

Communities Unlimited, Inc.
Dashboard Reports
As of June 30, 2023

As of June 30, 2023																			
Cash Balance	Pledged Support	Unrestricted	Unrestricted Loan Fund	Nuestra Casa/DACA	RCAP RLF-USDA	RWJ Predevelopment	WoodNext	CDFI	FMHA	TLL Temple	Rocketfeller	SBA	AR Comm Foundation	JP Morgan Chase	ORF	Wells Fargo Sm. Bus	Amarillo	Babcock	Total
			(123,475.52)	300,789.43	4,358,489.27	45,250.85	4,009,212.43	1,641,553.69	268,082.97	412,515.33	537,635.03	317,618.71	184,071.68	237,180.94	(55,708.02)	408,131.41	57,292.19	200,652.06	12,799,292.45
	RCAP	(949,189.08)																	
	New Homes	160,095.79																	
	MFG Housing	(90,513.02)																	
	Communities	(762,877.14)																	
	Entrepreneurship	655,282.40																	
	Core	5,464,838.06																	
	Nonprofit Tech	103,442.42																	
	Healthy Foods	(67,058.07)																	
	Indirect	(64,154.74)																	
Total Cash in Bank/Investments																			
Add:		4,429,846.62	(123,475.52)	300,789.43	4,358,489.27	45,250.85	4,009,212.43	1,641,553.69	268,082.97	412,515.33	537,635.03	317,618.71	184,071.68	237,180.94	(55,708.02)	408,131.41	57,292.19	200,652.06	17,229,199.07
Current AR																			
Prime & Int due 01/01/2023-6/30/2023		1,456,403.00		111,327.00	87,509.00	286,309.00		251,511.00	66,095.00	1,464.00	12,607.00	124,631.00	37,166.00	4,543.00	31,067.00	30,637.00	10,165.74	6,973.00	1,456,403.00
Less:																			
Current A/P		(82,231.00)																	(82,231.00)
Accrued Expenses		0.00																	0.00
Deferred Revenues		(62,500.00)																	(62,500.00)
Loan Commitments		(3,948,181.00)		(10,000.00)	(176,314.00)	(80,832.00)		(3,622,923.00)	(31,916.00)	(14,157.00)		(81,740.00)	(10,156.00)	(216.00)	(108,166.00)	(5,057.00)	(5,176.00)		(3,948,181.00)
Match Pledged:																			
Pending Approval:																			
MBDA capital readiness		(750,000.00)																	(750,000.00)
ARRBDG		(35,000.00)																	(35,000.00)
Prime		(125,000.00)																	(125,000.00)
CFTAT		(37,500.00)																	(37,500.00)
Approved Applications:																			
RPIC 830 TLL Temple		29,329.00																	(37,500.00)
RPIC 831 - FB Heron		19,450.56																	0.00
RCDI 816- King F B Hemon/Hearland		77,683.78	(18,049.44)																0.00
RCDI 800-LISC; FB Hemon		119,628.86																	0.00
RCDI 811-King; Amarillo		209,274.80	(130,371.14)																(18,049.44)
SBA17A																			0.00
Farm to School PRT to grow what schools like		80,000.00	(36,480.00)																(130,371.14)
CFTAT 199		80,000.00	(17,270.00)																0.00
CF TAT -156		3,000.00	(25,238.78)																(36,480.00)
TXRBDG-Amarillo			(15,178.00)																(17,270.00)
ARRBDG-Prime		35,000.00																	(25,238.78)
MBDA PRT		115,500.00																	(15,178.00)
ARRBDG Trust		35,000.00																	0.00
Prime-JP Morgan/RCAP Wells		100,000.00																	0.00
Enterprise Section 4 Housing			(15,000.00)																(15,000.00)
Loan Funds Available/Needed																			
Restricted by Grantor		2,851,288.30																	
Net Cash available																			
		3,457,038.56	(74,648.52)	178,298.43	4,466,284.27	(35,581.15)	9,212.43	(1,729,656.31)	0.00	(241,117.97)	(399,822.33)	(550,242.03)	(332,726.71)	(211,061.68)	(241,507.94)	(453,911.41)	(62,281.93)	(207,825.06)	(6,880,316.40)
																			3,493,650.39

