

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

	Pledged Support	Unrestricted	Unrestricted Loan Fund	Nuestra Casa/DACA	RCAP RLF-USDA	RWJ PreDevelopment	WoodNext	CDFI	FMHA	TLL Temple	Rockefeller	SBA	AR Comm Foundation	JP Morgan Chase	HOPE/SSBCI	Our Delta Home	Sachs	Wells Fargo Sm. Bus	Walton	Amarillo	Lend TN	Total
Cash Balance			(926,317.10)	(17,926.62)	5,914,799.52	668,309.28	1,796,928.46	3,144,294.71	582,818.91	363,704.56	505,338.93	(192,407.34)	227,596.25	139,789.30	995,000.00	92,500.00	724,930.87	361,366.22	98,972.50	45,720.16	(121,798.05)	14,403,620.56
Environmental		(783,748.33)																				
New Homes		190,024.59																				
MFG Housing		(114,099.40)																				
Communities		3,701,824.12																				
Entrepreneurship		30,885.03																				
Core		6,577,504.05																				
Nonprofit Tech		62,982.63																				
		0.00																				
Indirect		(33,220.85)																				
Total Cash in Bank/investments		9,632,151.84	(926,317.10)	(17,926.62)	5,914,799.52	668,309.28	1,796,928.46	3,144,294.71	582,818.91	363,704.56	505,338.93	(192,407.34)	227,596.25	139,789.30	995,000.00	92,500.00	724,930.87	361,366.22	98,972.50	45,720.16	(121,798.05)	24,035,772.40
Add:																						
Current A/R		1,774,926.00																				1,774,926.00
Princ & Int due 07/1/2024-12/31/2024			72,831.94	176,844.81	197,331.21	110,903.57	70,552.20	390,458.31	60,191.84	17,527.32	11,918.94	139,226.63	50,314.14	14,421.15	34,637.76			57,472.28		10,165.74	13,038.72	1,427,836.56
																						0.00
Less:																						0.00
Current A/P		(93,364.00)																				(93,364.00)
Current Notes Payable		0.00							(62,374.97)			(84,626.77)			0.00							(147,001.74)
Accrued Expenses		(46,786.00)																				(46,786.00)
Deferred Revenues		(8,422,966.00)																				(8,422,966.00)
Loan Commitments					(281,777.50)	(372,153.71)	(1,096,916.75)	(1,833,256.33)	(34,427.73)	(70,671.28)	(35,525.00)	(127,693.56)	(76,222.59)	(4,272.00)				(111,364.29)		(1,100.00)		(4,045,380.74)
																						0.00
Match Pledged:																						0.00
Pending Approval:																						0.00
																						0.00
Approved Applications:																						
TXRBDG		(35,000.00)																				0.00
MSRBDG		(13,000.00)																				(37,500.00)
CFTAT		(37,500.00)																				(90,413.28)
MBDA		(90,413.28)																				0.00
RCDI 808	377,460.92																					0.00
RCDI 800		(28,575.86)																				(28,575.86)
																						0.00
SBATA		(31,217.00)																				(31,217.00)
Farm to School PRT to cover what schools do	80,000.00	(17,270.00)																				(17,270.00)
CFTAT 158		(29,922.00)																				(29,922.00)
																						0.00
																						0.00
																						0.00
MBDA Rural		(2,532.02)																				(2,532.02)
																						0.00
Enterprise Section 4 Housing CDCB	15,000.00																					0.00
ARRBDG		(34,234.00)																				0.00
																						0.00
																						0.00
Loan Funds Available/Needed		6,231,963.14																				
Restricted by Grantor			(158,918.19)			(407,059.14)	(770,563.91)	(72,141.25)	(546,208.05)	(310,560.60)	(481,732.87)		(201,687.80)	(149,938.45)	(1,029,637.76)	(92,500.00)	(724,930.87)	(307,474.21)	(98,972.50)	(54,785.90)		(5,407,111.50)
Net Cash available		8,756,260.82	(853,485.16)	0.00	5,830,353.23	0.00	0.00	1,629,355.44	0.00	0.00	0.00	(265,501.04)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(108,759.33)	8,638,494.82

