



Beneficial Returns

Management Reports
Beneficial Returns, LLC
November 30, 2025

DRAFT

Contents

Balance Sheets Comparison	1
Balance Sheets as of November 30, 2025	3
Balance Sheets by Category as of November 30, 2025	5
Cash Tracking as of November 30, 2025	7
Income Statements for the YTD ended November 30, 2025	8
Income Statements - The Main Fund for the YTD ended November 30, 2025	9
Income Statements - The Reciprocity Fund for the YTD ended November 30, 2025	10
Income Statements - The Truss Fund 2.0 for the YTD ended November 30, 2025	11
Income Statements - The Cartier Fund for the YTD ended November 30, 2025	12
Income Statements - The MC Invest Fund for the YTD ended November 30, 2025	13
Cash Flow Statements as of November 30, 2025	14
Statement of Changes in Equity as of November 30, 2025	15
Supporting Schedules	
Fidelity Investments Schedule	16
Receivable from Borrowers Schedule	17
Loan Loss Reserve Schedule	19
Investment in Loans (Borrowers) Schedule	20
Payable to Participants Schedule	24
Loans Payable (Investors) Schedule	26
Recoverable Grants Payable Schedule	27
Interest Earned from the Banks Schedule	29
Interest Income from The Reciprocity Fund	33
Interest Income from The Truss Fund 2.0	42
Interest Income from The Cartier Fund	44
Interest Income from The MC Invest Fund	47

Beneficial Returns, LLC
Balance Sheets
As of November 30, 2025



ASSETS	Sched	NOV	OCT	INC (DEC)	% CHANGE
CURRENT ASSETS					
CASH AND CASH EQUIVALENTS					
Operating Account (2135)		\$ 98,749	\$ 84,934	\$ 13,815	▲ 16.27%
Main Fund (2911)		18,403	9,612	8,791	▲ 91.46%
Reciprocity Fund Account (7740)		106,490	72,880	33,610	▲ 46.12%
Truss Fund 2.0 (3856)		121,384	178,764	(57,380)	▼ -32.10%
Cartier Women's Initiative Fund (1600)		152,618	265,399	(112,781)	▼ -42.49%
Miller Center Innovation Fund (1633)		24,802	9,376	15,426	▲ 164.52%
IntraFi Cash Service (2135)		1,764	1,762	1	▲ 0.07%
Fidelity Government Money Market (7115)	p.16	5,716	5,698	18	▲ 0.31%
Fidelity Short-Term Investments (3-month CD)	p.16	500,048	500,065	(18)	▼ 0.00%
Clean Energy - Business Savings 01 (6144)		338,674	10	338,664	▲ 3,231,523.00%
TOTAL CASH AND CASH EQUIVALENTS	p.14	1,368,648	1,128,501	240,147	▲ 21.28%
OTHER SHORT-TERM INVESTMENTS					
Native American Bank (CD6M 0001)		53,418	53,359	59	▲ 0.11%
Native American Bank (CD12M 0001)		53,011	52,930	81	▲ 0.15%
Fidelity Short-Term Investments (6-month CD)	p.16	500,200	500,385	(185)	▼ -0.04%
Clean Energy (6-month CD 110 - 6144)		-	337,760	(337,760)	▼ -100.00%
Clean Energy (1-year CD 120 - 6144)		111,801	111,425	375	▲ 0.34%
TOTAL OTHER SHORT-TERM INVESTMENTS		718,429	1,055,859	(337,430)	▼ -31.96%
RECEIVABLES					
Receivable from Borrowers	p.17	534,732	469,197	65,534	▲ 13.97%
Allowance for Doubtful Accounts		(268,290)	(268,290)	-	0.00%
Receivable from Borrowers, net		266,441	200,907	65,534	▲ 32.62%
Receivable from Guarantors		21,471	29,718	(8,247)	▼ -27.75%
Investor Trip Receivable		7,508	7,508	-	0.00%
Receivable from Cartier		7,577	7,577	-	0.00%
Other Receivables		100	850	(750)	▼ -88.24%
TOTAL RECEIVABLES		303,097	246,560	56,538	▲ 22.93%
OTHER CURRENT ASSETS					
Prepaid Expenses		50,849	54,008	(3,159)	▼ -5.85%
Advances to Beneficial Returns Pte Ltd.		52,784	52,784	-	0.00%
Accrued Interest Receivable - Short-Term Investments	p.16	8,526	5,197	3,329	▲ 64.05%
TOTAL OTHER CURRENT ASSETS		112,159	111,989	170	▲ 0.15%
LOANS - SUSPENSE ACCOUNT					
CORTEPAZ - Suspense Account		(6,173)	(6,173)	-	0.00%
Deevabits 3 - Suspense Account		4,842	4,842	-	0.00%
Bioincos - Suspense Account		(227)	(227)	-	0.00%
RONAP 2 - Suspense Account		(3,282)	(3,282)	-	0.00%
Platinum Fisheries - Suspense Account		1,453	1,453	-	0.00%
Puramazonia - Suspense Account		840	840	-	0.00%
Market Doctors - Suspense Account		1,607	1,607	-	0.00%
TOTAL LOANS - SUSPENSE ACCOUNT		(940)	(940)	-	0.00%
TOTAL CURRENT ASSETS		2,501,394	2,541,969	(40,575)	▼ -1.60%
NON-CURRENT ASSETS					
INVESTMENT IN LOANS					
Gross Loans Receivable - Long Term	p.20-23	25,782,815	25,457,815	325,000	▲ 1.28%
Loans Receivable - Invoiced	p.20-23	(10,023,028)	(9,499,968)	(523,061)	▲ 5.51%
Loan Participations	p.20-23	(7,716,984)	(7,566,984)	(150,000)	▲ 1.98%
Net Loans Receivable - Long Term	p.20-23	8,042,803	8,390,863	(348,061)	▼ -4.15%
Accrued Interest Receivable - Borrowers	p.20-23	32,718	34,388	(1,670)	▼ -4.86%
TOTAL INVESTMENT IN LOANS	p.20-23	8,075,520	8,425,251	(349,730)	▼ -4.15%
Loan Loss Reserve	p.19	(298,082)	(298,082)	-	0.00%
OTHER NON-CURRENT ASSETS					
Creditable Tax - ATEC		3,393	3,393	-	0.00%
Creditable Tax - Sistema		2,782	2,782	-	0.00%
Creditable Tax - Sukkha		1,438	1,438	-	0.00%
Accrued Revenue		104,308	102,411	1,897	▲ 1.85%
Participations from Women's Entrepreneurship Initiative		150,000	150,000	-	0.00%
Investment in Associate		26,005	26,005	-	0.00%
Investment in Redeemable Preference Shares		400,000	400,000	-	0.00%
TOTAL OTHER NON-CURRENT ASSETS		687,926	686,029	1,897	▲ 0.28%
TOTAL NON-CURRENT ASSETS		8,465,365	8,813,199	(347,834)	▼ -3.95%
TOTAL ASSETS		\$ 10,966,759	\$ 11,355,168	(388,409)	▼ -3.42%