Loan funds available for Lending	Environmental	Small business
Cash in Loan fund - Lease Commitments	7,089,608.37	2,095,399.39
Loan Applications in Pipeline	(2,289,699.00)	(65,430.00)
Loan Funds to be drawn available for Lending	5,311,496.00	400,000.00
Total	10,111,195.37	2,409,979.39

2022 requested	28.32%
Total Indirect Cost	1,405,422.00
Salary & Fringe Base	5,311,096.00
Indirect Cost %	26.17%

Deployment Ratio:	0.76
Loans Rec.	14,008,790.00
Commitments	4,146,853.00
Total	18,155,643.00
Net Assets	13,539,807.00
Notes Payable	10,480,511.00
Total	24,020,318.00
LF Net Asset Ratio:	0.53
Net Assets	13,539,807.00
Total Assets	25,486,005.00

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	(52,105.00)	Net Income (Loss) FY 15-19	4,102,172.00
Funds transferred in:		Funds Transferred in:	
Loan Fund	4,038,337.00	Assisi 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	(3,594,535.00)
Housing	(1,514,412.00)	Eteam to set up virtual consulting	(25,000.00)
RCAP	(418,402.00)	RCAP to cover lobbying	(418,402.00)
Eteam Virtual Consulting	(25,000.00)	Eteam to move SBA TTA to LF	(61,949.00)
CDCB	(7,728.00)		
Lit TN	(14,117.00)		
King Found	(24.00)		

Balance 9/30/19	2,506,762.00	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:	
DCCI 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		3,408,760.00
Transfer for Environmental	(733,184.00)		(199,741.00)
Transfer for Hugo	429,964.00		(429,964.00)
Transfer from Loan fund	296,465.00		
Transfer from RGC Housing			
Balance 9/30/21	3,018,850.00		13,026,192.00
Transfer from Loan fund	842,803.00		(842,803.00)
Balance 9/30/22	3,861,653.00		12,183,289.00

Break down of NL	Total	Operating	Match	Equity grants	Other	Explanation:
Loan Fund	274,026.00	(520,045.84)		794,071.84		
Communities	(21,562.00)	15,355.00				
Core	166,827.00	166,827.00				(36,937.00) def rev
NPTS	(6,714.00)	(6,714.00)				
Eteam	7,161.00	7,161.00				
Hugo	39,832.00	39,832.00				
Other/indirect	(9,585.00)	(9,585.00)				
MCasta	(4.00)	(4.00)				
Environmental	(101,533.00)	(21,845.99)	(38,063.11)	0.00	(40,623.90)	AR
Healthy Foods	(34,911.00)	(15,598.94)	(19,451.06)	0.00	0.00	
	313,517.00	(344,479.77)	(58,514.17)	794,071.84	(77,460.90)	

Rate	WATER			Weighted Average of Interest Rates			SMALL BUSINESS		
	Balance	Amtrrate	Rate	Balance	Amtrrate	Rate	Balance	Amtrrate	Rate
1.00%	1,073,797.00	10,737.97	1.00%	150,000.00	1,500.00				
1.25%	1,440,000.00	18,000.00	1.25%	214,008.00	2,675.10				
2.00%	187,500.00	3,750.00	2.00%	200,000.00	4,000.00				
1.50%	1,425,000.00	21,375.00	1.50%		0.00				
2.63%		0.00	2.63%	173,655.00	4,567.13				
3.00%	500,000.00	15,000.00	3.00%		0.00				
0.00%		0.00	0.00%	0.00	0.00				
0.75%	4,000,000.00	30,000.00	0.75%	885,047.00	6,637.85				
					0.00				
					0.00				