Loan funds available for Lending	Enviromental	Small business
Cash in Loan fund - Less Commitments	8,603,883.66	2,876,272.79
Loan Applications in Pipeline	(1,140,419.00)	(310,600.00)
Loan Funds to be drawn available for Lending	4,229,633.00	1,400,000.00
Total	11,693,097.66	3,965,672.79

Fixed rate	28.32%
Total Indirect Cost	642,857.00
Indirect cost charged	688,836.00
Over (Under)	\$ (45,979.00)

Deployment Ratio:	0.74
Loans Rec.	19,022,468.00
Commitments	4,045,380.74
Total	23,067,848.74
Net Assets	16,370,562.00
Notes Payable	14,721,280.00
Total	31,091,842.00
LF Net Asset Ratio:	0.51
Net Assets	16,370,562.00
Total Assets	32,281,115.00

	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	8,480,821.00	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	16,370,562.00	(92,812.00)	(23,203.00)

Break down of NL	Total	Operating	Match	Equity grants	Other	Explanation:
Loan Fund	(92,812.00)	(117,117.00)		24,305.00		
Communities	(164,711.00)	(99,062.86)	(65,648.14)			AR
Core	46,456.00	46,456.00				
NPTS	(12,953.00)	(12,953.00)				
Eteam	(154,676.00)	(118,396.97)	(36,279.03)			def rev
Hugo	(14,517.00)	(14,517.00)				
Other/indirect	(43,768.00)	(43,768.00)				
WeBuild	(557.00)	(557.00)				
Environmental	35,654.00	35,951.41	(297.41)			
	0.00	0.00	0.00	0.00	0.00	
	(401,884.00)	(323,964.42)	(102,224.58)	24,305.00	0.00	

Weighted Average of Interest Rates					
WATER			SMALL BUSINESS		
Rate	Balance	Amt/rate	Rate	Balance	Amt/rate
1.00%	3,987,312.15	39,873.12	1.00%	150,000.00	1,500.00
1.25%	1,915,000.00	23,937.50	1.25%	175,369.90	2,192.12
2.00%	0.00	0.00	2.00%		0.00
1.50%	1,425,000.00	21,375.00	1.50%		0.00
3.50%	750,000.00	26,250.00	2.63%	134,747.48	3,543.86
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%	832,710.00	6,245.33
1.75%	100,000.00	1,750.00	2.00		0.00
			2.50%		0.00
Total	12,177,312.15	143,185.62	Total	1,792,827.38	28,481.31
Average interest rate		1.1758%	Average interest rate		1.5886%
NC loan \$250,000 at 1% not included above					

