



Beneficial Returns

**Management Reports**

**Beneficial Returns, LLC**

**December 31, 2022**



# Beneficial Returns

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# Beneficial Returns, LLC

## Key Ratios

### December 31, 2022



Beneficial Returns

Key Ratios	December 2022	November 2022	October 2022
<b>Loan Loss Reserve as Percentage of Loans</b>	<b>41.90%</b>	<b>38.28%</b>	<b>44.48%</b>
<u>Loan Loss Reserve as Percentage of Loans:</u>			
Loan Loss Reserve	\$ 280,014	41.90%	
<u>Loans Receivable - Long Term (Main Fund Only), net (subtract the loan loss reserve):</u>			
Net Loans Receivable - Long Term (Main Fund Only)	\$ 948,294		
Less: Loan Loss Reserve	(280,014)		
Net Loans Receivable - Long Term (Main Fund Only), net	<b>\$ 668,280</b>		

Loan Loss Reserve as percentage of Loans - ALLL\* as a % of Loans: The necessary ALLL is different for each organization and is impacted by the risk inherent in the portfolio, the existence and adequacy of collateral, the collection expertise of staff, and the economic outlook, among other factors.

\* Allowance for Loan and Lease Losses

<b>Loan to Deposit Ratio (LDR)</b>	<b>100.09%</b>	<b>98.89%</b>	<b>87.32%</b>
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The Loan-to-Deposit Ratio (LDR) is used to assess a financial institution's liquidity by comparing a financial institution's total loans to its total deposits for the same period. The LDR is expressed as a percentage. If the ratio is too high, it means that the institution may not have enough liquidity to cover any unforeseen fund requirements.

<b>Operating Ratio</b>	<b>226.22%</b>	<b>103.16%</b>	<b>68.57%</b>
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The Operating Ratio shows the efficiency of a company's management by comparing the total operating expense (OPEX) of a company to net revenue.

<b>Net Loans Receivable - Long Term vs Net Loans Payable Principal</b>			
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Net Loans Receivable - Long Term	\$ 3,198,885
Net Loans Payable - Principal**	\$ 939,906

\*\* This pertains to the Loans Payable balance assuming payment of the semi-annual amortization.

Three private foundations have collectively guaranteed an additional \$164,207 to Beneficial Returns' loan loss reserves. These amounts are committed in writing for no less than five years beginning December 2020.

# Beneficial Returns, LLC

## Balance Sheets

### As of December 31, 2022



	Ref	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>ASSETS</b>													
<b>Current Assets</b>													
<b>Cash and Cash Equivalents</b>													
Operating Account (2135)		\$ 315,387	\$ 133,192	\$ 222,903	\$ 321,996	\$ 238,373	\$ 276,413	\$ 101,373	\$ 105,276	\$ 531,542	\$ 1,556,309	\$ 312,009	\$ 274,372
Main Fund (2911)		87,965	106,288	158,634	235,184	300,392	92,930	201,325	56,548	98,422	167,247	20,309	94,818
Reciprocity Fund Account (7740)		44,592	138,095	167,055	250,820	278,747	279,952	293,799	282,458	258,200	470,839	455,386	390,534
Truss Fund 1.0 (9302)		345,232	359,570	388,719	257,647	257,617	284,536	198,480	205,788	218,722	253,588	259,078	276,304
Truss Fund 2.0 (3856)		322,982	324,857	175,256	177,866	181,525	30,674	9,682	11,527	5,981	38,647	44,306	70,927
Cartier Women's Initiative Fund (1600)		-	-	-	-	-	-	-	-	-	-	729,692	517,672
Miller Center Innovation Fund (1633)		-	-	-	-	-	-	-	-	-	-	301,973	301,973
Native American Bank (CD6M 0001)		50,451	50,455	50,459	50,464	50,468	50,472	50,476	50,480	50,485	50,489	50,502	50,514
Native American Bank (CD12M 0001)		100,101	100,126	100,126	100,126	100,151	100,151	100,151	100,176	100,176	100,176	100,201	100,201
Clean Energy - 1 Year CD 120 (6144)		-	-	-	100,000	100,000	100,115	100,115	100,200	100,241	100,284	100,325	100,368
Clean Energy - 6 Month CD 110 (6144)		-	-	-	-	-	-	-	-	-	-	300,259	301,151
<b>Total Cash and Cash Equivalents</b>	<i>p.15</i>	<b>1,266,709</b>	<b>1,212,584</b>	<b>1,263,153</b>	<b>1,494,103</b>	<b>1,507,272</b>	<b>1,215,243</b>	<b>1,055,402</b>	<b>912,454</b>	<b>1,363,769</b>	<b>2,737,579</b>	<b>2,674,040</b>	<b>2,478,835</b>
<b>Receivables</b>													
Receivable from Borrowers	<i>p.17</i>	122,633	152,858	163,779	173,828	174,486	177,076	205,787	120,540	246,087	380,560	292,846	181,131
Receivable from Participants		-	-	-	-	-	45,000	-	-	100,000	-	90,000	20,000
Investor Trip Receivable*		-	-	4,740	4,829	4,429	3,577	3,577	3,577	3,577	3,577	-	-
Receivable from Cartier**		-	-	-	7,906	16,145	23,600	30,676	37,553	43,791	52,305	15,532	24,019
Receivable from Miller Center Invest***		-	-	-	-	-	-	-	-	4,778	4,778	-	5,000
<b>Other Current Assets</b>													
Prepaid Expenses		7,375	6,417	6,370	5,411	3,625	9,250	8,328	10,245	5,792	4,750	3,708	3,161
Prepayment to Investors		3,481	1,793	1,770	-	-	-	-	-	9,626	-	-	-
CORTEPAZ - Suspense Account****		-	36	36	(2,698)	(2,698)	(2,698)	(2,698)	(1,942)	(1,942)	(1,942)	(1,213)	(1,213)
Bank Clearing Account		-	-	-	-	-	-	-	-	-	-	-	45,000
<b>Total Current Assets</b>		<b>1,400,199</b>	<b>1,373,687</b>	<b>1,439,848</b>	<b>1,683,380</b>	<b>1,703,678</b>	<b>1,471,467</b>	<b>1,301,490</b>	<b>1,082,427</b>	<b>1,775,477</b>	<b>3,181,608</b>	<b>3,074,912</b>	<b>2,755,933</b>
<b>Non-Current Assets</b>													
<b>Investment in Loans</b>													
Gross Loans Receivable - Long Term*****	<i>p.19</i>	4,883,503	5,183,503	5,533,503	5,683,503	5,833,503	6,383,503	6,658,503	6,943,503	7,983,503	7,983,503	8,243,503	8,298,503
Loans Receivable - Invoiced*****	<i>p.19</i>	(2,722,773)	(2,838,431)	(3,104,932)	(3,084,776)	(3,248,214)	(3,629,255)	(3,715,722)	(3,795,994)	(4,926,878)	(5,176,846)	(5,317,477)	(5,099,618)
<b>Net Loans Receivable - Long Term</b>	<i>p.19</i>	<b>2,160,730</b>	<b>2,345,072</b>	<b>2,428,571</b>	<b>2,598,727</b>	<b>2,585,289</b>	<b>2,754,248</b>	<b>2,942,781</b>	<b>3,147,509</b>	<b>3,056,625</b>	<b>2,806,657</b>	<b>2,926,026</b>	<b>3,198,885</b>
Accrued Interest Receivable - Borrowers	<i>p.19</i>	10,756	12,556	10,870	11,057	14,560	14,371	14,459	19,043	15,564	9,460	13,126	13,264
<b>Total Investment in Loans</b>	<i>p.19</i>	<b>2,171,485</b>	<b>2,357,628</b>	<b>2,439,441</b>	<b>2,609,784</b>	<b>2,599,849</b>	<b>2,768,619</b>	<b>2,957,240</b>	<b>3,166,552</b>	<b>3,072,189</b>	<b>2,816,117</b>	<b>2,939,152</b>	<b>3,212,148</b>
<b>Loan Loss Reserve</b>													
Loan Loss Reserve	<i>p.18</i>	(59,032)	(59,032)	(59,032)	(184,032)	(266,451)	(266,514)	(276,514)	(276,514)	(276,514)	(276,514)	(276,514)	(280,014)
Loan Loss Reserve from Grant Contribution		(79,982)	(79,982)	(79,982)	(79,982)	-	-	-	-	-	-	-	-
<b>Total Loan Loss Reserve</b>		<b>(139,014)</b>	<b>(139,014)</b>	<b>(139,014)</b>	<b>(264,014)</b>	<b>(266,451)</b>	<b>(266,514)</b>	<b>(276,514)</b>	<b>(276,514)</b>	<b>(276,514)</b>	<b>(276,514)</b>	<b>(276,514)</b>	<b>(280,014)</b>
<b>Other Non-Current Assets</b>													
Receivable Held in Trust		50,353	45,922	45,922	45,922	-	-	-	-	-	-	-	-
Creditable Tax - ATEC		513	513	613	709	803	892	979	1,161	1,337	1,506	1,668	1,823
Creditable Tax - Sistema		2,046	2,046	2,092	2,138	2,184	2,184	2,276	2,368	2,414	2,414	2,460	2,552
Receivable from FMCN - Ilumexico		5,448	5,731	5,856	5,992	6,102	6,223	6,372	6,489	6,606	6,606	6,806	6,806
Accrued Revenue*****		39,925	43,024	46,124	49,223	52,323	55,422	58,522	61,621	64,720	67,820	70,919	74,019
<b>Total Non-Current Assets</b>		<b>2,130,755</b>	<b>2,315,850</b>	<b>2,401,035</b>	<b>2,449,755</b>	<b>2,394,809</b>	<b>2,566,826</b>	<b>2,748,874</b>	<b>2,961,677</b>	<b>2,870,753</b>	<b>2,617,949</b>	<b>2,744,492</b>	<b>3,017,335</b>
<b>TOTAL ASSETS</b>		<b>\$ 3,530,954</b>	<b>\$ 3,689,537</b>	<b>\$ 3,840,882</b>	<b>\$ 4,133,134</b>	<b>\$ 4,098,487</b>	<b>\$ 4,038,293</b>	<b>\$ 4,050,364</b>	<b>\$ 4,044,104</b>	<b>\$ 4,646,230</b>	<b>\$ 5,799,557</b>	<b>\$ 5,819,404</b>	<b>\$ 5,773,268</b>

# Beneficial Returns, LLC

## Balance Sheets

### As of December 31, 2022



Ref	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>LIABILITIES AND EQUITY</b>												
<b>Liabilities</b>												
<b>Current Liabilities</b>												
Accounts Payable	\$ -	\$ -	\$ 1,986	\$ -	\$ 19	\$ 2,824	\$ 81	\$ 81	\$ 2,946	\$ 2,449	\$ 339	\$ 2,096
Payable to Participants	p.20 37,230	40,561	18,782	37,392	42,025	48,008	53,701	67,859	49,747	63,526	83,550	74,785
Accrued Expense	614	9,927	6,200	6,862	7,732	-	7,671	1,463	9,690	633	1,267	-
Advances from Participants*****	-	-	-	-	-	-	-	-	-	-	50,000	100,000
Forest Wise - Suspense Account*****	1,286	-	-	-	-	-	(2,852)	(2,852)	(2,852)	(6,387)	(6,387)	(6,387)
Accrued Interest Payable - Loans	p.22 2,122	3,492	5,091	5,853	6,129	3,180	1,865	3,050	4,447	5,159	5,475	3,067
Advances from Borrowers	58	58	58	3,931	16	16	16	1,555	1,579	163	4,863	163
Chase Credit Card (6538)	3,121	3,326	1,022	844	1,669	1,658	1,181	3,589	2,341	1,650	1,051	1,236
Deferred Revenue	1,543	1,487	1,430	1,374	1,317	1,261	1,204	1,148	11,091	6,035	979	922
Good Faith Deposit	7,500	7,500	9,000	10,500	9,000	5,000	6,500	8,100	2,600	2,600	2,000	5,000
<b>Loans Payable - Short Term</b>												
Loans Payable - Short Term	p.22 -	-	-	-	-	-	-	-	-	-	3,622	-
Interest Payable - Loans	p.22 (364)	(129)	(166)	-	-	-	-	-	-	-	223	-
<b>Total Loans Payable - Short Term</b>	p.22 (364)	(129)	(166)	-	-	-	-	-	-	-	3,845	-
<b>Total Current Liabilities</b>	<b>53,110</b>	<b>66,221</b>	<b>43,403</b>	<b>66,757</b>	<b>67,908</b>	<b>61,948</b>	<b>69,368</b>	<b>83,992</b>	<b>81,589</b>	<b>75,828</b>	<b>146,981</b>	<b>180,882</b>
<b>Non-Current Liabilities</b>												
<b>Loans Payable - Long Term</b>												
Loans Payable - Long Term	p.22 1,783,334	1,933,334	1,933,334	1,983,334	1,983,334	1,983,334	1,983,334	1,908,334	1,958,334	1,958,334	1,958,334	1,958,334
Loans Payable Principal Paid	p.22 (782,361)	(785,842)	(787,636)	(796,298)	(814,088)	(879,099)	(911,767)	(920,639)	(922,451)	(934,771)	(952,739)	(1,018,428)
<b>Net Loans Payable Principal Balance</b>	p.22 <b>1,000,972</b>	<b>1,147,492</b>	<b>1,145,698</b>	<b>1,187,036</b>	<b>1,169,246</b>	<b>1,104,235</b>	<b>1,071,567</b>	<b>987,694</b>	<b>1,035,883</b>	<b>1,023,563</b>	<b>1,005,595</b>	<b>939,906</b>
<b>Total Non-Current Liabilities</b>	<b>1,000,972</b>	<b>1,147,492</b>	<b>1,145,698</b>	<b>1,187,036</b>	<b>1,169,246</b>	<b>1,104,235</b>	<b>1,071,567</b>	<b>987,694</b>	<b>1,035,883</b>	<b>1,023,563</b>	<b>1,005,595</b>	<b>939,906</b>
<b>SBA Loans Payable - Long Term</b>												
Loans Payable - EIDL	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
<b>Recoverable Grants Payable</b>												
Recoverable Grants Payable - Main Fund	p.23 114,250	114,250	104,250	104,250	49,500	49,500	49,500	49,500	49,500	99,500	99,500	149,500
Recoverable Grants Payable - Reciprocity Fund	p.23 786,160	786,160	950,000	1,025,000	1,050,000	1,051,000	1,076,000	1,151,000	1,400,500	1,400,500	1,420,000	1,404,000
Recoverable Grants Payable - Truss Fund 1.0	p.23 721,473	721,473	721,473	721,473	721,473	721,473	721,473	721,473	721,473	721,473	721,473	721,473
Recoverable Grants Payable - Truss Fund 2.0	p.23 820,149	820,149	820,149	973,649	973,649	973,649	973,649	973,649	973,649	973,649	973,649	973,649
Recoverable Grants Payable - Miller Center Invest*****	p.23 -	-	-	-	-	-	-	-	243,750	306,750	301,973	301,973
Recoverable Grants Payable - Cartier*****	p.23 -	-	-	-	-	-	-	-	-	1,073,687	1,029,683	1,029,683
<b>Total Recoverable Grants Payable</b>	p.23 <b>2,442,032</b>	<b>2,442,032</b>	<b>2,595,872</b>	<b>2,824,372</b>	<b>2,794,622</b>	<b>2,795,622</b>	<b>2,820,622</b>	<b>2,895,622</b>	<b>3,388,872</b>	<b>4,575,560</b>	<b>4,546,277</b>	<b>4,580,277</b>
<b>Other Non-Current Liabilities</b>												
Loans Payable - Xenia*****	-	-	-	-	6,079	6,329	6,329	5,604	5,604	5,604	-	-
Received from Client	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
<b>Total Liabilities</b>	<b>3,499,614</b>	<b>3,659,245</b>	<b>3,788,474</b>	<b>4,081,665</b>	<b>4,041,356</b>	<b>3,971,634</b>	<b>3,971,388</b>	<b>3,976,412</b>	<b>4,515,448</b>	<b>5,684,054</b>	<b>5,702,354</b>	<b>5,704,566</b>
<b>Equity</b>												
Owner's Investment	p.16 66,688	66,688	66,688	66,688	66,688	66,688	66,688	66,688	66,688	66,688	66,688	66,688
Owner's Draw	p.16 (394,301)	(394,301)	(404,301)	(424,301)	(434,301)	(454,301)	(454,301)	(474,301)	(474,301)	(494,301)	(494,301)	(494,301)
Current Year Earnings (Losses)	p.8 12,817	11,352	33,468	52,529	70,828	100,356	112,673	121,909	184,999	189,720	191,267	137,669
Retained Earnings	p.16 346,136	346,554	356,554	356,554	353,917	353,917	353,917	353,396	353,396	353,396	353,396	358,646
<b>Total Equity</b>	<b>31,339</b>	<b>30,293</b>	<b>52,408</b>	<b>51,469</b>	<b>57,131</b>	<b>66,659</b>	<b>78,976</b>	<b>67,692</b>	<b>130,782</b>	<b>115,503</b>	<b>117,050</b>	<b>68,702</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 3,530,954</b>	<b>\$ 3,689,537</b>	<b>\$ 3,840,882</b>	<b>\$ 4,133,134</b>	<b>\$ 4,098,487</b>	<b>\$ 4,038,293</b>	<b>\$ 4,050,364</b>	<b>\$ 4,044,104</b>	<b>\$ 4,646,230</b>	<b>\$ 5,799,557</b>	<b>\$ 5,819,404</b>	<b>\$ 5,773,268</b>

