

Beneficial Returns, LLC

Balance Sheets by Category

As of December 31, 2020



	Ref	Portfolio Account	Reciprocity Fund	Truss Fund	Total
ASSETS					
Current Assets					
Cash and Cash Equivalents					
Charles Schwab (9758)		\$ 40,003	\$ -	\$ -	\$ 40,003
Native American Bank - CD12M 0001		-	100,000	-	100,000
Native American Bank - CD6M 0001		-	50,396	-	50,396
Operating Account (2135)		(1,088,658)	500,000	822,033	233,375
Portfolio Account (2911)		147,641	18,689		166,330
Reciprocity Fund Account (7740)		489,674	(308,511)	-	181,163
RSF Social Finance		40,988	-	-	40,988
Truss Fund (9302)		822,033	-	(742,951)	79,082
Total Cash and Cash Equivalents	<i>p.7</i>	451,681	360,574	79,082	891,337
Prepayment		-	3,000	-	3,000
Receivable from Borrowers	<i>p.9</i>	147,391	-	18,217	165,608
Total Current Assets		599,072	363,574	97,299	1,059,945
Non-Current Assets					
Receivable from FMCN		3,725	-	-	3,725
Creditable Tax - ATEC		397	-	-	397
Creditable Tax - Sistema		1,447	-	-	1,447
Accrued Revenue		-	-	7,218	7,218
Loan Loss Reserve					
Loan Loss Reserve	<i>p.10</i>	(104,014)	-	-	(104,014)
Investment in Loans					
Loans Receivable - Long Term		1,034,211	147,676	629,004	1,810,891
Accrued Interest Receivable		138	-	516	654
Total Investment in Loans	<i>p.11</i>	1,034,349	147,676	629,520	1,811,545
Total Non-Current Assets		935,904	147,676	636,738	1,720,318
TOTAL ASSETS		\$ 1,534,976	\$ 511,250	\$ 734,037	\$ 2,780,263

Beneficial Returns, LLC

Balance Sheets by Category

As of December 31, 2020



	Ref	Portfolio Account	Reciprocity Fund	Truss Fund	Total
LIABILITIES AND EQUITY					
Liabilities					
Current Liabilities					
Accounts Payable	p.12	\$ 3,517	\$ -	\$ -	\$ 3,517
Payable to Participants	p.13	17,482	-	-	17,482
Accrued Interest Payable - Loans		691	-	-	691
Accrued Interest Payable - PPP Loan		143	-	-	143
Credit Card		2,359	-	-	2,359
Deferred Revenue		2,277	-	-	2,277
Good Faith Deposit		820	-	-	820
Interest Payable	p.15	8,050	-	-	8,050
Loans Payable - Current	p.14	81,820	-	-	81,820
Loans Payable - PPP - Short Term	p.19	11,438	-	-	11,438
Total Current Liabilities		128,597	-	-	128,597
Non-Current Liabilities					
Loans Payable - Long Term	p.14	1,765,000	-	-	1,765,000
Loans Principal Paid	p.14	(486,174)	-	-	(486,174)
Net Investor Principal Balance	p.14	1,278,826	-	-	1,278,826
Total Non-Current Liabilities		1,278,826	-	-	1,278,826
Other Liabilities					
Loans Payable - EIDL		1,000	-	-	1,000
Loans Payable - PPP - Long Term	p.19	9,395	-	-	9,395
Loans Payable - Truss Fund		-	-	721,774	721,774
Loans Payable - Reciprocity Fund		-	500,000	-	500,000
Received from Client		2,500	-	-	2,500
Total Liabilities		1,420,318	500,000	721,774	2,642,092
Equity					
Owner's Investment	p.8	66,688	-	-	66,688
Owner's Draw	p.8	(194,101)	-	-	(194,101)
Current Year Earnings	p.6	118,047	10,090	12,263	140,400
Retained Earnings	p.8	124,024	1,160	-	125,184
Total Equity		114,658	11,250	12,263	138,171
TOTAL LIABILITIES AND EQUITY		\$ 1,534,976	\$ 511,250	\$ 734,037	\$ 2,780,263