Beneficial Returns, LLC
Balance Sheets
As of November 30, 2025



<i>Sched</i>	NOV	OCT	INC (DEC)	% CHANGE
LIABILITIES				
CURRENT LIABILITIES				
Payable to Participants	\$ 379,431	\$ 364,010	▲ \$ 15,421	4.24%
Income Tax Payable	110,625	110,625	-	0.00%
Accrued Expense	2,521	4,920	▼ (2,399)	-48.76%
Advances from Participants	50,000	200,000	▼ (150,000)	-75.00%
Advances From Alex Tee	16,047	13,000	▲ 3,047	23.44%
Accrued Interest Payable - Loans	3,466	4,534	▼ (1,068)	-23.56%
Advances from Borrowers	15,877	2,702	▲ 13,175	487.53%
Chase Credit Card (6538)	6,238	7,227	▼ (989)	-13.68%
Deferred Revenue	30,000	47,500	▼ (17,500)	-36.84%
Payable to Truss Fund 1 Investors	60,883	60,883	-	0.00%
Good Faith Deposit	6,290	6,290	-	0.00%
Other Payables	25,000	25,000	-	0.00%
TOTAL CURRENT LIABILITIES	706,378	846,691	▼ (140,313)	-16.57%
NON-CURRENT LIABILITIES				
LOANS PAYABLE - LONG TERM				
Loans Payable - Long Term	3,412,334	3,412,334	-	0.00%
Loans Payable Principal Paid	(2,212,777)	(2,149,873)	▲ (62,904)	2.93%
NET LOANS PAYABLE PRINCIPAL BALANCE	1,199,556	1,262,461	▼ (62,904)	-4.98%
RECOVERABLE GRANT PAYABLE				
Recoverable Grants Payable - Main Fund	737,571	737,571	-	0.00%
Recoverable Grants Payable - Reciprocity Fund	3,232,182	3,232,182	-	0.00%
Recoverable Grants Payable - Truss Fund 2.0	1,235,878	1,235,878	-	0.00%
Recoverable Grants Payable - Miller Center Invest	860,983	842,472	▲ 18,511	2.20%
TOTAL RECOVERABLE GRANT PAYABLE	6,066,614	6,048,103	▲ 18,511	0.31%
OTHER NON-CURRENT LIABILITIES				
Received from Client	2,500	2,500	-	0.00%
TOTAL NON-CURRENT LIABILITIES	7,268,671	7,313,064	▼ (44,393)	-0.61%
TOTAL LIABILITIES	7,975,049	8,159,755	▼ (184,706)	-2.26%
TOTAL EQUITY	2,991,710	3,195,413	▼ (203,703)	-6.37%
TOTAL LIABILITIES AND EQUITY	\$ 10,966,759	\$ 11,355,168	▼ (388,409)	-3.42%