\* The Investor Trip Receivable account is composed of expenses paid out by the organization but are reimbursable. The nature of reimbursable expenses booked in this account are mostly travel and meals and entertainment expenses incurred in the course of investor trips. As of November reporting, all The Investor Trip Receivable are reclassified as travel expenses.

\*\* The Receivable from Cartier account pertains to the money to be received by the organization from Cartier for the next 4 years. As of December 2022, the receivable amounts to \$24,019 converted from €22,500. This receivable is expected to be collected in April 2023.

\*\*\* The Receivable from Miller Center Invest account pertains to the money to be received by the organization from Miller Center for the difference of the Fund Management Income computed for the quarter versus the amount computed based on a percentage of the Miller Center assets' balance managed by the organization. As of December 2022, the receivable amounts to \$5,000.

\*\*\*\* The CORTEPAZ - Suspense Account pertains to the difference between the invoice to CORTEPAZ and the cash payment received from them. CORTEPAZ' payments are based on a revenue participation agreement. The suspense account will be cleared on an annual basis. As of December 2022, CORTEPAZ total payment is still higher than the total invoiced per record, thus the negative balance of the suspense account.

\*\*\*\*\* The Gross Loans Receivable - Long Term account is composed of the gross amount of outstanding loans (principal) made by the organization.

\*\*\*\*\* The Loans Receivable - Invoiced account pertains to the accumulated amount of invoices (principal) as of the current month.

\*\*\*\*\* The Accrued Revenue account is comprised of the monthly recognition of 2% annual management fees income from Truss Fund 1.0 based on \$721,774 of investment committed to the organization, and Truss Fund 2.0 based on committed investment of \$1,137,899.

\*\*\*\*\* The Advances from Participants is composed of the advances from participant for their future loan participation. This account was previously named Loans Participants. For the month of December 2022, the \$50,000 pertains to the advances of Alex Tee and the other \$50,000 is from DF Impact.

\*\*\*\*\* The Forest Wise - Suspense account pertains to the difference between the amount invoiced to Forest Wise and the cash payment received from them. This account will be cleared on an annual basis. As of December 2022, the \$6,387 refers to the underpayment of Forest Wise for the amount invoiced to them.

\*\*\*\*\* The Recoverable Grants Payable - Miller Center Invest account is composed of the funds of Miller Center managed by the organization.

\*\*\*\*\* The Recoverable Grants Payable - Cartier account is composed of the funds of Cartier managed by the organization.

\*\*\*\*\* The Loans Payable - Xenia account is the net payable to Xenia for the receipts from the Saramaki loan. As of November reporting, this was already paid by the organization.

**Beneficial Returns, LLC**  
**Balance Sheets by Category**  
**As of December 31, 2022**



	Ref	Main Fund	Reciprocity Fund	Truss Fund 1.0	Truss Fund 2.0	Cartier Fund	MC Invest Fund	Total
<b>ASSETS</b>								
<b>Current Assets</b>								
<b>Cash and Cash Equivalents</b>								
Operating Account (2135)		\$ (74,533)	\$ 312,474	\$ 33,791	\$ 1,650	\$ 990	\$ -	\$ 274,372
Main Fund (2911)		131,070	(23,112)	(13,140)	-	-	-	94,818
Reciprocity Fund Account (7740)		263,725	126,809	-	-	-	-	390,534
Truss Fund 1.0 (9302)		-	-	505,735	(229,431)	-	-	276,304
Truss Fund 2.0 (3856)		(5,003)	-	-	75,930	-	-	70,927
Cartier Women's Initiative Fund (1600)		-	-	-	-	517,672	-	517,672
Miller Center Innovation Fund (1633)		-	-	-	-	-	301,973	301,973
Native American Bank (CD6M 0001)		-	50,514	-	-	-	-	50,514
Native American Bank (CD12M 0001)		-	100,201	-	-	-	-	100,201
Clean Energy - 1 Year CD 120 (6144)		100,368	-	-	-	-	-	100,368
Clean Energy - 6 Month CD 110 (6144)		-	-	-	-	301,151	-	301,151
<b>Total Cash and Cash Equivalents</b>	<i>p.15</i>	<b>415,627</b>	<b>566,887</b>	<b>526,386</b>	<b>(151,851)</b>	<b>819,814</b>	<b>301,973</b>	<b>2,478,835</b>
<b>Receivables</b>								
Receivable from Borrowers	<i>p.17</i>	23,021	40,604	94,669	22,836	-	-	181,131
Receivable from Participants		20,000	-	-	-	-	-	20,000
Receivable from Cartier		-	-	-	-	24,019	-	24,019
Receivable from Miller Center Invest		-	-	-	-	-	5,000	5,000
<b>Other Current Assets</b>								
Prepaid Expenses		2,161	-	-	-	1,000	-	3,161
CORTEPAZ - Suspense Account		-	(1,213)	-	-	-	-	(1,213)
Bank Clearing Account		-	-	-	-	45,000	-	45,000
<b>Total Current Assets</b>		<b>460,810</b>	<b>606,278</b>	<b>621,055</b>	<b>(129,015)</b>	<b>889,832</b>	<b>306,973</b>	<b>2,755,933</b>
<b>Non-Current Assets</b>								
<b>Investment in Loans</b>								
Gross Loans Receivable - Long Term	<i>p.19</i>	4,807,003	1,191,500	760,000	1,375,000	165,000	-	8,298,503
Loans Receivable - Invoiced	<i>p.19</i>	(3,858,709)	(358,067)	(658,872)	(223,969)	-	-	(5,099,618)
<b>Net Loans Receivable - Long Term</b>	<i>p.19</i>	<b>948,294</b>	<b>833,433</b>	<b>101,128</b>	<b>1,151,031</b>	<b>165,000</b>	-	<b>3,198,885</b>
Accrued Interest Receivable - Borrowers	<i>p.19</i>	997	5,671	47	6,132	417	-	13,264
<b>Total Investment in Loans</b>	<i>p.19</i>	<b>949,291</b>	<b>839,104</b>	<b>101,174</b>	<b>1,157,162</b>	<b>165,417</b>	-	<b>3,212,148</b>
<b>Loan Loss Reserve</b>								
Loan Loss Reserve	<i>p.18</i>	(280,014)	-	-	-	-	-	(280,014)
<b>Total Loan Loss Reserve</b>		<b>(280,014)</b>	-	-	-	-	-	<b>(280,014)</b>
<b>Other Non-Current Assets</b>								
Receivable from FMCN - Ilumexico		6,806	-	-	-	-	-	6,806
Creditable Tax - ATEC		1,823	-	-	-	-	-	1,823
Creditable Tax - Sistema		2,552	-	-	-	-	-	2,552
Accrued Revenue		-	-	36,089	37,930	-	-	74,019
<b>Total Non-Current Assets</b>		<b>680,459</b>	<b>839,104</b>	<b>137,263</b>	<b>1,195,092</b>	<b>165,417</b>	-	<b>3,017,335</b>
<b>TOTAL ASSETS</b>		<b>\$ 1,141,268</b>	<b>\$ 1,445,382</b>	<b>\$ 758,318</b>	<b>\$ 1,066,078</b>	<b>\$ 1,055,249</b>	<b>\$ 306,973</b>	<b>\$ 5,773,268</b>

**Beneficial Returns, LLC**  
**Balance Sheets by Category**  
**As of December 31, 2022**



	Ref	Main Fund	Reciprocity Fund	Truss Fund 1.0	Truss Fund 2.0	Cartier Fund	MC Invest Fund	Total
<b>LIABILITIES AND EQUITY</b>								
<b>Liabilities</b>								
<b>Current Liabilities</b>								
Accounts Payable		\$ 2,096	\$ -	\$ -	\$ -	\$ -	\$ -	2,096
Payable to Participants	p.20	55,611	-	-	19,174	-	-	74,785
Advances from Participants		100,000	-	-	-	-	-	100,000
Forest Wise - Suspense Account		-	(6,387)	-	-	-	-	(6,387)
Accrued Interest Payable - Loans	p.22	3,067	-	-	-	-	-	3,067
Advances from Borrowers		-	163	-	-	-	-	163
Chase Credit Card (6538)		1,236	-	-	-	-	-	1,236
Deferred Revenue		922	-	-	-	-	-	922
Good Faith Deposit		4,400	600	-	-	-	-	5,000
<b>Total Loans Payable - Short Term</b>	p.22	-	-	-	-	-	-	-
<b>Total Current Liabilities</b>		<b>167,332</b>	<b>(5,624)</b>	<b>-</b>	<b>19,174</b>	<b>-</b>	<b>-</b>	<b>180,882</b>
<b>Non-Current Liabilities</b>								
<b>Loans Payable - Long Term</b>								
Loans Payable	p.22	1,958,334	-	-	-	-	-	1,958,334
Loans Payable Principal Paid	p.22	(1,018,428)	-	-	-	-	-	(1,018,428)
<b>Net Loans Payable Principal Balance</b>	p.22	<b>939,906</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>939,906</b>
<b>Total Non-Current Liabilities</b>		<b>939,906</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>939,906</b>
<b>SBA Loans Payable - Long Term</b>								
Loans Payable - EIDL		1,000	-	-	-	-	-	1,000
<b>Recoverable Grants Payable</b>								
Recoverable Grants Payable - Main Fund	p.23	149,500	-	-	-	-	-	149,500
Recoverable Grants Payable - Reciprocity Fund	p.23	-	1,404,000	-	-	-	-	1,404,000
Recoverable Grants Payable - Truss Fund 1.0	p.23	-	-	721,473	-	-	-	721,473
Recoverable Grants Payable - Truss Fund 2.0	p.23	-	-	-	973,649	-	-	973,649
Recoverable Grants Payable - Miller Center Invest	p.23	-	-	-	-	-	301,973	301,973
Recoverable Grants Payable - Cartier	p.23	-	-	-	-	1,029,683	-	1,029,683
<b>Total Recoverable Grants Payable</b>	p.23	<b>149,500</b>	<b>1,404,000</b>	<b>721,473</b>	<b>973,649</b>	<b>1,029,683</b>	<b>301,973</b>	<b>4,580,277</b>
<b>Other Non-Current Liabilities</b>								
Received from Client		2,500	-	-	-	-	-	2,500
<b>Total Liabilities</b>		<b>1,260,238</b>	<b>1,398,376</b>	<b>721,473</b>	<b>992,823</b>	<b>1,029,683</b>	<b>301,973</b>	<b>5,704,566</b>
<b>Equity</b>								
Owner's Investment	p.16	66,688	-	-	-	-	-	66,688
Owner's Draw	p.16	(494,301)	-	-	-	-	-	(494,301)
Current Year Earnings (Losses)	p.8	33,181	18,174	11,310	44,437	25,566	5,000	137,669
Retained Earnings	p.16	275,463	28,832	25,535	28,817	-	-	358,646
<b>Total Equity</b>		<b>(118,969)</b>	<b>47,005</b>	<b>36,845</b>	<b>73,254</b>	<b>25,566</b>	<b>5,000</b>	<b>68,702</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>\$ 1,141,268</b>	<b>\$ 1,445,382</b>	<b>\$ 758,318</b>	<b>\$ 1,066,078</b>	<b>\$ 1,055,249</b>	<b>\$ 306,973</b>	<b>\$ 5,773,268</b>

# Beneficial Returns, LLC

## Cash Tracking

### As of December 31, 2022



	Ref	Main Fund	Reciprocity Fund	Truss Fund 1.0	Truss Fund 2.0	Cartier Fund	MC Invest Fund	Total
<b>Cash Available for Lending</b>								
Loans Payable - Long Term	p.6	\$ 1,958,334	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,958,334
Loans Payable Principal Paid	p.6	(1,018,428)	-	-	-	-	-	(1,018,428)
<b>Net Loans Payable Principal Balance</b>	p.6	<b>939,906</b>	-	-	-	-	-	<b>939,906</b>
Recoverable Grants Payable - Main Fund	p.6	149,500	-	-	-	-	-	149,500
Recoverable Grants Payable - Reciprocity Fund	p.6	-	1,404,000	-	-	-	-	1,404,000
Recoverable Grants Payable - Truss Fund 1.0	p.6	-	-	721,473	-	-	-	721,473
Recoverable Grants Payable - Truss Fund 2.0	p.6	-	-	-	973,649	-	-	973,649
Recoverable Grants Payable - Miller Center Invest	p.6	-	-	-	-	-	301,973	301,973
Recoverable Grants Payable - Cartier	p.6	-	-	-	-	1,029,683	-	1,029,683
<b>Total Cash Invested for Lending</b>		<b>1,089,406</b>	<b>1,404,000</b>	<b>721,473</b>	<b>973,649</b>	<b>1,029,683</b>	<b>301,973</b>	<b>5,520,183</b>
Less: Net Loans Receivable - Long Term	p.5	(948,294)	(833,433)	(101,128)	(1,151,031)	(165,000)	-	(3,198,885)
Less: Principal Portion of Receivable from Borrowers	p.17	(17,288)	(31,768)	(92,185)	(21,157)	-	-	(162,398)
<b>Total Cash Available for Lending</b>		<b>123,825</b>	<b>538,800</b>	<b>528,161</b>	<b>(198,539)</b>	<b>864,683</b>	<b>301,973</b>	<b>2,158,901</b>
<b>Cash to Loan Loss Reserve</b>								
Loan Loss Reserve	p.5	280,014	-	-	-	-	-	280,014
<b>Total Cash to Loan Loss Reserve</b>		<b>280,014</b>	-	-	-	-	-	<b>280,014</b>
<b>Cash to Pay Participants</b>								
Payable to Participants	p.20	55,611	-	-	19,174	-	-	74,785
<b>Total Cash to Pay Participants</b>		<b>55,611</b>	-	-	<b>19,174</b>	-	-	<b>74,785</b>
<b>Cash Available for Operations</b>								
Retained Earnings		(43,822)	28,087	(1,775)	27,514	-	-	10,004
<b>Total Cash Available for Operations</b>		<b>(43,822)</b>	<b>28,087</b>	<b>(1,775)</b>	<b>27,514</b>	-	-	<b>10,004</b>
<b>Total Cash and Cash Equivalents</b>		<b>\$ 415,627</b>	<b>\$ 566,887</b>	<b>\$ 526,386</b>	<b>\$ (151,851)</b>	<b>\$ 819,814</b>	<b>\$ 301,973</b>	<b>\$ 2,478,835</b>



