

Cash Balance	Pledged Support	Unrestricted	Unrestricted Loan Fund	Nuestra Casa/DACA	RCAP RLF-USDA	RMJ PreDevelopment	WoodNext	CDFI	FMHA	TLL Temple	Rocketeller	SBA	AR Comm Foundation	JP Morgan Chase	OFN	Wells Fargo Sm. Bus	Amarillo	Babcock	Total
RCAP		(809,190.42)																	
New Homes		154,483.27																	
MFG Housing		(85,416.96)																	
Communities		(795,099.16)	(252,080.21)	241,414.49	4,582,884.65	1,386,361.59	4,047,210.61	2,778,338.57	240,584.60	369,189.61	541,847.23	213,260.28	242,924.15	140,127.04	(59,988.19)	436,988.53	65,518.09	210,081.02	15,184,682.06
Entrepreneurship		315,053.34																	
Core		5,342,564.81																	
Nonprofit Tech		104,784.60																	
Healthy foods		(113,787.37)																	
Indirect		(7,933.65)																	
Total Cash in Bank/Investments																			
Add:		4,105,548.44	(252,080.21)	241,414.49	4,582,884.65	1,386,361.59	4,047,210.61	2,778,338.57	240,584.60	369,189.61	541,847.23	213,260.28	242,924.15	140,127.04	(59,988.19)	436,988.53	65,518.09	210,081.02	19,290,210.50
Current A/R																			
Princ & Int due 08/01/2023-01/31/2024																			
1,803,186.00	87,436.42	128,506.91	192,829.57	3,331.33															1,803,186.00
Less:																			
Current A/P	(265,811.00)																		(265,811.00)
Current Notes Payable	0.00								0.00			0.00							0.00
Accrued Expenses																			0.00
Deferred Revenues	(4,301,000.00)					(1,341,854.00)													(4,301,000.00)
Loan Commitments			(20,160.00)		(135,960.00)			(2,818,862.00)	(35,195.00)	(17,303.00)	(1,115.00)	(56,247.00)	(16,868.00)	(9,554.00)	(91,506.00)	(75,057.00)	(5,176.00)		(4,624,857.00)
Match Pledged:																			0.00
Pending Approval:																			0.00
Approved Applications:																			
MSRRDG		(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																	0.00
RPIC 831 - FB Heron		19,450.56																	0.00
RCDI 810- King/FBheron/Hearland		77,683.78																	(130,371.14)
RCDI/800-LISC: FBheron		119,628.86																	0.00
RCDI 811-King: Amarillo		209,274.80																	0.00
SBA1A																			(36,480.00)
Farm to School PRT to cover what schools do		80,000.00																	(17,270.00)
CFTAT 158		5,000.00																	(25,238.78)
CF TAT 156																			(15,178.00)
TXRBDG-Amarillo		35,000.00																	0.00
MBDA PRT		115,500.00																	0.00
ARRBDG Trust		35,000.00																	0.00
Prime-JPMorgan/RCAP Wells		100,000.00																	(15,000.00)
Enterprise Section 4 Housing																			0.00
ARRBDG		(35,000.00)																	0.00
Loan Funds Available/Needed		4,712,314.20			0.00														
Restricted By Grantor				(450,000.00)															
Net Cash available		5,564,150.28	(164,643.79)	(100,238.60)	4,639,754.22	47,838.92	(4,047,210.61)	0.00	(290,701.64)	(358,218.80)	(551,257.68)	(250,762.78)	(281,565.51)	(140,381.39)	(120,427.33)	(413,114.53)	(70,507.83)	(217,190.86)	(7,070,911.63)

Loan funds available for Lending	Environmental	Small business
Cash in Loan fund - Less Commitments	9,479,869.48	1,881,006.54
Loan Applications in Pipeline	(689,338.00)	(194,000.00)
Loan Funds to be drawn available for Lending	3,950,571.00	
Total	12,731,102.48	1,687,006.54

2022 requested	28.32%
Total Indirect Cost	1,878,463.00
Salary & Fringe Base	7,301,079.00
Indirect Cost %	25.73%

Deployment Ratio:	0.75
Loans Rec. Commitments	15,394,027.00
Total	4,624,857.00
Net Assets	20,018,884.00
Notes Payable	13,881,201.00
Total	12,829,105.00
	26,710,306.00

LF Net Asset Ratio:	0.47
Net Assets	13,881,201.00
Total Assets	29,656,700.00

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	Assist foundation	24,147.00
Disaster Housing	121,022.00	RGCC 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	(23,500.00)
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)		
Lift TN	(14,117.00)		
King Found	(24.00)		

