

Cash Balance		Pledged Support	Unrestricted	Unrestricted Loan Fund	Home Improvement 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
	Environmental New Homes MFG Housing Communities Entrepreneurship Core Nonprofit Tech Broadband Indirect																						

Loan funds available for Lending		
	Environmental	Small business
Cash In Loan fund - Lease Commitments	8,599,912.20	3,368,004.10
Loan Applications in Pipeline	(300,000.00)	(404,000.00)
Loan Funds to be drawn available for Lending	3,229,653.00	400,000.00
Total	11,529,565.20	3,364,004.10

Fixed rate	28.32%	Deployment Ratio:	0.73
Total Indirect Cost	1,299,550.00	Loans Rec. Commitments	19,177,892.00
Indirect cost changed	1,301,076.00	Total	4,721,219.40
		Net Assets	23,899,111.40
		Notes Payable	17,415,650.00
		Total	15,218,165.00
			32,634,015.00

Over (Under) \$ (1,526.00)

LF Net Asset Ratio:	0.52
Net Assets	17,415,650.00
Total Assets	33,593,056.00

	Loan Fund Net Asset	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	1,719,657.00	429,964.25
FY 2021	12,972,579.00	3,371,612.00	842,903.00
FY 2022	13,962,079.00	1,195,255.00	298,813.75
YTD 2023	15,098,198.00	2,097,094.00	524,273.50
YTD 2024	17,415,850.00	952,476.00	238,119.00

Break down of NL		
	Total	Operating
Broadband	(21,366.00)	33,575.00
Loan Fund	952,476.00	38,641.45
Communities	(63,429.00)	(63,429.00)
Core	151,485.00	151,485.00
NPTS	(3,090.00)	(3,090.00)
Etlemn	(63,429.00)	(3,487.75)
Hugo	(1,410.00)	(1,410.00)
Offier/Indirect	(1,362.00)	(1,362.00)
Housing	(3,011.00)	(3,011.00)
Environmental	(37,074.00)	(32,374.00)
	(4,700.00)	
	603,176.00	104,682.73
	(384,056.22)	915,834.55
		(33,283.05)

Match	Equity grants	Other	Explanation:
(32,805.23)	915,834.55	(22,126.77)	AR - BTA waiting on release of funds
(203,766.03)			
(142,794.96)		(11,156.29)	AR

Weighted Average of Interest Rates						
Rate	WATER			SMALL BUSINESS		
	Balance	Amtrrate	Rate	Balance	Amtrrate	
1.00%	3,925,897.00	39,258.97	1.00%	150,000.00	1,500.00	
1.25%	2,365,000.00	29,562.50	1.25%	155,830.00	1,947.88	
2.00%	0.00	0.00	3.50%	750,000.00	26,250.00	
1.50%	1,000,000.00	15,000.00	1.50%		0.00	
3.50%	0.00	0.00	2.63%	115,060.00	3,026.08	
3.00%	0.00	0.00	3.00%	1,000,000.00	30,000.00	
0.00%	4,000,000.00	0.00	0.00%		0.00	
0.75%	30,000.00	30,000.00	0.75%	806,542.00	6,049.07	
1.75%	100,000.00	1,750.00	2.50%		0.00	
Total	11,390,897.00	115,571.47	Total	2,977,432.00	68,773.02	
Average interest rate		1.0146%	Average interest rate		2.3069%	

NC loan \$250,000 at 1% and \$25,000 at 1.25% and \$500,000 at 3% not included above

Communities Unlimited, Inc.
Balance Sheet
As of 3/31/2025

(In Whole Numbers)