Beneficial Returns, LLC Balance Sheets As of November 30, 2025



	Notes	Sched	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
ASSETS													
CURRENT ASSETS													
CASH AND CASH EQUIVALENTS													
Operating Account (2135)			\$ 42,687	\$ 14,537	\$ 323,599	\$ 738,737	\$ 83,367	\$ 150,117	\$ 291,343	\$ 250,262	\$ 107,259	\$ 84,934	\$ 98,749
Main Fund (2911)			2,144	14,425	18,888	12,710	31,756	12,141	117,384	31,327	81,354	9,612	18,403
Resprocity Fund Account (7740)			89,014	35,268	48,254	12,745	35,187	30,945	25,480	188,063	131,658	131,658	106,490
Truss Fund 2.0 (3856)			252,900	19,839	50,219	242,597	256,486	185,225	103,261	130,367	156,926	178,784	121,384
Cartier Women's Initiative Fund (1600)			20,513	147,212	3,501	14,206	69,602	33,672	104,995	19,838	28,482	265,399	152,618
Miller Center Innovation Fund (1633)			67,065	270,811	275,000	86,311	43,509	47,275	66,088	7,730	7,776	9,376	24,802
IntraFi Cash Service (2135)			1,749	1,750	1,752	1,753	1,755	1,757	1,758	1,760	1,761	1,762	1,764
Fidelity Government Money Market (7115)		p.16	3,769,201	4,431,632	2,843,933	2,829,346	2,339,286	1,250,024	803,389	456,313	694,644	5,698	5,716
Fidelity Short-Term Investments (9-month CD)		p.16	-	-	500,010	500,025	499,990	500,005	500,023	500,028	499,938	500,065	500,048
Clean Energy - Business Savings 01 (6144)			10	10	10	10	10	10	10	10	10	10	338,674
TOTAL CASH AND CASH EQUIVALENTS		p.14	4,255,342	4,932,484	4,065,165	4,438,441	3,360,949	2,211,172	2,010,210	1,585,688	1,709,988	1,128,501	1,388,648
OTHER SHORT-TERM INVESTMENTS													
Native American Bank (CD5M 0001)			52,679	52,765	52,848	52,946	53,014	53,083	53,151	53,221	53,291	53,359	53,418
Native American Bank (CD12M 0001)			52,178	52,303	52,375	52,455	52,532	52,613	52,691	52,771	52,852	52,930	53,011
Fidelity Short-Term Investments (6-month CD)		p.16	-	-	500,025	499,945	499,760	499,810	499,905	499,985	500,245	500,385	500,200
Clean Energy (6-month CD 110 - 6144)			327,034	328,163	329,417	330,636	331,876	333,021	334,209	335,402	336,559	337,760	-
Clean Energy (1-year CD 120 - 6144)			108,075	108,411	108,784	109,150	109,530	109,889	110,281	110,665	111,038	111,425	111,801
TOTAL OTHER SHORT-TERM INVESTMENTS			539,967	541,642	1,043,449	1,045,131	1,046,711	1,048,426	1,050,237	1,052,044	1,053,966	1,055,859	718,429
RECEIVABLES													
Receivable from Borrowers		p.17	631,252	641,205	813,919	500,852	657,077	728,361	504,136	703,391	654,812	469,197	534,732
Allowance for Doubtful Accounts		c	(13,102)	(14,008)	(14,854)	(15,850)	(16,397)	(17,093)	(268,290)	(268,290)	(268,290)	(268,290)	(268,290)
Receivable from Borrowers, net			618,150	627,196	799,064	485,002	640,680	711,268	235,846	435,101	386,522	200,907	266,441
Receivable from Guarantors			-	-	-	-	-	-	29,718	-	29,718	-	21,471
Receivable from Participants			-	-	-	-	-	40,000	100,000	180,000	-	-	-
Investor Trip Receivable			6,455	9,047	13,488	8,267	8,267	7,508	7,508	7,508	7,508	7,508	7,508
Receivable from Cartier			5,241	5,241	5,241	5,241	5,241	7,577	7,577	7,577	7,577	7,577	
Receivable from Miller Center Invest			-	-	6,351	6,351	-	-	-	-	-	-	-
Receivable from Koko De Vera		d	275	275	275	-	-	-	-	-	-	-	-
Receivable from Beneficial Returns Pte Ltd.			-	-	-	-	-	5,475	10,538	15,601	-	-	-
Receivable from Beneficial Returns, Inc.			-	-	-	-	-	-	-	320,000	-	-	-
Other Receivables			-	-	-	64,055	-	-	100	100	850	850	100
TOTAL RECEIVABLES			630,121	641,759	824,420	568,116	654,188	771,829	391,287	915,604	612,175	246,560	303,997
OTHER CURRENT ASSETS													
Prepaid Expenses			4,000	1,000	3,463	3,463	4,000	1,841	34,304	31,841	37,304	54,008	50,849
Advances to Participants			-	1,125	563	-	-	-	-	-	-	-	-
Advances to Beneficial Returns Pte Ltd.		e	100,000	100,000	100,000	100,000	100,000	100,000	100,000	200,000	52,784	52,784	50,849
Accrued Interest Receivable - Short-Term Investments		f p.16	-	-	2,786	6,310	9,952	8,014	11,687	15,360	1,757	5,197	8,526
TOTAL OTHER CURRENT ASSETS			104,000	102,125	106,811	109,773	113,952	109,855	145,991	247,202	91,485	111,889	112,159
LOANS - SUSPENSE ACCOUNT													
CORTEPAZ - Suspense Account		g	(6,173)	(6,173)	(6,173)	(6,173)	(6,173)	(6,173)	(6,173)	(6,173)	(6,173)	(6,173)	(6,173)
Deavibils 3 - Suspense Account		g	4,842	4,842	4,842	4,842	4,842	4,842	4,842	4,842	4,842	4,842	4,842
Bioincos - Suspense Account		g	1,101	1,281	1,281	1,281	1,216	1,216	(227)	(227)	(227)	(227)	(227)
RONAP 2 - Suspense Account		g	(3,282)	(3,282)	(3,282)	(3,282)	(3,282)	(3,282)	(3,282)	(3,282)	(3,282)	(3,282)	(3,282)
Platinum Fisheries - Suspense Account		g	-	-	-	-	-	-	-	1,453	1,453	1,453	1,453
Puramazonia - Suspense Account		g	-	-	-	-	-	-	-	840	840	840	840
Market Doctors - Suspense Account		g	-	-	-	-	-	-	-	-	1,607	1,607	1,607
TOTAL LOANS - SUSPENSE ACCOUNT			(3,512)	(3,332)	(3,332)	(3,332)	(3,397)	(3,397)	(3,397)	(4,840)	(3,387)	(940)	(940)
TOTAL CURRENT ASSETS			5,525,918	6,214,678	6,036,513	6,199,130	5,172,403	4,137,885	3,997,838	3,795,697	3,464,606	2,541,969	2,501,394
NON-CURRENT ASSETS													
INVESTMENT IN LOANS													
Gross Loans Receivable - Long Term		h p.20-23	19,517,628	19,917,628	20,484,978	20,979,978	22,183,745	22,763,745	23,569,908	24,024,978	24,492,815	25,457,815	25,782,815
Loans Receivable - Invoiced		i p.20-23	(7,199,801)	(7,301,639)	(7,652,200)	(7,700,037)	(8,036,328)	(8,280,639)	(8,433,748)	(8,905,872)	(9,572,881)	(9,499,968)	(10,023,028)
Loan Participations		p.20-23	(6,522,437)	(6,522,437)	(6,535,738)	(6,535,738)	(6,535,738)	(6,532,045)	(7,011,364)	(7,136,160)	(7,433,999)	(7,566,994)	(7,716,994)
Net Loans Receivable - Long Term		p.20-23	5,795,390	6,093,552	6,297,041	6,744,204	7,611,680	7,861,061	8,124,796	8,082,946	8,086,035	8,390,863	8,042,893
Accrued Interest Receivable - Borrowers		p.20-23	43,247	44,409	33,628	37,476	36,203	43,484	46,661	33,869	34,999	34,388	32,718
TOTAL INVESTMENT IN LOANS		p.20-23	5,838,638	6,137,961	6,330,669	6,781,680	7,647,883	7,904,545	8,171,457	8,116,815	8,121,034	8,425,251	8,075,620
Loan Loss Reserve		p.19	(321,285)	(321,285)	(321,285)	(321,285)	(321,285)	(321,285)	(298,082)	(298,082)	(298,082)	(298,082)	(298,082)
OTHER NON-CURRENT ASSETS													
Creditable Tax - ATEC			3,393	3,393	3,393	3,393	3,393	3,393	3,393	3,393	3,393	3,393	3,393
Creditable Tax - Sitema			2,782	2,782	2,782	2,782	2,782	2,782	2,782	2,782	2,782	2,782	2,782
Creditable Tax - Sukhna			1,013	1,013	1,181	1,181	1,181	1,350	1,350	1,438	1,438	1,438	1,438
Accrued Revenue		j	85,343	87,239	89,136	91,032	96,329	98,225	96,722	100,918	100,515	102,411	104,308
Participations from Women's Entrepreneurship Initiative		k	-	-	-	-	-	-	-	-	-	150,000	150,000
Investment in Associate		l	26,005	26,005	26,005	26,005	26,005	26,005	26,005	26,005	26,005	26,005	26,005
Investment in Redeemable Preference Shares		m	-	-	-	-	-	-	-	-	400,000	400,000	400,000
TOTAL OTHER NON-CURRENT ASSETS			118,536	120,432	122,498	124,394	129,691	131,756	130,252	134,448	534,133	686,829	687,826
TOTAL NON-CURRENT ASSETS			5,635,888	5,937,108	6,131,881	6,584,789	7,456,289	7,715,016	8,003,628	7,953,182	8,357,085	8,813,199	8,465,365
TOTAL ASSETS			\$ 11,161,806	\$ 12,151,786	\$ 12,168,394	\$ 12,743,918	\$ 12,628,692	\$ 11,852,901	\$ 11,601,466	\$ 11,748,879	\$ 11,821,692	\$ 11,355,168	\$ 10,966,759