Communities Unlimited, Inc.
Balance Sheet
As of 12/31/2024

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	MiCasita	Environmental	Total
Assets										
Current Assets										
Cash & Cash Equivalents - Unrestricted	14,403,621	3,701,824	6,047,136	62,983	30,885	(114,099)	(33,221)	190,025	(783,748)	23,505,404
Short-Term Investments - Restricted	0	0	530,368	0	0	0	0	0	0	530,368
Current Notes Receivable	5,642,091	0	0	0	0	0	0	0	0	5,642,091
Accounts Receivable	94,849	395,877	0	22,500	188,874	0	0	59,360	1,013,465	1,774,926
Total Current Assets	20,140,561	4,097,701	6,577,504	85,483	219,759	(114,099)	(33,221)	249,384	229,717	31,452,789
Investments & Long-Term Receivables										
Notes Receivable	13,380,377	0	0	0	0	0	0	0	0	13,380,377
Allowance for Doubtful Accounts	(1,248,573)	0	0	0	0	0	0	0	0	(1,248,573)
Total Investments & Long-Term Receivables	12,131,804	0	0	0	0	0	0	0	0	12,131,804
Property, Plant & Equipment										
Land, Building, & Building Improvements	0	0	1,147,167	0	0	669,180	0	0	0	1,816,347
Furniture & Office Equipment	0	0	123,014	3,692	0	6,820	0	0	0	133,526
Accumulated Depreciation	0	0	(732,990)	(3,692)	0	(290,853)	0	0	0	(1,027,536)
Total Property, Plant & Equipment	0	0	537,190	0	0	385,147	0	0	0	922,337
Other Assets										
Prepays	8,750	0	0	2,649	3,029	4,513	6,943	0	3,998	29,881
Total Other Assets	8,750	0	0	2,649	3,029	4,513	6,943	0	3,998	29,881
Total Assets	32,281,115	4,097,701	7,114,694	88,131	222,788	275,561	(26,278)	249,384	233,715	44,536,812
Liabilities										
Current Liabilities										
Accounts Payable	9,836	34,645	(480)	300	18,871	132	8,607	7,825	13,629	93,364
Accrued Expenses	(2,774)	0	20,425	0	0	6,000	4,821	2,043	16,271	46,786
Reserves	0	0	137,260	0	0	0	0	0	0	137,260
Deferred Revenues	1,182,211	5,115,714	634,116	0	904,801	0	0	186,367	399,756	8,422,966
Notes Payable	147,001	0	0	0	0	0	0	0	0	147,001
Total Current Liabilities	1,336,273	5,150,358	791,322	300	923,672	6,132	13,428	196,235	429,656	8,847,376
Long-Term Liabilities	14,574,279	0	0	0	0	0	0	0	0	14,574,279
Total Liabilities	15,910,553	5,150,358	791,322	300	923,672	6,132	13,428	196,235	429,656	23,421,656
Net Assets										
Unrestricted	16,463,374	(887,947)	5,771,819	100,784	(546,208)	(63,225)	4,063	53,707	(231,594)	20,664,772
Board Designated for Fixed Assets	0	0	505,097	0	0	347,171	0	0	0	852,268
Current Year Net Income (Loss)	(92,812)	(164,711)	46,456	(12,953)	(154,676)	(14,517)	(43,768)	(557)	35,654	(401,884)
Total Net Assets	16,370,562	(1,052,658)	6,323,373	87,831	(700,884)	269,429	(39,706)	53,149	(195,941)	21,115,156
Total Liabilities & Net Assets	(32,281,115)	(4,097,701)	(7,114,694)	(88,131)	(222,788)	(275,561)	26,278	(249,384)	(233,715)	(44,536,812)

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Communities Unlimited, Inc.
Statement of Revenues and Expenditures
From 10/1/2024 Through 12/31/2024

(In Whole Numbers)