Beneficial Returns, LLC

Income Statements

For the YTD ended December 31, 2020



Ref	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Revenue													
Interest Income	\$ 7,421	\$ 7,556	\$ 4,625	\$ 600	\$ 2,038	\$ 3,913	\$ 5,596	\$ 6,031	\$ 7,413	\$ 7,087	\$ 7,822	\$ 8,853	\$ 68,955
Foundation Consulting Revenue	5,000	5,000	5,000	5,000	6,630	7,446	7,527	7,527	7,446	7,527	7,397	5,000	76,500
Fund Management Income	-	-	-	-	-	-	1,203	1,203	1,203	1,203	1,203	1,203	7,218
Loan Fee Income	1,500	250	-	-	31	50	1,050	50	2,800	50	50	50	5,881
Documentation Fee Income	650	150	-	-	6	6	656	6	292	156	6	6	1,934
Total Revenue	14,571	12,956	9,625	5,600	8,705	11,415	16,032	14,817	19,154	16,023	16,478	15,112	160,488
Direct Cost													
Interest Expense	-	399	199	-	234	10,092	883	484	197	1,045	399	8,081	22,013
Gross Profit	14,571	12,557	9,426	5,600	8,471	1,323	15,149	14,333	18,957	14,978	16,079	7,031	138,475
Operating Expenses													
Consulting Fees	5,865	3,158	4,229	500	9,700	2,614	2,305	2,305	2,305	2,805	2,305	2,305	40,396
Insurance	-	-	609	609	609	951	609	609	609	609	609	609	6,432
Accounting and Tax Services	250	250	250	250	213	424	424	424	424	424	424	424	4,181
Legal and Professional Services	-	44	159	340	167	167	167	295	198	361	417	451	2,766
Office Expenses	281	220	472	14	182	334	16	83	101	89	36	686	2,514
Bank Charges and Fees	184	160	225	149	36	149	181	193	215	274	156	231	2,153
Taxes and Licenses	-	-	-	999	-	-	-	-	-	968	100	-	2,067
Travel	306	19	463	-	79	410	139	2	-	-	-	296	1,714
Meals	206	345	165	-	-	84	44	75	-	211	-	162	1,292
Advertising and Marketing	96	176	-	169	-	240	-	-	-	-	91	441	1,213
Dues and Subscriptions	18	38	37	38	126	130	140	160	50	33	36	946	
Telephone and Internet Expense	-	-	5	5	5	-	-	-	319	162	-	314	810
Conference Fees	-	-	-	-	143	-	30	-	241	27	-	-	441
Charitable Contributions	-	-	-	-	28	55	-	-	-	80	117	10	290
Documentation Expense	35	200	20	10	-	-	-	-	-	-	-	-	265
Car and Truck	-	40	-	-	86	71	52	-	-	-	-	-	249
Gifts	-	-	-	-	50	-	-	85	-	-	-	-	135
Total Operating Expenses	7,241	4,650	6,634	3,083	11,424	5,629	4,107	4,211	4,572	6,060	4,288	5,965	67,864
Other Income and Expenses													
Grant Income	4,500	-	-	-	-	-	-	-	30,000	-	-	-	34,500
Gain on Sale of Loan Principal	-	-	4,476	-	-	2,494	3,914	-	10,702	-	-	-	21,586
Donation	-	-	9,500	-	-	-	-	-	-	-	-	-	9,500
Interest Earned from Banks	407	393	384	393	332	343	333	344	344	335	351	21	3,980
Other Income	75	159	86	18	4	1	1	1	-	-	-	-	345
Foreign Exchange Loss	-	-	-	-	-	-	(61)	-	(61)	-	-	-	(122)
Total Other Income and Expenses	4,982	552	14,446	411	336	2,838	4,187	345	40,985	335	351	21	69,789
Net Income (Loss)	\$ 12,312	\$ 8,459	\$ 17,238	\$ 2,928	\$ (2,617)	\$ (1,468)	\$ 15,229	\$ 10,467	\$ 55,370	\$ 9,253	\$ 12,142	\$ 1,087	\$ 140,400

