

Communities Unlimited, Inc.
Balance Sheet
As of 3/31/2024

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	MCasita	Environmental	Healthy Foods	Total
Assets											
Current Assets											
Cash & Cash Equivalents - Unrestricted	11,981,660	(327,667)	5,834,831	94,143	660,194	(96,572)	47,479	130,118	(756,534)	(132,544)	17,435,109
Short-Term Investments - Restricted	0	0	526,398	0	0	0	0	0	0	0	526,398
Current Notes Receivable	2,825,766	0	0	0	0	0	0	0	0	0	2,825,766
Accounts Receivable	85,454	160,020	0	0	204,835	0	0	78,189	1,030,042	9,402	1,567,943
Total Current Assets	14,892,880	(167,647)	6,361,229	94,143	865,030	(96,572)	47,479	208,307	273,509	(123,142)	22,355,214
Investments & Long-Term Receivables											
Notes Receivable	13,024,583	0	0	0	0	0	0	0	0	0	13,024,583
Allowance for Doubtful Accounts	(1,335,405)	0	0	0	0	0	0	0	0	0	(1,335,405)
Sinking Fund	2,455,679	0	0	0	0	0	0	0	0	0	2,455,679
Total Investments & Long-Term Receivables	14,144,856	0	0	0	0	0	0	0	0	0	14,144,856
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	(701,399)	(3,692)	0	(252,877)	0	0	0	0	(957,969)
Total Property, Plant & Equipment	0	0	568,781	0	0	423,124	0	0	0	0	991,905
Other Assets											
Prepays	7,872	0	0	4,287	1,513	2,670	49,407	0	5,459	0	71,208
Total Other Assets	7,872	0	0	4,287	1,513	2,670	49,407	0	5,459	0	71,208
Total Assets	29,045,608	(167,647)	6,930,010	98,430	866,543	329,222	96,886	208,307	278,967	(123,142)	37,563,183
Liabilities											
Current Liabilities											
Accounts Payable	9,733	3,583	(3,628)	0	693	(46)	24,932	88	15,052	0	50,407
Accrued Expenses	(32,165)	0	19,536	0	0	5,800	0	0	0	0	(6,829)
Reserves	0	0	142,951	0	0	0	0	0	0	0	142,951
Deferred Revenues	1,053,516	641,740	592,532	0	1,098,410	0	0	154,513	402,024	23,000	3,965,735
Notes Payable	114,673	0	0	0	0	0	0	0	0	0	114,673
Total Current Liabilities	1,145,756	645,323	751,391	0	1,099,103	5,754	24,932	154,600	417,076	23,000	4,266,936
Long-Term Liabilities											
Total Liabilities	12,430,645	0	0	0	0	0	0	0	0	0	12,430,645
Net Assets											
Unrestricted	13,576,401	645,323	751,391	0	1,099,103	5,754	24,932	154,600	417,076	23,000	16,697,581
Board Designated for Fixed Assets	15,088,137	(582,662)	5,458,524	112,971	112,719	(50,986)	0	53,707	(203,067)	(128,241)	19,627,665
Current Year Net Income (Loss)	0	0	536,688	0	0	385,147	0	0	0	0	921,835
Total Net Assets	381,071	(230,308)	183,406	(14,541)	(111,841)	(10,694)	0	0	64,959	(17,901)	316,102
	15,469,207	(812,970)	6,178,618	98,430	(232,560)	323,467	71,953	53,707	(138,109)	(146,142)	20,865,602
Total Liabilities & Net Assets	(29,045,608)	167,647	(6,930,010)	(98,430)	(866,543)	(329,222)	(96,886)	(208,307)	(278,967)	123,142	(37,563,183)

Communities Unlimited, Inc.
Statement of Revenues and Expenditures
From 10/1/2023 Through 3/31/2024