Notes
a. The Fidelity Short-Term Investments (3-month CD) account pertains to the reinvestment of the two redeemed securities to purchase new securities (Blue FDRY BK Rutherford New Je and The Bank of Tioga CD) in September 2025 that will mature in December 2025.
b. The Fidelity Short-Term Investments (6-month CD) account pertains to the reinvestment of the two redeemed securities to purchase new securities (State of BK India Chicago III CD and Associated BK Natl Assn Green CD) in September 2025 that will mature in March 2026.
c. Allowance for Doubtful Accounts pertains to the uncollectible interest income recognized in the redeemed portion of invoices.
d. Receivable from Koko De Vera pertains to Koko's 5% investment in Beneficial Returns Pte Ltd (BR SG) in which half of it was booked as Staff Benefits in July 2024. This has been cleared since April 2025.
e. Advances to Beneficial Returns Pte Ltd is not an intercompany loan but pertains to the participation of Beneficial Returns LLC to Beneficial Returns Pte Ltd (BR SG)'s borrowers - Hoa Nang Agricultural Corporation and Chacha International Limited (3rd Loan).
f. The Accrued Interest Receivable - Short-Term Investments account contains the interest income earned from short-term investments that will be collected upon maturity of the securities.
g. Loans - Suspense Account Section pertains to any differences between the Invoiced Amount vs. Payment per provided amortization schedule of loans under revenue participation. It could either be an asset or liability, presented as part of Current Assets and a contra-account to receivable from borrowers.
h. The Gross Loans Receivable - Long Term account is composed of the gross amount of loans (principal) made by the organization.
i. The Loans Receivable - Invoiced account pertains to the accumulated amount of invoices (principal) as of the current month.
j. The Accrued Revenue account is comprised of the monthly recognition of 2% annual management fees income from Truss Fund 2.0. The management fees are calculated based on the total committed dollars into the fund.
k. Participations from Women's Entrepreneurship Initiative pertains to the participation of Cartier Women's Initiatives in a BR, LLC loan.
l. Investment in Associate pertains to the 35% equity ownership of Beneficial Returns LLC to Beneficial Returns Pte Ltd (BR SG).
m. Investment in Redeemable Preference Shares pertains to the investment of Beneficial Returns LLC to Beneficial Returns Pte Ltd (BR SG)'s redeemable preference shares that will be redeemed in a piecemeal basis.

