



Beneficial Returns

Management Reports

Beneficial Returns, LLC

December 31, 2019



Beneficial Returns

Contents

Key Ratios	1
Balance Sheets as of December 31, 2019	2
Income Statements for the YTD ended December 31, 2019	4
Cash Flow Statements for the YTD ended December 31, 2019	5
Statement of Changes in Equity for the YTD ended December 31, 2019	6
Receivable from Borrowers Schedule	7
Loan Loss Reserve Schedule	8
Borrower Schedule	9
Accounts Payable Schedule	10
Payable to Participants Schedule	11
Good Faith Deposit Schedule	12
Investor Schedule	13
Interest Payable Schedule	14
Interest Earned from the Banks	15

Beneficial Returns, LLC

Key Ratios

As of December 31, 2019



Key Ratios	Dec 2019	Nov 2019	Oct 2019
Loan Loss Reserve as Percentage of Loans	10.02%	10.30%	10.39%
<u>Loan Loss Reserve as Percentage of Loans:</u>			
Loan Loss Reserve	\$ 104,032	10.02%	
<u>Loans receivable, net (subtract the loan loss reserve), as of December 31, 2019:</u>			
Loans Receivable - Long Term	\$ 1,062,095		
Less: Loan Loss Reserve	(24,032)		
Loans Receivable - Long Term, net	<u>\$ 1,038,063</u>		

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

Loan to Deposit Ratio (LDR)**	88.06%	92.67%	91.64%
--------------------------------------	---------------	---------------	---------------

** 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.

Operating Ratio***	18.20%	19.54%	23.67%
---------------------------	---------------	---------------	---------------

*** The Operating Ratio shows the efficiency of a company's management by comparing the total operating expense (OPEX) of a company to net sales.

Borrower Principal vs. Investor Principal Balance, as of December 31, 2019:			
--	--	--	--

Loans Receivable - Long Term	\$ 1,062,095
Net Investor Principal Balance****	\$ 1,140,646

**** This pertains to the Investor balance assuming payment of the semi-annual amortization.

Beneficial Returns, LLC

Balance Sheets

As of December 31, 2019



Ref	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
ASSETS												
Current Assets												
Cash and Cash Equivalents												
Portfolio Account (2911)	\$ 78,148	\$ 105,588	\$ 37,096	\$ 62,733	\$ 92,806	\$ 123,779	\$ 109,073	\$ 138,133	\$ 167,638	\$ 198,637	\$ 31,986	\$ 101,556
Operating Account (2135)	86,282	90,067	96,241	123,216	44,475	173,077	132,338	120,456	75,977	14,829	68,761	149,427
Reciprocity Fund Account (7740)	-	-	-	-	-	-	-	-	-	250,000	220,330	145,440
Native American Bank - CD12M 0001	-	-	-	-	-	-	-	-	-	200,000	200,304	200,609
Native American Bank - CD6M 0001	-	-	-	-	-	-	-	-	-	50,000	50,055	50,111
Charles Schwab (9758)	-	-	-	-	-	-	-	-	-	-	150,002	150,188
RSF Social Finance	40,270	40,309	40,352	40,393	40,436	40,477	40,520	40,563	40,605	40,648	40,690	40,733
Petty Cash	250	250	250	250	250	250	250	250	250	250	-	-
Total Cash and Cash Equivalents	p.5	204,950	236,214	173,939	226,592	177,967	337,583	282,181	299,402	284,470	754,364	838,064
Other Assets												
Receivable from Borrowers	p.7	1,421	1,577	1,577	1,657	1,799	1,877	1,877	1,953	2,075	9,612	2,683
Receivable from FMCN	-	-	-	-	-	-	-	-	-	2,182	2,365	2,432
Prepaid Payment to Tides-Higgins	-	-	23,070	23,070	19,225	19,225	19,225	19,225	3,845	3,845	3,845	3,845
AR Clearing Account	-	-	-	-	-	-	-	-	-	-	78	106
Bank Clearing Account	-	-	-	-	-	-	70	70	70	-	-	-
Creditable Tax - ATEC	-	-	-	-	-	-	-	-	25	89	78	150
Creditable Tax - Sistema	527	573	619	665	711	711	757	803	803	841	895	1,033
Unrealized Currency Gain	-	(156)	(156)	(236)	(378)	(456)	(456)	(533)	(654)	-	-	-
Loan Loss Reserve												
Loan Loss Reserve	p.8	(104,032)	(104,032)	(104,032)	(104,032)	(104,032)	(104,032)	(104,032)	(104,032)	(104,032)	(104,032)	(104,032)
Investment in Loans												
Loans Receivable - Long Term	1,370,407	1,347,710	1,319,500	1,302,317	1,336,663	1,160,522	1,226,033	1,201,521	1,180,423	1,025,552	1,034,276	1,062,095
Unearned Loan Income	(220,101)	(213,439)	(205,811)	(200,364)	(201,833)	(165,030)	(174,457)	(168,120)	(162,776)	-	-	-
Total Investment in Loans	p.9	1,150,306	1,134,271	1,113,689	1,101,953	1,134,830	995,492	1,051,576	1,033,401	1,017,647	1,025,552	1,062,095
Total Other Assets		1,048,222	1,032,233	1,034,767	1,023,077	1,052,155	912,817	969,017	950,887	919,779	938,089	968,312
Total Current Assets		1,253,172	1,268,447	1,208,706	1,249,669	1,230,122	1,250,400	1,251,198	1,250,289	1,204,249	1,692,453	1,806,376
TOTAL ASSETS		\$ 1,253,172	\$ 1,268,447	\$ 1,208,706	\$ 1,249,669	\$ 1,230,122	\$ 1,250,400	\$ 1,251,198	\$ 1,250,289	\$ 1,204,249	\$ 1,692,453	\$ 1,806,376