# Beneficial Returns, LLC

## Income Statements

### For the YTD ended December 31, 2022



	Ref	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Revenue</b>														
Interest Income	\$	11,734	\$ 11,178	\$ 13,032	\$ 13,726	\$ 14,037	\$ 13,943	\$ 15,820	\$ 16,700	\$ 17,176	\$ 18,820	\$ 18,318	\$ 20,862	\$ 185,345
Impact Bonus Expense*		-	-	-	-	-	-	(1,000)	-	-	-	-	-	(1,000)
Fund Management Income		3,099	3,099	3,099	11,006	11,172	10,966	10,769	10,610	15,398	15,572	15,865	16,106	126,761
Foundation Consulting Revenue		2,500	1,500	22,491	1,516	1,500	1,500	1,500	4,000	1,500	1,500	1,500	1,500	42,507
Loan Fee Income		550	2,646	2,050	3,050	1,550	5,550	2,800	3,450	10,450	-	2,650	2,322	37,067
Documentation Fee Income		256	906	306	306	506	156	756	756	6	6	556	256	5,478
Participation Fees**		-	419	-	-	419	-	-	419	500	50	419	-	2,224
<b>Total Net Revenue</b>		<b>18,140</b>	<b>19,748</b>	<b>40,979</b>	<b>29,604</b>	<b>29,184</b>	<b>32,116</b>	<b>30,645</b>	<b>33,385</b>	<b>48,280</b>	<b>35,948</b>	<b>39,308</b>	<b>41,046</b>	<b>398,382</b>
<b>Direct Cost</b>														
Interest Expense		1,788	1,734	1,729	1,726	1,711	1,681	1,569	1,514	1,508	1,589	1,574	1,544	19,666
Documentation Expense		-	125	579	-	217	-	-	-	-	-	-	168	1,089
<b>Total Direct Cost</b>		<b>1,788</b>	<b>1,859</b>	<b>2,308</b>	<b>1,726</b>	<b>1,928</b>	<b>1,681</b>	<b>1,569</b>	<b>1,514</b>	<b>1,508</b>	<b>1,589</b>	<b>1,574</b>	<b>1,712</b>	<b>20,756</b>
<b>Gross Profit</b>		<b>16,352</b>	<b>17,889</b>	<b>38,671</b>	<b>27,879</b>	<b>27,256</b>	<b>30,435</b>	<b>29,076</b>	<b>31,871</b>	<b>46,772</b>	<b>34,359</b>	<b>37,734</b>	<b>39,334</b>	<b>377,627</b>
<b>Operating Expenses</b>														
Salaries and Wages		8,700	9,525	10,455	9,300	9,300	10,050	9,430	12,190	12,190	16,690	15,190	21,190	144,210
Taxes and Licenses		100	-	-	-	-	-	-	1,852	-	-	-	45,000	46,952
Staff Benefits		-	-	-	-	208	42	42	125	83	83	7,383	23,833	31,800
Accounting and Tax Services		911	911	961	911	930	1,680	1,680	1,680	1,680	2,930	2,930	2,930	18,884
Travel		83	763	643	11	169	1,510	185	2,337	709	1,446	7,639	(674)	14,819
Contractors		-	825	7,058	308	56	100	326	1,533	570	132	922	-	11,830
Insurance		614	614	759	662	662	1,073	731	731	633	633	633	830	8,576
Office Expenses		170	271	264	137	571	124	172	1,864	1,000	328	1,503	494	6,900
Advertising and Marketing		395	50	34	81	334	1,134	829	1,763	1,558	402	141	1,638	6,768
Bank Charges and Fees		706	283	415	555	464	514	483	443	613	814	681	743	6,715
Meals		557	44	34	221	442	202	241	399	439	500	1,101	353	4,532
Legal and Professional Services		917	917	917	917	833	1,083	1,250	1,867	917	917	917	(7,417)	4,033
Loan Loss Expense		-	-	-	-	-	-	-	-	-	-	-	-	3,500
Conference Fees		1,395	-	-	-	28	-	168	1,500	-	-	50	-	3,141
Telephone and Internet Expense		199	199	200	204	200	200	200	200	201	202	200	204	2,412
Dues and Subscriptions		204	54	86	97	97	347	97	97	117	97	286	97	1,676
Gifts		31	-	-	500	-	100	-	-	-	-	591	-	1,222
General Administrative Expenses		375	-	-	-	-	88	225	-	-	500	-	-	1,188
Charitable Contributions		-	-	-	-	-	-	-	-	-	206	128	125	459
Software		-	-	-	-	-	-	110	10	48	20	254	10	452
Recoverable Grants Expense***		-	-	-	-	-	-	250	-	-	-	-	-	250
Investor Trip Expense****		-	4,928	(4,928)	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Expenses</b>		<b>15,357</b>	<b>19,383</b>	<b>16,899</b>	<b>13,903</b>	<b>14,295</b>	<b>18,247</b>	<b>16,420</b>	<b>27,002</b>	<b>20,759</b>	<b>24,650</b>	<b>40,549</b>	<b>92,855</b>	<b>320,318</b>
<b>Other Income and Expenses</b>														
Gain on Sale of Loan Proceeds		1,818	-	340	2,644	9,096	16,367	-	4,886	38,091	(4,865)	4,696	980	74,053
Grant Income*****		10,000	-	-	-	-	-	-	-	-	-	-	-	10,000
Unrealized Gains/Losses on Foreign Exchange*****		-	-	-	-	166	(412)	(593)	(634)	(1,060)	1,042	4,588	481	3,578
Interest Earned from the Banks		4	29	4	5	29	119	4	115	45	47	338	948	1,686
Suspense*****		-	-	-	2,438	(3,953)	1,265	250	-	-	(1,212)	(138)	(2,485)	(3,835)
Realized Gains/Losses on Foreign Exchange*****		-	-	-	-	-	-	-	-	-	-	(5,123)	-	(5,123)
<b>Total Other Income and Expenses</b>		<b>11,822</b>	<b>29</b>	<b>344</b>	<b>5,086</b>	<b>5,339</b>	<b>17,340</b>	<b>(339)</b>	<b>4,367</b>	<b>37,077</b>	<b>(4,988)</b>	<b>4,362</b>	<b>(77)</b>	<b>80,360</b>
<b>Net Income (Loss)</b>	<b>\$</b>	<b>12,817</b>	<b>\$ (1,465)</b>	<b>\$ 22,116</b>	<b>\$ 19,061</b>	<b>\$ 18,299</b>	<b>\$ 29,528</b>	<b>\$ 12,318</b>	<b>\$ 9,236</b>	<b>\$ 63,090</b>	<b>\$ 4,722</b>	<b>\$ 1,547</b>	<b>\$ (63,598)</b>	<b>\$ 137,669</b>

\* The Impact Bonus Expense account is composed of the deductions in interest income due to the reduction on the interest rate. This account was previously named Discount to Interest Expense. For the month of July 2022, the \$1,000 pertains to the deduction on AKD/Kiwa's final invoice.

\*\* The Participation Fees account was previously named Interest Income from Participants. This account originally pertains to the income BR recognizes when BR pays RSF for their participation in the Guayaki 2 loan. It was renamed to also record here additional fees paid by the other participants as part of their loan participation agreement.

\*\*\* The Recoverable Grants Expense account pertains to the additional costs incurred in repaying grants, as part of the agreement. For the month of July 2022, the \$250 pertains to the additional payable to Xenia.

\*\*\*\* The reduction of Total Investor Trip Expense to \$0 last March 31, 2022 is due to its reclassification to Investor Trip Receivable, a current asset account. As of November reporting, all Investor Trip Receivable are reclassified as travel expenses.

\*\*\*\*\* The Grant Income amounting to \$10,000 pertains to the cash from Dunn Charitable received on January 3, 2022.

\*\*\*\*\* The Unrealized Gains/Losses on Foreign Exchange account contains the unrealized gains/losses due to the subsequent measurement of the Receivable from Cartier account every end of the month (by using exchange rate at the end of each reporting date) and upon settlement of the receivable to Cash.

\*\*\*\*\* The Suspense Account refers to receipts and disbursements that were already cleared in the bank but pending classification from BR. For the month of December, these are the unclassified loan disbursement composition and unidentified recoverable grant fee. These will be reclassified to the proper accounts once the nature of the transaction is provided.

\*\*\*\*\* The Realized Gains/Losses on Foreign Exchange pertains to the realized gains/losses due to the collection of receivables from Cartier.

# Beneficial Returns, LLC

## Income Statements - The Main Fund

### For the YTD ended December 31, 2022



Ref	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Revenue</b>													
Interest Income	\$ 4,352	\$ 3,759	\$ 4,849	\$ 4,449	\$ 4,276	\$ 4,269	\$ 5,679	\$ 6,475	\$ 6,485	\$ 9,258	\$ 8,708	\$ 9,911	\$ 72,470
Impact Bonus Expense*	-	-	-	-	-	-	(1,000)	-	-	-	-	-	(1,000)
Foundation Consulting Revenue	2,500	1,500	22,491	1,516	1,500	1,500	1,500	1,500	4,000	1,500	1,500	1,500	42,507
Loan Fee Income	550	1,550	50	50	1,550	4,050	1,550	1,550	10,100	-	2,250	50	23,300
Documentation Fee Income	256	606	6	6	506	6	606	306	756	6	406	6	3,478
Participation Fees**	-	419	-	-	419	-	419	500	500	50	419	-	2,224
<b>Total Net Revenue</b>	<b>7,658</b>	<b>7,834</b>	<b>27,396</b>	<b>6,021</b>	<b>8,251</b>	<b>9,825</b>	<b>8,336</b>	<b>10,250</b>	<b>21,841</b>	<b>10,814</b>	<b>13,283</b>	<b>11,468</b>	<b>142,978</b>
<b>Direct Cost</b>													
Interest Expense	1,788	1,734	1,729	1,726	1,711	1,681	1,569	1,514	1,508	1,589	1,574	1,544	19,666
Documentation Expense	-	125	579	-	217	-	-	-	-	-	-	168	1,089
<b>Total Direct Cost</b>	<b>1,788</b>	<b>1,859</b>	<b>2,308</b>	<b>1,726</b>	<b>1,928</b>	<b>1,681</b>	<b>1,569</b>	<b>1,514</b>	<b>1,508</b>	<b>1,589</b>	<b>1,574</b>	<b>1,712</b>	<b>20,756</b>
<b>Gross Profit</b>	<b>5,870</b>	<b>5,975</b>	<b>25,088</b>	<b>4,296</b>	<b>6,323</b>	<b>8,144</b>	<b>6,767</b>	<b>8,736</b>	<b>20,333</b>	<b>9,226</b>	<b>11,709</b>	<b>9,756</b>	<b>122,223</b>
<b>Operating Expenses</b>													
Salaries and Wages	8,700	9,525	10,455	9,300	9,300	10,050	9,430	12,190	12,190	16,690	15,190	21,190	144,210
Taxes and Licenses	100	-	-	-	-	-	-	1,852	-	-	-	45,000	46,952
Staff Benefits	-	-	-	-	208	42	42	125	83	83	7,383	23,833	31,800
Accounting and Tax Services	911	911	961	911	930	1,680	1,680	1,680	1,680	1,680	2,930	2,930	18,884
Travel	83	763	643	11	169	1,510	185	2,337	709	1,446	7,639	(674)	14,819
Contractors	-	825	7,058	308	56	100	326	1,533	570	132	922	-	11,830
Insurance	614	614	759	662	662	1,073	731	731	633	633	633	830	8,576
Office Expenses	170	271	264	137	571	124	172	1,864	1,000	328	1,503	494	6,900
Advertising and Marketing	395	50	34	81	334	1,134	829	173	1,558	402	141	1,638	6,768
Bank Charges and Fees	237	228	229	370	294	424	348	313	408	719	596	522	4,687
Meals	557	44	34	221	442	202	241	399	439	500	1,101	353	4,532
Loan Loss Expense	-	-	-	-	-	-	-	-	-	-	-	3,500	3,500
Conference Fees	1,395	-	-	-	28	-	168	1,500	-	-	50	-	3,141
Telephone and Internet Expense	199	199	200	204	200	200	200	200	201	202	200	204	2,412
Dues and Subscriptions	204	54	86	97	97	347	97	117	97	117	286	97	1,676
Gifts	31	-	-	500	-	100	-	-	-	-	591	-	1,222
General Administrative Expenses	375	-	-	-	-	63	250	-	-	500	-	-	1,188
Legal and Professional Services	-	-	-	-	-	-	-	950	-	-	-	-	950
Charitable Contributions	-	-	-	-	-	-	-	-	-	206	128	125	459
Software	-	-	-	-	-	-	110	10	48	20	254	10	452
Recoverable Grants Expense***	-	-	-	-	-	-	250	-	-	-	-	-	250
Investor Trip Expense	-	4,928	(4,928)	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Expenses</b>	<b>13,971</b>	<b>18,411</b>	<b>15,796</b>	<b>12,802</b>	<b>13,292</b>	<b>17,048</b>	<b>15,059</b>	<b>25,955</b>	<b>19,637</b>	<b>23,638</b>	<b>39,547</b>	<b>100,050</b>	<b>315,206</b>
<b>Other Income and Expenses</b>													
Income Collected from Other Funds****	-	-	-	-	-	-	53,341	-	8,672	-	88,451	-	150,464
Gain on Sale of Loan Proceeds	1,818	-	340	2,644	9,096	16,367	-	-	38,091	(4,865)	4,696	980	69,167
Grant Income	10,000	-	-	-	-	-	-	-	-	-	-	-	10,000
Interest Earned from the Banks	p.24	-	-	-	-	115	-	85	41	43	41	43	368
Suspense	-	-	-	2,438	(3,953)	1,265	250	-	-	(1,212)	(138)	(2,485)	(3,835)
<b>Total Other Income and Expenses</b>	<b>11,818</b>	<b>-</b>	<b>340</b>	<b>5,081</b>	<b>5,144</b>	<b>17,747</b>	<b>53,591</b>	<b>85</b>	<b>46,804</b>	<b>(6,034)</b>	<b>93,051</b>	<b>(1,463)</b>	<b>226,164</b>
<b>Net Income (Loss)</b>	<b>\$ 3,717</b>	<b>\$ (12,436)</b>	<b>\$ 9,632</b>	<b>\$ (3,425)</b>	<b>\$ (1,825)</b>	<b>\$ 8,843</b>	<b>\$ 45,300</b>	<b>\$ (17,134)</b>	<b>\$ 47,500</b>	<b>\$ (20,446)</b>	<b>\$ 65,213</b>	<b>\$ (91,757)</b>	<b>\$ 33,181</b>

\* The Impact Bonus Expense account is composed of the deductions in interest income due to the reduction on the interest rate. This account was previously named Discount to Interest Expense. For the month of July 2022, the \$1,000 pertains to the deduction on AKD/Kiwa's final invoice.