Total	8,626,297.00	98,862.97	Total	1,622,710.00	19,380.08
Average interest rate		1.1451%	Average interest rate		1.1943%

	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	842,803.00
FY 2022	13,362,079.00	1,195,285.00	298,813.75
YTD 2023	13,539,807.00	274,026.00	68,506.50

(In Whole Numbers)

Communities Unlimited, Inc.
Balance Sheet
As of 6/30/2023

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	McCastia	Environmental	Healthy Foods	Total
Assets											
Current Assets											
Cash & Cash Equivalents - Unrestricted	10,390,080	(782,877)	4,960,937	103,442	655,262	(90,513)	(64,155)	160,096	(949,189)	(67,058)	14,316,025
Short-Term Investments - Restricted	0	0	503,901	0	0	0	0	0	0	0	503,901
Current Notes Receivable	2,605,828	0	0	0	0	0	0	0	0	0	2,605,828
Accounts Receivable	163,297	211,464	30,125	5,000	202,241	0	0	7,896	836,383	(3)	1,456,403
Total Current Assets	13,159,205	(571,414)	5,494,963	108,442	857,504	(90,513)	(64,155)	167,991	(112,806)	(67,061)	18,882,158
Investments & Long-Term Receivables											
Notes Receivable	11,402,962	0	0	0	0	0	0	0	0	0	11,402,962
Allowance for Doubtful Accounts	(1,493,246)	0	0	0	0	0	0	0	0	0	(1,493,246)
Sinking Fund	2,409,212	0	0	0	0	0	0	0	0	0	2,409,212
Total Investments & Long-Term Receivables	12,318,929	0	0	0	0	0	0	0	0	0	12,318,929
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											
Prepays	7,872	0	0	4,287	1,513	2,670	67,767	0	5,459	0	89,567
Total Other Assets	7,872	0	0	4,287	1,513	2,670	67,767	0	5,459	0	89,567
Total Assets	25,486,005	(571,414)	6,095,838	112,730	859,017	373,257	3,612	167,991	(107,347)	(67,061)	32,352,628
Liabilities											
Current Liabilities											
Accounts Payable	14,827	7,813	1,231	5,059	5,694	159	13,196	309	33,867	75	82,231
Accrued Expenses	(32,753)	0	19,536	0	0	6,700	0	0	0	0	(6,518)
Reserves	0	0	158,128	0	0	0	0	0	0	0	158,128
Deferred Revenues	1,483,613	27,550	1,172,878	0	890,241	0	0	163,980	136,957	72,963	3,948,181
Notes Payable	151,429	0	0	0	0	0	0	0	0	0	151,429
Total Current Liabilities	1,617,115	35,363	1,351,772	5,059	895,935	6,859	13,196	164,289	170,824	73,039	4,333,452
Long Term Liabilities											
Total Liabilities	10,329,082	0	0	0	0	0	0	0	0	0	10,329,082
Net Assets	11,946,198	35,363	1,351,772	5,059	895,935	6,859	13,196	164,289	170,824	73,039	14,662,534
Unrestricted											
Board Designated for Fixed Assets	13,265,781	(585,194)	4,008,457	114,385	(44,079)	(96,558)	0	3,707	(176,638)	(105,189)	16,384,672
Current Year Net Income (Loss)	0	0	568,781	0	0	423,124	0	0	0	0	991,905
Total Net Assets	274,026	(21,582)	166,822	(6,714)	7,161	39,832	(9,585)	(4)	(101,533)	(34,911)	313,518
	13,539,807	(606,776)	4,744,065	107,670	(36,918)	366,398	(9,584)	3,703	(278,171)	(140,100)	17,690,094
Other Liabilities & Net Assets	(25,486,005)	571,414	(6,095,838)	(112,730)	(859,017)	(373,257)	(3,612)	(167,991)	107,347	67,061	(32,352,628)

Communities Unlimited, Inc.