Beneficial Returns, LLC

Balance Sheets

As of November 30, 2025



	Notes	Sched	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
LIABILITIES AND EQUITY													
LIABILITIES													
CURRENT LIABILITIES													
Accounts Payable	n		\$ 1,254	\$ 5,534	\$ -	\$ -	\$ -	\$ 3,670	\$ 1,956	\$ -	\$ -	\$ -	\$ -
Payable to Participants	p.24-25		337,722	372,529	342,001	351,099	474,656	513,575	552,959	488,335	647,496	364,010	379,431
Income Tax Payable			136,170	136,170	136,170	136,170	110,625	110,625	110,625	110,625	110,625	110,625	110,625
Accrued Expense			1,026	3,068	2,854	4,248	966	5,565	966	2,988	2,899	4,920	2,521
Advances from Participants			749,235	749,235	749,235	749,235	814,572	50,000	50,000	50,000	50,000	200,000	50,000
Advances From Alex Tee			-	28,413	53,779	-	3,947	3,947	7,224	10,271	10,271	13,000	16,047
Accrued Interest Payable - Loans	p.26		903	1,194	1,245	1,097	957	1,202	1,602	2,169	3,272	4,534	3,466
Advances from Borrowers			6,365	6,420	6,420	1,883	1,790	6,183	4,788	7,963	2,857	7,227	15,877
Chase Credit Card (6538)			3,646	1,045	2,715	4,730	2,105	3,074	2,233	2,305	5,312	7,227	6,238
Deferred Revenue			26,736	8,368	20,000	92,500	75,000	87,500	70,000	52,500	65,000	47,500	30,000
Payable to Truss Fund 1 Investors			11,738	11,738	53,478	54,197	54,197	54,197	54,197	60,883	60,883	60,883	60,883
Profit Sharing Liability	o		26,228	26,228	26,228	-	-	-	-	-	-	-	-
Good Faith Deposit			6,790	3,790	5,790	3,790	6,290	3,790	9,290	12,290	6,290	6,290	6,290
Other Payables			-	25,000	25,000	25,000	28,770	25,287	26,787	25,287	25,000	25,000	25,000
TOTAL CURRENT LIABILITIES			1,307,812	1,378,731	1,424,915	1,423,949	1,572,587	867,715	890,127	822,616	995,906	846,691	706,378
NON-CURRENT LIABILITIES													
LOANS PAYABLE - LONG TERM													
Loans Payable - Long Term	p.26		2,568,334	2,568,334	2,568,334	3,078,334	3,092,334	3,092,334	3,092,334	3,412,334	3,412,334	3,412,334	3,412,334
Loans Payable Principal Paid	p.26		(1,709,088)	(1,725,283)	(1,730,686)	(1,809,110)	(2,091,102)	(2,101,556)	(2,116,630)	(2,132,862)	(2,137,014)	(2,149,873)	(2,212,777)
NET LOANS PAYABLE PRINCIPAL BALANCE	p.26		859,246	843,051	837,648	1,269,223	1,001,232	990,778	975,704	1,279,472	1,275,320	1,262,461	1,199,556
RECOVERABLE GRANT PAYABLE													
Recoverable Grants Payable - Main Fund	p.27		794,714	766,143	766,143	766,143	766,143	737,571	737,571	737,571	737,571	737,571	737,571
Recoverable Grants Payable - Reciprocity Fund	p		2,582,182	3,332,182	3,332,182	3,332,182	3,332,182	3,334,182	3,332,182	3,332,182	3,332,182	3,232,182	3,232,182
Recoverable Grants Payable - Truss Fund 2.0	p		1,223,777	1,223,777	1,223,777	1,223,777	1,223,777	1,223,777	1,222,777	1,235,878	1,235,878	1,235,878	1,235,878
Recoverable Grants Payable - Miller Center Invest	p		905,152	1,108,336	1,080,499	1,082,361	1,084,406	1,061,312	1,072,190	973,609	949,515	842,472	860,983
Recoverable Grants Payable - Cartier	p		3,147,697	3,147,697	-	-	-	-	-	-	-	-	-
TOTAL RECOVERABLE GRANT PAYABLE	p.28		8,653,522	9,579,135	6,402,602	6,404,463	6,406,509	6,356,843	6,364,721	6,279,240	6,255,147	6,048,103	6,066,614
OTHER NON-CURRENT LIABILITIES													
Received from Client	q		2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
TOTAL NON-CURRENT LIABILITIES			9,515,268	10,424,686	7,242,750	7,676,186	7,410,241	7,350,121	7,342,925	7,561,212	7,532,966	7,313,064	7,268,671
TOTAL LIABILITIES			10,823,080	11,803,416	8,667,665	9,100,135	8,982,828	8,217,837	8,233,052	8,383,828	8,528,872	8,159,755	7,975,049
TOTAL EQUITY	p.15		338,726	348,370	3,500,729	3,643,783	3,645,864	3,635,064	3,368,414	3,365,051	3,292,820	3,195,413	2,991,710
TOTAL LIABILITIES AND EQUITY			\$ 11,161,806	\$ 12,151,786	\$ 12,168,394	\$ 12,743,918	\$ 12,628,692	\$ 11,852,901	\$ 11,601,466	\$ 11,748,879	\$ 11,821,692	\$ 11,355,168	\$ 10,966,759

n. Accounts Payable account pertains to the liability of Beneficial Returns, LLC to Scrubbed for the Accounting and Tax Services and the liability to Smarter Good for Legal and Professional services rendered. The balance in July 2025 was cleared out in August 2025 along with the Scrubbed invoice for the current month.
o. Profit Sharing Liability account represents the accrued liability for the 80% profit share pertaining to the 2024 financial year, which was distributed to team members and settled in April 2025.
p. Recoverable Grants Payable - the accounts are composed of the funds of Reciprocity Fund, Truss Fund 2.0, Miller Center Invest, and Cartier investors managed by the organization. As of March 2025, the Recoverable Grants - Cartier was closed out, as per agreement, and granted as an income to the Beneficial Returns, LLC.
q. The Received from Client account pertains to the fund received from Scrubbed last April 2019 that was allocated for small loans to social enterprises in the Philippines. The organization will discuss further how the balance in this account will be allocated.

