

Columbia Economic Development Corp Balance Sheet Prev Year Comparison

As of December 31, 2020

	Dec 31, 20	Dec 31, 19	\$ Change	% Change
ASSETS				
Current Assets				
Checking/Savings				
Checking and Savings				
Operating Bank Accounts				
1000-00 · Checking -Key Bank	56,456.14	49,693.80	6,762.34	13.61%
1000-05 · Cash, TD Bank Checking	0.00	821.48	-821.48	-100.0%
1021-00 · Key Bank - Gold MM Savings	353,337.52	374,991.42	-21,653.90	-5.78%
1032-00 · Berkshire Bank	153,261.80	151,028.98	2,232.82	1.48%
1001-00 · Key - PPP/EIDL Account	3,407.54	0.00	3,407.54	100.0%
Total Operating Bank Accounts	566,463.00	576,535.68	-10,072.68	-1.75%
Loan SBA Cash Accounts				
1100-01 · SBA Key - RLF #3	75,176.48	73,773.32	1,403.16	1.9%
1100-02 · SBA Key - RLF #4	18,091.41	57,123.52	-39,032.11	-68.33%
1100-03 · SBA Bank of Greene Cty - RLF #5	47,127.13	72,474.84	-25,347.71	-34.97%
1100-07 · SBA Bank of Greene Cty - RLF #6	84,101.83	39,559.85	24,541.98	62.04%
1100-10 · SBA Key - RLF #7	33,645.98	100.00	33,545.98	33,545.98%
Total Loan SBA Cash Accounts	238,142.83	243,031.53	-4,888.70	-2.01%
Loan CEDC Cash Accounts				
1000-02 · Loan Community Ckg 648	18,438.67	27,539.08	-9,100.41	-33.05%
1020-01 · 1003-Community Svgs DM SC	772,121.33	674,298.03	97,823.30	14.51%
Total Loan CEDC Cash Accounts	790,560.00	701,837.11	88,722.89	12.64%
Grants Cash Accounts				
Key - BTCF County Grant	15,414.47	0.00	15,414.47	100.0%
Total Grants Cash Accounts	15,414.47	0.00	15,414.47	100.0%
Reserve SBA Cash Accounts				
1100-04 · Key Bank - LLR #3	21,089.69	21,082.25	7.44	0.04%
1100-05 · Key Bank - LLR #4	13,051.03	13,046.44	4.59	0.04%
1100-06 · Bank of Greene County - LLR #5	40,046.94	39,924.51	122.43	0.31%
1100-08 · Bank of Greene County - LLR #6	42,065.64	45,540.78	-3,475.14	-7.63%
1100-09 · Key Bank - LLR #7	37,600.00	100.00	37,500.00	37,500.0%
Total Reserve SBA Cash Accounts	153,853.30	119,693.98	34,159.32	28.54%
Reserve CEDC Cash Accounts				
1031-00 · BOGC - Reserve	213,017.00	212,365.69	651.31	0.31%
Total Reserve CEDC Cash Accounts	213,017.00	212,365.69	651.31	0.31%
Total Checking and Savings	1,977,450.60	1,853,463.99	123,986.61	6.69%
Total Checking/Savings	1,977,450.60	1,853,463.99	123,986.61	6.69%
Other Current Assets				
Accounts Receivable				
1115-09 · Hudson IDA	1,666.66	1,666.66	0.00	0.0%
1115-06 · SBA T/A	30,029.97	62,739.87	-32,709.90	-52.14%
1115-08 · Goat Grant	4,176.00	50,000.00	-45,824.00	-91.65%
1203 · Columbia County IDA	6,000.00	0.00	6,000.00	100.0%
1214 · Rail Trail	0.00	12,750.00	-12,750.00	-100.0%
Total Accounts Receivable	41,872.63	127,156.53	-85,283.90	-67.07%
1251-15 · Prepaid expense	0.00	6,323.40	-6,323.40	-100.0%
1270-01 · prepaid Exp	388.08	0.00	388.08	100.0%
Loans Receivable				
SBA RLF - 03	0.00	1,353.76	-1,353.76	-100.0%