\*\* The Participation Fees account was previously named Interest Income from Participants. This account originally pertains to the income BR recognizes when BR pays RSF for their participation in the Guayaki 2 loan. It was renamed to also record here additional fees paid by the other participants as part of their loan participation agreement.

\*\*\* The Recoverable Grants Expense account pertains to the additional costs incurred in repaying grants, as part of the agreement. For the month of July 2022, the \$250 pertains to the additional payable to Xenia.

\*\*\*\* The Income Collected from Other Funds account pertains to the interest income and fund management income transfers to the Main Fund from the Other Funds (TRF, TF1, TF2, CF, and MCIF). This account offsets with the Income Sweep to Main Fund account in the Income Statement of all fund categories. No transfer of interest income and fund management income was made in December 2022.

# Beneficial Returns, LLC

## Income Statements - The Reciprocity Fund

### For the YTD ended December 31, 2022



	Ref	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Revenue</b>														
Interest Income	p.25	\$ 4,800	\$ 4,869	\$ 5,707	\$ 5,617	\$ 5,508	\$ 5,468	\$ 5,359	\$ 5,206	\$ 5,431	\$ 5,053	\$ 5,206	\$ 4,898	\$ 63,122
Loan Fee Income		-	1,096	500	-	-	-	-	400	350	-	400	772	3,517
Documentation Fee Income		-	300	150	-	-	-	-	250	-	-	150	250	1,100
<b>Total Revenue</b>		<b>4,800</b>	<b>6,265</b>	<b>6,357</b>	<b>5,617</b>	<b>5,508</b>	<b>5,468</b>	<b>5,359</b>	<b>5,856</b>	<b>5,781</b>	<b>5,053</b>	<b>5,756</b>	<b>5,919</b>	<b>67,739</b>
<b>Operating Expenses</b>														
Bank Charges and Fees		120	40	170	115	90	90	70	85	160	85	30	175	1,231
Legal and Professional Services		417	417	417	417	417	750	917	917	917	917	917	(7,417)	-
General Administrative Expenses		-	-	-	-	-	25	(25)	-	-	-	-	-	-
<b>Total Operating Expenses</b>		<b>537</b>	<b>457</b>	<b>587</b>	<b>532</b>	<b>507</b>	<b>865</b>	<b>962</b>	<b>1,002</b>	<b>1,077</b>	<b>1,002</b>	<b>947</b>	<b>(7,242)</b>	<b>1,231</b>
<b>Other Income and Expenses</b>														
Interest Earned from the Banks	p.24	4	29	4	5	29	4	4	30	4	4	38	12	167
Income Sweep to Main Fund*		-	-	-	-	-	-	(33,253)	-	(1,589)	-	(13,660)	-	(48,503)
<b>Total Other Income and Expenses</b>		<b>4</b>	<b>29</b>	<b>4</b>	<b>5</b>	<b>29</b>	<b>4</b>	<b>(33,249)</b>	<b>30</b>	<b>(1,585)</b>	<b>4</b>	<b>(13,622)</b>	<b>12</b>	<b>(48,335)</b>
<b>Net Income (Loss)</b>		<b>\$ 4,268</b>	<b>\$ 5,837</b>	<b>\$ 5,774</b>	<b>\$ 5,090</b>	<b>\$ 5,030</b>	<b>\$ 4,607</b>	<b>\$ (28,851)</b>	<b>\$ 4,884</b>	<b>\$ 3,119</b>	<b>\$ 4,056</b>	<b>\$ (6,813)</b>	<b>\$ 13,173</b>	<b>\$ 18,174</b>

\*The Income Sweep to Main Fund account pertains to interest income transfers to the Main Fund. This account offsets with the Income Collected from Other Funds account in the Income Statement of all fund categories. No transfer of interest income was made in December 2022.

# Beneficial Returns, LLC

## Income Statements - The Truss Fund 1.0

### For the YTD ended December 31, 2022



	Ref	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Revenue</b>														
Fund Management Income		\$ 1,203	\$ 1,203	\$ 1,203	\$ 1,203	\$ 1,203	\$ 1,203	\$ 1,203	\$ 1,203	\$ 1,203	\$ 1,203	\$ 1,203	\$ 1,203	\$ 14,436
Interest Income	p.27	499	466	393	321	289	244	219	41	177	152	107	90	2,998
<b>Total Revenue</b>		<b>1,702</b>	<b>1,669</b>	<b>1,596</b>	<b>1,524</b>	<b>1,492</b>	<b>1,447</b>	<b>1,422</b>	<b>1,244</b>	<b>1,380</b>	<b>1,355</b>	<b>1,309</b>	<b>1,293</b>	<b>17,433</b>
<b>Operating Expenses</b>														
Bank Charges and Fees		349	15	15	30	30	-	45	15	15	-	45	16	575
<b>Other Expenses</b>														
Income Sweep to Main Fund*		-	-	-	-	-	-	(3,568)	-	(192)	-	(1,788)	-	(5,548)
<b>Net Income (Loss)</b>		<b>\$ 1,353</b>	<b>\$ 1,654</b>	<b>\$ 1,581</b>	<b>\$ 1,494</b>	<b>\$ 1,462</b>	<b>\$ 1,447</b>	<b>\$ (2,191)</b>	<b>\$ 1,229</b>	<b>\$ 1,174</b>	<b>\$ 1,355</b>	<b>\$ (523)</b>	<b>\$ 1,277</b>	<b>\$ 11,310</b>

\*The Income Sweep to Main Fund account pertains to interest income transfers to the Main Fund. This account offsets with the Income Collected from Other Funds account in the Income Statement of all fund categories. No transfer of interest income was made in December 2022.

# Beneficial Returns, LLC

## Income Statements - The Truss Fund 2.0

### For the YTD ended December 31, 2022



	Ref	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Revenue</b>														
Interest Income	p.29	\$ 2,083	\$ 2,083	\$ 2,083	\$ 3,339	\$ 3,964	\$ 3,964	\$ 4,562	\$ 4,979	\$ 5,083	\$ 4,356	\$ 4,297	\$ 5,547	\$ 46,339
Fund Management Income		1,897	1,897	1,897	1,897	1,897	1,897	1,897	1,897	1,897	1,897	1,897	1,897	22,758
Loan Fee Income		-	-	1,500	3,000	-	1,500	1,250	1,500	-	-	-	1,500	10,250
Documentation Fee Income		-	-	150	300	-	150	150	150	-	-	-	-	900
<b>Total Revenue</b>		<b>3,980</b>	<b>3,980</b>	<b>5,630</b>	<b>8,535</b>	<b>5,860</b>	<b>7,510</b>	<b>7,858</b>	<b>8,525</b>	<b>6,979</b>	<b>6,253</b>	<b>6,193</b>	<b>8,943</b>	<b>80,247</b>
<b>Operating Expenses</b>														
Legal and Professional Services		500	500	500	500	417	333	333	-	-	-	-	-	3,083
Bank Charges and Fees		-	-	0	40	50	1	20	30	30	10	10	11	203
<b>Total Operating Expenses</b>		<b>500</b>	<b>500</b>	<b>500</b>	<b>540</b>	<b>467</b>	<b>334</b>	<b>353</b>	<b>30</b>	<b>30</b>	<b>10</b>	<b>10</b>	<b>11</b>	<b>3,286</b>
<b>Other Income and Expenses</b>														
Gain on Sale of Loan Proceeds		-	-	-	-	-	-	-	4,886	-	-	-	-	4,886
Income Sweep to Main Fund*		-	-	-	-	-	-	(16,521)	-	(6,891)	-	(13,998)	-	(37,409)
<b>Total Other Income and Expenses</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(16,521)</b>	<b>4,886</b>	<b>(6,891)</b>	<b>-</b>	<b>(13,998)</b>	<b>-</b>	<b>(32,523)</b>
<b>Net Income (Loss)</b>		<b>\$ 3,480</b>	<b>\$ 3,480</b>	<b>\$ 5,130</b>	<b>\$ 7,995</b>	<b>\$ 5,393</b>	<b>\$ 7,176</b>	<b>\$ (9,016)</b>	<b>\$ 13,381</b>	<b>\$ 58</b>	<b>\$ 6,242</b>	<b>\$ (7,815)</b>	<b>\$ 8,932</b>	<b>\$ 44,437</b>

\*The Income Sweep to Main Fund account pertains to interest income transfers to the Main Fund. This account offsets with the Income Collected from Other Funds account in the Income Statement of all fund categories. No transfer of interest income was made in December 2022.

# Beneficial Returns, LLC

## Income Statements - The Cartier Fund

### For the YTD ended December 31, 2022



	Ref	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Revenue</b>														
Fund Management Income		\$ -	\$ -	\$ -	\$ 7,906	\$ 8,073	\$ 7,867	\$ 7,669	\$ 7,511	\$ 7,298	\$ 7,472	\$ 7,766	\$ 8,006	\$ 69,568
Interest Income	p.30	-	-	-	-	-	-	-	-	-	-	-	417	417
<b>Total Revenue</b>		-	-	-	<b>7,906</b>	<b>8,073</b>	<b>7,867</b>	<b>7,669</b>	<b>7,511</b>	<b>7,298</b>	<b>7,472</b>	<b>7,766</b>	<b>8,423</b>	<b>69,985</b>
<b>Operating Expenses</b>														
Bank Charges and Fees		-	-	-	-	-	-	-	-	-	-	-	20	20
<b>Other Income and Expenses</b>														
Unrealized Gains/Losses on Foreign Exchange*		-	-	-	-	166	(412)	(593)	(634)	(1,060)	1,042	4,588	481	3,578
Interest Earned from the Banks	p.24	-	-	-	-	-	-	-	-	-	-	259	893	1,151
Realized Gains/Losses on Foreign Exchange**		-	-	-	-	-	-	-	-	-	-	(5,123)	-	(5,123)
Income Sweep to Main Fund***		-	-	-	-	-	-	-	-	-	-	(44,005)	-	(44,005)
<b>Total Other Income and Expenses</b>		-	-	-	-	<b>166</b>	<b>(412)</b>	<b>(593)</b>	<b>(634)</b>	<b>(1,060)</b>	<b>1,042</b>	<b>(44,281)</b>	<b>1,373</b>	<b>(44,398)</b>
<b>Net Income (Loss)</b>		<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 7,906</b>	<b>\$ 8,239</b>	<b>\$ 7,455</b>	<b>\$ 7,076</b>	<b>\$ 6,876</b>	<b>\$ 6,238</b>	<b>\$ 8,514</b>	<b>\$ (36,515)</b>	<b>\$ 9,776</b>	<b>\$ 25,566</b>

\* The Unrealized Gains/Losses on Foreign Exchange account contains the unrealized gains/losses due to the subsequent measurement of the Receivable from Cartier account every end of the month (by using exchange rate at the end of each reporting date) and upon settlement of the receivable to Cash.

\*\* The Realized Gains/Losses on Foreign Exchange pertains to the realized gains/losses due to the collection of payment of receivables from Cartier.

\*\*\* The Income Sweep to Main Fund account pertains to Fund Management Income transfer to the Main Fund. This account offsets with the Income Collected from Other Funds account in the Income Statement of all fund categories. No transfer of fund management income was made in December 2022.

# Beneficial Returns, LLC

## Income Statements - The MC Invest Fund

### For the YTD ended December 31, 2022



	Ref	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total						
<b>Revenue</b>																				
Fund Management Income	\$	-	\$	-	\$	-	\$	-	\$	-	\$	5,000	\$	5,000	\$	5,000	\$	5,000	\$	20,000
<b>Other Income and Expenses</b>																				
Income Sweep to Main Fund*		-		-		-		-		-		-		(15,000)		-		(15,000)		(15,000)
<b>Net Income (Loss)</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>5,000</b>	<b>\$</b>	<b>5,000</b>	<b>\$</b>	<b>(10,000)</b>	<b>\$</b>	<b>5,000</b>	<b>\$</b>	<b>5,000</b>

\*The Income Sweep to Main Fund account pertains to Fund Management Income transfer to the Main Fund. This account offsets with the Income Collected from Other Funds account in the Income Statement of all fund categories. No transfer of fund management income was made in December 2022.