Beneficial Returns, LLC
Balance Sheets by Category
As of November 30, 2025



Beneficial Returns

<i>Sched</i>	Main Fund	Reciprocity Fund	Truss Fund 1.0	Truss Fund 2.0	Cartier Fund	MC Invest Fund	Total
ASSETS							
CURRENT ASSETS							
CASH AND CASH EQUIVALENTS							
	\$ (550,311)	\$ 321,686	\$ (403,364)	\$ 250,888	\$ 40,673	\$ 439,177	\$ 98,749
	295,535	(238,761)	5,058	(30,181)	(4,523)	(8,726)	18,403
	(136,677)	208,065	-	35,103	-	-	106,490
	(238,891)	100,000	342,140	137,535	-	(219,400)	121,384
	(266,575)	-	-	-	419,193	-	152,618
	(86,021)	-	117,049	(98,850)	-	92,624	24,802
	1,764	-	-	-	-	-	1,764
<i>p. 16</i>	(1,324,832)	(285,920)	-	528,607	1,102,411	(14,551)	5,716
<i>p. 16</i>	125,016	250,015	-	-	-	125,016	500,048
	-	-	-	-	338,674	-	338,674
TOTAL CASH AND CASH EQUIVALENTS	(2,180,991)	355,085	60,882	823,103	1,896,429	414,140	1,368,648
OTHER SHORT-TERM INVESTMENTS							
	-	53,418	-	-	-	-	53,418
	-	53,011	-	-	-	-	53,011
<i>p. 16</i>	-	250,100	-	-	250,100	-	500,200
	111,801	-	-	-	-	-	111,801
TOTAL OTHER SHORT-TERM INVESTMENTS	111,801	356,529	-	-	250,100	-	718,429
RECEIVABLES							
Receivable from Borrowers	<i>p. 17</i> 57,905	219,000	-	108,395	107,542	41,890	534,732
Allowance for Doubtful Accounts	(80)	(7,748)	-	-	(260,462)	-	(268,290)
Receivable from Borrowers, net	57,825	211,251	-	108,395	(152,920)	41,890	266,441
Receivable from Guarantors	21,471	-	-	-	-	-	21,471
Receivable from Participants	-	-	-	-	-	-	-
Investor Trip Receivable	7,508	-	-	-	-	-	7,508
Receivable from Cartier	985	-	-	-	6,592	-	7,577
Other Receivables	-	100	-	-	-	-	100
TOTAL RECEIVABLES	87,789	211,351	-	108,395	(146,328)	41,890	303,097
OTHER CURRENT ASSETS							
Prepaid Expenses	50,849	-	-	-	-	-	50,849
Advances to Beneficial Returns Pte Ltd.	52,784	-	-	-	-	-	52,784
Accrued Interest Receivable - Short-Term Investments	<i>p. 16</i> 8,526	-	-	-	-	-	8,526
TOTAL OTHER CURRENT ASSETS	112,159	-	-	-	-	-	112,159
LOANS - SUSPENSE ACCOUNT							
CORTEPAZ - Suspense Account	-	(6,173)	-	-	-	-	(6,173)
Deevabits 3 - Suspense Account	-	-	-	-	-	4,842	4,842
Bioincos - Suspense Account	-	(227)	-	-	-	-	(227)
RONAP 2 - Suspense Account	-	(3,282)	-	-	-	-	(3,282)
Platinum Fisheries - Suspense Account	-	-	-	-	1,453	-	1,453
Puramazonia - Suspense Account	-	840	-	-	-	-	840
Market Doctors - Suspense Account	-	-	-	-	1,607	-	1,607
TOTAL LOANS - SUSPENSE ACCOUNT	-	(8,842)	-	-	3,060	4,842	(940)
TOTAL CURRENT ASSETS	(1,869,243)	914,123	60,882	931,498	2,003,261	460,872	2,501,394
NON-CURRENT ASSETS							
INVESTMENT IN LOANS							
Gross Loans Receivable - Long Term	<i>p. 20-23</i> 13,733,903	5,751,842	760,000	2,447,625	2,146,112	943,333	25,782,815
Loans Receivable - Invoiced	<i>p. 20-23</i> (3,912,353)	(2,512,559)	(760,000)	(1,591,221)	(1,068,088)	(178,809)	(10,023,028)
Loan Participations	<i>p. 20-23</i> (6,871,790)	(416,695)	-	(316,023)	-	(112,476)	(7,716,984)
Net Loans Receivable - Long Term	<i>p. 20-23</i> 2,949,760	2,822,589	-	540,381	1,078,024	652,048	8,042,803
Accrued Interest Receivable - Borrowers	<i>p. 20-23</i> 5,321	17,901	-	3,182	2,702	3,611	32,718
TOTAL INVESTMENT IN LOANS	<i>p. 20-23</i> 2,955,081	2,840,490	-	543,563	1,080,727	655,659	8,075,520
Loan Loss Reserve	<i>p. 19</i> (298,082)	-	-	-	-	-	(298,082)
OTHER NON-CURRENT ASSETS							
Creditable Tax - ATEC	3,393	-	-	-	-	-	3,393
Creditable Tax - Sistema	2,782	-	-	-	-	-	2,782
Creditable Tax - Sukkha	-	-	-	-	1,438	-	1,438
Accrued Revenue	-	-	-	104,308	-	-	104,308
Participations from Women's Entrepreneurship Initiative	-	-	-	-	150,000	-	150,000
Investment in Associate	26,005	-	-	-	-	-	26,005
Investment in Redeemable Preference Shares	400,000	-	-	-	-	-	400,000
TOTAL OTHER NON-CURRENT ASSETS	432,181	-	-	104,308	151,438	-	687,926
TOTAL NON-CURRENT ASSETS	3,089,181	2,840,490	-	647,871	1,232,164	655,659	8,465,365
TOTAL ASSETS	\$ 1,219,938	\$ 3,754,613	\$ 60,882	\$ 1,579,368	\$ 3,235,426	\$ 1,116,531	\$ 10,966,759