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:	
		DCCI loan guarantee	30,000.00

Funds Transferred out:		Funds Transferred out:	
CS - Wealthworks	(13,616.00)		
Balance 9/30/20	2,635,149.00	Balance 9/30/20	10,247,143.00
NI (NL) FY 2021	380,556.00		

Transfer for Environmental	(733,184.00)		
Transfer from Loan fund	429,964.00		
Transfer from RGCC 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		
			12,183,289.00

Break down of NL	Total	Operating	Match	Equity grants	Other	Explanation:
Loan Fund	615,420.00	615,420.00				
Communities	(57,929.00)	(57,929.00)				
Core	1,147,636.00	1,147,636.00				
NPTS	(913.00)	(913.00)				
Elean	(231,730.00)	(231,730.00)				
Hugo	44,522.00	44,522.00				
Other/Indirect	0.00	0.00				
WeBuild	18,777.00	18,777.00				
Environmental	(88,615.00)	(88,615.00)				
Healthy Foods	(42,709.00)	(42,709.00)				
	1,404,459.00	1,404,459.00	#	0.00	0.00	

Weighted Average of Interest Rates					
Rate	WATER		SMALL BUSINESS		
	Balance	Amtr/ate	Balance	Amtr/ate	
1.00%	1,073,797.00	10,737.97	150,000.00	1,500.00	
1.25%	1,440,000.00	18,000.00	214,008.00	2,675.10	
2.00%	187,500.00	3,750.00	200,000.00	4,000.00	
1.50%	1,425,000.00	21,375.00		0.00	
2.63%	500,000.00	0.00	173,655.00	4,567.13	
3.00%	15,000.00	0.00		0.00	
0.00%	0.00	0.00		0.00	
0.75%	4,000,000.00	30,000.00	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		1.1461%	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	7,166,650.00	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
FY 2022	13,362,079.00	1,195,255.00	298,813.75
YTD 2023	13,881,201.00	615,420.00	153,855.00

Communities Unlimited, Inc.
Balance Sheet
As of 9/30/2023

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	MCasita	Environmental	Healthy Foods	Total
Assets											
Current Assets											
Cash & Cash Equivalents - Unrestricted	12,759,690	(795,009)	4,831,215	104,785	315,053	(85,417)	(7,934)	154,483	(809,190)	(113,787)	16,353,888
Short-Term Investments - Restricted	0	0	511,349	0	0	0	0	0	0	0	511,349
Current Notes Receivable	2,122,349	0	0	0	0	0	0	0	0	0	2,122,349
Accounts Receivable	<u>385,724</u>	<u>198,101</u>	<u>69,650</u>	<u>6,000</u>	<u>272,777</u>	<u>0</u>	<u>0</u>	<u>19,947</u>	<u>850,987</u>	<u>0</u>	<u>1,803,186</u>
Total Current Assets	15,267,762	(596,909)	5,412,215	110,785	587,830	(85,417)	(7,934)	174,431	41,797	(113,787)	20,790,773
Investments & Long-Term Receivables											
Notes Receivable	13,271,678	0	0	0	0	0	0	0	0	0	13,271,678
Allowance for Doubtful Accounts	(1,315,585)	0	0	0	0	0	0	0	0	0	(1,315,585)
Sinking Fund	<u>2,424,973</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>2,424,973</u>
Total Investments & Long-Term Receivables	14,381,066	0	0	0	0	0	0	0	0	0	14,381,066
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	<u>7,872</u>	<u>0</u>	<u>0</u>	<u>4,287</u>	<u>1,513</u>	<u>2,670</u>	<u>75,017</u>	<u>0</u>	<u>5,459</u>	<u>0</u>	<u>96,817</u>
Total Other Assets	7,872	0	0	4,287	1,513	2,670	75,017	0	5,459	0	96,817
Total Assets	29,656,700	(596,909)	6,013,089	115,072	589,343	378,353	67,083	174,431	47,255	(113,787)	36,330,630
Liabilities											
Current Liabilities											
Accounts Payable	25,546	14,366	13,914	1,600	50,825	565	67,083	3,672	79,854	8,385	265,811
Accrued Expenses	(27,829)	0	19,536	0	0	6,700	0	0	217	0	(1,376)
Reserves	0	0	155,052	0	0	0	0	0	0	0	155,052
Deferred Revenues	2,948,675	31,848	99,714	0	814,327	0	0	148,275	232,437	25,725	4,301,000
Notes Payable	<u>23</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>23</u>
Total Current Liabilities	2,946,416	46,214	288,214	1,600	865,152	7,265	67,083	151,947	312,508	34,110	4,720,511
Long-Term Liabilities											
Total Liabilities	12,829,082	0	0	0	0	0	0	0	0	0	12,829,082
	15,775,498	46,214	288,214	1,600	865,152	7,265	67,083	151,947	312,508	34,110	17,549,593
Net Assets											
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	<u>615,420</u>	<u>(57,929)</u>	<u>1,147,636</u>	<u>(913)</u>	<u>(231,730)</u>	<u>44,522</u>	<u>0</u>	<u>18,777</u>	<u>(88,615)</u>	<u>(42,709)</u>	<u>1,404,460</u>
	13,881,201	(643,123)	5,724,875	113,471	(275,809)	371,088	0	22,484	(265,253)	(147,898)	18,781,037
Total Liabilities & Net Assets	(29,656,700)	596,909	(6,013,089)	(115,072)	(589,343)	(378,353)	(67,083)	(174,431)	(47,255)	113,787	(36,330,630)