	Broadband	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	Housing	Environmental	Total
Assets											
Current Assets											
Cash & Cash Equivalents - Unrestricted	9,693	15,668,858	3,627,227	6,248,548	85,045	(75,329)	(100,218)	18,508	216,105	(552,431)	25,146,006
Short-Term Investments - Restricted	0	0	0	535,858	0	0	0	0	0	0	535,858
Current Notes Receivable	0	4,726,052	0	0	0	0	0	0	0	0	4,726,052
Accounts Receivable	<u>138,761</u>	<u>55,479</u>	<u>133,077</u>	<u>0</u>	<u>10,000</u>	<u>62,055</u>	<u>0</u>	<u>0</u>	<u>38,698</u>	<u>657,860</u>	<u>1,095,931</u>
Total Current Assets	148,454	20,450,389	3,760,304	6,784,406	95,045	(13,274)	(100,218)	18,508	254,803	105,429	31,503,847
Investments & Long-Term Receivables											
Notes Receivable	0	14,451,840	0	0	0	0	0	0	0	0	14,451,840
Allowance for Doubtful Accounts	<u>0</u>	<u>(1,248,573)</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>(1,248,573)</u>
Total Investments & Long-Term Receivables	0	13,203,267	0	0	0	0	0	0	0	0	13,203,267
Property, Plant & Equipment											
Land, Building, & Building Improvements	0	0	0	1,147,167	0	0	669,180	0	0	0	1,816,347
Furniture & Office Equipment	0	0	0	123,014	3,692	0	6,820	0	0	0	133,526
Accumulated Depreciation	<u>0</u>	<u>0</u>	<u>0</u>	<u>(732,990)</u>	<u>(3,692)</u>	<u>0</u>	<u>(290,853)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>(1,027,536)</u>
Total Property, Plant & Equipment	0	0	0	537,190	0	0	385,147	0	0	0	922,337
Other Assets											
Construction in Progress	0	0	0	0	0	0	0	0	0	0	0
Prepays	<u>0</u>	<u>8,750</u>	<u>0</u>	<u>0</u>	<u>2,649</u>	<u>3,029</u>	<u>4,513</u>	<u>6,943</u>	<u>0</u>	<u>3,998</u>	<u>29,881</u>
Total Other Assets	0	8,750	0	0	2,649	3,029	4,513	6,943	0	3,998	29,881
Total Assets	148,454	33,662,406	3,760,304	7,321,596	97,694	(10,245)	289,443	25,451	254,803	109,427	45,659,333
Liabilities											
Current Liabilities											
Accounts Payable	44,857	39,407	13,779	(5,529)	0	477	906	18,093	8,052	23,520	143,562
Accrued Expenses	0	11,437	0	20,425	0	0	6,000	4,821	2,043	14,113	58,839
Reserves	0	0	0	126,639	0	0	0	0	0	0	126,639
Deferred Revenues	137,681	977,548	4,891,632	751,660	0	698,915	0	0	194,012	340,463	7,991,911
Notes Payable	<u>0</u>	<u>143,886</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>143,886</u>
Total Current Liabilities	182,538	1,172,277	4,905,411	893,195	0	699,392	6,906	22,914	204,108	378,096	8,464,837
Long-Term Liabilities											
Total Liabilities	<u>0</u>	<u>15,074,279</u>	<u>0</u>	<u>893,195</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>22,914</u>	<u>204,108</u>	<u>0</u>	<u>15,074,279</u>
	182,538	16,246,556	4,905,411	893,195	0	699,392	6,906	22,914	204,108	378,096	23,539,116
Net Assets											
Unrestricted											
Board Designated for Fixed Assets	(12,729)	16,463,374	(875,218)	5,771,819	100,784	(546,208)	(63,225)	4,063	53,707	(231,594)	20,664,772
Current Year Net Income (Loss)	<u>0</u>	<u>0</u>	<u>0</u>	<u>505,097</u>	<u>0</u>	<u>0</u>	<u>347,171</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>852,268</u>
Total Net Assets	(21,356)	952,476	(269,889)	151,485	(3,090)	(163,429)	(1,410)	(1,526)	(3,011)	(37,074)	603,177
	(34,085)	17,415,850	(1,145,107)	6,428,401	97,694	(709,637)	282,537	2,537	50,695	(268,669)	22,120,217
Total Liabilities & Net Assets											
	(148,454)	(33,662,406)	(3,760,304)	(7,321,596)	(97,694)	10,245	(289,443)	(25,451)	(254,803)	(109,427)	(45,659,333)

Communities Unlimited, Inc.
Statement of Revenues and Expenditures
From 10/1/2024 Through 3/31/2025