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SBA RLF - 04	60,342.58	48,572.46	11,770.12	24.23%
SBA RLF-05	141,312.78	148,476.58	-7,163.80	-4.83%
SBA RLF - 06	179,587.30	226,179.69	-46,592.39	-20.6%
SBA RLF -07	219,226.27	0.00	219,226.27	100.0%
Total Loans Receivable	600,468.93	424,582.49	175,886.44	41.43%
CEDC - Loan Funds				
CEDC - 01	934,507.18	1,003,908.94	-69,401.76	-6.91%
Total CEDC - Loan Funds	934,507.18	1,003,908.94	-69,401.76	-6.91%
Total Other Current Assets	1,577,236.82	1,561,971.36	15,265.46	0.98%
Total Current Assets	3,554,687.42	3,415,435.35	139,252.07	4.08%
Fixed Assets				
Property & Capitalized Assets				
1500-01 · Furniture	8,687.28	8,687.28	0.00	0.0%
1500-02 · Computers & Equipment	19,027.45	12,792.45	6,235.00	48.74%
1500-03 · Website	10,037.00	10,037.00	0.00	0.0%
1500-04 · Equipment	2,616.00	2,616.00	0.00	0.0%
1600-00 · Accumulated depreciation	-20,599.90	-20,599.90	0.00	0.0%
Total Property & Capitalized Assets	19,767.83	13,532.83	6,235.00	46.07%
Total Fixed Assets	19,767.83	13,532.83	6,235.00	46.07%
Other Assets				
Comm. Pk Land Sale Recv.				
1265-03 · Harpis	19,409.30	19,409.30	0.00	0.0%
Total Comm. Pk Land Sale Recv.	19,409.30	19,409.30	0.00	0.0%
Grants Receivable				
1260-02 · Flanders (Grant)	200,000.00	200,000.00	0.00	0.0%
1260-06 · 1247 L/R Angello's Distributing	27,051.84	27,051.84	0.00	0.0%
Total Grants Receivable	227,051.84	227,051.84	0.00	0.0%
Allowance for Bad Debt Loans				
1280-03 · SBA Bad Debt Reserve	-34,528.51	-37,582.79	3,054.28	8.13%
1280-01 · Allowance for loan loss	-97,297.16	-107,885.32	10,588.16	9.81%
Total Allowance for Bad Debt Loans	-131,825.67	-145,468.11	13,642.44	9.38%
2300 · Security Deposit	3,200.00	3,200.00	0.00	0.0%
Total Other Assets	117,835.47	104,193.03	13,642.44	13.09%
TOTAL ASSETS	3,692,290.72	3,533,161.21	159,129.51	4.5%
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable				
2000-01 · *Accounts Payable	28,626.06	21,464.90	7,161.16	33.36%
Total Accounts Payable	28,626.06	21,464.90	7,161.16	33.36%
Other Current Liabilities				
Accrued Expenses				
2115-02 · Paid Family Leave	-41.33	-39.70	-1.63	-4.11%
2115-04 · Vac buy back	11,133.00	7,757.60	3,375.40	43.51%
2120-01 · Application Fees (Net Advance)	4,489.05	3,614.05	875.00	24.21%
Total Accrued Expenses	15,580.72	11,331.95	4,248.77	37.49%
2009 · Loan payable - PPP	68,700.00	0.00	68,700.00	100.0%
Deferred Revenue				
2400-04 · Deferred Membership fees	0.00	11,710.50	-11,710.50	-100.0%