Beneficial Returns, LLC

Balance Sheets

As of December 31, 2019



Ref	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
LIABILITIES AND EQUITY												
Liabilities												
Current Liabilities												
Accounts Payable	p.10 \$ 1,475	\$ 1,818	\$ 2,984	\$ 3,539	\$ 3,736	\$ 5,182	\$ 6,618	\$ 7,472	\$ 7,738	\$ 8,001	\$ 8,297	\$ 9,739
Payable to Participants	p.11 672	1,344	8,558	12,412	1,344	10,615	14,469	5,459	14,058	17,199	25,798	29,700
Accrued Expense	711	1,423	-	711	1,423	2,134	711	1,423	2,134	711	1,423	-
Credit Card	1,352	3,649	3,795	677	2,848	832	4,940	1,038	5,377	1,094	686	864
Good Faith Deposit	p.12 -	-	535	1,535	1,000	1,000	1,000	1,000	1,300	1,300	3,300	3,300
Loans Payable - Current	60,284	75,215	31,795	27,576	36,738	44,759	54,476	67,604	56,170	56,727	52,233	52,233
Interest Payable	7,980	9,950	4,753	3,763	4,776	5,623	6,720	8,249	7,915	7,437	7,365	7,365
Total Current Liabilities	72,474	93,399	52,420	50,213	51,865	70,145	88,934	92,245	94,692	92,469	99,102	103,201
Non-Current Liabilities												
Loans Payable - Long Term	1,300,000	1,300,000	1,300,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,440,000
Loans Principal Paid	(176,267)	(191,197)	(205,564)	(214,726)	(223,888)	(233,582)	(243,298)	(256,427)	(298,239)	(298,796)	(299,354)	(299,354)
Net Investor Principal Balance	p.13 1,123,733	1,108,803	1,094,436	1,135,274	1,126,112	1,116,418	1,106,702	1,093,573	1,051,761	1,051,204	1,050,646	1,140,646
Total Non-Current Liabilities	1,123,733	1,108,803	1,094,436	1,135,274	1,126,112	1,116,418	1,106,702	1,093,573	1,051,761	1,051,204	1,050,646	1,140,646
Other Liabilities												
Payable to RSF - Long Term	-	-	-	-	-	-	-	-	-	500,000	500,000	500,000
Received from Client	-	-	-	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Total Liabilities	1,196,207	1,202,202	1,146,856	1,187,987	1,180,477	1,189,063	1,198,136	1,188,318	1,148,953	1,646,173	1,652,248	1,746,347
Equity												
Owner's Investment	p.6 63,532	63,782	64,032	64,282	64,532	64,782	65,032	65,282	65,532	65,782	66,032	67,032
Owner's Draw	p.6 (46,601)	(46,601)	(51,601)	(61,601)	(81,601)	(91,601)	(101,601)	(101,601)	(106,601)	(126,601)	(126,601)	(134,101)
Current Year Earnings	p.4 7,101	16,131	16,486	26,068	33,781	55,223	56,698	65,357	63,432	73,605	83,579	94,165
Retained Earnings	p.6 32,933	32,933	32,933	32,933	32,933	32,933	32,933	32,933	32,933	33,494	32,933	32,933
Total Equity	56,965	66,245	61,850	61,682	49,645	61,337	53,062	61,971	55,296	46,280	55,943	60,029
TOTAL LIABILITIES AND EQUITY	\$ 1,253,172	\$ 1,268,447	\$ 1,208,706	\$ 1,249,669	\$ 1,230,122	\$ 1,250,400	\$ 1,251,198	\$ 1,250,289	\$ 1,204,249	\$ 1,692,453	\$ 1,708,191	\$ 1,806,376