# Beneficial Returns, LLC

## Cash Flow Statements

### For the YTD ended December 31, 2022



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Operating Activities</b>													
Net Income (Loss)	\$ 12,817	\$ (1,465)	\$ 22,116	\$ 19,061	\$ 18,299	\$ 29,528	\$ 12,318	\$ 9,236	\$ 63,090	\$ 4,722	\$ 1,547	\$ (53,598)	\$ 137,669
Adjustments to reconcile Net Income (Loss) to net cash flows from Operating Activities:													
Receivable from Borrowers	(12,392)	(30,224)	(10,922)	(10,049)	(658)	(2,590)	(28,711)	85,246	(125,547)	(134,473)	87,715	111,714	(70,890)
Receivable from Participants	-	-	-	-	-	(45,000)	45,000	-	(100,000)	100,000	(90,000)	70,000	(20,000)
Investor Trip Receivable	-	-	(4,740)	(89)	400	852	-	-	-	-	3,577	-	-
Receivable from Cartier	-	-	-	(7,906)	(8,239)	(7,455)	(7,076)	(6,876)	(6,238)	(8,514)	36,774	(8,487)	(24,019)
Receivable from Miller Center Invest	-	-	-	-	-	-	-	-	(4,778)	-	4,778	(5,000)	(5,000)
Prepaid Expenses	(630)	958	47	958	1,786	(5,625)	922	(1,917)	4,453	1,042	1,042	547	3,583
Prepayment to Investors	21,832	1,688	23	1,770	-	-	-	-	(9,626)	9,626	-	-	25,312
CORTEPAZ - Suspense Account	-	(36)	-	2,734	-	-	-	(757)	-	-	(728)	-	1,213
Advances to Participants	-	-	-	-	(419)	-	-	419	-	-	-	(45,000)	(45,000)
Net Loans Receivable - Long Term	37,969	(184,342)	(83,499)	(170,156)	13,438	(168,958)	(188,533)	(204,728)	90,884	249,968	(119,369)	(272,859)	(1,000,186)
Accrued Interest Receivable - Borrowers	1,038	(1,800)	1,685	(186)	(3,504)	189	(88)	(4,584)	3,479	6,104	(3,666)	(138)	(1,470)
Loan Loss Reserve	5,000	-	-	125,000	82,419	63	10,000	-	-	-	-	3,500	225,982
Loan Loss Reserve from Grant Contribution	-	-	-	-	(79,982)	-	-	-	-	-	-	-	(79,982)
Receivable Held in Trust	-	4,430	-	-	45,922	-	-	-	-	-	-	-	50,353
Creditable Tax - ATEC	-	-	(100)	(97)	(93)	(90)	(86)	(183)	(176)	(169)	(162)	(155)	(1,310)
Creditable Tax - Sistema	(46)	-	(46)	(46)	(46)	-	(92)	(92)	(46)	-	(46)	(92)	(552)
Receivable from FMCN - Ilumexico	-	(283)	(125)	(136)	(109)	(121)	(149)	(117)	(118)	-	(200)	-	(1,358)
Accrued Revenue	(3,099)	(3,099)	(3,099)	(3,099)	(3,099)	(3,099)	(3,099)	(3,099)	(3,099)	(3,099)	(3,099)	(3,099)	(37,194)
Accounts Payable	-	-	1,986	(1,986)	19	2,806	(2,743)	-	2,865	(498)	(2,110)	1,757	2,096
Payable to Participants	11,496	3,331	(21,779)	18,610	4,633	5,983	5,693	14,157	(18,111)	13,778	20,025	(8,765)	49,051
Accrued Expense	614	9,314	(3,727)	662	870	(7,732)	7,671	-	8,227	(9,057)	633	(1,267)	6,209
Advances from Participants	-	-	-	-	-	-	-	(6,209)	-	-	50,000	50,000	93,791
Forest Wise - Suspense Account	(241)	(1,286)	-	-	-	-	(2,852)	-	-	(3,535)	-	-	(7,914)
Interest Payable - Loans	2,184	235	(36)	166	-	-	-	-	-	-	223	(223)	2,549
Accrued Interest Payable - Loans	(1,419)	1,370	1,599	762	276	(2,949)	(1,315)	1,185	1,397	712	316	(2,408)	(474)
Advances from Borrowers	42	-	-	3,873	(3,915)	-	-	1,539	24	(1,415)	4,700	(4,700)	147
Chase Credit Card (6538)	2,502	204	(2,304)	(178)	825	(11)	(477)	2,408	(1,248)	(691)	(599)	185	616
Deferred Revenue	(56)	(56)	(56)	(56)	(56)	(56)	(56)	(56)	9,944	(5,056)	(5,056)	(56)	(678)
Good Faith Deposit	3,500	-	1,500	1,500	(1,500)	(4,000)	1,500	1,600	(5,500)	-	(600)	3,000	1,000
<b>Net cash flow from Operating Activities</b>	<b>81,109</b>	<b>(201,063)</b>	<b>(101,478)</b>	<b>(18,888)</b>	<b>67,267</b>	<b>(208,267)</b>	<b>(152,174)</b>	<b>(112,829)</b>	<b>(90,125)</b>	<b>219,444</b>	<b>(10,686)</b>	<b>(168,766)</b>	<b>(696,455)</b>
<b>Financing Activities</b>													
Loans Payable - Long Term	-	150,000	-	50,000	-	-	-	(75,000)	50,000	-	-	-	175,000
Loans Payable Principal Paid	(32,344)	(3,481)	(1,793)	(8,663)	(17,790)	(65,011)	(32,667)	(8,873)	(1,811)	(12,321)	(17,968)	(65,689)	(268,410)
Recoverable Grants Payable - Main Fund	-	-	(10,000)	-	(54,750)	-	-	-	-	50,000	-	50,000	35,250
Recoverable Grants Payable - Reciprocity Fund	-	-	163,840	75,000	25,000	1,000	25,000	75,000	249,500	-	19,500	(16,000)	617,840
Recoverable Grants Payable - Truss Fund 2.0	-	-	-	153,500	-	-	-	-	-	-	-	-	153,500
Recoverable Grants Payable - Miller Center Invest	-	-	-	-	-	-	-	-	243,750	63,000	(4,778)	-	301,973
Recoverable Grants Payable - Cartier	-	-	-	-	-	-	-	-	-	1,073,687	(44,005)	-	1,029,683
Loans Payable - Xenia	-	-	-	-	6,079	250	-	(726)	-	-	(5,604)	-	-
Owner's Draw	(5,000)	-	(10,000)	(20,000)	(10,000)	(20,000)	-	(20,000)	-	(20,000)	-	-	(105,000)
Retained Earnings	-	419	10,000	-	(2,638)	-	-	(520)	-	-	-	5,250	12,511
<b>Net cash flow from Financing Activities</b>	<b>(37,344)</b>	<b>146,938</b>	<b>152,047</b>	<b>249,837</b>	<b>(54,098)</b>	<b>(83,761)</b>	<b>(7,667)</b>	<b>(30,119)</b>	<b>541,439</b>	<b>1,154,367</b>	<b>(52,854)</b>	<b>(26,439)</b>	<b>1,952,346</b>
Net cash flows	43,765	(54,125)	50,569	230,950	13,169	(292,029)	(159,841)	(142,948)	451,314	1,373,811	(63,540)	(195,204)	1,255,890
Cash at the beginning of the period	1,222,945	1,266,709	1,212,584	1,263,153	1,494,103	1,507,272	1,215,243	1,055,402	912,454	1,363,769	2,737,579	2,674,040	1,222,945
<b>Cash at the end of the period</b>	<b>\$ 1,266,709</b>	<b>\$ 1,212,584</b>	<b>\$ 1,263,153</b>	<b>\$ 1,494,103</b>	<b>\$ 1,507,272</b>	<b>\$ 1,215,243</b>	<b>\$ 1,055,402</b>	<b>\$ 912,454</b>	<b>\$ 1,363,769</b>	<b>\$ 2,737,579</b>	<b>\$ 2,674,040</b>	<b>\$ 2,478,835</b>	<b>\$ 2,478,835</b>



**Beneficial Returns, LLC**  
**Statement of Changes in Equity**  
**For the YTD ended December 31, 2022**



	Owner's Investment	Owner's Draw	Current Year Earnings	Retained Earnings	Total
Ref					
<b>Balance at January 1, 2022</b>	\$ 66,688	\$ (389,301)	\$ -	\$ 346,136	\$ 23,522
<b>Changes in Equity for 2022</b>					
Owner's Draw	-	(105,000)	-	-	(105,000)
Current year earnings to date	-	-	137,669	-	137,669
Retained Earnings	-	-	-	12,511	12,511
<b>Balance at December 31, 2022</b>	<b>\$ 66,688</b>	<b>\$ (494,301)</b>	<b>\$ 137,669</b>	<b>\$ 358,646</b>	<b>\$ 68,702</b>

# Beneficial Returns, LLC

## Receivable from Borrowers Schedule

### As of December 31, 2022



Contact	Fund	Invoice Date	Due Date	Invoice Number	Invoice Reference	Principal	Interest	Amount	Scrubbed Notes
Aliet Green	Main Fund	11/21/2022	12/01/2022	Aliet #6	Payment 6 of 48	\$ -	\$ 19	\$ 19	Paid on Jan 3, 2023
Lionheart	Main Fund	12/05/2022	12/15/2022	Lion #6	Payment 6 of 36	-	25	25	Due last Dec 15, 2022
Chacha International Ltd	Main Fund	12/11/2022	01/01/2022	Chacha # 27	Payment 27 of 60	4,444	1,158	5,602	Paid on Jan 4, 2023
Ecofiltro S.A. (1st loan)	Main Fund	12/15/2022	01/01/2023	Ecofiltro #49	Payment 49 of 84	2,756	673	3,429	Paid on Jan 3, 2023
Ecofiltro S.A. (2nd loan)	Main Fund	12/15/2022	01/01/2023	Ecofiltro2 #37	Payment 38 of 73	546	163	709	Paid on Jan 3, 2023
Ecofiltro S.A. (3rd loan)	Main Fund	12/21/2022	01/01/2023	Ecofiltro3 #3	Payment 3 of 60	3,490	1,519	5,009	Paid on Jan 3, 2023
Ecofiltro S.A. (5th loan)	Main Fund	12/21/2022	01/01/2023	Ecofiltro5 #1	Payment 1 of 3	-	833	833	Due on Jan 1, 2023
Aliet Green	Main Fund	12/21/2022	01/01/2023	Aliet #7	Payment 7 of 48	2,749	949	3,697	Paid on Jan 3, 2023
Fundacion Paraguaya	Main Fund	12/20/2022	01/15/2022	Fundacion Paraguaya # 33	Payment 33 of 48	3,302	395	3,697	Due on Jan 15, 2023
						<b>17,288</b>	<b>5,734</b>	<b>23,021</b>	
Xaxeni	Reciprocity Fund	12/05/2021	12/15/2021	Xaxeni #3	Payment 3 of 16	-	30	30	Due last Dec 15, 2021
Xaxeni	Reciprocity Fund	03/05/2022	03/15/2022	Xaxeni #4	Payment 4 of 16	4,270	1,254	5,524	Due last Mar 15, 2022
Xaxeni	Reciprocity Fund	06/05/2022	06/15/2022	Xaxeni #5	Payment 5 of 16	4,355	1,168	5,524	Due last Jun 15, 2022
Waykana	Reciprocity Fund	06/21/2022	07/01/2022	Waykana #20	Payment 20 of 62	457	151	608	Due last Jul 1, 2022
Waykana	Reciprocity Fund	07/21/2022	08/01/2022	Waykana #21	Payment 21 of 62	460	148	608	Due last Aug 1, 2022
Waykana	Reciprocity Fund	08/21/2022	09/01/2022	Waykana #22	Payment 22 of 62	463	145	608	Due last Sep 1, 2022
Xaxeni	Reciprocity Fund	09/05/2022	09/15/2022	Xaxeni #6	Payment 6 of 16	4,443	1,081	5,524	Due last Sep 15, 2022
Waykana	Reciprocity Fund	09/21/2022	10/01/2022	Waykana #23	Payment 23 of 62	466	142	608	Due last Oct 1, 2022
Asociacion Agro Artesenal Winak (1st loan)	Reciprocity Fund	10/21/2022	11/01/2022	Winak #8	Payment 8 of 12	2,356	481	2,837	Due last Nov 1, 2022
COOPBAM	Reciprocity Fund	10/21/2022	11/01/2022	COOPBAM #5	Payment 5 of 16	-	160	160	Due last Nov 1, 2022
RONAP	Reciprocity Fund	10/21/2022	11/01/2022	RONAP #7	Payment 7 of 12	-	95	95	Due last Nov 1, 2022
Waykana	Reciprocity Fund	10/21/2022	11/01/2022	Waykana #24	Payment 24 of 62	469	139	608	Due last Nov 1, 2022
AFIMAD	Reciprocity Fund	11/21/2022	12/01/2022	AFIMAD #3	Payment 3 of 16	-	10	10	Due last Dec 1, 2022
ID Bioforest Perú SAC (Simbiosis)	Reciprocity Fund	11/21/2022	12/01/2022	Simbiosis #5	Payment 5 of 16	-	104	104	Due last Dec 1, 2022
Waykana	Reciprocity Fund	11/21/2022	12/01/2022	Waykana #25	Payment 25 of 62	473	136	608	Due last Dec 1, 2022
Asociacion Agro Artesenal Winak (2nd loan)	Reciprocity Fund	12/05/2022	12/15/2022	Winak2 #6	Payment 6 of 12	2,470	367	2,837	Due last Dec 15, 2022
Xaxeni	Reciprocity Fund	12/05/2022	12/15/2022	Xaxeni #7	Payment 7 of 16	4,531	992	5,524	Due last Dec 15, 2022
Forest Wise (2nd loan)	Reciprocity Fund	12/05/2022	01/01/2023	Forest Wise 2 #4	Payment 4 of 16	4,113	1,314	5,427	Paid on Jan 12, 2023
Maya Mountain Cacao Limited	Reciprocity Fund	12/20/2022	01/01/2023	Maya #4	Payment 4 of 20	1,965	787	2,752	Paid on Jan 12, 2023
Waykana	Reciprocity Fund	12/21/2022	01/01/2023	Waykana #26	Payment 26 of 62	476	133	608	Due on Jan 1, 2023
<b>Total - Reciprocity Fund</b>						<b>31,768</b>	<b>8,836</b>	<b>40,604</b>	
Wana Solutions Uganda Ltd	Truss Fund 1.0	10/01/2021	10/15/2021	Wana Energy #2	Payment 2 of 7	7,380	389	7,769	Due last Oct 15, 2021
Wana Solutions Uganda Ltd	Truss Fund 1.0	01/01/2022	01/15/2022	Wana Energy #3	Payment 3 of 7	7,577	192	7,769	Due last Jan 15, 2022
Wana Solutions Uganda Ltd	Truss Fund 1.0	04/01/2022	04/15/2022	Wana Energy #4	Payment 4 of 7	7,615	154	7,769	Due last Apr 15, 2022
iKure (2nd loan)	Truss Fund 1.0	04/05/2022	04/15/2022	iKure2 #4	Payment 4 of 6	-	683	683	Due last Apr 15, 2022
Wana Solutions Uganda Ltd	Truss Fund 1.0	07/01/2022	07/15/2022	Wana Energy #5	Payment 5 of 7	7,653	116	7,769	Due last Jul 15, 2022
iKure (1st loan)	Truss Fund 1.0	07/05/2022	07/15/2022	iKure1 #5	Payment 5 of 6	6,850	65	6,915	Due last Jul 15, 2022
iKure (2nd loan)	Truss Fund 1.0	07/05/2022	07/15/2022	iKure2 #5	Payment 5 of 6	6,825	54	6,879	Due last Jul 15, 2022
Wana Solutions Uganda Ltd	Truss Fund 1.0	10/01/2022	10/15/2022	Wana Energy #6	Payment 6 of 7	7,691	77	7,769	Due last Oct 15, 2022
iKure (1st loan)	Truss Fund 1.0	10/05/2022	10/15/2022	iKure1 #6	Payment 6 of 6	6,882	33	6,915	Due last Oct 15, 2022
iKure (2nd loan)	Truss Fund 1.0	10/05/2022	10/15/2022	iKure2 #6	Payment 6 of 6	6,852	27	6,879	Due last Oct 15, 2022
E-Hands Energy (India) Private Limited	Truss Fund 1.0	11/21/2022	12/01/2022	E-Hands #8	Payment 8 of 8	12,845	64	12,909	Due last Dec 1, 2022
Emerging Cooking Solutions Sweden AB	Truss Fund 1.0	12/15/2022	01/01/2023	Emerging Cooking #4	Payment 4 of 5	14,014	632	14,646	Due on Jan 1, 2023
<b>Total - Truss Fund 1.0</b>						<b>92,185</b>	<b>2,484</b>	<b>94,669</b>	
All Across Africa	Truss Fund 2.0	10/05/2022	10/15/2022	AAA #4	Payment 4 of 4	-	42	42	Due last Oct 15, 2022
VITALITE Zambia Limited	Truss Fund 2.0	12/21/2022	01/01/2023	VITA #2	Payment 2 of 7	21,157	1,637	22,795	Paid on Jan 12, 2023
<b>Total - Truss Fund 2.0</b>						<b>21,157</b>	<b>1,679</b>	<b>22,836</b>	
<b>Total Due and Unpaid - 2021</b>						<b>7,380</b>	<b>419</b>	<b>7,799</b>	
<b>Total Due and Unpaid - 2022</b>						<b>155,018</b>	<b>18,315</b>	<b>173,333</b>	
<b>Total (All funds)</b>						<b>\$ 162,398</b>	<b>\$ 18,734</b>	<b>\$ 181,131</b>	

# Beneficial Returns, LLC

## Loan Loss Reserve Schedule

### As of December 31, 2022



Guarantor/Borrower	Fund*	LLR Category	Loan amount	Loan Loss Reserve (Own expense or	Date of Loan	Xero status (Loan Loss Reserve)	Subtotals	Scrubbed Notes
Ilumexico	Main Fund	LLR	\$ 51,076	\$ 1,532	08/30/2017	Recorded 08/30/2017	\$ 280,014	Currently recorded in Xero - Loan Loss Reserve.
Sistema bio	Main Fund	LLR	75,000	2,250	02/26/2018	Recorded 02/26/2018		
Ecofiltro	Main Fund	LLR	175,000	5,250	08/23/2018	Recorded 08/23/2018		
Guayaki	Main Fund	LLR	500,000	15,000	10/10/2018	Recorded 10/10/2018		
Harry Halloran Trust	Main Fund	LLR	-	30,000	01/16/2020	Recorded 03/31/2021		
Beneficial Returns	Main Fund	LLR	-	3,500	12/31/2022	Recorded 12/31/2022		
Harry Halloran Trust	Main Fund	LLR from Grants	-	80,000	-	Recorded 04/09/2018		
Pete Giovale	Main Fund	LLR from Grants	-	20,000	-	Recorded 11/25/2020		
Tides Foundation - Higgins	Main Fund	LLR from Grants	-	50,000	-	Recorded 12/31/2020		
Interrupcion	Main Fund	LLR from Grants	-	(70,018)	-	Recorded 12/31/2020		
Perry Boyle	Main Fund	LLR from Grants	-	5,000	-	Recorded 01/03/2022		
Harry Halloran Trust	Main Fund	LLR from Grants	-	125,000	-	Recorded 04/01/2022		
Perry Boyle	Main Fund	LLR from Grants	-	2,500	-	Recorded 05/31/2022		
Ron Hoge	Main Fund	LLR from Grants	-	10,000	-	Recorded 07/13/2022		

Three private foundations have collectively guaranteed an additional \$164,207 to Beneficial Returns' loan loss reserves. These amounts are committed in writing for no less than five years beginning December 2020.