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Total Deferred Revenue	0.00	11,710.50	-11,710.50	-100.0%
Total Other Current Liabilities	84,280.72	23,042.45	61,238.27	265.76%
Total Current Liabilities	112,906.78	44,507.35	68,399.43	153.68%
Long Term Liabilities				
2010 · Loan payable - EIDL	105,900.00	0.00	105,900.00	100.0%
Loans Payable to SBA				
2600-02 · Loan Payable - SBA #4	28,071.84	58,476.19	-30,404.35	-51.99%
2600-03 · Loan Payable - SBA #5	111,226.88	154,282.40	-43,055.52	-27.91%
2600-04 · Loan Payable - SBA #6	207,777.66	244,444.38	-36,666.72	-15.0%
2600-05 · Loan Payable - SBA RLF #7	250,000.00	0.00	250,000.00	100.0%
Total Loans Payable to SBA	597,076.38	457,202.97	139,873.41	30.59%
Debt Reserve				
2056 · Hudson Dev. Corp Debt Reserve	10,000.00	10,000.00	0.00	0.0%
Total Debt Reserve	10,000.00	10,000.00	0.00	0.0%
Long term Deferrd Revenue				
Deferred rev.CDBG-267ED424-02				
2400-03 · 2549 Angello's Distributing, I	27,051.84	27,051.84	0.00	0.0%
Total Deferred rev.CDBG-267ED424-02	27,051.84	27,051.84	0.00	0.0%
Total Long term Deferrd Revenue	27,051.84	27,051.84	0.00	0.0%
Total Long Term Liabilities	740,028.22	494,254.81	245,773.41	49.73%
Total Liabilities	852,935.00	538,762.16	314,172.84	58.31%
Equity				
Invested in Capital Assets				
3200-01 · Invested in Capital Assets	19,767.83	13,532.83	6,235.00	46.07%
Total Invested in Capital Assets	19,767.83	13,532.83	6,235.00	46.07%
Net assets Restricted				
1110 R SBA Microloan	277,002.51	269,091.97	7,910.54	2.94%
3100-01 · County Directed	48,889.00	48,889.00	0.00	0.0%
3100-03 · R- Net Assets- Comm Prk Princip	71,817.00	71,817.00	0.00	0.0%
Total Net assets Restricted	397,708.51	389,797.97	7,910.54	2.03%
Unrestricted Net Position	2,576,922.71	2,590,475.47	-13,552.76	-0.52%
Net Income	-155,043.33	592.78	-155,636.11	-26,255.29%
Total Equity	2,839,355.72	2,994,399.05	-155,043.33	-5.18%
TOTAL LIABILITIES & EQUITY	3,692,290.72	3,533,161.21	159,129.51	4.5%

Columbia Economic Development Corp
Profit & Loss Budget vs. Actual
January through December 2020