	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	MiCasita	Environmental	Total	Budget	Variance
Revenues												
Grant Funds	123,733	500,305	20,081	0	393,946	0	0	122,907	1,882,574	3,043,547	3,622,422	(578,875)
Purchased Service	22,094	38,363	0	0	0	0	0	0	0	60,457	489,031	(428,574)
Program Income	228,252	49,100	0	37,500	0	22,292	0	0	39,294	376,438	228,312	148,126
Interest Income	45,603	0	44,907	0	0	0	0	0	0	90,510	123,039	(32,529)
Miscellaneous	0	0	7,914	0	0	0	2,211	0	0	10,125	1,275	8,850
Inkind Revenue	<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>0</u>	<u>6,410</u>	<u>(6,410)</u>
Total Revenues	<u>419,681</u>	<u>587,769</u>	<u>72,902</u>	<u>37,500</u>	<u>393,946</u>	<u>22,292</u>	<u>2,211</u>	<u>122,907</u>	<u>1,921,868</u>	<u>3,581,077</u>	<u>4,470,490</u>	<u>(889,412)</u>
Expenses												
Salaries & Fringe Benefits	196,716	422,334	12,688	21,617	332,075	1,657	405,973	60,627	1,223,553	2,677,241	2,892,105	214,864
Taxes	37	0	0	0	466	7,613	249	0	1,025	9,390	3,687	(5,703)
Travel	16,070	46,854	638	0	16,696	7	30,329	6,920	140,707	258,221	271,104	12,883
Training & Professional Meetings	15,208	31,247	5,811	0	23,275	92	35,171	8,633	85,686	205,122	111,812	(93,310)
Professional & Other Services	25,764	488	1,562	10,300	37,485	0	126,682	300	0	202,581	124,650	(77,931)
Insurance	0	0	0	12,418	0	11,181	51,751	0	18,445	93,795	32,013	(61,782)
Supplies/Materials	71,448	6,159	1,141	0	4,722	24	12,480	9,323	10,222	115,520	150,311	34,791
Printing & Publications	1,769	8,397	875	0	3,746	21	10,596	812	26,594	52,811	42,778	(10,033)
Communications	2,624	5,191	141	0	3,518	13	7,457	737	14,348	34,029	44,414	10,385
Office Space	2,197	4,101	0	0	2,576	2,221	6,598	0	10,577	28,269	43,592	15,323
Equipment Maint. & Rental	0	0	0	0	0	11,426	0	0	0	11,426	15,312	3,886
Interest	79,902	10,600	0	0	0	0	0	0	1,588	92,090	43,813	(48,277)
Bad Debts	43,926	0	0	0	0	0	0	0	1,650	45,576	46,250	674
Subrecipients	760	97,586	0	0	30,000	2,085	0	18,955	5,529	154,915	139,923	(14,992)
Miscellaneous	406	0	0	0	0	0	1,550	0	21	1,976	5,203	3,227
Indirect	55,668	119,523	3,590	6,117	94,063	469	(642,857)	17,157	346,271	0	(0)	-
Inkind Expenses	<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>0</u>	<u>6,410</u>	<u>6,410</u>
Total Expenses	<u>512,494</u>	<u>752,479</u>	<u>26,446</u>	<u>50,453</u>	<u>548,622</u>	<u>36,809</u>	<u>45,979</u>	<u>123,465</u>	<u>1,886,214</u>	<u>3,982,961</u>	<u>3,973,380</u>	<u>(9,585)</u>
Net Income (Loss)	<u>(92,812)</u>	<u>(164,711)</u>	<u>46,456</u>	<u>(12,953)</u>	<u>(154,676)</u>	<u>(14,517)</u>	<u>(43,768)</u>	<u>(557)</u>	<u>35,654</u>	<u>(401,884)</u>	<u>497,110</u>	<u>(898,997)</u>

**COMMUNITIES UNLIMITED, INC.
LOAN FUND**

ENVIRONMENTAL LOANS	LOAN OUTSTANDING	PAST DUE BALANCE	% PAST DUE	WRITE- OFFS	LOANS CLOSED #	LOANS CLOSED \$
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	14,414,096.00	472,970.00	3.28%	-	34	5,618,006
FY 2025 YTD	15,127,603.43	552,341.11	3.65%	-	4	60,045
COMMERCIAL LOANS						
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	2,732,734.00	69,474.00	2.54%	45,919.61	57	1,831,662
FY 2025 YTD	2,804,896.31	58,036.55	2.07%	43,929.13	14	427,324
Home Improvement						
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	469,910.00	24,892.00	5.30%	34,320.00	159	503,824
FY 2025 YTD	472,235.79	34,747.16	7.36%	-	29	89,962
MORTGAGE LOANS						
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	559,288.00	125,098.00	22.37%	-	-	-
FY 2025 YTD	550,706.52	112,564.10	20.44%	-	-	-
WALTON FOUNDATION LOANS						
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	599,821.00	1,666.66	0.28%	-	-	-
Fy 2025 YTD	488,345.46	16,833.25	3.45%	21,664.01	-	-