Beneficial Returns, LLC
Balance Sheets by Category
As of November 30, 2025



Beneficial Returns

<i>Sched</i>	Main Fund	Reciprocity Fund	Truss Fund 1.0	Truss Fund 2.0	Cartier Fund	MC Invest Fund	Total
LIABILITIES							
CURRENT LIABILITIES							
Payable to Participants	p.24-25 \$ 366,718	\$ 2,333	\$ -	\$ 6,611	\$ -	\$ 3,768	\$ 379,431
Income Tax Payable	110,625	-	-	-	-	-	110,625
Accrued Expense	2,521	-	-	-	-	-	2,521
Advances from Participants	50,000	-	-	-	-	-	50,000
Advances From Alex Tee	16,047	-	-	-	-	-	16,047
Accrued Interest Payable - Loans	p.26 3,466	-	-	-	-	-	3,466
Advances from Borrowers	6,122	11,781	-	-	(2,029)	3	15,877
Chase Credit Card (6538)	6,238	-	-	-	-	-	6,238
Deferred Revenue	-	-	-	-	30,000	-	30,000
Payable to Truss Fund 1 Investors	-	-	60,882	-	-	-	60,882
Good Faith Deposit	6,230	60	-	-	-	-	6,290
Other Payables	25,000	-	-	-	-	(0)	25,000
TOTAL CURRENT LIABILITIES	592,967	14,175	60,882	6,611	27,971	3,771	706,378
NON-CURRENT LIABILITIES							
LOANS PAYABLE - LONG TERM							
Loans Payable - Long Term	p.26 3,412,334	-	-	-	-	-	3,412,334
Loans Payable Principal Paid	p.26 (2,212,777)	-	-	-	-	-	(2,212,777)
NET LOANS PAYABLE PRINCIPAL BALANCE	p.26 1,199,556	-	-	-	-	-	1,199,556
RECOVERABLE GRANT PAYABLE							
Recoverable Grants Payable - Main Fund	p.27 737,571	-	-	-	-	-	737,571
Recoverable Grants Payable - Reciprocity Fund	p.27 -	3,232,182	-	-	-	-	3,232,182
Recoverable Grants Payable - Truss Fund 2.0	p.27 -	-	-	1,235,878	-	-	1,235,878
Recoverable Grants Payable - Miller Center Invest	p.28 -	-	-	-	-	860,983	860,983
TOTAL RECOVERABLE GRANT PAYABLE	p.28 737,571	3,232,182	-	1,235,878	-	860,983	6,066,614
OTHER NON-CURRENT LIABILITIES							
Received from Client	2,500	-	-	-	-	-	2,500
TOTAL NON-CURRENT LIABILITIES	1,939,628	3,232,182	-	1,235,878	-	860,983	7,268,671
TOTAL LIABILITIES	2,532,595	3,246,357	60,882	1,242,489	27,971	864,754	7,975,048
TOTAL EQUITY	p.15 (1,312,657)	508,256	-	336,879	3,207,455	251,777	2,991,710
TOTAL LIABILITIES AND EQUITY	\$ 1,219,938	\$ 3,754,613	\$ 60,882	\$ 1,579,368	\$ 3,235,426	\$ 1,116,531	\$ 10,966,759

Beneficial Returns, LLC
Cash Tracking
As of November 30, 2025



	Main Fund	Reciprocity Fund	Truss Fund 1.0	Truss Fund 2.0	Cartier Fund	MC Invest Fund	Total
Cash Available for Lending							
Loans Payable - Long Term	\$ 3,412,334	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,412,334
Loans Payable Principal Paid	(2,212,777)	-	-	-	-	-	(2,212,777)
Net Loans Payable Principal Balance	1,199,556	-	-	-	-	-	1,199,556
RECOVERABLE GRANT PAYABLE							
Recoverable Grants Payable - Main Fund	737,571	-	-	-	-	-	737,571
Recoverable Grants Payable - Reciprocity Fund	-	3,232,182	-	-	-	-	3,232,182
Recoverable Grants Payable - Truss Fund 2.0	-	-	-	1,235,878	-	-	1,235,878
Recoverable Grants Payable - Miller Center Invest	-	-	-	-	-	860,983	860,983
Total Cash Invested for Lending	1,937,128	3,232,182	-	1,235,878	-	860,983	7,266,171
Net Loans Receivable - Long Term	(2,949,760)	(2,822,589)	-	(540,381)	(1,078,024)	(652,048)	(8,042,803)
Principal Portion of Receivable from Borrowers	(44,872)	(187,085)	-	(90,243)	(100,092)	(30,727)	(453,020)
Total Cash Available for Lending	(1,057,504)	222,508	-	605,254	(1,178,117)	178,208	(1,229,652)
Cash to Loan Loss Reserve							
Loan Loss Reserve	298,082	-	-	-	-	-	298,082
Cash to Pay Participants							
Payable to Participants	366,718	2,333	-	6,611	-	3,768	379,431
Cash Available for Operations							
Retained Earnings	(1,676,486)	486,772	60,882	211,238	3,324,645	232,164	2,639,216
Total Cash and Cash Equivalents	(2,180,991)	355,085	60,882	823,103	1,896,429	414,140	1,368,648
Total Short-Term Investments	111,801	356,529	-	-	250,100	-	718,429
Total Cash Available and Short Term Investments	\$(2,069,191)	\$ 711,614	\$ 60,882	\$ 823,103	\$ 2,146,529	\$ 414,140	\$ 2,087,078