Ordinary Income/Expense	Jan - Dec 20	Budget	\$ Over Budget	% of Budget
Income				
Administrative Revenue				
4050-07 · Galvin Minority Grant	3,440.00			
4050-03 · Columbia County IDA	24,000.00	24,000.00	0.00	100.0%
4050-06 · Hudson IDA	10,000.00	11,000.00	-1,000.00	90.91%
Total Administrative Revenue	37,440.00	35,000.00	2,440.00	106.97%
Columbia County				
4000-01 · Columbia County Income	391,000.00	460,000.00	-69,000.00	85.0%
Total Columbia County	391,000.00	460,000.00	-69,000.00	85.0%
Grant Income **	2,625.00	15,000.00	-12,375.00	17.5%
Membership/Sponsorship				
4030-01 · Sustaining Membership	12,500.00			
4030-02 · Full Membership	8,200.00			
4030-03 · Associate Membership	3,300.00			
4030-04 · MicroBiz Membership	125.00			
4030-05 · Member Deferral	11,710.50			
4030-06 · Sponsorship Inc.	4,950.00			
Membership/Sponsorship - Other	0.00	75,000.00	-75,000.00	0.0%
Total Membership/Sponsorship	40,785.50	75,000.00	-34,214.50	54.38%
5900 · Interest Income	57,751.05	80,000.00	-22,248.95	72.19%
Other Income				
Bank Interest - SBA RLF				
4040-08 · Bank Interest - SBA RLF 3	26.23	26.23	0.00	100.0%
4040-11 · Bank Interest - SBA RLF 4	14.46	14.46	0.00	100.0%
4040-14 · Bank Interest - SBA RLF 5	165.06	164.96	0.10	100.06%
4040-18 · Bank Interest - SBA RLF 6	109.55	109.75	-0.20	99.82%
Total Bank Interest - SBA RLF	315.30	315.40	-0.10	99.97%
Bank Interest SBA LLR				
4040-06 · Bank Interest SBA LLR 3	7.44	7.44	0.00	100.0%
4040-09 · Bank Interest SBA LLR 4	4.59	4.59	0.00	100.0%
4040-12 · Bank Interest SBA LLR 5	122.43	122.43	0.00	100.0%
4040-20 · Bank Interest SBA LLR #6	129.14	129.14	0.00	100.0%
Total Bank Interest SBA LLR	263.60	263.60	0.00	100.0%
Grant Income *				
Col Cnty Student Connect grant	13,237.45			
Galvan Grants Minority	100,000.00			
Warren St. For All	3,000.00			
Germantown Grant Inc.	31,000.01			
BTCF County Grant Inc.	208,284.00			
Total Grant Income *	355,521.46			
4040-02 · Bank/Miscellaneous Income				
4091 · Land Sale Admin inc.(Interest)	0.00	874.00	-874.00	0.0%
4040-02 · Bank/Miscellaneous Income - Other	10,099.18	23,544.60	-13,445.42	42.89%
Total 4040-02 · Bank/Miscellaneous Income	10,099.18	24,418.60	-14,319.42	41.36%
Total Other Income	366,199.54	24,997.60	341,201.94	1,464.94%
SBA Microloan T/A				
4040.15 · SBA - T/A	111,821.95	120,000.00	-8,178.05	93.19%
Total SBA Microloan T/A	111,821.95	120,000.00	-8,178.05	93.19%

Columbia Economic Development Corp
Profit & Loss Budget vs. Actual
January through December 2020

	Jan - Dec 20	Budget	\$ Over Budget	% of Budget
Total Income	1,007,623.04	809,997.60	197,625.44	124.4%
Gross Profit	1,007,623.04	809,997.60	197,625.44	124.4%
Expense				
Grants Expense*				
Galvin Minority grant exp	100,000.00			
Germantown Grant Exp	31,900.00			
BTCF County Grant Exp	207,869.53			
Total Grants Expense*	339,769.53			
Conferences and Training				
5090-01 · Conference & Training	512.00	7,500.00	-6,988.00	6.83%
Total Conferences and Training	512.00	7,500.00	-6,988.00	6.83%
Consulting -TSI				
5040-03 · 5002 Consulting TSI	130,002.00	128,004.00	1,998.00	101.56%
Total Consulting -TSI	130,002.00	128,004.00	1,998.00	101.56%
Consulting Fees				
5040-02 · Consulting Other	72,880.64	30,000.00	42,880.64	242.94%
Total Consulting Fees	72,880.64	30,000.00	42,880.64	242.94%
Direct Program Expenses				
5070-03 · Meetings / Events	3,020.00	17,500.00	-14,480.00	17.26%
Total Direct Program Expenses	3,020.00	17,500.00	-14,480.00	17.26%
Facility				
5050-01 · Rent	38,720.00	38,720.00	0.00	100.0%
Total Facility	38,720.00	38,720.00	0.00	100.0%
5051 · Grant Exp.to CRC	5,000.00			
Insurance				
5065-01 · Insurance	3,000.55	3,500.00	-499.45	85.73%
Total insurance	3,000.55	3,500.00	-499.45	85.73%
SBA Interest Expense				
5101-02 · Interest on Loans from SBA 4	183.29			
Total SBA Interest Expense	183.29			
MicroBiz Expenses				
5150-01 · Technical Assistance	26,139.92	30,500.00	-4,360.08	85.71%
5150-02 · Marketing	1,707.58	1,500.00	207.58	113.84%
5150-03 · Seminars/Workshops	1,147.04	3,000.00	-1,852.96	38.24%
Total MicroBiz Expenses	28,994.54	35,000.00	-6,005.46	82.84%
New Initiatives				
5200 · New Initiatives	11,325.00	75,000.00	-63,675.00	15.1%
5200-A · Workforce & Education	21,791.83			
5200-B · COVID-19	23,196.56			
5200-C · Warren St.For All	5,000.00			
Total New Initiatives	61,313.39	75,000.00	-13,686.61	81.75%
Office Expense				
5060-01 · Comp./Equip & Leasing & Maint.	22,842.53	16,100.00	6,742.53	141.88%
5060-02 · Telephone & Fax	6,472.89	4,000.00	2,472.89	161.82%
5060-03 · Internet	1,361.27	1,400.00	-38.73	97.23%
5060-04 · Office Supplies & Printing	4,871.47	10,000.00	-5,128.53	48.72%
5060-05 · Dues & Subscriptions	8,201.50	5,500.00	2,701.50	149.12%
5060-06 · Postage	722.96	500.00	222.96	144.59%
5060-07 · Misc. Office Expenses	1,001.81	0.00	1,001.81	100.0%