DATE

Communities Unlimited, Inc.
Statement of Revenues and Expenditures
From 10/1/2022 Through 9/30/2023

(In Whole Numbers)	Loan Fund	CS	Core	NPTS	ETeam	Healthy Foods	Hugo	Indirect	MI/Casita	Environmental	Total
Revenues											
Grant Funds	1,380,218	1,034,489	1,475,692	0	1,461,712	178,986	0	0	193,068	5,850,062	11,574,227
Purchased Service	403,612	27,433	0	6,000	1,000	0	0	0	0	88,918	526,963
Program Income	592,201	11,250	600	150,000	30,364	0	98,655	0	0	332,066	1,215,136
Interest Income	51,272	0	211,911	0	0	0	0	163	0	0	263,346
Miscellaneous	841	3,250	38,439	0	0	150	0	1,163	0	0	43,843
Inkind Revenue	0	2,500	0	0	0	0	0	0	0	0	2,500
Total Revenues	2,428,144	1,078,922	1,726,642	156,000	1,493,076	179,136	98,655	1,326	193,068	6,271,045	13,626,014
Expenses											
Salaries & Fringe Benefits	878,594	730,708	284,962	89,295	1,056,586	101,592	2,480	1,127,141	116,354	4,040,507	8,428,220
Taxes	413	53	2,785	0	373	0	6,828	369	373	4,889	16,083
Travel	39,876	99,215	44,235	0	39,234	1,812	310	30,004	12,036	362,162	628,884
Training & Professional Meetings	21,310	25,317	8,642	962	53,171	1,566	0	50,884	3,421	111,309	276,580
Professional & Other Services	46,647	12,352	21,570	25,519	50,648	67,174	419	388,169	2,476	70,725	685,699
Insurance	19,022	113	414	15,205	9,891	0	11,187	30,185	1,188	20,247	107,453
Supplies/Materials	71,513	42,590	55,996	518	54,020	21,155	2,570	130,628	5,437	236,470	620,896
Printing & Publications	12,642	5,439	561	1,652	32,693	1,088	2	56,929	1,586	58,478	171,069
Communications	15,271	13,346	5,847	811	19,476	1,337	351	20,900	1,310	83,849	162,499
Office Space	15,087	16,467	4,553	(6)	18,406	0	8,618	35,951	0	34,767	133,843
Equipment Maint. & Rental	1,395	0	0	0	0	0	12,389	0	0	0	13,783
Interest	108,450	0	0	0	0	0	0	0	0	250,203	358,653
Bad Debts	341,947	0	0	0	0	0	0	0	0	0	341,947
Subrecipients	13,230	1,220	71,691	0	108,208	0	8,340	0	0	46,614	249,303
Miscellaneous	1,437	2,607	4,040	0	10,448	0	0	7,304	196	610	26,642
Indirect	225,890	187,423	73,710	22,958	271,653	26,120	638	(1,877,137)	29,915	1,038,831	0
Total Expenses	1,812,724	1,136,851	579,005	156,913	1,724,806	221,844	54,133	1,326	174,291	6,359,660	12,221,554
Net Income (Loss)	615,420	(57,929)	1,147,636	(913)	(231,730)	(42,709)	44,522	0	18,777	(88,615)	1,404,460

**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	12,726,781.00	651,487.07	5.12%	11,787.00	49	5,812,625
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	1,640,328.00	35,654.69	2.17%	101,873.00	41	937,131
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	377,313.00	6,274.00	1.66%	4,827.00	154	413,386
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	612,834.00	96,928.00	15.82%	-	-	-
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	935,983.00	1,667.00	0.18%	-	-	-