Beneficial Returns, LLC

Income Statements

For the YTD ended December 31, 2019



Beneficial Returns

Ref	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Revenue													
Interest Income	\$ 6,971	\$ 7,560	\$ 3,818	\$ 8,123	\$ 6,485	\$ 6,024	\$ 4,970	\$ 6,261	\$ 5,222	\$ 8,096	\$ 6,663	\$ 5,633	\$ 75,826
Foundation Consulting Revenue	5,000	5,000	5,000	5,000	5,000	5,000	5,000	6,515	5,000	5,000	5,000	5,000	61,515
Loan Fee Income	-	3,000	-	-	957	-	650	419	-	-	300	-	5,326
Documentation Fee Income	-	250	-	-	325	-	300	-	-	300	50	150	1,375
Total Revenue	11,971	15,810	8,818	13,123	12,767	11,024	10,920	13,195	10,222	13,396	12,013	10,783	144,042
Direct Cost													
Interest Expense	1,971	1,971	1,893	1,011	1,013	1,097	1,097	1,529	5,529	83	83	-	17,277
Gross Profit	10,000	13,839	6,925	12,112	11,754	9,927	9,823	11,666	4,693	13,313	11,930	10,783	126,765
Operating Expenses													
Salaries Expense	-	2,008	2,708	103	2,254	-	4,417	-	4,268	-	-	103	15,861
Insurance	711	711	711	1,053	711	711	711	711	711	711	711	711	8,874
Travel	698	645	921	104	124	1,033	513	1,477	575	232	283	40	6,645
Accounting and Tax Services	250	250	250	250	250	250	1,000	250	250	250	250	250	3,750
Meals	253	365	247	147	12	401	237	180	235	648	314	75	3,114
Legal and Professional Services	-	205	654	-	-	164	1,139	-	36	29	290	-	2,517
Office Expenses	111	90	113	226	237	92	70	56	100	64	121	273	1,553
Bank Charges and Fees	100	46	91	115	76	225	96	197	76	76	200	146	1,444
Telephone and Internet Expense	74	73	73	103	73	73	98	75	73	84	74	150	1,023
Gifts	-	-	414	-	-	356	-	-	145	-	-	-	915
Dues and Subscriptions	70	50	50	378	52	12	37	42	61	42	54	34	882
Taxes and Licenses	-	-	-	-	-	-	-	-	-	865	-	-	865
Conference Fees	600	-	-	-	23	-	-	-	-	-	-	-	623
Charitable Contributions	28	227	-	-	75	-	-	-	-	120	-	130	580
Rent and Lease	-	50	50	-	-	9	50	50	68	50	50	50	427
Advertising and Marketing	-	51	276	-	-	-	5	-	30	-	-	-	362
Documentation Expense	-	-	43	80	185	-	6	-	20	-	-	-	334
Repairs and Maintenance	35	65	-	-	-	-	-	-	-	-	-	-	100
Total Operating Expenses	2,930	4,836	6,601	2,559	4,072	3,326	8,379	3,038	6,648	3,171	2,347	1,962	49,869
Other Income and Expenses													
Gain on Sale of Loan Principal	-	-	-	-	-	14,811	-	-	-	-	-	1,188	15,999
Interest Earned from Banks	p.15 43	39	43	41	43	42	43	43	42	43	403	404	1,229
Other Income	-	-	-	-	-	-	-	-	-	-	-	185	185
Other Expense	12	12	12	12	12	12	12	12	12	12	12	12	144
Total Other Income and Expenses	31	27	31	29	31	14,841	31	31	30	31	391	1,765	17,269
Net Income	\$ 7,101	\$ 9,030	\$ 355	\$ 9,582	\$ 7,713	\$ 21,442	\$ 1,475	\$ 8,659	\$ (1,925)	\$ 10,173	\$ 9,974	\$ 10,586	\$ 94,165