(In Whole Numbers)

	Broadband	Loan Fund	CS	Core	NPTS	ETeam	Hugo	Indirect	Housing	Environmental	Total	Budget	Variance
Revenues													
Grant Funds	189,112	1,103,953	852,911	62,538	0	836,017	0	0	239,316	3,548,586	6,832,433	7,244,845	(412,412)
Purchased Service	38,363	75,800	0	0	0	0	0	0	0	16,875	131,038	978,061	(847,023)
Program Income	0	584,738	38,500	0	75,000	1,500	50,689	0	0	40,006	790,432	456,625	333,807
Interest Income	0	76,182	0	166,358	0	0	0	0	0	0	242,541	246,078	(3,537)
Miscellaneous	0	0	0	15,257	0	26,600	3,801	2,370	0	0	48,028	2,550	45,478
Inkind Revenue	0	0	32,300	0	0	0	0	0	0	41,750	74,050	12,821	61,229
Total Revenues	227,476	1,840,673	923,712	244,153	75,000	864,117	54,490	2,370	239,316	3,647,217	8,118,522	8,940,980	(822,458)
Expenses													
Salaries & Fringe Benefits	165,784	399,572	683,880	46,728	43,114	669,318	3,523	838,009	133,448	2,451,578	5,434,954	5,784,211	349,257
Taxes	0	37	0	0	0	466	9,076	367	0	2,826	12,772	7,375	(5,397)
Travel	22,669	21,202	59,144	6,506	0	20,960	7	35,312	12,395	202,605	380,801	542,207	161,406
Training & Professional Meetings	8,112	15,485	32,299	5,811	0	24,295	92	36,903	10,982	90,454	224,432	223,624	(808)
Professional & Other Services	258	34,321	4,329	11,493	10,356	37,885	0	234,378	755	16,322	350,097	249,300	(100,797)
Insurance	0	0	0	0	12,418	9,181	13,540	53,729	0	18,445	107,312	64,026	(43,286)
Supplies/Materials	1,945	93,750	20,614	5,455	0	9,589	889	39,847	16,342	33,989	222,421	300,623	78,202
Printing & Publications	1,168	3,601	9,589	1,955	0	6,622	36	23,739	2,240	35,731	84,683	85,556	873
Communications	1,979	6,429	8,853	1,351	0	7,098	47	18,605	1,466	30,019	75,848	88,829	12,981
Office Space	0	4,400	8,160	1	0	7,246	4,622	21,582	79	21,815	67,903	87,184	19,281
Equipment Maint. & Rental	0	0	0	0	0	0	18,900	0	0	0	18,900	30,625	11,725
Interest	0	108,090	0	114	0	0	0	0	0	0	108,204	87,626	(20,578)
Bad Debts	0	84,467	0	0	0	0	0	0	0	1,650	86,117	92,500	6,383
Subrecipients	0	3,055	140,874	0	0	45,370	4,170	0	26,852	43,170	263,491	279,846	16,355
Miscellaneous	0	709	0	30	0	98	0	2,502	0	21	3,360	10,407	7,047
Indirect	46,917	113,079	193,557	13,224	12,201	189,417	997	(1,301,076)	37,768	693,917	0	(0)	-
Inkind Expenses	0	0	32,300	0	0	0	0	0	0	41,750	74,050	12,821	(61,229)
Total Expenses	248,832	888,197	1,193,600	92,668	78,090	1,027,546	55,899	3,895	242,327	3,684,291	7,515,346	7,946,760	431,415
Net Income (Loss)	(21,356)	952,476	(269,889)	151,485	(3,090)	(163,429)	(1,410)	(1,526)	(3,011)	(37,074)	603,177	994,220	(391,043)

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	15,021,036.06	244,136.87	1.63%	-	18	1,752,919
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	3,075,509.12	53,424.16	1.74%	75,771.55	28	768,626
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	466,864.60	25,231.56	5.40%	8,699.75	63	194,548
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	538,170.55	121,943.69	22.66%	-	-	-
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	392,550.97	21,083.23	5.37%	21,664.01	-	-