(56)	12,354	4,750	(7,604)
Indirect	57,679	78,439	12,051	7,843	88,585	5,741	639	(597,309)	15,293	331,039	0	6,059	6,059
Total Expenses	489,353	435,110	83,027	38,194	487,012	27,800	23,301	43,947	89,373	1,901,297	3,618,413	4,097,267	478,854
Net Income (Loss)	(164,075)	(168,065)	103,491	(3,194)	(167,697)	(7,959)	(647)	(41,048)	(27,837)	(37,681)	(514,711)	402,800	(917,511)

COMMUNITIES UNLIMITED, INC.
LOAN FUND

ENVIRONMENTAL LOANS	LOAN OUTSTANDING	PAST DUE BALANCE	% PAST DUE	WRITE- OFFS	LOANS CLOSED #	LOANS CLOSED \$
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	12,726,781.00	651,487.07	5.12%	11,787.00	49	5,812,625
FY 2024 YTD	12,746,070.72	470,821.94	3.69%	-	5	418,964
COMMERCIAL LOANS						
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	1,640,328.00	35,654.69	2.17%	101,873.00	41	937,131
FY 2024 YTD	1,690,827.01	36,393.36	2.15%	25,278.36	6	112,691
NUESTRA CASA/IMMIGRATION LOANS						
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	377,313.00	6,274.00	1.66%	4,827.00	154	413,386
FY 2024 YTD	444,186.13	11,040.45	2.49%	-	43	150,172
MORTGAGE LOANS						
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	612,834.00	96,928.00	15.82%	-	-	-
FY 2024 YTD	601,774.86	101,006.02	16.78%	-	-	-
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	935,983.00	1,667.00	0.18%	-	-	-
FY 2024 YTD	849,587.94	3,999.98	0.47%	-	-	-