Beneficial Returns, LLC

Cash Flow Statements

For the YTD ended December 31, 2019



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Operating Activities													
Net Income	\$ 7,101	\$ 9,030	\$ 355	\$ 9,582	\$ 7,713	\$ 21,442	\$ 1,475	\$ 8,659	\$ (1,925)	\$ 10,173	\$ 9,974	\$ 10,586	\$ 94,165
Adjustments to reconcile Net Income to net cash flows from Operating Activities:													
Loans Receivable - Long Term	(1,370,407)	22,697	28,210	17,183	(34,346)	176,141	(65,511)	24,512	21,098	154,871	(8,724)	(27,819)	(1,062,095)
Unearned Loan Income	220,101	(6,662)	(7,628)	(5,447)	1,469	(36,803)	9,427	(6,337)	(5,344)	(162,776)	-	-	0
Unrealized Currency Gain	(1,317)	156	-	80	142	78	-	77	121	(654)	-	-	(1,317)
Receivable from borrowers	(103)	(156)	-	(80)	(142)	(78)	-	(76)	(122)	(7,537)	1,054	5,875	(1,365)
Receivable from FMCN	-	-	-	-	-	-	-	-	-	(2,182)	(183)	(67)	(2,432)
Prepaid Payment to Tides-Higgins	-	-	(23,070)	-	3,845	-	-	-	15,380	-	-	-	(3,845)
Creditable Tax - Sistema	(46)	(46)	(46)	(46)	(46)	-	(46)	(46)	-	(38)	(54)	(138)	(552)
Creditable Tax - ATEC	-	-	-	-	-	-	-	-	(25)	(64)	11	(72)	(150)
AR Clearing Account	-	-	-	-	-	-	-	-	-	-	(78)	(28)	(106)
Bank Clearing Account	-	-	-	-	-	-	(70)	-	-	70	-	-	-
Investment in Loans:Unearned Loan Income	(233,342)	-	-	-	-	-	-	-	-	-	-	-	(233,342)
Loans Interest Payment Received	(75,251)	-	-	-	-	-	-	-	-	-	-	-	(75,251)
Loans Principal Payment Received	(146,241)	-	-	-	-	-	-	-	-	-	-	-	(146,241)
Loans Receivable - Interest	301,047	-	-	-	-	-	-	-	-	-	-	-	301,047
Loans Receivable - Principal	1,308,034	-	-	-	-	-	-	-	-	-	-	-	1,308,034
Accounts Payable	602	343	1,166	555	197	1,446	1,436	854	266	263	296	1,442	8,866
Payable to Participants	(2,016)	672	7,214	3,854	(11,068)	9,271	3,854	(9,010)	8,599	3,141	8,599	3,902	27,012
Accrued Expense	711	712	(1,423)	711	712	711	(1,423)	712	711	(1,423)	712	(1,423)	0
Credit Card	97	2,297	146	(3,118)	2,171	(2,016)	4,108	(3,902)	4,339	(4,283)	(408)	178	(391)
Good Faith Deposit	-	-	535	1,000	(535)	-	-	-	300	-	2,000	-	3,300
Loans Payable - Current	14,930	14,931	(43,420)	(4,219)	9,162	8,021	9,717	13,128	(11,434)	557	(4,494)	-	6,879
Interest Payable	1,973	1,970	(5,197)	(990)	1,013	847	1,097	1,529	(334)	(478)	(72)	-	1,358
Net cash flow from Operating Activities	25,874	45,944	(43,158)	19,065	(19,713)	179,060	(35,936)	30,100	31,630	(10,360)	8,633	(7,564)	223,575
Financing Activities													
Loans Payable - Long Term	-	-	-	50,000	-	-	-	-	-	-	-	90,000	140,000
Loans Principal Paid	(14,931)	(14,930)	(14,367)	(9,162)	(9,162)	(9,694)	(9,716)	(13,129)	(41,812)	(557)	(558)	-	(138,018)
Payable to RSF - Long Term	-	-	-	-	-	-	-	-	-	500,000	-	-	500,000
Received from Client	-	-	-	2,500	-	-	-	-	-	-	-	-	2,500
Owner's Investment	250	250	250	250	250	250	250	250	250	250	250	1,000	3,750
Owner's Draw	(5,000)	-	(5,000)	(10,000)	(20,000)	(10,000)	(10,000)	-	(5,000)	(20,000)	-	(7,500)	(92,500)
Retained Earnings	10,341	-	-	-	-	-	-	-	-	561	(561)	-	10,341
Net cash flow from Financing Activities	(9,340)	(14,680)	(19,117)	33,588	(28,912)	(19,444)	(19,466)	(12,879)	(46,562)	480,254	(869)	83,500	426,073
Net cash flows	16,534	31,264	(62,275)	52,653	(48,625)	159,616	(55,402)	17,221	(14,932)	469,894	7,764	75,936	649,648
Cash at the beginning of the period	188,416	204,950	236,214	173,939	226,592	177,967	337,583	282,181	299,402	284,470	754,364	762,128	188,416
Cash at the end of the period	\$ 204,950	\$ 236,214	\$ 173,939	\$ 226,592	\$ 177,967	\$ 337,583	\$ 282,181	\$ 299,402	\$ 284,470	\$ 754,364	\$ 762,128	\$ 838,064	\$ 838,064