Columbia Economic Development Corp
Profit & Loss Budget vs. Actual
January through December 2020

	Jan - Dec 20	Budget	\$ Over Budget	% of Budget
5060-08 · Web Site	4,405.50	5,000.00	-594.50	88.11%
Total Office Expense	49,879.93	42,500.00	7,379.93	117.37%
Other Expenses				
5100-01 · Miscellaneous Expense	12,704.67	12,500.00	204.67	101.64%
Total Other Expenses	12,704.67	12,500.00	204.67	101.64%
Employer Expenses				
Payroll				
Marketing Assist.	160.00			
5000-01 · Marketing Manager	68,432.12	68,200.00	232.12	100.34%
5000-02 · Business Dev Spec.	57,660.98	57,750.00	-89.02	99.85%
5000-04 · Bookkeeper	56,312.12	56,250.00	62.12	100.11%
5000-05 · Office Manager	59,130.08	59,000.00	130.08	100.22%
5000-06 · Economic Developer	25,555.12	30,500.00	-4,944.88	83.79%
5000-07 · Intern	9,787.25	13,000.00	-3,212.75	75.29%
5000-08 · Project Manager	0.00	42,500.00	-42,500.00	0.0%
Total Payroll	277,037.67	327,200.00	-50,162.33	84.67%
Fringe Benefits				
5020-04 · Life Insurance	3,110.50	3,500.00	-389.50	88.87%
5020-01 · Health Insurance	22,728.00	28,500.00	-5,772.00	79.75%
5020-03 · Pension	11,956.18	13,600.00	-1,643.82	87.91%
5020-02 · Vacation Buy Back	14,163.25	10,000.00	4,163.25	141.63%
Total Fringe Benefits	51,957.93	55,600.00	-3,642.07	93.45%
Employer Payroll Taxes				
5010-07 · Workers Comp.	1,252.00	1,500.00	-248.00	83.47%
5010-05 · State Unemployment	2,230.79	3,575.00	-1,344.21	62.4%
5010-01 · Disability	101.58	577.60	-476.02	17.59%
5010-04 · Social Security	19,080.26	20,300.00	-1,219.74	93.99%
5010-03 · Medicare	4,462.33	4,750.00	-287.67	93.94%
Total Employer Payroll Taxes	27,126.96	30,702.60	-3,575.64	88.35%
Total Employer Expenses	356,122.56	413,502.60	-57,380.04	86.12%
Professional Fees				
5030-01 · Legal and accounting Fees	15,420.50	12,500.00	2,920.50	123.36%
5030-03 · Accounting and Audit Fees	21,277.69	18,000.00	3,277.69	118.21%
5030-04 · Payroll Services	1,835.50	2,000.00	-164.50	91.78%
Total Professional Fees	38,533.69	32,500.00	6,033.69	118.57%
Public Relations/Marketing				
5080-01 · Travel & Entertainment	166.87	3,000.00	-2,833.13	5.56%
5080-02 · Marketing	21,862.71	22,000.00	-137.29	99.38%
Total Public Relations/Marketing	22,029.58	25,000.00	-2,970.42	88.12%
Total Expense	1,162,666.37	861,226.60	301,439.77	135.0%
Net Ordinary Income	-155,043.33	-51,229.00	-103,814.33	302.65%
Net Income	-155,043.33	-51,229.00	-103,814.33	302.65%