# Beneficial Returns, LLC

## Investment in Loans (Borrowers) Schedule

### As of December 31, 2022



Beneficial Returns

Borrower	Fund	Loan Amount		Accumulated Invoices made as of 11/30/2022 (prior month)		Balance as of 11/30/2022 (prior month)		Invoices made on 12/1/2022 - 12/31/2022 (current month)		Accumulated Invoices made as of 12/31/2022 (current month)		Total Investment in Loans Balance as of 12/31/2022 (current month)		
		Principal (Gross Loans Receivable - Long Term)	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal (Loans Receivable - Invoiced)	Interest	Principal (Net Loans Receivable - Long Term)	Interest (Accrued Receivable - Borrowers)	Total
Ecofitro	Main Fund	\$ 225,000	\$ 60,031	\$ 202,444	\$ 60,405	\$ 22,556	\$ 2,626	\$ 562	\$ 137	\$ 203,006	\$ 60,542	\$ 21,994	\$ -	\$ 21,994
Interrupcion	Main Fund	500,000	133,893	500,000	133,893	-	-	-	-	500,000	133,893	-	-	-
Ilumexico	Main Fund	52,130	11,079	52,130	11,079	-	-	-	-	52,130	11,079	-	-	-
Sistema Bio	Main Fund	75,000	18,413	65,889	18,172	9,101	241	1,489	68	67,388	18,240	7,612	-	7,612
Guayaki	Main Fund	500,000	86,984	386,601	79,699	113,399	7,285	7,819	614	394,420	80,313	105,580	-	105,580
Nazava/P T Holland for Water	Main Fund	53,873	8,097	46,346	7,877	7,527	220	-	49	46,346	7,926	7,527	97	7,624
Ecofitro2	Main Fund	40,000	11,728	17,635	8,584	22,365	3,144	546	163	18,180	8,747	21,820	-	21,820
ATEC Cambodia	Main Fund	30,000	2,669	30,000	2,669	-	-	-	-	30,000	2,669	-	-	-
ATEC2	Main Fund	30,000	2,458	30,000	2,458	-	-	-	-	30,000	2,458	-	-	-
Fundacion Paraguaya	Main Fund	150,000	27,468	111,794	25,127	38,206	2,341	2,263	271	114,057	25,398	35,943	-	35,943
Whole Forest/Ecomadera	Main Fund	150,000	29,172	110,607	22,445	39,393	6,727	1,937	295	112,544	22,740	37,456	-	37,456
Ananas Anam	Main Fund	36,000	7,001	20,968	5,908	15,032	1,093	783	113	21,751	6,020	14,249	-	14,249
AKO/Kwathajirocso	Main Fund	100,000	9,022	100,000	9,022	-	-	-	-	100,000	9,022	-	-	-
Chacha International Ltd	Main Fund	275,000	61,145	230,875	19,737	44,125	41,405	1,157	301	232,032	20,038	42,968	-	42,968
EOS International	Main Fund	30,000	2,059	30,000	2,059	(0)	-	-	-	30,000	2,059	-	-	-
Ilumexico2	Main Fund	75,000	11,671	62,144	10,890	12,856	781	562	87	62,706	10,877	12,294	-	12,294
Ananas Anam2	Main Fund	90,000	13,031	75,697	11,934	14,303	1,097	703	107	76,400	12,042	13,600	-	13,600
Ananas Anam3	Main Fund	120,000	17,375	89,226	5,046	30,774	12,329	1,292	231	90,518	5,277	29,483	-	29,483
Atlatl	Main Fund	50,000	6,012	15,498	3,373	34,502	2,639	4,050	309	19,547	3,482	30,453	-	30,453
ATEC3	Main Fund	150,000	14,403	128,478	2,479	21,522	11,924	1,129	143	129,607	2,622	20,393	-	20,393
Allet Green	Main Fund	150,000	27,468	114,474	6,092	35,526	21,376	729	252	115,203	6,344	34,797	-	34,797
Lionheart Agrotech Ltd.	Main Fund	400,000	66,178	305,493	8,125	94,507	58,053	-	1,625	305,493	9,750	94,507	-	94,507
ATEC4	Main Fund	150,000	14,403	41,933	3,334	108,067	11,069	4,363	720	46,296	4,054	103,704	-	103,704
Ricinomex	Main Fund	150,000	25,773	117,454	1,446	32,546	24,327	623	217	118,077	1,663	31,923	-	31,923
Anasa 2nd loan	Main Fund	75,000	6,012	536,607	57,745	12,883	57,455	-	-	536,607	2,128	13,393	-	13,393
Ecofitro3	Main Fund	250,000	50,569	141,108	988	108,892	49,581	1,563	681	142,671	1,669	107,329	-	107,329
Ecofitro4	Main Fund	205,000	20,500	205,000	9	20,491	-	-	-	205,000	9	-	-	-
GrupoMuriola	Main Fund	120,000	25,023	-	-	120,000	25,023	19,023	900	19,023	900	100,977	900	101,877
Ecofitro5	Main Fund	100,000	2,500	39,707	-	60,293	2,500	-	502	39,707	502	60,293	-	60,293
<b>Total - Main Fund</b>		<b>4,807,000</b>	<b>826,848</b>	<b>3,898,118</b>	<b>462,629</b>	<b>998,885</b>	<b>364,218</b>	<b>50,891</b>	<b>9,911</b>	<b>3,898,709</b>	<b>472,541</b>	<b>948,294</b>	<b>997</b>	<b>949,291</b>
Jumandiro/Waykana	Reciprocity Fund	30,000	7,698	10,113	5,078	19,887	2,620	476	133	10,588	5,211	19,412	-	19,412
FESSEG/Exportadora	Reciprocity Fund	75,000	18,442	33,432	13,289	41,568	5,153	3,416	277	36,848	13,566	38,152	-	38,152
Bats II Maya	Reciprocity Fund	25,000	500	25,000	500	-	-	-	-	25,000	500	-	-	-
Association Agro Artesenal Winak	Reciprocity Fund	54,000	7,275	34,557	6,293	19,443	992	-	130	34,557	6,422	19,443	259	19,702
Bats I Maya 2	Reciprocity Fund	75,000	6,000	75,000	6,000	10,500	(0,500)	-	-	11,000	75,000	1,000	-	76,000
RONAP	Reciprocity Fund	75,000	10,104	41,572	8,071	33,428	2,033	-	223	41,572	8,294	33,428	446	33,873
Xaxeni	Reciprocity Fund	75,000	13,380	25,382	7,760	49,618	5,620	4,531	331	29,914	8,091	45,086	-	45,086
Forest Wise	Reciprocity Fund	50,000	8,920	49,944	2,811	56	6,109	-	-	49,944	2,811	56	-	56
Association Agro Artesenal Winak 2	Reciprocity Fund	30,000	4,041	11,640	2,544	18,360	1,497	2,470	122	14,110	2,686	15,890	-	15,890
COPIBAM	Reciprocity Fund	75,000	13,380	20,940	6,673	54,060	6,707	-	360	20,940	7,039	54,060	721	54,781
Simbiosis/ID Bioferos Peru SAC	Reciprocity Fund	52,500	9,366	14,658	4,675	37,842	4,691	(37,158)	-	(22,500)	4,675	75,000	-	75,000
CENCOIC	Reciprocity Fund	75,000	6,000	75,000	6,000	-	-	-	-	75,000	6,000	-	-	-
CORTEPAZ	Reciprocity Fund	25,000	4,737	5,149	1,980	19,851	2,757	-	132	5,149	2,113	19,851	265	20,116
COOPAVAMI	Reciprocity Fund	75,000	15,000	75,000	15,000	75,000	8,500	-	500	75,000	7,000	75,000	1,000	76,000
Maya Mountain Cacao Limited	Reciprocity Fund	45,000	10,041	5,968	2,588	39,032	7,453	1,965	262	7,833	2,850	37,367	-	37,367
Forest Wise 2	Reciprocity Fund	75,000	13,380	9,297	3,368	65,703	10,012	4,113	438	13,410	3,807	61,590	-	61,590
CEPRO Yanasha	Reciprocity Fund	75,000	17,468	6,247	4,375	68,753	13,093	-	458	6,247	4,833	68,753	917	69,670
AFIMAD	Reciprocity Fund	50,000	8,920	8,210	2,838	41,790	6,082	-	279	8,210	3,117	41,790	279	42,069
Asesmekeun	Reciprocity Fund	40,000	7,136	2,146	800	37,854	6,336	-	252	2,146	1,052	37,854	252	38,106
EcoOla	Reciprocity Fund	35,000	8,263	-	-	35,000	8,263	(700)	233	-	233	35,700	-	35,700
UOPROCAE	Reciprocity Fund	40,000	3,683	-	-	40,000	3,683	-	267	-	267	40,000	533	40,533
Someone Somewhere	Reciprocity Fund	40,000	6,400	-	-	-	-	-	-	-	267	40,000	-	40,000
<b>Total - Reciprocity Fund</b>		<b>1,191,600</b>	<b>200,138</b>	<b>378,954</b>	<b>96,651</b>	<b>772,546</b>	<b>97,084</b>	<b>(20,887)</b>	<b>4,898</b>	<b>358,067</b>	<b>101,548</b>	<b>833,433</b>	<b>5,671</b>	<b>839,104</b>
Ikura	Truss Fund 1.0	40,000	1,414	40,000	-	-	-	-	-	40,000	1,414	-	-	-
Deevabits Green Energy	Truss Fund 1.0	25,000	-	25,000	-	-	-	-	-	25,000	-	-	-	-
National Union of Coffee /NUCAFE	Truss Fund 1.0	100,000	2,520	85,354	2,520	14,646	-	7,323	-	92,677	2,520	7,323	-	7,323
Pollinate Group	Truss Fund 1.0	100,000	2,266	100,000	2,266	-	-	-	-	100,000	2,266	-	-	-
Azimuth/Easy Solar	Truss Fund 1.0	100,000	259	100,000	259	-	-	-	-	100,000	259	-	-	-
Inspiring Teachers	Truss Fund 1.0	50,000	1,789	6,937	2,597	43,063	(808)	871	43	7,808	2,847	42,192	-	42,192
E-Hands Energy	Truss Fund 1.0	85,000	2,596	85,000	2,596	-	-	-	-	85,000	2,596	-	-	-
Emerging Cooking Solutions	Truss Fund 1.0	100,000	2,520	42,142	2,529	57,858	(9)	14,014	47	56,156	2,576	43,844	47	43,890
Ikura2	Truss Fund 1.0	40,000	1,274	40,000	1,274	-	-	-	-	40,000	1,274	-	-	-
Grassland Cameroon Ltd	Truss Fund 1.0	70,000	1,764	70,000	1,764	-	-	-	-	70,000	1,764	-	-	-
Wana Solutions Uganda Ltd	Truss Fund 1.0	50,000	1,512	42,231	1,512	7,769	(0)	-	-	42,231	1,512	7,769	-	7,769
<b>Total - Truss Fund 1.0</b>		<b>760,000</b>	<b>17,914</b>	<b>636,664</b>	<b>18,732</b>	<b>123,336</b>	<b>(818)</b>	<b>22,208</b>	<b>90</b>	<b>658,872</b>	<b>18,822</b>	<b>101,128</b>	<b>47</b>	<b>101,174</b>
Doselva P.B.C	Truss Fund 2.0	150,000	15,000	-	11,250	150,000	3,750	-	625	-	11,875	150,000	625	150,625
Moringa Connect	Truss Fund 2.0	150,000	5,625	150,000	5,625	-	-	-	-	5,625	-	-	-	-
Namida Technologies, Inc.	Truss Fund 2.0	150,000	7,500	150,000	7,500	-	-	-	-	7,500	-	150,000	-	150,000
Deevabits Green Energy 2	Truss Fund 2.0	50,000	3,515	15,411	2,428	34,589	1,087	8,487	144	23,897	2,572	26,103	-	26,103
All Across Africa	Truss Fund 2.0	-	7,500	-	7,500	-	-	150,000	1,250	-	8,750	150,000	1,250	151,250
EarthSpark International	Truss Fund 2.0	150,000	7,500	-	3,750	150,000	3,750	-	625	-	4,375	150,000	1,875	151,875
Vitalite Zambia	Truss Fund 2.0	150,000	9,563	19,021	3,773	130,979	5,790	21,157	546	40,179	4,319	109,821	-	109,821
Anasa Design, Inc.	Truss Fund 2.0	150,000	9,563	(3,750)	3,750	153,750	3,750	-	641	(3,750)	4,391	153,750	1,281	155,031