Beneficial Returns, LLC

Statement of Changes in Equity

For the YTD ended December 31, 2019



	Ref	Owner's Investment	Owner's Draw	Current Year Earnings	Retained Earnings	Total
Balance at January 1, 2019		\$ 63,282	\$ (41,601)	\$ -	\$ 22,592	\$ 44,272
Changes in Equity for 2019						
Owner's Investment	<i>p.5</i>	3,750	-	-	-	3,750
Owner's Draw	<i>p.5</i>	-	(92,500)	-	-	(92,500)
Current year earnings to date	<i>p.4</i>	-	-	94,165	-	94,165
Retained Earnings	<i>p.5</i>	-	-	-	10,341	10,341
Balance at December 31, 2019		\$ 67,032	\$ (134,101)	\$ 94,165	\$ 32,933	\$ 60,029

Beneficial Returns, LLC
Receivable from Borrowers Schedule
December 31, 2019



Contact	Invoice Date	Due Date	Invoice Number	Invoice Reference	Amount	Scrubbed Notes
ATEC Cambodia	12/20/2019	1/2/2020	ATEC #5	Payment 5 of 25	\$ 1,290	Paid on January 8, 2020
ATEC2	12/20/2019	1/2/2020	ATEC2 #3	Payment 3 of 23	1,393	Paid on January 8, 2020
Total					\$ 2,683	

Beneficial Returns, LLC

Loan Loss Reserve Schedule

December 31, 2019



Borrower	Fund	LLR Category	Loan amount	3% Loan Loss Reserve	Xero status (Loan Loss Reserve)	Subtotals	Scrubbed Notes
Illumexico	Main Fund	LLR	\$ 51,076	\$ 1,532	Recorded 8/30/17		
Sistema bio	Main Fund	LLR	75,000	2,250	Recorded 2/26/18		
Ecofiltro	Main Fund	LLR	175,000	5,250	Recorded 8/23/18		
Guayaki 500	Main Fund	LLR	500,000	15,000	Recorded 10/10/18		
Harry Halloran Trust	Main Fund	LLR from Grants	-	80,000	Recorded 4/9/2018	\$ 104,032	Currently recorded in Xero
Illumexico (deficit)	Main Fund	N/A	1,054	32	Not recorded		
Ecofiltro (deficit)	Main Fund	N/A	5,905	177	Not recorded		
Interrupcion	Main Fund	N/A	500,000	15,000	Not recorded		
Nazava/P.T Holland for Water	Main Fund	N/A	53,873	1,616	Not recorded		
Ecofiltro2	Main Fund	N/A	40,000	1,200	Not recorded		
ATEC Cambodia	Main Fund	N/A	30,000	900	Not recorded		
ATEC2	Main Fund	N/A	30,000	900	Not recorded	19,825	
TOTAL			\$ 1,461,908	\$ 123,857		\$ 123,857	

Summary:

Additional Loans Threshold:	\$ 2,666,667
Additional Loans To Date:	660,832
Additional Loans To Go:	<u>\$ 2,005,834</u>
Loan Loss Reserve from Grant:	\$ 80,000
Loan Loss Reserve for Additional Loans To Date:	19,825
Unused Reserve:	<u>\$ 60,175</u>

* Only the loans under the Main Fund, net of participation loans, are included in the Loan Loss Reserve schedule.