Columbia Economic Development Corp
Profit & Loss by Class
January through December 2020

	1 Operating	SBA RLF-07	SBA RLF-06	SBA RLF-05	SBA RLF-04	SBA RLF-03	2 Loan Fund	Total 4 SBA	TOTAL
Ordinary Income/Expense									
Income									
Administrative Revenue	37,440.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,440.00
Columbia County	391,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	391,000.00
Grant Income **	2,625.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,625.00
Membership/Sponsorship	40,785.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,785.50
5900 - Interest Income	0.00	2,964.25	14,467.23	10,378.18	3,371.19	23.17	26,547.03	0.00	57,751.05
Other Income	360,751.69	0.00	149.08	165.83	14.46	26.23	4,828.65	263.60	366,199.54
SBA Microloan T/A	111,821.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111,821.95
Total Income	944,424.14	2,964.25	14,616.31	10,544.01	3,385.65	49.40	31,375.68	263.60	1,007,623.04
Gross Profit	944,424.14	2,964.25	14,616.31	10,544.01	3,385.65	49.40	31,375.68	263.60	1,007,623.04
Expense									
Grants Expense*	339,769.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339,769.53
Conferences and Training	512.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512.00
Consulting -TSI	130,002.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130,002.00
Consulting Fees	72,880.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72,880.64
Direct Program Expenses	3,020.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,020.00
Facility	38,720.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38,720.00
5051 - Grant Exp.to CRC	5,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00
Insurance	3,000.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,000.55
SBA Interest Expense	0.00	0.00	0.00	0.00	183.29	0.00	0.00	0.00	183.29
MicroBiz Expenses	28,994.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,994.54
New Initiatives	61,313.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61,313.39
Office Expense	49,879.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49,879.93
Other Expenses	11,512.67	192.00	0.00	0.00	60.00	0.00	940.00	0.00	12,704.67
Employer Expenses	356,122.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	356,122.56
Professional Fees	38,533.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38,533.69
Public Relations/Marketing	22,029.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,029.58
Total Expense	1,161,291.08	192.00	0.00	0.00	243.29	0.00	940.00	0.00	1,162,666.37
Net Ordinary Income	-216,866.94	2,772.25	14,616.31	10,544.01	3,142.36	49.40	30,435.68	263.60	-155,043.33
Net Income	-216,866.94	2,772.25	14,616.31	10,544.01	3,142.36	49.40	30,435.68	263.60	-155,043.33