Beneficial Returns, LLC

Cash Flow Statements

For the YTD ended December 31, 2020



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Operating Activities													
Net Income (Loss)	\$ 12,312	\$ 8,459	\$ 17,238	\$ 2,928	\$ (2,617)	\$ (1,468)	\$ 15,229	\$ 10,467	\$ 55,370	\$ 9,253	\$ 12,142	\$ 1,087	\$ 140,400
Adjustments to reconcile Net Income (loss) to net cash flows from Operating Activities:													
Prepayment	-	-	(2,000)	11	166	323	11	322	167	167	(2,740)	573	(3,000)
Prepaid Payment to Tides-Higgins	3,845	-	-	-	-	-	-	-	-	-	-	-	3,845
Receivable from Borrowers	1,029	(13,341)	3,399	3,647	(412)	(2,691)	(8,005)	5,114	1,858	(23,993)	(16,077)	(113,454)	(162,926)
Receivable from Guarantor Community	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivable from FMCN	-	(129)	-	-	-	-	(246)	(405)	(218)	(180)	-	(115)	(1,293)
Receivable from Ananas	-	-	-	-	(600)	600	-	-	-	-	-	-	-
AR Clearing Account	106	-	-	-	-	-	-	-	-	-	-	-	106
Creditable Tax - ATEC	(34)	(32)	-	-	-	(31)	(29)	(27)	(26)	(24)	(23)	(21)	(247)
Creditable Tax - Sistema	(46)	(46)	-	-	-	(46)	-	(46)	(46)	-	(46)	(138)	(414)
Accrued Revenue	-	-	-	-	-	-	(1,203)	(1,203)	(1,203)	(1,203)	(1,203)	(1,203)	(7,218)
Loan Loss Reserve from Grant Contribution	-	-	-	-	-	-	-	-	-	-	20,000	(20,018)	(18)
Loans Receivable - Long Term	(128,201)	(56,976)	58,948	(150,000)	(73,392)	(193,905)	(279,930)	(123,991)	(112,736)	(82,724)	184,126	209,986	(748,795)
Accrued Interest Receivable	-	-	-	-	-	-	-	1	-	-	-	(654)	(653)
Accounts Payable	(6,732)	-	(2,134)	-	-	608	609	18	913	(1,565)	(239)	2,300	(6,222)
Payable to Participants	(9,551)	(7,535)	8,599	(4,727)	5,870	(8,532)	12,738	(6,888)	(4,920)	12,541	14,557	(24,369)	(12,217)
Payable to Ted	-	-	-	-	-	-	-	1,240	-	1,680	(2,920)	-	-
Loan Participation	-	-	-	-	-	-	-	40,000	(40,000)	-	-	-	-
Accrued Expense	-	-	609	608	609	(1,826)	-	-	-	1,805	(1,805)	-	-
Accrued Interest Payable - Loans	-	-	-	-	-	-	-	-	-	27	183	481	691
Accrued Interest Payable - PPP Loan	-	-	-	3	18	16	17	15	17	18	17	18	139
Advances from Borrowers	-	-	-	-	-	9,783	(9,783)	-	-	-	-	-	-
Credit Card	6,091	(2,544)	402	(2,829)	418	1,238	(1,415)	938	(2,193)	3,615	(2,152)	(75)	1,494
Deferred Revenue	-	-	-	1,810	14,232	(2,502)	(2,584)	(2,584)	(2,502)	(2,583)	(953)	(57)	2,277
Good Faith Deposit	500	2,750	2,500	(1,500)	(300)	-	(2,000)	-	(2,750)	-	(2,500)	820	(2,480)
Interest Payable	(7,365)	-	199	(199)	216	9,858	(7,858)	(1,749)	182	818	(801)	7,384	685
Loans Payable - Current	(52,233)	-	1,723	(1,723)	1,706	79,440	(74,321)	(3,446)	1,740	4,950	(4,967)	76,718	29,587
Loans Payable - PPP - Short Term	-	-	-	-	-	-	-	2,075	2,338	2,340	2,342	2,344	11,439
Net cash flow from Operating Activities	(180,279)	(69,394)	89,483	(151,971)	(54,086)	(109,135)	(358,770)	(80,149)	(102,204)	(78,668)	198,746	141,607	(754,820)
Financing Activities													
Loans Payable - EIDL	-	-	-	1,000	-	-	-	-	-	-	-	-	1,000
Loans Payable - Long Term	-	-	-	100,000	-	-	225,000	-	-	-	-	-	325,000
Loans Payable - PPP - Long Term	-	-	-	20,833	-	-	-	(2,075)	(2,338)	(2,339)	(2,342)	(2,344)	9,395
Loans Payable - Truss Fund	-	-	-	-	711,774	-	-	-	10,000	-	-	-	721,774
Loans Principal Paid	-	(3,446)	(1,723)	-	(1,706)	(81,146)	(6,823)	(3,379)	(1,740)	(6,690)	(1,724)	(78,441)	(186,818)
Owner's Investment	250	250	250	(1,094)	-	-	-	-	-	-	-	-	(344)
Owner's Draw	(5,000)	-	(10,000)	-	(10,000)	-	(10,000)	(5,000)	(5,000)	(10,000)	(5,000)	-	(60,000)
Retained Earnings	(1,914)	-	-	-	-	-	-	-	-	-	-	-	(1,914)
Net cash flow from Financing Activities	(6,664)	(3,196)	(11,473)	120,739	700,068	(81,146)	208,177	(10,454)	922	(19,029)	(9,066)	(80,785)	808,093
Net cash flows	(186,943)	(72,590)	78,010	(31,232)	645,982	(190,281)	(150,593)	(90,603)	(101,282)	(97,697)	189,680	60,822	53,273
Cash at the beginning of the period	838,064	651,121	578,531	656,541	625,309	1,271,291	1,081,010	930,417	839,814	738,532	640,835	830,515	838,064
Cash at the end of the period	\$ 651,121	\$ 578,531	\$ 656,541	\$ 625,309	\$ 1,271,291	\$ 1,081,010	\$ 930,417	\$ 839,814	\$ 738,532	\$ 640,835	\$ 830,515	\$ 891,337	\$ 891,337

Beneficial Returns, LLC

Statement of Changes in Equity

For the YTD ended December 31, 2020



	Ref	Owner's Investment	Owner's Draw	Current Year Earnings	Retained Earnings	Total
Balance at January 1, 2020		\$ 67,032	\$ (134,101)	\$ -	\$ 127,097	\$ 60,028
Changes in Equity for 2020						
Owner's Investment	p.7	(344)	-	-	-	(344)
Owner's Draw	p.7	-	(60,000)	-	-	(60,000)
Current year earnings to date	p.6	-	-	140,400	-	140,400
Retained Earnings	p.7				(1,914)	(1,914)
Balance at December 31, 2020		\$ 66,688	\$ (194,101)	\$ 140,400	\$ 125,184	\$ 138,171