Beneficial Returns, LLC Borrower Schedule December 31, 2019



Borrower	Fund	Loan Amount		Accumulated Payments made as of 11/30/2019		Balance as of 11/30/2019		Payments made on 12/1/2019 - 12/31/2019		Total Investment in Loans Balance as of 12/31/2019		
		Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal (Loans Receivable - Long Term)	Interest (Interest Receivable)	Total
Ecofiltro	Main Fund	\$ 180,905	\$ 50,678	\$ 138,808	\$ 41,731	\$ 42,097	\$ 8,947	\$ 460	\$ 239	\$ 41,637	\$ -	\$ 41,637
Interrupcion	Main Fund	500,000	133,893	162,360	79,123	337,640	54,770	5,577	1,970	332,063	-	332,063
Ilumexico	Main Fund	52,130	11,079	21,806	7,692	30,324	3,387	855	204	29,469	-	29,469
Sistema Bio	Main Fund	75,000	18,413	22,525	10,169	52,475	8,244	1,163	394	51,312	-	51,312
Guayaki	Main Fund	500,000	86,984	95,021	32,159	404,979	54,825	7,589	2,194	397,390	-	397,390
Nazava	Main Fund	53,873	8,097	9,738	1,881	44,135	6,216	-	-	44,135	-	44,135
Ecofiltro2	Main Fund	40,000	11,728	1,686	1,148	38,314	10,580	429	279	37,885	-	37,885
ATEC Cambodia	Main Fund	30,000	2,669	4,472	756	25,528	1,913	14,901	1,154	10,627	-	10,627
ATEC2	Main Fund	30,000	2,458	1,211	200	28,789	2,258	16,212	1,360	12,577	-	12,577
Jumandipro/Waykana	Reciprocity Fund	30,000	7,894	-	-	30,000	-	-	-	30,000	-	30,000
FESSEG	Reciprocity Fund	75,000	18,422	-	-	-	-	-	-	75,000	-	75,000
Total		\$ 1,566,908	\$ 352,315	\$ 457,627	\$ 174,859	\$ 1,034,281	\$ 151,140	\$ 47,186	\$ 7,794	\$ 1,062,095	\$ -	\$ 1,062,095

Beneficial Returns, LLC

Accounts Payable Schedule

December 31, 2019



Beneficial Returns

Contact	Invoice Date	Due Date	Description	Amount	Scrubbed Notes
Theodore Levinson	11/30/2018	11/30/2018	To record printing expense for November 2018	\$ 64	No check issued yet. Please advise.
Theodore Levinson	11/30/2018	11/30/2018	To record publication expense for November 2018	84	No check issued yet. Please advise.
Theodore Levinson	11/30/2018	11/30/2018	To record interest expenses for November 2018	73	No check issued yet. Please advise.
Theodore Levinson	11/30/2018	11/30/2018	To record skype for November 2018	25	No check issued yet. Please advise.
Theodore Levinson	12/31/2018	12/31/2018	To record mileage for December 2018	77	No check issued yet. Please advise.
Theodore Levinson	12/31/2018	12/31/2018	To record transport expense for December 2018	122	No check issued yet. Please advise.
Theodore Levinson	12/31/2018	12/31/2018	To record internet expense for December 2018	73	No check issued yet. Please advise.
Theodore Levinson	12/31/2018	12/31/2018	To record airfare expense for December 2018	296	No check issued yet. Please advise.
Theodore Levinson	12/31/2018	12/31/2018	To record software expense for December 2018	60	No check issued yet. Please advise.
Theodore Levinson	1/31/2019	1/31/2019	To record out of pocket expenses of Ted - Jan 2019	602	Paid on January 24, 2020
Theodore Levinson	2/28/2019	2/28/2019	To record out of pocket expenses of Ted - Feb 2019	343	Paid on January 24, 2020
Theodore Levinson	3/31/2019	3/31/2019	To record out of pocket expenses of Ted - Mar 2019	1,166	Paid on January 24, 2020
Theodore Levinson	4/30/2019	4/30/2019	To record out of pocket expenses of Ted - Apr 2019	555	Paid on January 24, 2020
Theodore Levinson	5/31/2019	5/31/2019	To record out of pocket expenses of Ted - May 2019	197	Paid on January 24, 2020
Theodore Levinson	6/30/2019	6/30/2019	To record out of pocket expenses of Ted - June 2019	1,446	Paid on January 24, 2020
Theodore Levinson	7/31/2019	7/31/2019	To record out of pocket expenses of Ted - July 2019	686	Paid on January 24, 2020
Theodore Levinson	8/31/2019	8/31/2019	To record out of pocket expenses of Ted - Aug 2019	853	Paid on January 24, 2020
Theodore Levinson	9/30/2019	9/30/2019	To record out of pocket expenses of Ted - Sep 2019	266	Paid on January 24, 2020
Theodore Levinson	10/31/2019	10/31/2019	To record out of pocket expenses of Ted - Oct 2019	264	Paid on January 24, 2020
Theodore Levinson	11/30/2019	11/30/2019	To record out of pocket expenses of Ted - Nov 2019	296	Paid on January 24, 2020
Smarter Good	12/22/2019	12/22/2019	Insurance - Smarter Good	2,134	No check issued yet. Please advise.
Theodore Levinson	12/31/2019	12/31/2019	To record out of pocket expenses of Ted - Dec 2019	58	Paid on January 24, 2020
Total				\$ 9,739	