# Beneficial Returns, LLC

## Payable to Participants Schedule

### As of December 31, 2022



Contact	Fund	Invoice Date	Due Date	Description	Amount	Scrubbed Notes
AFC - Lionheart	Main Fund	10/05/2022	01/01/2023	Lion #4	\$ 263	Due on Jan 1, 2023
AFC - Lionheart	Main Fund	11/01/2022	01/01/2023	Lion #5	263	Due on Jan 1, 2023
AFC - Lionheart	Main Fund	12/01/2022	01/01/2023	Lion #6	263	Due on Jan 1, 2023
<b>AFC - Lionheart Total</b>					<b>788</b>	
Ambassadors for Christ - Chacha	Main Fund	10/11/2022	01/01/2023	Chacha #25	2,325	Due on Jan 1, 2023
Ambassadors for Christ - Chacha	Main Fund	11/11/2022	01/01/2023	Chacha #26	2,325	Due on Jan 1, 2023
Ambassadors for Christ - Chacha	Main Fund	12/11/2022	01/01/2023	Chacha #27	2,325	Due on Jan 1, 2023
<b>Ambassadors for Christ - Chacha Total</b>					<b>6,974</b>	
Bong Shu Lin - Lionheart	Main Fund	10/05/2022	01/01/2023	Lion #4	150	Due on Jan 1, 2023
Bong Shu Lin - Lionheart	Main Fund	11/01/2022	01/01/2023	Lion #5	150	Due on Jan 1, 2023
Bong Shu Lin - Lionheart	Main Fund	12/01/2022	01/01/2023	Lion #6	150	Due on Jan 1, 2023
<b>Bong Shu Lin - Lionheart Total</b>					<b>450</b>	
Chan - Ananas Anam 2	Main Fund	10/05/2022	01/01/2023	Ananas2 #16	733	Due on Jan 1, 2023
Chan - Ananas Anam 2	Main Fund	11/05/2022	01/01/2023	Ananas2 #17	733	Due on Jan 1, 2023
Chan - Ananas Anam 2	Main Fund	12/05/2022	01/01/2023	Ananas2 #18	733	Due on Jan 1, 2023
<b>Chan - Ananas Anam 2 Total</b>					<b>2,198</b>	
Clarion - Lionheart	Main Fund	10/05/2022	01/01/2023	Lion #4	281	Due on Jan 1, 2023
Clarion - Lionheart	Main Fund	11/01/2022	01/01/2023	Lion #5	281	Due on Jan 1, 2023
Clarion - Lionheart	Main Fund	12/01/2022	01/01/2023	Lion #6	281	Due on Jan 1, 2023
<b>Clarion - Lionheart Total</b>					<b>844</b>	
DF Impact Capital - 2 - Ecofiltro 3	Main Fund	11/21/2022	01/01/2023	Ecofiltro3 #2	924	Due on Jan 1, 2023
DF Impact Capital - 2 - Ecofiltro 3	Main Fund	12/21/2022	01/01/2023	Ecofiltro3 #3	924	Due on Jan 1, 2023
<b>DF Impact Capital - 2 - Ecofiltro 3 Total</b>					<b>1,847</b>	
DF Impact Capital - Ecofiltro3	Main Fund	10/21/2022	01/01/2023	Ecofiltro3 #1	910	Due on Jan 1, 2023
DF Impact Capital - Ecofiltro3	Main Fund	11/21/2022	01/01/2023	Ecofiltro3 #2	910	Due on Jan 1, 2023
DF Impact Capital - Ecofiltro3	Main Fund	12/21/2022	01/01/2023	Ecofiltro3 #3	910	Due on Jan 1, 2023
<b>DF Impact Capital - Ecofiltro3 Total</b>					<b>2,729</b>	
Erik B. Schultz - Ananas 3	Main Fund	10/21/2022	01/01/2023	Ananas3 #13	879	Due on Jan 1, 2023
Erik B. Schultz - Ananas 3	Main Fund	11/21/2022	01/01/2023	Ananas3 #14	879	Due on Jan 1, 2023
Erik B. Schultz - Ananas 3	Main Fund	12/21/2022	01/01/2023	Ananas3 #15	879	Due on Jan 1, 2023
<b>Erik B. Schultz - Ananas 3 Total</b>					<b>2,637</b>	
FYDF - Angaza 2	Main Fund	10/05/2022	01/01/2023	Angaza2 #1	2,083	Due on Jan 1, 2023
FYDF - Angaza 2	Main Fund	11/01/2022	01/01/2023	Angaza2 #2	2,083	Due on Jan 1, 2023
FYDF - Angaza 2	Main Fund	12/01/2022	01/01/2023	Angaza2 #3	2,083	Due on Jan 1, 2023
<b>FYDF - Angaza 2 Total</b>					<b>6,250</b>	
Genesis Charitable Trust - Ananas 3	Main Fund	10/21/2022	01/01/2023	Ananas3 #13	796	Due on Jan 1, 2023
Genesis Charitable Trust - Ananas 3	Main Fund	11/21/2022	01/01/2023	Ananas3 #14	796	Due on Jan 1, 2023
Genesis Charitable Trust - Ananas 3	Main Fund	12/21/2022	01/01/2023	Ananas3 #15	796	Due on Jan 1, 2023
<b>Genesis Charitable Trust - Ananas 3 Total</b>					<b>2,387</b>	
Kim - Ananas Anam 2	Main Fund	10/05/2022	01/01/2023	Ananas2 #16	586	Due on Jan 1, 2023
Kim - Ananas Anam 2	Main Fund	11/05/2022	01/01/2023	Ananas2 #17	586	Due on Jan 1, 2023
Kim - Ananas Anam 2	Main Fund	12/05/2022	01/01/2023	Ananas2 #18	586	Due on Jan 1, 2023
<b>Kim - Ananas Anam 2 Total</b>					<b>1,758</b>	
Lee Pei - Lionheart	Main Fund	10/05/2022	01/01/2023	Lion #4	94	Due on Jan 1, 2023
Lee Pei - Lionheart	Main Fund	11/01/2022	01/01/2023	Lion #5	94	Due on Jan 1, 2023
Lee Pei - Lionheart	Main Fund	12/01/2022	01/01/2023	Lion #6	94	Due on Jan 1, 2023
<b>Lee Pei - Lionheart Total</b>					<b>281</b>	
Lim Yan Peng - Ecofiltro3	Main Fund	10/21/2022	01/01/2023	Ecofiltro3 #1	932	Due on Jan 1, 2023
Lim Yan Peng - Ecofiltro3	Main Fund	11/21/2022	01/01/2023	Ecofiltro3 #2	932	Due on Jan 1, 2023
Lim Yan Peng - Ecofiltro3	Main Fund	12/21/2022	01/01/2023	Ecofiltro3 #3	932	Due on Jan 1, 2023
<b>Lim Yan Peng - Ecofiltro3 Total</b>					<b>2,796</b>	
Lim Yan Peng (Sharon) - Lionheart	Main Fund	10/05/2022	01/01/2023	Lion #4	188	Due on Jan 1, 2023
Lim Yan Peng (Sharon) - Lionheart	Main Fund	11/01/2022	01/01/2023	Lion #5	188	Due on Jan 1, 2023
Lim Yan Peng (Sharon) - Lionheart	Main Fund	12/01/2022	01/01/2023	Lion #6	188	Due on Jan 1, 2023
<b>Lim Yan Peng (Sharon) - Lionheart Total</b>					<b>563</b>	
Loh - Ananas Anam 2	Main Fund	10/05/2022	01/01/2023	Ananas2 #16	440	Due on Jan 1, 2023
Loh - Ananas Anam 2	Main Fund	11/05/2022	01/01/2023	Ananas2 #17	440	Due on Jan 1, 2023
Loh - Ananas Anam 2	Main Fund	12/05/2022	01/01/2023	Ananas2 #18	440	Due on Jan 1, 2023
<b>Loh - Ananas Anam 2 Total</b>					<b>1,319</b>	
Sian - Ananas Anam 2	Main Fund	10/05/2022	01/01/2023	Ananas2 #16	293	Due on Jan 1, 2023
Sian - Ananas Anam 2	Main Fund	11/05/2022	01/01/2023	Ananas2 #17	293	Due on Jan 1, 2023
Sian - Ananas Anam 2	Main Fund	12/05/2022	01/01/2023	Ananas2 #18	293	Due on Jan 1, 2023
<b>Sian - Ananas Anam 2 Total</b>					<b>879</b>	
Silverstrand - Chacha	Main Fund	10/11/2022	01/01/2023	Chacha #25	910	Due on Jan 1, 2023
Silverstrand - Chacha	Main Fund	11/11/2022	01/01/2023	Chacha #26	910	Due on Jan 1, 2023
Silverstrand - Chacha	Main Fund	12/11/2022	01/01/2023	Chacha #27	910	Due on Jan 1, 2023
<b>Silverstrand - Chacha Total</b>					<b>2,729</b>	
Tan Chin Ee - Lionheart	Main Fund	10/05/2022	01/01/2023	Lion #4	400	Due on Jan 1, 2023
Tan Chin Ee - Lionheart	Main Fund	11/01/2022	01/01/2023	Lion #5	400	Due on Jan 1, 2023
Tan Chin Ee - Lionheart	Main Fund	12/01/2022	01/01/2023	Lion #6	400	Due on Jan 1, 2023
<b>Tan Chin Ee - Lionheart Total</b>					<b>1,200</b>	
Tan Suay Muey - Ananas 3	Main Fund	10/21/2022	01/01/2023	Ananas3 #13	619	Due on Jan 1, 2023
Tan Suay Muey - Ananas 3	Main Fund	11/21/2022	01/01/2023	Ananas3 #14	619	Due on Jan 1, 2023
Tan Suay Muey - Ananas 3	Main Fund	12/21/2022	01/01/2023	Ananas3 #15	619	Due on Jan 1, 2023
<b>Tan Suay Muey - Ananas 3 Total</b>					<b>1,856</b>	
Tee Chin Ee - Angaza 2	Main Fund	10/05/2022	01/01/2023	Angaza2 #1	375	Due on Jan 1, 2023
Tee Chin Ee - Angaza 2	Main Fund	11/01/2022	01/01/2023	Angaza2 #2	375	Due on Jan 1, 2023
Tee Chin Ee - Angaza 2	Main Fund	12/01/2022	01/01/2023	Angaza2 #3	375	Due on Jan 1, 2023
<b>Tee Chin Ee - Angaza 2 Total</b>					<b>1,125</b>	
Felipe Arratia - Guayaki1	Main Fund	11/01/2022	01/15/2023	Guayaki #46	1,350	Due on Jan 15, 2023
Felipe Arratia - Guayaki1	Main Fund	12/01/2022	01/15/2023	Guayaki #47	1,350	Due on Jan 15, 2023
<b>Felipe Arratia - Guayaki1 Total</b>					<b>2,700</b>	
Thrive - Ecofiltro	Main Fund	09/15/2022	01/15/2023	Ecofiltro #46	672	Due on Jan 15, 2023
Thrive - Ecofiltro	Main Fund	10/15/2022	01/15/2023	Ecofiltro #47	672	Due on Jan 15, 2023
Thrive - Ecofiltro	Main Fund	11/15/2022	01/15/2023	Ecofiltro #48	672	Due on Jan 15, 2023
<b>Thrive - Ecofiltro Total</b>					<b>\$ 2,016</b>	

# Beneficial Returns, LLC

## Payable to Participants Schedule

### As of December 31, 2022



Contact	Fund	Invoice Date	Due Date	Description	Amount	Scrubbed Notes
Dhiren Sarin - ATEC 4	Main Fund	11/21/2022	02/01/2023	ATEC4 #4	\$ 1,017	Due on Feb 1, 2023
Dhiren Sarin - ATEC 4	Main Fund	12/21/2022	02/01/2023	ATEC4 #5	1,005	Due on Feb 1, 2023
<b>Dhiren Sarin - ATEC 4 Total</b>					<b>2,022</b>	
RSF - Guayaki (2nd Loan)	Main Fund	12/01/2022	02/15/2023	Guayaki2 #46	457	Due on Feb 15, 2023
RSF - Guayaki (2nd Loan)	Main Fund	12/01/2022	02/15/2023	Guayaki2 #46	5,413	Due on Feb 15, 2023
<b>RSF - Guayaki (2nd Loan) Total</b>					<b>5,870</b>	
3rd Creek - Ecofiltro 5	Main Fund	12/21/2022	03/01/2023	Ecofiltro5 #1	331	Due on Mar 1, 2023
<b>3rd Creek - Ecofiltro 5 Total</b>					<b>331</b>	
Alex Tee - ATEC 3	Main Fund	12/15/2022	03/01/2023	ATEC3 #10	1,205	Due on Mar 1, 2023
<b>Alex Tee - ATEC 3 Total</b>					<b>1,205</b>	
Ambassadors for Christ - ATEC 3	Main Fund	12/15/2022	03/01/2023	ATEC3 #10	1,951	Due on Mar 1, 2023
<b>Ambassadors for Christ - ATEC 3 Total</b>					<b>1,951</b>	
Clarion - Aliet	Main Fund	12/21/2022	03/01/2023	Aliet #7	1,151	Due on Mar 1, 2023
<b>Clarion - Aliet Total</b>					<b>1,151</b>	
Friends of Tilonia, Inc.- Ilumexico2	Main Fund	12/21/2022	03/01/2023	Ilumexico2 #16	733	Due on Mar 1, 2023
<b>Friends of Tilonia, Inc.- Ilumexico2 Total</b>					<b>733</b>	
Impact Asset - Ricinomex	Main Fund	12/01/2022	03/01/2023	Ricinomex #4	2,236	Due on Mar 1, 2023
<b>Impact Asset - Ricinomex Total</b>					<b>2,236</b>	
Lim Yan Peng - Aliet	Main Fund	12/21/2022	03/01/2023	Aliet #7	1,118	Due on Mar 1, 2023
<b>Lim Yan Peng - Aliet Total</b>					<b>1,118</b>	
Malcolm Mahadevan - ATEC 3	Main Fund	12/15/2022	03/01/2023	ATEC3 #10	1,038	Due on Mar 1, 2023
<b>Malcolm Mahadevan - ATEC 3 Total</b>					<b>1,038</b>	
SK2 Fund - Ilumexico2	Main Fund	12/21/2022	03/01/2023	Ilumexico2 #16	1,026	Due on Mar 1, 2023
<b>SK2 Fund - Ilumexico2 Total</b>					<b>1,026</b>	
Tan Chee Leong - Aliet	Main Fund	12/21/2022	03/01/2023	Aliet #7	447	Due on Mar 1, 2023
<b>Tan Chee Leong - Aliet Total</b>					<b>447</b>	
Tan Chee Leong - ATEC 3	Main Fund	12/15/2022	03/01/2023	ATEC3 #10	623	Due on Mar 1, 2023
<b>Tan Chee Leong - ATEC 3 Total</b>					<b>623</b>	
Untours Foundation - Ricinomex	Main Fund	12/01/2022	03/01/2023	Ricinomex #4	587	Due on Mar 1, 2023
<b>Untours Foundation - Ricinomex Total</b>					<b>587</b>	
3rd Creek - Whole Forest	Main Fund	12/01/2022	03/04/2023	Whole Forest #30	349	Due on Mar 4, 2023
<b>3rd Creek - Whole Forest Total</b>					<b>349</b>	
Arthur Schultz - Whole Forest	Main Fund	12/01/2022	03/04/2023	Whole Forest #30	582	Due on Mar 4, 2023
<b>Arthur Schultz - Whole Forest Total</b>					<b>582</b>	
SK2 (Thrive) - Whole Forest	Main Fund	12/01/2022	03/04/2023	Whole Forest #30	570	Due on Mar 4, 2023
<b>SK2 (Thrive) - Whole Forest Total</b>					<b>570</b>	
Highlands - Ecofiltro	Main Fund	12/15/2022	03/15/2023	Ecofiltro #49	2,057	Due on Mar 15, 2023
<b>Highlands - Ecofiltro Total</b>					<b>2,057</b>	
Missionary Sisters - Fundacion Paraguaya	Main Fund	12/20/2022	03/15/2023	Fundacion Paraguay	1,163	Due on Mar 15, 2023
<b>Missionary Sisters - Fundacion Paraguaya Total</b>					<b>1,163</b>	
Lee Pei - Chacha	Main Fund	10/11/2022	03/21/2023	Chacha # 25	182	Due on Mar 21, 2023
Lee Pei - Chacha	Main Fund	11/11/2022	03/21/2023	Chacha # 26	182	Due on Mar 21, 2023
Lee Pei - Chacha	Main Fund	12/11/2022	03/21/2023	Chacha #27	182	Due on Mar 21, 2023
<b>Lee Pei - Chacha Total</b>					<b>546</b>	
Sasada - Chacha	Main Fund	10/11/2022	03/21/2023	Chacha # 25	273	Due on Mar 21, 2023
Sasada - Chacha	Main Fund	11/11/2022	03/21/2023	Chacha # 26	273	Due on Mar 21, 2023
Sasada - Chacha	Main Fund	12/11/2022	03/21/2023	Chacha #27	273	Due on Mar 21, 2023
<b>Sasada - Chacha Total</b>					<b>819</b>	
Tee - Chacha	Main Fund	10/11/2022	03/21/2023	Chacha # 25	455	Due on Mar 21, 2023
Tee - Chacha	Main Fund	11/11/2022	03/21/2023	Chacha # 26	455	Due on Mar 21, 2023
Tee - Chacha	Main Fund	12/11/2022	03/21/2023	Chacha #27	455	Due on Mar 21, 2023
<b>Tee - Chacha Total</b>					<b>1,364</b>	
Thrive - Ecofiltro	Main Fund	12/15/2022	04/15/2023	Ecofiltro #49	672	Due on Apr 15, 2023
<b>Thrive - Ecofiltro Total</b>					<b>672</b>	
<b>Grand Total</b>					<b>\$ 74,785</b>	