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	McCastia	Environmental	Healthy Foods	Total	Budget	Variance
Revenues													
Grant Funds	799,794	677,481	198,666	500	842,216	0	0	176,214	3,476,115	57,030	6,228,016	7,426,081	(1,198,065)
Purchased Service	26,987	1,445	0	0	150	0	0	0	73,838	600	103,020	894,553	(791,533)
Program Income	360,598	4,800	0	75,000	26,250	45,754	0	0	315,989	2,197	830,589	550,000	280,589
Interest Income	84,631	0	167,454	0	0	0	0	0	0	0	252,085	117,500	134,585
Miscellaneous	0	5,480	18,819	0	0	0	833	0	0	750	25,882	12,000	13,882
Inkind Revenue	0	0	0	0	0	0	0	0	16,167	0	16,167	0	16,167
Total Revenues	1,272,010	689,206	384,939	75,500	868,616	45,754	833	176,214	3,882,110	60,577	7,455,759	9,000,134	(1,544,375)
Expenses													
Salaries & Fringe Benefits	434,752	580,510	67,287	56,218	630,453	4,885	636,795	113,794	2,330,209	36,788	4,891,691	5,508,029	616,338
Taxes	748	0	0	0	51	7,151	368	0	525	0	8,844	6,520	(2,324)
Travel	29,871	58,604	11,393	0	19,952	0	22,295	6,768	243,220	1,237	393,340	402,333	8,993
Training & Professional Meetings	26,144	31,135	53,240	0	33,341	258	53,448	8,772	110,163	2,580	319,080	213,669	(105,411)
Professional & Other Services	56,748	10,585	23,412	5,852	3,772	3	249,523	6,990	16,856	26,944	400,687	341,570	(59,117)
Insurance	4,770	407	0	11,393	14,537	15,924	33,650	0	19,598	0	100,278	62,600	(37,678)
Supplies/Materials	47,354	9,670	1,883	0	28,647	324	36,727	4,802	43,945	0	173,353	387,135	213,782
Printing & Publications	5,546	9,440	2,849	233	10,991	36	37,202	1,762	27,283	253	95,593	93,600	(1,993)
Communications	5,029	8,678	474	416	7,437	84	8,274	1,124	37,462	267	69,245	107,450	38,205
Office Space	5,903	11,734	9,338	0	9,389	3,249	52,104	0	30,923	0	122,639	152,413	29,774
Equipment Maint. & Rental	1,113	0	0	0	0	18,983	0	0	0	0	20,096	4,825	(15,271)
Interest	79,181	0	0	0	0	0	212	0	255,306	0	334,699	217,500	(117,199)
Bad Debts	72,264	0	12,500	0	16,500	0	0	0	3,075	0	104,339	250,000	145,661
Subrecipients	(3,015)	34,000	0	0	16,971	4,170	0	0	38,808	0	90,934	419,270	328,336
Miscellaneous	1,500	378	115	20	10,000	0	2,565	0	262	0	14,839	9,501	(5,338)
Indirect	123,033	164,374	19,042	15,909	178,416	1,382	(1,204,284)	32,203	659,516	10,410	0	12,119	12,119
Total Expenses	890,939	919,514	201,533	90,041	980,457	56,448	(71,121)	176,214	3,817,151	78,479	7,139,656	8,188,533	1,048,877
Net Income (Loss)	381,071	(230,308)	183,406	(14,541)	(111,841)	(10,694)	71,953	0	64,959	(17,901)	316,102	811,601	(495,498)