Beneficial Returns, LLC

Receivable from Borrowers Schedule

December 31, 2020



Contact	Invoice Date	Due Date	Invoice Number	Invoice Reference	Amount	Scrubbed Notes
Staramaki	11/21/2020	11/30/2020	Staramaki #3	Payment 3 of 16	\$ 413	Due last Nov 30, 2020
Deevabits Green Energy	12/12/2020	12/22/2020	Deevabit #1	Payment 1 of 7	3,571	Paid on Jan 19, 2021
Ananas Anam Philippines Inc.	12/15/2020	12/26/2020	Ananas #7	Payment 7 of 48	896	Paid on Jan 5, 2021
Illumexico	12/15/2020	12/30/2020	Illumexico #37	Payment 37 of 60	1,053	Paid on Jan 19, 2021
Arthur B. Schultz Foundation	12/31/2020	12/31/2020	INV-0027	Interrupcion Guaranty	8,580	Due on Dec 31, 2020
National Union of Coffee	12/30/2020	12/31/2020	NUCAFE #1	Payment 1 of 6	14,646	Due on Dec 31, 2020
Swift Foundation	12/31/2020	12/31/2020	INV-0029	Interrupcion Guaranty	60,055	Due on Dec 31, 2020
The Hilary and Pete Giovale Fund	11/25/2020	12/31/2020	INV-0030	Loan Loss Reserve from Grants	20,000	Due on Dec 31, 2020
Tides Foundation - Higgins	12/31/2020	12/31/2020	INV-0031	Loan Loss Reserve from Grants	50,000	Due on Dec 31, 2020
ATEC Cambodia	12/20/2020	1/1/2021	ATEC #14	Payment 14 of 25	1,297	Paid on Jan 13, 2021
ATEC2	12/20/2020	1/2/2021	ATEC2 #12	Payment 12 of 23	1,400	Paid on Jan 13, 2021
Fundacion Paraguaya	12/20/2020	1/2/2021	Fundacion Paraguaya # 9	Payment 9 of 48	3,697	Paid on Jan 5, 2021
Total					\$ 165,608	

Beneficial Returns, LLC

Loan Loss Reserve Schedule

December 31, 2020



Borrower	Fund*	LLR Category	Loan amount	3% Loan Loss Reserve	Date of Loan	Xero status (Loan Loss Reserve)	Subtotals	Scrubbed Notes
Illumexico	Main Fund	LLR	\$ 51,076	\$ 1,532	8/30/2017	Recorded 8/30/17		
Sistema bio	Main Fund	LLR	75,000	2,250	2/26/2018	Recorded 2/26/18		
Ecofiltro	Main Fund	LLR	175,000	5,250	8/23/2018	Recorded 8/23/18		
Guayaki	Main Fund	LLR	500,000	15,000	10/10/2018	Recorded 10/10/18	\$ 104,014	Currently recorded in Xero
Harry Halloran Trust	Main Fund	LLR from Grants	-	80,000	-	Recorded 4/9/2018		
The Hilary and Pete Giovale Fund	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		
Illumexico (deficit)	Main Fund	N/A	1,054	32	8/30/2017	Not recorded		
Ecofiltro (deficit)	Main Fund	N/A	5,905	177	8/23/2018	Not recorded		
Interrupcion	Main Fund	N/A	500,000	15,000	3/3/2017	Not recorded		
Nazava/P.T Holland for Water	Main Fund	N/A	53,873	1,616	5/8/2019	Not recorded		
Ecofiltro2	Main Fund	N/A	40,000	1,200	7/17/2019	Not recorded		
ATEC Cambodia	Main Fund	N/A	30,000	900	7/31/2019	Not recorded		
ATEC2	Main Fund	N/A	30,000	900	10/2/2019	Not recorded	42,805	Not recorded in Xero.
Fundacion Paraguaya	Main Fund	N/A	150,000	4,500	1/2/2020	Not recorded		
Staramaki	Main Fund	N/A	55,000	1,650	2/7/2020	Not recorded		
Whole Forest	Main Fund	N/A	150,000	4,500	4/6/2020	Not recorded		
Ananas Anam	Main Fund	N/A	36,000	1,080	5/26/2020	Not recorded		
AKD / Kiwa / Inalprocess	Main Fund	N/A	100,000	3,000	7/30/2020	Not recorded		
Chacha International Ltd	Main Fund	N/A	275,000	8,250	9/21/2020	Not recorded		
TOTAL*			\$ 2,227,908	\$ 146,819			\$ 146,819	

Summary:

Additional Loans Threshold:	\$ 2,666,667
Additional Loans To Date:	1,426,832
Additional Loans To Go:	<u>\$ 1,239,835</u>

Loan Loss Reserve from Grant:	\$ 79,982
Loan Loss Reserve for Additional Loans To Date:	42,805
Unused Reserve:	<u>\$ 37,177</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, 2020