# Beneficial Returns, LLC

## Loans Payable (Investors) Schedule

### As of December 31, 2022



Investor	Fund Category	Loan Amount		Accumulated Payments made as of 12/31/2021		Balance as of 1/1/2022		Accumulated Payments 1/1/2022 - 12/31/2022 (current)		Balance as of 12/31/2022	
		Principal (Loans Payable - Long Term)	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
Swift	Main Fund	\$ 500,000	\$38,308	\$ 313,383	\$ 32,673	\$ 186,617	\$ 5,635	\$ 73,535	\$ 3,367	\$ 113,083	\$ 2,269
Skees	Main Fund	50,000	2,791	39,598	2,635	10,402	156	10,402	156	-	-
Eagles Wings	Main Fund	50,000	3,831	24,130	3,115	25,870	716	7,209	482	18,662	234
IA- Visram	Main Fund	25,000	1,915	12,065	1,393	12,935	522	3,604	241	9,331	281
IA Coffey Carboy	Main Fund	25,000	1,915	25,000	1,915	-	-	-	-	-	-
Tides Higgins	Main Fund	200,000	15,323	82,315	9,966	117,685	5,357	28,549	2,212	89,136	3,145
Halloran Trust	Main Fund	100,000	7,662	34,126	5,122	65,874	2,540	14,133	1,247	51,741	1,293
Tides Younger	Main Fund	250,000	19,154	102,894	12,458	147,106	6,696	35,686	2,765	111,420	3,932
IA 3:23	Main Fund	100,000	7,662	34,126	4,324	65,874	3,338	14,133	1,247	51,740	2,091
Arthur B Schultz	Main Fund	50,000	3,831	13,582	1,798	36,418	2,033	6,997	694	29,421	1,339
Seton Enablement Fund	Main Fund	90,000	11,190	10,753	5,320	79,247	5,870	11,078	2,295	68,170	3,575
ACF-GeoFund	Main Fund	100,000	7,662	20,272	2,799	79,728	4,863	13,855	1,526	65,874	3,337
Missionary Sisters/Cabrini	Main Fund	100,000	5,582	19,212	1,904	80,788	3,678	19,598	1,518	61,190	2,159
Tides-Younger2	Main Fund	125,000	9,482	16,809	2,416	108,191	7,066	17,147	2,079	91,044	4,987
University Impact Coffey Carboy	Main Fund	18,334	1,023	1,752	183	16,582	840	3,558	314	13,024	526
DF Impact Capital, LLC	Main Fund	50,000	-	-	-	-	-	5,357	-	44,643	-
The Peter Giovale Trust - MF	Main Fund	75,000	-	-	-	-	-	3,571	-	71,429	-
Tides - Higgins 2	Main Fund	50,000	3,831	-	-	-	-	-	-	50,000	-
<b>Total</b>		<b>\$ 1,958,334</b>	<b>\$ 141,162</b>	<b>\$ 750,018</b>	<b>\$ 88,021</b>	<b>\$ 1,033,316</b>	<b>\$ 49,311</b>	<b>\$ 268,410</b>	<b>\$ 20,140</b>	<b>\$ 939,906</b>	<b>\$ 29,170</b>

Investor	Fund Category	Current Portion		Interest		Balance - Loans Payable - Long Term as of 12/31/2022	
		Principal (Loans Payable - Short Term)	Interest (Interest Payable - Loans)	Interest Expense	Interest (Accrued Interest Payable - Loans)	Loans Payable Principal Paid	Net Loans Payable Principal Balance
Swift	Main Fund	\$ -	\$ -	\$ 250	\$ -	\$ 386,917	\$ 113,083
Skees	Main Fund	-	-	9	-	50,000	-
Eagles Wings	Main Fund	-	-	31	31	31,338	18,662
IA- Visram	Main Fund	-	-	16	47	15,669	9,331
IA Coffey Carboy	Main Fund	-	-	-	-	25,000	-
Tides Higgins	Main Fund	-	-	149	149	110,864	89,136
Halloran Trust	Main Fund	-	-	86	431	48,259	51,741
Tides Younger	Main Fund	-	-	216	-	138,580	111,420
IA 3:23	Main Fund	-	-	86	431	48,260	51,740
Arthur B Schultz	Main Fund	-	-	49	196	20,579	29,421
Seton Enablement Fund	Main Fund	-	-	184	-	21,830	68,170
ACF-GeoFund	Main Fund	-	-	110	220	34,126	65,874
Missionary Sisters/Cabrini	Main Fund	-	-	102	510	38,810	61,190
Tides-Younger2	Main Fund	-	-	152	759	33,956	91,044
University Impact Coffey Carboy	Main Fund	-	-	22	43	5,310	13,024
DF Impact Capital, LLC	Main Fund	-	-	-	-	5,357	44,643
The Peter Giovale Trust - MF	Main Fund	-	-	-	-	3,571	71,429
Tides - Higgins 2	Main Fund	-	-	83	250	-	50,000
<b>Total</b>		<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,544</b>	<b>\$ 3,067</b>	<b>\$ 1,018,428</b>	<b>\$ 939,906</b>

# Beneficial Returns, LLC

## Recoverable Grants Payable Schedule

### As of December 31, 2022



Date	Guarantor	Fund	Amount	Description
04/05/2021	Realize Impact	Main Fund	\$ 9,750	Recoverable grant from Realize Impact (RaIl)
04/05/2021	Realize Impact	Main Fund	9,750	Recoverable grant from Realize Impact (Voelbel)
04/20/2021	University Impact	Main Fund	30,000	Recoverable grant from University Impact
10/31/2022	Schwab Charitable	Main Fund	50,000	Recoverable grant from Schwab Charitable
12/27/2022	The Sunshine Foundation	Main Fund	50,000	Recoverable grant from The Sunshine Foundation
<b>Total Recoverable Grants Payable - Main Fund</b>			<b>149,500</b>	
10/18/2019	RSF Social Finance	Reciprocity Fund	500,000	Recoverable Grant was recommended by the Cold Mountain Fund of RSF Social Finance
04/27/2021	DF Impact Capital, LLC	Reciprocity Fund	25,000	Loan guarantee from DF Impact Capital, LLC
07/06/2021	Social Capital Foundation	Reciprocity Fund	236,160	Recoverable Grant from Social Capital Foundation
12/21/2021	SK2 Fund, Inc.	Reciprocity Fund	25,000	Recoverable Grant from SK2 Fund, Inc.
03/17/2022	Social Capital Foundation	Reciprocity Fund	163,840	Recoverable Grant from Social Capital Foundation
04/13/2022	DF Impact Capital, LLC	Reciprocity Fund	75,000	Recoverable Grant from DF Impact Capital, LLC
05/18/2022	SK2 Fund, Inc.	Reciprocity Fund	25,000	Recoverable Grant from SK2 Fund, Inc.
06/07/2022	Perry Boyle	Reciprocity Fund	1,000	Recoverable grant from Realize Impact (Perry Boyle)
07/21/2022	Roulac	Reciprocity Fund	25,000	Recoverable grant from University Impact (Roulac)
08/31/2022	The Peter Giovale Trust	Reciprocity Fund	75,000	Recoverable grant from The Peter Giovale Trust
09/13/2022	Mycorrhizal Fund	Reciprocity Fund	249,500	Recoverable grant from Mycorrhizal Fund.
11/23/2022	University Impact	Reciprocity Fund	19,500	Recoverable grant from University Impact
12/31/2022	RSF Social Finance	Reciprocity Fund	(16,000)	Legal and Professional Fees to credit committee
<b>Total Recoverable Grants Payable - Reciprocity Fund</b>			<b>1,404,000</b>	
05/07/2020	SWAHA Foundation	Truss Fund 1.0	49,979	Recoverable grant from SWAHA
05/26/2020	Realize Impact	Truss Fund 1.0	661,498	Recoverable grant from Realize Impact
09/14/2020	Santa Clara University	Truss Fund 1.0	9,996	Recoverable grant from Santa Clara University
<b>Total Recoverable Grants Payable - Truss Fund 1.0</b>			<b>721,473</b>	
04/27/2021	Eric Carlson	Truss Fund 2.0	99,500	Recoverable Grant from Eric Carlson
04/27/2021	The Hariths (Sundar Ramamurthy)	Truss Fund 2.0	49,500	Recoverable grant from The Hariths (Sundar Ramamurthy)
04/27/2021	John O'Keefe	Truss Fund 2.0	25,738	Recoverable Grant from John O'Keefe
04/27/2021	Steven White	Truss Fund 2.0	15,161	Recoverable Grant from Steven White
04/27/2021	Jurgen Annevelink & Elsbeth TeBrake	Truss Fund 2.0	9,750	Recoverable Grant from Jurgen Annevelink & Elsbeth TeBrake
06/09/2021	Realize Impact	Truss Fund 2.0	513,500	Recoverable Grant from Realize Impact
08/20/2021	Santa Clara University	Truss Fund 2.0	15,000	Support agreement from Santa Clara University
09/14/2021	Realize Impact	Truss Fund 2.0	92,000	Recoverable Grant from Realize Impact
04/27/2022	Realize Impact	Truss Fund 2.0	29,500	Recoverable Grant from Realize Impact - Apgar
04/27/2022	Realize Impact	Truss Fund 2.0	24,500	Recoverable Grant from Realize Impact - Tsui
04/27/2022	Realize Impact	Truss Fund 2.0	99,500	Recoverable Grant from Realize Impact - Miller
<b>Total Recoverable Grants Payable - Truss Fund 2.0</b>			<b>973,649</b>	
09/20/2022	Realize Impact	Miller Center Invest	243,750	Recoverable Grant from Realize Impact
10/31/2022	Realize Impact	Miller Center Invest	63,000	Recoverable Grant from Realize Impact
11/30/2022	Realize Impact	Miller Center Invest	(4,778)	Management Fee payment
<b>Total Recoverable Grants Payable - The Miller Center Invest Fund</b>			<b>301,973</b>	
10/18/2022	Richemont International	Cartier	971	Recoverable Grant from Cartier
10/24/2022	Richemont International	Cartier	531,968	Recoverable Grant from Cartier
10/27/2022	Richemont International	Cartier	540,749	Recoverable Grant from Cartier
11/30/2022	Richemont International	Cartier	(44,005)	Management Fee payment
<b>Total Recoverable Grants Payable - Cartier</b>			<b>1,029,683</b>	
<b>TOTAL</b>			<b>\$ 4,580,277</b>	



# Beneficial Returns, LLC

## Interest Earned from the Banks Schedule

### For the YTD ended December 31, 2022



Date	Bank	Description	Fund	Amount	Scrubbed Notes
07/31/2021	Native American Bank	Interest Added Back	Reciprocity Fund	\$ 4	Not yet transferred to Amalgamated
08/31/2021	Native American Bank	Interest Added Back	Reciprocity Fund	25	Not yet transferred to Amalgamated
08/31/2021	Native American Bank	Interest Added Back	Reciprocity Fund	4	Not yet transferred to Amalgamated
09/30/2021	Native American Bank	Interest Added Back	Reciprocity Fund	4	Not yet transferred to Amalgamated
10/31/2021	Native American Bank	Interest Added Back	Reciprocity Fund	4	Not yet transferred to Amalgamated
11/30/2021	Native American Bank	Interest Added Back	Reciprocity Fund	25	Not yet transferred to Amalgamated
11/30/2021	Native American Bank	Interest Added Back	Reciprocity Fund	4	Not yet transferred to Amalgamated
12/31/2021	Native American Bank	Interest Added Back	Reciprocity Fund	4	Not yet transferred to Amalgamated
01/31/2022	Native American Bank	Interest Added Back	Reciprocity Fund	4	Not yet transferred to Amalgamated
02/28/2022	Native American Bank	Interest Added Back	Reciprocity Fund	4	Not yet transferred to Amalgamated
02/28/2022	Native American Bank	Interest Added Back	Reciprocity Fund	25	Not yet transferred to Amalgamated
03/31/2022	Native American Bank	Interest Added Back	Reciprocity Fund	4	Not yet transferred to Amalgamated
04/30/2022	Native American Bank	Interest Added Back	Reciprocity Fund	5	Not yet transferred to Amalgamated
05/31/2022	Native American Bank	Interest Added Back	Reciprocity Fund	24	Not yet transferred to Amalgamated
05/31/2022	Native American Bank	Interest Added Back	Reciprocity Fund	4	Not yet transferred to Amalgamated
06/30/2022	Native American Bank	Interest Added Back	Reciprocity Fund	4	Not yet transferred to Amalgamated
07/31/2022	Native American Bank	Interest Added Back	Reciprocity Fund	4	Not yet transferred to Amalgamated
08/26/2022	Native American Bank	Interest Added Back	Reciprocity Fund	25	Not yet transferred to Amalgamated
08/30/2022	Native American Bank	Interest Added Back	Reciprocity Fund	4	Not yet transferred to Amalgamated
09/30/2022	Native American Bank	Interest Added Back	Reciprocity Fund	4	Not yet transferred to Amalgamated
10/28/2022	Native American Bank	Interest Added Back	Reciprocity Fund	4	Not yet transferred to Amalgamated
11/28/2022	Native American Bank	Interest Added Back	Reciprocity Fund	25	Not yet transferred to Amalgamated
11/30/2022	Native American Bank	Interest Added Back	Reciprocity Fund	13	Not yet transferred to Amalgamated
12/31/2022	Native American Bank	Interest Added Back	Reciprocity Fund	12	Not yet transferred to Amalgamated
<b>Total Interest Earned from the Native American Bank Not Yet Transferred to Amalgamated</b>				<b>243</b>	
Less: Total Interest Earned from the Native American Bank - 2021				76	
<b>Total Interest Earned from Native American Bank - 2022 (TRF)</b>				<b>167</b>	
06/30/2022	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (April to June 2022)	Main Fund	115	Not yet transferred to Amalgamated
08/31/2022	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (July to August 2022)	Main Fund	85	Not yet transferred to Amalgamated
09/30/2022	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (September 2022)	Main Fund	41	Not yet transferred to Amalgamated
10/31/2022	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (October 2022)	Main Fund	43	Not yet transferred to Amalgamated
11/30/2022	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (November 2022)	Main Fund	41	Not yet transferred to Amalgamated
12/31/2022	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (December 2022)	Main Fund	43	Not yet transferred to Amalgamated
<b>Total Interest Earned from the Clean Energy Not Yet Transferred to Amalgamated (MF)</b>				<b>368</b>	
11/30/2022	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (November 2022)	Cartier Fund	259	Not yet transferred to Amalgamated
12/31/2022	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (December 2022)	Cartier Fund	893	Not yet transferred to Amalgamated
<b>Total Interest Earned from the Clean Energy Not Yet Transferred to Amalgamated (CF)</b>				<b>1,151</b>	
<b>Total Interest Earned from Banks - 2022 (All funds)</b>				<b>\$ 1,686</b>	