Columbia Economic Development Corporation									
Current Banking Relationships									
Dec-20									
		Total	Kinderhook	Key	Greene County	TD Bank	Berkshire		
Operations									
*	Key Bank	56,456.14		56,456.14					
	Key Bank	353,338.00		353,338.00					
	Bank of Greene County	213,017.00			213,017.00				152,524.00
	Berkshire Bank	153,262.00							
	Key PPP/EIDL	3,408.00		3,408.00					
	Operations	779,481.14	-	413,202.14	213,017.00	-	-	-	152,524.00
Loan Fund									
	Community Bank	772,121.00	772,121.00						
	Community Bank	18,439.00	18,439.00						
	Loan Fund	790,560.00	790,560.00	-	-	-	-	-	-
SBA Loan Funds									
	Key Bank	75,176.00		75,176.00					
	Key Bank	18,091.00		18,091.00					
	Bank of Greene County	47,127.00			47,127.00				
	Bank of Greene County	64,102.00		64,102.00					
	Key Bank	33,646.00			33,646.00				
	SBA Loan Fund	238,142.00	-	157,369.00	80,773.00	-	-	-	-
SBA Reserve Funds									
	Key Bank	21,090.00		21,090.00					
	Key Bank	13,051.00		13,051.00					
	Bank of Greene County	40,047.00			40,047.00				
	Bank of Greene County	42,066.00			42,066.00				
	Key Bank	37,600.00		37,600.00					
	SBA Reserve Funds	153,854.00	-	71,741.00	82,113.00	-	-	-	-
Total Deposits		1,962,037.14	790,560.00	642,312.14	375,903.00	-	-	-	152,524.00

Trial Balance Report for All Funds for the Period 01/01/2020 - 12/31/2020
By Funding Source
(Excluding write-offs)

LoanID	Borrower	Close Date	Loan Amount	Principal Balance	Cumulative Prnts		Date	Periods Past Due						Total Past	Days Past
					Principal	Interest		ONE	ONE+	TWO+	THREE+	FOUR+	FIVE+		
SBA Loan Fund - SBA RLF-06: 17 loans															
			326,127.61	179,587.30	87,868.11	14,467.23	45,400.38								
Fund: SBA Loan Fund, Subfund: SBA RLF-07															
1230-61	Buttercup Treats	09/17/2020	15,000.00	14,310.26	689.74	135.26	275.00	12/16/2020							< 30
1260-58a	Countryside Cleanup	09/15/2020	25,300.00	24,357.73	942.27	236.58	392.95	12/16/2020							< 30
1260-59	Heavenly Essentials	09/15/2020	15,000.00	14,316.23	683.77	139.91	274.56	12/16/2020							< 30
1260-52	IMBY, Inc.	06/26/2020	15,000.00	13,608.19	1,393.81	256.19	275.00	12/16/2020							< 30
1260-58a	KT Hair Studio LL...	07/13/2020	14,000.00	13,134.49	865.51	219.49	217.00	12/16/2020							< 30
1260-50	Micosta Enterpris...	06/04/2020	15,000.00	13,643.92	1,356.08	280.68	274.46	12/16/2020							< 30
1260-56	Poured Candle Bar...	08/11/2020	20,000.00	18,792.04	1,207.96	256.04	366.00	12/16/2020							< 30
1260-57	Quality Q Holding...	09/03/2020	35,000.00	33,738.66	1,261.34	370.66	544.00	12/16/2020							< 30
1260-54	Red Mannequin	07/19/2020	15,000.00	13,858.92	1,141.08	233.92	275.00	12/16/2020							< 30
1260-53	Romber Works, LLC	06/19/2020	15,000.00	13,617.16	1,382.84	267.16	275.00	12/16/2020							< 30
1260-60a	Talbott & Arding #2	09/25/2020	33,500.00	32,217.71	1,282.29	276.64	520.31	12/19/2020							< 30
1260-51a	Thvill Farm #2	06/11/2020	15,000.00	13,632.96	1,367.04	279.72	274.46	12/16/2020							< 30
SBA Loan Fund - SBA RLF-07: 12 loans			232,800.00	219,226.27	13,573.73	2,964.25	3,953.74								
SBA Loan Fund: 54 loans			1,031,427.6	600,468.93	162,309.28	31,204.02	76,906.86				420.25				420.25
Report total: 96 loans			2,579,851.2	1,534,976.1	550,116.18	57,751.05	369,628.36				430.25				430.25