Borrower	Fund	Loan Amount		Accumulated Payments made as of 11/30/2020		Balance as of 11/30/2020		Payments made on 12/1/2020 - 12/31/2020		Total Investment in Loans Balance as of 12/31/2020		
		Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal (Loans Receivable - Long Term)	Interest (Accrued Interest Receivable)	Total
Ecofiltro	Main Fund	\$ 225,000	\$ 63,031	\$ 189,921	\$ 56,139	\$ 35,079	\$ 6,892	\$ 486	\$ 213	\$ 34,594	\$ -	\$ 34,594
Interrupcion	Main Fund	500,000	133,893	329,188	95,661	170,812	38,232	170,812	38,231	-	-	-
Ilumexico	Main Fund	52,130	11,079	28,804	9,122	23,326	1,957	901	153	22,425	-	22,425
Sistema Bio	Main Fund	75,000	18,413	33,314	13,392	41,686	5,021	1,243	313	40,443	-	40,443
Guayaki	Main Fund	500,000	86,984	164,825	50,403	335,175	36,581	7,967	1,816	327,208	-	327,208
Nazava/P.T Holland for Water	Main Fund	53,873	8,097	18,969	4,270	34,904	3,827	-	-	34,904	-	34,904
Ecofiltro2	Main Fund	40,000	11,728	5,664	3,548	34,336	8,180	458	250	33,878	-	33,878
A TEC Cambodia	Main Fund	30,000	2,669	23,455	2,382	6,545	287	525	44	6,020	-	6,020
A TEC2	Main Fund	30,000	2,458	22,254	2,119	7,746	339	622	52	7,124	-	7,124
Fundacion Paraguaya	Main Fund	150,000	27,468	61,998	14,104	88,002	13,364	1,911	623	86,091	-	86,091
Staramaki	Main Fund	55,000	4,368	-	1,238	55,000	3,130	-	-	55,000	138	55,138
Whole Forest	Main Fund	150,000	29,172	71,460	12,480	78,540	16,692	1,643	589	76,897	-	76,897
Ananas Anam	Main Fund	36,000	7,001	3,826	1,549	32,174	5,452	655	241	31,519	-	31,519
AKD / Kiwa / Inalprocess	Main Fund	100,000	9,002	-	-	100,000	9,002	-	-	100,000	-	100,000
Chacha International Ltd	Main Fund	275,000	61,142	94,344	2,521	180,656	58,621	2,548	1,234	178,108	-	178,108
Jumandipro/Waykana	Reciprocity Fund	30,000	7,698	-	1,200	30,000	6,498	-	-	30,000	-	30,000
FESSEG	Reciprocity Fund	75,000	18,442	8,408	4,334	66,592	14,108	2,916	1,332	63,676	-	63,676
Bats il Maya	Reciprocity Fund	25,000	500	25,000	500	-	-	-	-	-	-	-
Asociacion Agro Artesenal Winak	Reciprocity Fund	54,000	7,275	-	-	54,000	7,275	-	-	54,000	-	54,000
iKure	Truss Fund	40,000	141,753	(333)	333	40,333	141,420	(67)	67	40,400	-	40,400
Deevabits Green Energy	Truss Fund	25,000	-	-	-	25,000	-	3,571	-	21,429	-	21,429
National Union of Coffee	Truss Fund	100,000	2,520	(500)	500	100,500	2,020	14,143	503	86,357	-	86,357
Pollinate Group	Truss Fund	100,000	2,266	16,042	1,003	83,958	1,263	-	-	83,958	140	84,098
Azimuth	Truss Fund	100,000	259	100,000	259	-	-	-	-	-	-	-
Inspiring Teachers	Truss Fund	50,000	1,260	(250)	250	50,250	1,010	-	-	50,250	-	50,250
E-Hands Energy	Truss Fund	85,000	1,926	(425)	425	85,425	1,501	-	-	85,425	142	85,567
Emerging Cooking Solutions	Truss Fund	100,000	2,520	(500)	500	100,500	2,020	-	-	100,500	168	100,668
iKure2	Truss Fund	40,000	1,042	(333)	333	40,333	709	-	-	40,333	-	40,333
Grassland Cameroon Ltd	Truss Fund	70,000	1,764	-	-	70,000	1,764	(350)	350	70,350	67	70,417
Wana Solutions Uganda Ltd	Truss Fund	50,000	1,260	-	-	50,000	1,260	-	-	50,000	-	50,000
Total		\$3,216,003	\$666,990	\$ 1,195,128	\$ 278,565	\$ 2,020,875	\$ 388,425	\$ 209,984	\$ 46,011	\$ 1,810,891	\$ 654	\$ 1,811,545

Beneficial Returns, LLC

Accounts Payable Schedule

December 31, 2020



Contact	Invoice Date	Due Date	Description	Amount	Scrubbed Notes
Scrubbed.net LLC	12/1/2020	12/1/2020	Scrubbed Bill - Dec 2020	\$ 268	Due on Dec 1, 2020
Smarter Good	10/31/2020	12/31/2020	#5332	609	Paid on Feb 8, 2021
Smarter Good	11/30/2020	12/31/2020	#5333	609	Paid on Feb 8, 2021
Smarter Good	12/31/2020	12/31/2020	#5334	609	Paid on Feb 8, 2021
Theodore Levinson	12/31/2020	12/31/2020	To record out of pocket expense	1,424	Due on Dec 31, 2020
Total				\$ 3,517	