Beneficial Returns, LLC

Payable to Participants Schedule

December 31, 2019



Beneficial Returns

Contact	Invoice Date	Due Date	Description	Amount	Scrubbed Notes
RSF - Guayaki	9/11/2019	11/15/2019	Payment 7 of 60	\$ 5,870	Paid on January 21, 2020
RSF - Guayaki	10/11/2019	11/15/2019	Payment 8 of 60	5,870	Paid on January 21, 2020
RSF - Guayaki	11/1/2019	11/15/2019	Payment 9 of 60	5,870	Paid on January 21, 2020
Thrive - Ecofiltro	10/4/2019	1/15/2020	Payment 13 of 84	672	Paid on January 21, 2020
Thrive - Ecofiltro	10/28/2019	1/15/2020	Payment 14 of 84	672	Paid on January 21, 2020
Thrive - Ecofiltro	11/28/2019	1/15/2020	Payment 15 of 84	672	Paid on January 21, 2020
RSF - Guayaki	12/1/2019	2/15/2020	Payment 10 of 60	5,870	Due on February 15, 2020
Highland - Ecofiltro	12/15/2019	3/15/2020	Payment 16 of 84	2,057	Due on March 15, 2020
Thrive - ATEC	12/20/2019	3/15/2020	Payment 5 of 25	737	Due on March 15, 2020
Thrive - ATEC 2	12/20/2019	3/15/2020	Payment 3 of 23	737	Due on March 15, 2020
Thrive - Ecofiltro	12/15/2019	4/15/2020	Payment 16 of 84	672	Due on April 15, 2020
Total				\$ 29,700	

Beneficial Returns, LLC

Good Faith Deposit Schedule

December 31, 2019



Contact	Date	Description	Amount
Fundacion Paraguaya	4/12/2019	Fundacion Paraguaya - INCOMING MONEY TRANSFER WT CR FUNDACION PARAGUAYA DE COOPERACION	\$ 1,000
Ananas Anam Philippines Inc.	9/12/2019	Ananas Anam Philippines Inc. - Ananas Anam deposit for loan	300
Inalproces	11/21/2019	Inalproces - Inalproces Good faith deposit with signed term sheet	2,000
Total			\$ 3,300

Beneficial Returns, LLC Investor Schedule December 31, 2019



Investor	Loan Amount		Accumulated Payments made as of 12/31/2018		Balance as of 1/1/2019		Accumulated Payments 1/1/2019 - 12/31/2019		Balance as of 12/31/2019	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
Swift	\$ 500,000	\$ 38,308	\$ 101,359	\$ 13,993	\$ 398,641	\$ 24,315	\$ 69,273	\$ 7,628	\$ 329,368	\$ 16,687
Skees	50,000	2,791	9,606	952	40,394	1,839	9,799	759	30,595	1,080
Eagles Wings	50,000	3,831	3,345	500	46,655	3,331	3,379	467	43,276	2,864
IA- Visram	25,000	1,915	1,673	250	23,327	1,665	3,395	450	19,932	1,215
IA Coffey Carboy	25,000	1,915	-	-	25,000	1,915	1,673	250	23,327	1,665
Tides Higgins	200,000	15,323	-	-	200,000	15,323	26,894	3,866	173,106	11,457
Halloran Trust	100,000	7,662	-	-	100,000	7,662	6,690	1,000	93,310	6,662
Tides Younger	250,000	19,154	-	-	250,000	19,154	-	-	250,000	19,154
IA 3:23	100,000	7,662	-	-	100,000	7,662	6,690	1,000	93,310	6,662
Arthur B Schultz	50,000	-	-	-	-	-	3,345	500	-	-
Seton Enablement Fund	90,000	-	-	-	-	-	-	-	-	-
Total	\$ 1,440,000	\$ 98,562	\$ 115,982	\$ 15,695	\$ 1,184,018	\$ 82,867	\$ 131,138	\$ 15,920	\$ 1,056,225	\$ 67,447