Statement of Revenues and Expenditures

From 10/1/2022 Through 6/30/2023

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Healthy Foods	Hugo	Indirect	McCasita	Environmental	Total	Budget	Variance
Revenues													
Grant Funds	1,095,991	832,350	340,472	0	1,181,119	124,452	0	0	128,916	4,423,627	8,126,927	8,580,025	(453,098)
Purchased Service	297,138	0	0	0	1,000	0	0	0	0	88,918	387,055	490,203	(103,148)
Program Income	399,666	6,000	600	115,000	5,364	0	77,058	0	0	251,203	854,891	930,315	(75,424)
Interest Income	11,089	0	144,155	0	0	0	0	0	0	0	155,245	15,000	140,245
Miscellaneous	781	3,250	28,813	0	0	150	0	887	0	0	33,881	0	33,881
Total Revenues	1,804,665	841,600	514,041	115,000	1,187,483	124,602	77,058	887	128,916	4,763,748	9,557,999	10,015,543	(457,544.00)
Expenses													
Salaries & Fringe Benefits	656,983	551,744	151,221	68,098	772,037	72,958	1,281	850,641	87,824	3,008,952	6,221,739	6,941,612	719,873
Taxes	40	53	0	0	0	0	6,828	249	0	3,645	10,815	11,178	363
Travel	31,607	78,936	22,793	0	27,093	683	310	17,444	10,218	252,474	441,559	334,854	(106,705)
Training & Professional Meetings	19,756	24,517	7,404	962	26,906	1,566	0	47,654	2,541	103,527	234,832	190,193	(44,639)
Professional & Other Services	18,179	4,812	13,564	17,004	23,727	57,214	69	272,533	1,372	48,097	456,572	498,692	42,120
Insurance	18,178	113	414	15,205	9,891	0	11,187	30,185	803	20,247	106,224	82,790	(23,434)
Supplies/Materials	53,235	33,398	35,687	518	43,113	6,806	1,267	94,833	1,533	216,861	487,252	411,733	(75,519)
Printing & Publications	11,136	5,047	(1,840)	1,652	26,814	552	2	46,560	858	53,707	144,487	100,591	(43,896)
Communications	11,379	8,323	2,834	597	12,799	785	332	16,268	766	57,236	111,318	125,955	14,637
Office Space	12,331	11,291	389	(6)	13,675	0	5,731	24,542	0	26,709	94,664	147,439	52,775
Equipment Maint. & Rental	0	0	0	0	0	0	3,630	0	0	0	3,630	30,000	26,370
Interest	75,662	0	0	0	0	0	0	0	0	250,203	325,865	221,364	(104,501)
Bad Debts	443,744	0	0	0	0	0	0	0	0	0	443,744	289,269	(154,475)
Subrecipients	7,020	1,220	71,691	0	15,000	0	6,255	0	0	41,757	142,944	278,352	135,408
Miscellaneous	760	431	3,783	0	8,758	0	0	4,512	196	399	18,837	21,376	2,539
Indirect	170,628	143,296	39,274	17,686	200,509	18,948	333	(1,394,950)	22,809	781,467	0	(3)	(3)
Total Expenses	1,530,639	863,182	347,214	121,714	1,180,322	159,513	37,226	10,472	128,919	4,865,281	9,244,482	9,685,395	440,913
Net Income (Loss)	274,026	(21,582)	166,827	(6,714)	7,161	(34,911)	39,832	(9,585)	(4)	(101,533)	313,518	330,148	(16,631.00)

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	11,450,673.74	651,487.07	5.69%	1,646.10	42	3,308,469
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	1,543,498.44	29,824.26	1.93%	33,474.30	26	570,082
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	351,214.53	3,545.60	1.01%	2,500.00	117	299,500
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	626,471.79	92,999.82	14.85%	-	-	-
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	1,023,543.92	-	0.00%	-	-	-