Beneficial Returns, LLC

Payable to Participants Schedule

December 31, 2020



Contact	Invoice Date	Due Date	Description	Amount	Scrubbed Notes
Thrive - Ecofiltro	9/15/2020	12/15/2020	Ecofiltro #22	\$ 672	Due on Dec 15, 2020
Thrive - Ecofiltro	10/15/2020	12/15/2020	Ecofiltro #23	672	Due on Dec 15, 2020
Thrive - Ecofiltro	11/15/2020	12/15/2020	Ecofiltro #24	672	Paid on Feb 8, 2021
RSF - Guayaki2	12/1/2020	2/15/2021	Guayaki2 #22	5,870	Due on Feb 15, 2021
3rd Creek - Whole Forest	12/1/2020	3/4/2021	WholeForest #8	349	Due on Mar 4, 2021
ABSF - Whole Forest	12/1/2020	3/4/2021	WholeForest #8	582	Due on Mar 4, 2021
SK2 - Whole Forest	12/1/2020	3/4/2021	WholeForest #8	570	Due on Mar 4, 2021
Thrive - Ecofiltro	12/15/2020	3/15/2021	Ecofiltro #25	2,057	Due on Mar 15, 2021
Thrive - Ecofiltro	12/15/2020	3/15/2021	Ecofiltro #25	672	Due on Mar 15, 2021
SK2 - ATEC	12/20/2020	3/15/2021	ATEC #14	737	Due on Mar 15, 2021
SK2 - ATEC2	12/20/2020	3/15/2021	ATEC2 #12	737	Due on Mar 15, 2021
Missionary Sisters - Fundacion Paraguaya	12/20/2020	3/15/2021	Fundacion Paraguaya # 9	1,163	Due on Mar 15, 2021
Lee Pei - Chacha	10/11/2020	3/21/2021	Chacha # 1	182	Due on Mar 21, 2021
Sasada - Chacha	10/11/2020	3/21/2021	Chacha # 1	273	Due on Mar 21, 2021
Tee - Chacha	10/11/2020	3/21/2021	Chacha # 1	455	Due on Mar 21, 2021
Lee Pei - Chacha	11/11/2020	3/21/2021	Chacha # 2	182	Due on Mar 21, 2021
Sasada - Chacha	11/11/2020	3/21/2021	Chacha # 2	273	Due on Mar 21, 2021
Tee - Chacha	11/11/2020	3/21/2021	Chacha # 2	455	Due on Mar 21, 2021
Lee Pei - Chacha	12/11/2020	3/21/2021	Chacha # 3	182	Due on Mar 21, 2021
Sasada - Chacha	12/11/2020	3/21/2021	Chacha # 3	273	Due on Mar 21, 2021
Tee - Chacha	12/11/2020	3/21/2021	Chacha # 3	455	Due on Mar 21, 2021
Total				\$ 17,482	

Beneficial Returns, LLC Investor Schedule December 31, 2020



Investor	Loan Amount		Accumulated Payments made as of 12/31/2019		Balance as of 1/1/2020		Accumulated Payments 1/1/2020 - 12/31/2020		Balance as of 12/31/2020	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
Swift	\$ 500,000	\$ 38,308	\$ 170,632	\$ 21,621	\$ 329,368	\$ 16,687	\$35,157	\$3,294	\$ 294,211	\$ 13,393
Skees	50,000	2,791	19,405	1,711	30,595	1,080	4,973	306	25,622	774
Eagles Wings	50,000	3,831	6,724	967	43,276	2,864	10,340	1,196	32,936	1,668
IA- Visram	25,000	1,915	5,068	700	19,932	1,215	3,464	381	16,468	834
IA Coffey Carboy	25,000	1,915	1,673	250	23,327	1,665	5,119	649	18,208	1,016
Tides Higgins	200,000	15,323	26,894	3,866	173,106	11,457	13,649	1,731	159,457	9,726
Halloran Trust	100,000	7,662	6,690	1,000	93,310	6,662	13,582	1,799	79,728	4,863
Tides Younger	250,000	19,154	-	-	250,000	19,154	50,679	4,833	199,321	14,321
IA 3:23	100,000	7,662	6,690	1,000	93,310	6,662	13,582	2,596	79,728	4,066
Arthur B Schultz	50,000	3,831	3,345	500	46,655	3,331	-	-	46,655	3,331
Seton Enablement Fund	90,000	11,190	-	-	90,000	11,190	-	-	90,000	11,190
ACF-GeoFund	100,000	7,662	-	-	-	-	6,690	1,000	100,000	7,662
Missionary Sisters/Cabrini	100,000	5,582	-	-	-	-	-	-	100,000	5,582
Tides-Younger2	125,000	9,482	-	-	-	-	-	-	125,000	9,482
Total	\$ 1,765,000	\$ 136,309	\$ 247,121	\$ 31,615	\$ 1,192,879	\$ 81,968	\$ 157,235	\$ 17,785	\$ 1,367,334	\$ 87,909