Communities Unlimited, Inc.
Dashboard Reports
As of March 31, 2024

	Pledged Support	Unrestricted	Unrestricted Loan Fund	Nuestra Casa/DACA	RCAP RLF-USDA	PdDevelopment	WoodNext	CDPI	FMHA	TLL Temple	Rockefeller	SBA	AR Comm Foundation	JP Morgan Chase	OFN	Wells Fargo Sm. Bus	Amarillo	Total
Cash Balance		(1,022,730.52) New Homes 141,861.64 MFG Housing (108,315.51) Communities (327,667.26) Entrepreneurship 660,194.41 Core 6,361,227.54 Nonprofit Tech 94,143.07 Healthy foods (132,543.88)	(1,181,617.59)	104,190.36	4,972,532.36	1,834,097.84	3,719,433.68	2,485,089.11	439,112.39	631,569.63	546,971.88	11,559.81	271,674.12	133,274.91	(44,521.09)	422,989.06	77,057.51	14,425,413.98
Total Cash in Bank/Investments		5,713,648.10	(1,181,617.59)	104,190.36	4,972,532.36	1,834,097.84	3,719,433.68	2,485,089.11	439,112.39	631,569.63	546,971.88	11,559.81	271,674.12	133,274.91	(44,521.09)	422,989.06	77,057.51	20,139,062.08
Add:																		
Current A/R		1,706,779.00																1,706,779.00
Princ & Int due 02/1/2024-07/31/2024																		1,362,171.33
Less:																		0.00
Current A/P		(50,407.00)																(50,407.00)
Current Notes Payable		0.00																(123,999.00)
Accrued Expenses																		0.00
Deferred Revenues		(3,997,785.00)																(3,997,785.00)
Loan Commitments			(20,000.00)	(2,500.00)	(477,013.57)	(1,052,254.67)	(728,775.94)	(2,165,329.57)	(35,193.59)	(55,486.87)	(1,115.30)	(138,998.73)	(10,156.00)	(4,272.00)	(79,864.47)	(57.25)	(1,100.00)	(4,772,117.96)
Match Pledged:																		0.00
Pending Approval:																		0.00
TXRBDO		(35,000.00)																(35,000.00)
MSRBDO		(35,000.00)																(35,000.00)
OKRBDO		(13,500.00)																(13,500.00)
ALRBDO		(13,000.00)																(13,000.00)
Prime		(300,000.00)																(300,000.00)
Approved Applications:																		
MSRBDO		(8,959.22)																(31,849.43)
Prime		(31,849.43)																(37,500.00)
CFTAT		(37,500.00)																(8,282.39)
RPIC 831 - FB Heron		(8,282.39)																(496,029.27)
RCDI 808		(496,029.27)																(226,870.62)
RCDI 800-LISC, FBHemon		(226,870.62)																(49,477.97)
RCDI 811-King, Amarillo		(49,477.97)																(36,480.00)
SBA17A		(36,480.00)																(17,270.00)
Farm to School PRT to cover what schools don't		(17,270.00)																(25,238.78)
CFTAT 158		(25,238.78)																0.00
TXRBDO-Amarillo		35,000.00																0.00
MBDA		(112,200.00)																(112,200.00)
MBDA Rural		(18,300.00)																(18,300.00)
Enterprise Section 4 Housing CDCB		15,000.00																0.00
ARRBDO		(35,000.00)																0.00
Loan Funds Available/Needed		3,548,484.16		(250,000.00)		(750,338.07)	(3,719,433.68)		(426,445.69)	(626,240.43)	(559,186.77)		(311,832.26)	(143,126.69)		(459,592.72)	(87,134.13)	(7,333,330.43)
Restricted by Grantor																		
Net Cash available		5,418,761.58	(1,133,806.79)	15,867.84	4,759,021.81	81,486.17	(728,775.94)	742,571.81	0.00	(36,121.96)	0.00	(69,672.61)	0.00	0.00	(89,747.80)	17,915.39	0.00	5,633,864.56

Loan funds available for Lending		
	Environmental	Small business
Cash in Loan Fund - Less Commitments	8,828,556.76	1,697,053.75
Loan Applications in Pipeline	(1,603,905.00)	(614,500.00)
Loan Funds to be drawn available for Lending	4,485,813.00	400,000.00
Total	11,810,464.76	1,482,553.75

Fixed rate	28.32%	Deployment Ratio:	0.75
Total Indirect Cost	1,133,163.00	Loans Rec.	15,850,348.00
Indirect cost charged	1,204,284.00	Commitments	4,772,117.86
		Total	20,622,465.86
		Net Assets	14,962,715.00
		Notes Payable	12,545,318.00
		Total	27,508,033.00

LF Net Asset Ratio:
Net Assets 0.52
Total Assets 14,962,715.00
28,539,115.00

	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	8,480,621.00	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	2,087,094.00	524,273.50
YTD 2024	14,962,715.00	(125,422.00)	(31,355.50)

Break down of NL		
	Total	Operating
Loan Fund	(125,422.00)	(466,193.69)
Communities	(271,325.00)	14,023.41
Core	183,405.00	183,405.00
NPTS	(14,541.00)	(14,541.00)
Eleanm	(126,409.00)	7,281.25
Hugo	(10,694.00)	(10,694.00)
Other/Indirect	71,953.00	71,953.00
Webuild	436.00	436.00
Environmental	(5,112.00)	41,825.20
Healthy Foods	(17,901.00)	152.89
	(315,610.00)	(191,341.94) #

(169,720.24) (314,319.51)

Weighted Average of Interest Rates						
Rate	WATER			SMALL BUSINESS		
	Balance	Amtrrate	Rate	Balance	Amtrrate	
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%	151,499.00	3,984.42	
2.63%		0.00	2.63%	500,000.00	15,000.00	
3.00%		0.00	3.00%		0.00	
0.00%		0.00	0.00%	855,140.00	6,413.55	
0.75%	4,000,000.00	30,000.00	0.75%		0.00	
			2.50%		0.00	
Total	10,540,153.00	107,001.53	Total	1,846,624.00	29,297.79	
Average interest rate		1.0152%	Average interest rate		1.5648%	

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

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	12,717,034.00	475,306.00	3.74%	-	16	2,099,958
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	2,044,389.00	37,228.00	1.82%	32,445.00	26	750,722
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	451,861.00	11,414.00	2.53%	12,824.00	82	275,346
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	592,409.00	104,917.00	17.71%	-	-	-
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	764,443.00	5,750.00	0.75%	-	-	-