Investor	Current Portion		Balance - Long Term Notes as of 12/31/2019	
	Principal (Loans Payable - Current)	Interest (Interest Payable)	Loans Principal Paid	Net Investor Principal Balance
Swift	\$ -	\$ -	\$ 170,632	\$ 329,368
Skees	-	-	19,405	30,595
Eagles Wings	3,412	433	10,136	39,864
IA- Visram	-	-	5,067	19,933
IA Coffey Carboy	1,689	233	3,362	21,638
Tides Higgins	-	-	26,894	173,106
Halloran Trust	6,757	933	13,447	86,553
Tides Younger	33,618	4,833	33,618	216,382
IA 3:23	6,757	933	13,447	86,553
Arthur B Schultz	-	-	3,345	46,655
Seton Enablement Fund	-	-	-	90,000
Total	\$ 52,233	\$ 7,365	\$ 299,354	\$ 1,140,646

Beneficial Returns, LLC

Interest Payable Schedule

December 31, 2019



Contact	Invoice Date	Due Date	Invoice Reference	Amount	Scrubbed Notes
Tides Foundation - Younger	10/31/2018	3/15/2019	Borrowers Recon_10.31.2018	\$ 417	Paid on January 14, 2020
Tides Foundation - Younger	11/30/2018	3/15/2019	Master Investor Spreads	417	Paid on January 14, 2020
Tides Foundation - Younger	12/31/2018	3/15/2019	Master Investor Spreads_Dec	417	Paid on January 14, 2020
Tides Foundation - Younger	1/31/2019	3/15/2019	Master Investor Spreads_Jan	417	Paid on January 14, 2020
Tides Foundation - Younger	2/28/2019	3/15/2019	Master Investor Spread_Feb	417	Paid on January 14, 2020
Tides Foundation - Younger	3/31/2019	3/31/2019	Master Investor Spread_March	417	Paid on January 14, 2020
Eagles Wings	8/15/2019	8/15/2019	Master Investor Spread_Aug 2019	433	Paid on January 23, 2020
Harry Halloran Trust	9/15/2019	9/15/2019	Investor's Sched_Sep 2019	933	Paid on January 17, 2020
Impact Assets (3:23)	9/15/2019	9/15/2019	Investor's Sched_Sep 2019	933	Paid on January 17, 2020
Impact Assets (Coffey/Carboy)	9/15/2019	9/15/2019	Investor's Sched_Sep 2019	233	Paid on January 15, 2020
Tides Foundation - Younger	9/15/2019	9/15/2019	Investor Sched_Sep 2019	2,333	Paid on January 22, 2020
Total				\$ 7,365	

Beneficial Returns, LLC
Interest Earned from the Banks Schedule
December 31, 2019



Date	Bank	Description	Fund Category	Amount
1/31/2019	RSF Social Finance	Interest Income Jan 2019		\$ 43
2/28/2019	RSF Social Finance	Interest Income Feb 2019		39
3/31/2019	RSF Social Finance	Interest Income Mar 2019		43
4/30/2019	RSF Social Finance	Interest Income Apr 2019		42
5/31/2019	RSF Social Finance	Interest Income May 2019		43
6/30/2019	RSF Social Finance	Interest Income Jun 2019		42
7/31/2019	RSF Social Finance	Interest Income Jul 2019		43
8/31/2019	RSF Social Finance	Interest Income Aug 2019		43
9/30/2019	RSF Social Finance	Interest Income Sep 2019		42
10/31/2019	RSF Social Finance	Interest Income Oct 2019		43
11/29/2019	Native American Bank	Interest Added Back	Reciprocity Fund	55
11/29/2019	Native American Bank	Interest Added Back	Reciprocity Fund	304
11/30/2019	RSF Social Finance	Interest Income Nov 2019		42
11/30/2019	Charles Schwab	Credit Interest		2
12/30/2019	Native American Bank	Interest Added Back	Reciprocity Fund	56
12/30/2019	Charles Schwab	Credit Interest		1
12/30/2019	Native American Bank	Interest Added Back	Reciprocity Fund	305
12/31/2019	RSF Social Finance	Interest Income Dec 2019		43
Total				\$ 1,229