Investor	Current Portion		Balance - Long Term Notes as of 12/31/2020	
	Principal (Loans Payable Current)	Interest (Interest Payable)	Loans Principal Paid	Net Investor Principal Balance
Swift	\$35,507	\$2,942	\$ 241,296	\$ 258,704
Skees	5,023	256	29,400	20,600
Eagles Wings	-	-	17,064	32,936
IA- Visram	-	-	8,531	16,469
IA Coffey Carboy	-	-	6,792	18,208
Tides Higgins	13,786	1,595	54,329	145,671
Halloran Trust	6,893	797	27,165	72,835
Tides Younger	17,232	1,993	67,911	182,089
IA 3:23	-	-	20,272	79,728
Arthur B Schultz	3,379	467	6,724	43,276
Seton Enablement Fund	-	-	-	90,000
ACF-GeoFund	-	-	6,690	93,310
Missionary Sisters/Cabrini	-	-	-	100,000
Tides-Younger2	-	-	-	125,000
Total	\$ 81,820	\$ 8,050	\$ 486,174	\$ 1,278,826

Beneficial Returns, LLC Interest Payable Schedule December 31, 2020



Contact	Invoice Date	Due Date	Invoice Reference	Amount	Scrubbed Notes
Arthur B. Schultz	8/15/2020	8/15/2020	Investor's Sched_Aug 2020	\$ 467	Paid on Feb 17, 2021
Tides Foundation - Higgins	12/15/2020	12/15/2020	Investor's Sched_Dec 2020	1,595	Paid on Jan 13, 2021
Tides Foundation - Younger	12/15/2020	12/15/2020	Investor Sched_Dec 2020	1,993	Paid on Jan 13, 2021
Harry Halloran Trust	12/15/2020	12/15/2020	Investor's Sched_Dec 2020	797	Paid on Jan 22, 2021
Swift Foundation	12/15/2020	12/15/2020	Investor's Sched_Dec 2020	2,942	Paid on Jan 13, 2021
Skees Family Foundation	12/15/2020	12/15/2020	Investor's Sched_Dec 2020	256	Due on Dec 15, 2020
Total				\$ 8,050	

Beneficial Returns, LLC

Interest Earned from the Banks Schedule

December 31, 2020



Date	Bank	Description	Fund Category	Amount
1/30/2020	Native American Bank	Interest Added Back	Reciprocity Fund	\$ 57
1/30/2020	Native American Bank	Interest Added Back	Reciprocity Fund	315
1/31/2020	RSF Social Finance	Interest Earned Jan 2020		35
2/28/2020	Native American Bank	Interest Added Back	Reciprocity Fund	306
2/29/2020	Native American Bank	Interest Added Back	Reciprocity Fund	56
2/29/2020	RSF Social Finance	Interest Earned Feb 2020		32
3/31/2020	Native American Bank	Interest Added Back	Reciprocity Fund	54
3/31/2020	Native American Bank	Interest Added Back	Reciprocity Fund	296
3/31/2020	RSF Social Finance	Interest Earned Mar 2020		35
4/30/2020	Native American Bank	Interest Added Back	Reciprocity Fund	317
4/30/2020	Native American Bank	Interest Added Back	Reciprocity Fund	60
4/30/2020	RSF Social Finance	Interest Earned Apr 2020		17
5/31/2020	Native American Bank	Interest Added Back	Reciprocity Fund	307
5/31/2020	Native American Bank	Interest Added Back	Reciprocity Fund	8
5/31/2020	RSF Social Finance	Interest Earned May 2020		17
6/30/2020	Native American Bank	Interest Added Back	Reciprocity Fund	318
6/30/2020	Native American Bank	Interest Added Back	Reciprocity Fund	9
6/30/2020	RSF Social Finance	Interest Earned June 2020		17
7/29/2020	Native American Bank	Interest Added Back	Reciprocity Fund	308
7/30/2020	Native American Bank	Interest Added Back	Reciprocity Fund	8
7/31/2020	RSF Social Finance	Interest Earned July 2020		17
8/28/2020	Native American Bank	Interest Added Back	Reciprocity Fund	319
8/28/2020	Native American Bank	Interest Added Back	Reciprocity Fund	8
8/31/2020	RSF Social Finance	Interest Earned Aug 2020		17
9/29/2020	Native American Bank	Interest Added Back	Reciprocity Fund	319
9/30/2020	Native American Bank	Interest Added Back	Reciprocity Fund	9
9/30/2020	RSF Social Finance	Interest Earned Sep 2020		17
10/29/2020	Native American Bank	Interest Added Back	Reciprocity Fund	309
10/30/2020	Native American Bank	Interest Added Back	Reciprocity Fund	8
10/31/2020	RSF Social Finance	Interest Earned Oct 2020		17
11/30/2020	Native American Bank	Interest Added Back	Reciprocity Fund	330
11/30/2020	Native American Bank	Interest Added Back	Reciprocity Fund	4
11/30/2020	RSF Social Finance	Interest Earned Nov 2020		17
12/30/2020	Native American Bank	Interest Added Back	Reciprocity Fund	4
12/31/2020	RSF Social Finance	Interest Earned Dec 2020		17
Total				\$ 3,980

Beneficial Returns, LLC

Interest Income from The Reciprocity Fund

December 31, 2020



Date	Description	Fund Category	Amount	Date Collected	Scrubbed Notes
1/31/2020	To record Interest Income from Waykana - January 2020	Reciprocity Fund	\$ 600	7/7/2020	Collected
3/31/2020	To record Interest Income from FESSEG - March 2020	Reciprocity Fund	1,500	4/1/2020	Collected
4/30/2020	To record Interest Income from Waykana - April 2020	Reciprocity Fund	600	8/24/2020	Collected
5/18/2020	To record Interest Income from Bats'il Maya - May 2020	Reciprocity Fund	500	5/28/2020	Collected
6/30/2020	To record Interest Income from FESSEG - June 2020	Reciprocity Fund	1,445	7/7/2020	Collected
8/18/2020	To record Interest Income from Bats'il Maya - Aug 2020	Reciprocity Fund	500	8/20/2020	Collected
9/9/2020	To record Interest Income from Bats'il Maya - September 2020	Reciprocity Fund	167	9/9/2020	Collected
9/30/2020	To record Interest Income from FESSEG - September 2020	Reciprocity Fund	1,389	9/21/2020	Collected
12/31/2020	To record Interest Income from FESSEG - December 2020	Reciprocity Fund	1,332	12/30/2020	Collected
Total			\$ 8,033		

Beneficial Returns, LLC

Interest Income from The Truss Fund

December 31, 2020



Date	Description	Fund Category	Amount	Date Collected	Scrubbed Notes
9/3/2020	To record Interest Income from Azimuth- Sep 2020	Truss Fund	\$ 259	9/3/2020	Collected
9/4/2020	To record Interest Income from Pollinate Group - Sep 2020	Truss Fund	500	12/14/2020	Collected
11/24/2020	To record Interest Income from Pollinate - Nov 2020	Truss Fund	503	12/16/2020	Collected
Total Interest Income Collected			1,261		
9/8/2020	To record Interest Income from NUCAFE - Sep 2020	Truss Fund	500		Not yet collected as of Dec 2020. Collected on 1/7/2021
10/15/2020	To record Interest Income from iKure - Oct 2020	Truss Fund	333		Not yet collected as of Dec 2020. Collected on 1/19/2021
10/15/2020	To record Interest Income from Inspiring Teachers - Oct 2020	Truss Fund	250		Not yet collected as of Dec 2020. Collected on 7/8/2021
11/15/2020	To record Interest Income from iKure - Nov 2020	Truss Fund	67		Not yet collected as of Dec 2020. Collected on 2/18/2021
11/15/2020	To record Interest Income from iKure - Nov 2020	Truss Fund	267		Not yet collected as of Dec 2020. Collected on 7/8/2021
11/15/2020	To record Interest Income from E-Hands - Nov 2020	Truss Fund	425		Not yet collected as of Dec 2020. Collected on 3/23/2021
11/25/2020	To record Interest Income from Emerging Cooking - Nov 2020	Truss Fund	500		Not yet collected as of Dec 2020. Collected on 5/11/2021
12/15/2020	To record Interest Income from iKure - Dec 2020	Truss Fund	67		Not yet collected as of Dec 2020. Collected on 7/8/2021
12/15/2020	To record Interest Income from E-Hands - Dec 2020	Truss Fund	142		Not yet collected as of Dec 2020. Collected on 3/23/2021
12/22/2020	To record Interest Income from Grassland Cameroon - Dec 2020	Truss Fund	350		Not yet collected as of Dec 2020. Collected on 3/30/2021
12/24/2020	To record Interest Income from Pollinate - Dec 2020	Truss Fund	140		Not yet collected as of Dec 2020. Collected on 3/3/2021
12/25/2020	To record Interest Income from Emerging Cooking - Dec 2020	Truss Fund	168		Not yet collected as of Dec 2020. Collected on 5/11/2021
12/30/2020	To record Interest Income from NUCAFE - Dec 2020	Truss Fund	503		Not yet collected as of Dec 2020. Collected on 1/7/2021
12/15/2020	To record Interest Income from iKure2 - Dec 2020	Truss Fund	67		Not yet collected as of Dec 2020. Collected on 11/24/2021
Total Interest Income Not Yet Collected			3,779		
Total			\$ 5,040		

Beneficial Returns, LLC

PPP Loan Schedule

December 31, 2020



Loans Payable - PPP - Short Term	\$ 11,438
Loans Payable - PPP - Long Term	9,395
Total Loan Amount	<u>\$ 20,833</u>

Annual Interest Rate: 1%
Loan Period in Years: 2
Start Date of Loan: 4/24/2020

Date	Long Term Portion	Short Term Portion	Accrued Interest	Balance
Beginning Balance				\$ 20,833
4/30/2020	\$ 20,833	\$ -	\$ 3	20,833
5/31/2020	20,833	-	17	20,833
6/30/2020	20,833	-	17	20,833
7/31/2020	20,833	-	17	20,833
8/31/2020	18,758	2,074	17	20,833
9/30/2020	16,420	4,412	17	20,833
10/31/2020	14,081	6,752	17	20,833
11/30/2020	11,739	9,094	17	20,833
12/31/2020	9,395	11,438	17	20,833
			<u>\$ 143</u>	<u>\$ 20,833</u>