Beneficial Returns, LLC
Income Statements
For the YTD ended November 30, 2025



	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	TOTAL
REVENUE												
Interest Income	\$ 39,183	\$ 38,479	\$ 40,412	\$ 42,850	\$ 53,479	\$ 31,987	\$ 44,185	\$ 45,122	\$ 45,136	\$ 50,016	\$ 45,551	\$ 476,399
Fund Management Income	20,264	20,264	20,264	19,397	19,397	19,397	19,397	19,397	19,397	19,397	19,397	215,965
Loan Fee Income	300	5,000	7,028	8,700	10,550	4,861	5,935	7,245	4,500	7,450	4,000	65,569
Gain on Sale of Loan	1,646	-	1,700	-	-	3,693	21,681	204	7,261	16,915	-	53,099
Documentation Fee Income	360	885	748	1,430	2,030	93	2,165	1,290	2,130	4,035	845	16,011
Participation Fee Income	1,259	1,259	1,137	2,356	2,331	5,440	860	684	420	-	-	15,745
TOTAL REVENUE	63,012	65,888	71,289	74,732	87,787	65,470	94,223	73,941	78,842	97,813	69,793	842,788
DIRECT COST												
Interest Expense	500	441	435	455	1,789	740	705	680	1,607	1,600	1,584	10,537
Documentation Expense	-	-	185	1,218	300	75	1,470	95	400	2,855	-	6,598
TOTAL DIRECT COST	500	441	620	1,673	2,089	815	2,175	775	2,007	4,455	1,584	17,135
GROSS PROFIT	62,512	65,447	70,669	73,059	85,698	64,655	92,047	73,166	76,835	93,358	68,209	825,654
OPERATING EXPENSES												
Salaries and Wages	26,805	26,980	30,655	25,380	23,930	24,993	36,670	41,420	93,420	43,420	114,420	488,093
Member Compensation	27,500	27,500	27,500	27,500	27,500	27,500	27,500	27,500	27,500	27,500	127,500	402,500
Doubtful Accounts Expense	-	-	-	-	-	-	260,462	-	-	-	-	260,462
Staff Benefits	-	343	-	-	1,090	-	-	-	8,550	53,721	-	63,704
Travel	6,891	4,403	13,688	5,193	458	11	5,520	340	8,430	5,796	2,215	52,944
Accounting and Tax Services	4,450	4,615	4,000	4,000	7,100	4,000	4,000	4,540	5,300	5,300	5,300	52,605
Legal and Professional Services	-	-	-	-	500	2,059	1,956	-	-	46,725	-	51,240
Taxes and Licenses	9,118	-	40	-	31,974	137	-	-	438	-	-	41,707
Office Expenses	508	577	2,731	1,970	873	3,455	2,640	725	7,874	1,671	15,150	38,174
Charitable Contributions	-	-	-	163	-	-	25,500	-	-	-	-	27,238
Advertising and Marketing	1,141	661	813	1,752	1,036	673	1,876	5,062	1,517	1,809	2,824	19,164
Bank Charges and Fees	1,275	1,691	927	1,362	1,379	1,461	1,214	1,837	1,334	1,837	1,755	16,071
Insurance	966	966	966	1,308	966	966	966	966	966	1,353	966	11,357
Meals	2,423	12	361	209	361	187	-	185	941	3,366	1,365	9,408
Software	213	10	10	10	10	10	560	167	1,208	3,245	869	6,312
Dues and Subscriptions	345	58	482	171	238	1,444	536	514	518	407	1,576	6,289
Contractors	-	-	-	-	1,300	2,326	2,300	-	-	300	-	6,226
Conference Fees	-	1,500	-	-	-	-	-	-	-	1,550	399	3,449
Referrals	-	-	-	-	-	1,250	-	-	500	-	750	2,500
General and Administrative Expenses - Realize Impact	-	-	500	500	-	1,250	-	-	-	-	-	2,250
Telephone and Internet Expense	150	150	158	151	150	158	-	318	366	151	151	1,902
Gifts	-	401	-	-	-	-	70	870	-	-	-	1,341
Licenses	-	-	-	-	-	-	-	-	-	520	-	520
Doubtful Interest	484	388	356	335	314	293	(3,954)	-	-	-	-	(1,782)
TOTAL OPERATING EXPENSES	82,268	70,254	83,187	70,004	99,179	72,173	367,818	84,444	158,862	198,669	276,815	1,563,673
OPERATING INCOME	(19,756)	(4,808)	(12,518)	3,055	(13,481)	(7,518)	(275,770)	(11,278)	(82,027)	(105,311)	(208,606)	(738,019)
OTHER INCOME AND EXPENSES												
Grant Income	-	-	3,145,849	23,913	-	(14,155)	-	-	-	-	-	3,155,606
Other Income	294	345	1,994	100,449	402	342	320	320	300	370	323	105,460
Interest Earned from the Banks	14,319	14,107	14,084	12,178	11,707	7,042	5,082	4,653	3,275	2,788	1,438	90,673
Interest Income from Fidelity Investments	-	-	2,786	3,524	3,641	3,424	3,673	3,673	3,135	3,440	3,329	30,626
Interest Income from Participations	-	-	-	-	-	-	-	-	2,915	-	-	2,915
Realized Gains (Losses) on Foreign Exchange	-	-	139	-	22	-	44	-	109	-	16	331
Unrealized Gains (Losses) on Fair Value change of Short-term investments	-	-	35	(65)	(220)	65	113	85	150	288	(203)	248
Suspense	-	-	(10)	-	10	-	(113)	(817)	(89)	1,019	-	-
TOTAL OTHER INCOME AND EXPENSES	14,612	14,451	3,164,878	139,999	15,563	(3,282)	9,120	7,915	9,796	7,905	4,903	3,385,860
NET INCOME (LOSS)	\$ (5,143)	\$ 9,644	\$ 3,152,359	\$ 143,054	\$ 2,081	\$ (10,800)	\$ (266,651)	\$ (3,363)	\$ (72,231)	\$ (97,407)	\$ (203,703)	\$ 2,647,841

a. Doubtful Accounts Expense pertains to the written-off receivables which excludes the uncollectible interest income from borrowers
b. General and Administrative Expenses - Realize Impact pertains to the paid fees for Realize Impact's participations and/or investments.
c. The Grant Income pertains to the close out of the Recoverable Grants Payable - Cartier and transferred straight into grant income.
d. Other Income includes Ted's commission income from Scrubbed billings reflected on the Main Fund, 161 days of interest income collected from the IRS tax refund, and excess reimbursements of Credit Committee fees and penalty payments from Cartier.
e. Interest Income from Participations pertains to the interest earned and collected from BR, LLC's participations in BR, SG's loans.
f. Realized Gains (Losses) on Foreign Exchange pertains to the forex gains from the UpTrade invoices.
g. Unrealized Gains (Losses) on Fair Value change of Short-term Investments account contains the unrealized gains/losses due to increase/decrease of the fair value of Fidelity Short-Term Investments.
h. The Suspense Account refers to disbursements that were cleared by the bank and were pending classification from Beneficial Returns, LLC.

Beneficial Returns, LLC
Income Statements - The Main Fund
For the YTD ended November 30, 2025



	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	TOTAL
REVENUE												
Interest Income	\$ 11,469	\$ 12,705	\$ 16,553	\$ 15,762	\$ 27,002	\$ 868	\$ 10,387	\$ 17,277	\$ 17,266	\$ 17,633	\$ 19,086	\$ 166,008
Gain on Sale of Loan	-	-	1,700	-	-	-	18,760	-	3,805	16,915	-	41,179
Loan Fee Income	300	3,000	3,354	5,950	4,900	1,795	3,195	6,495	1,000	6,000	3,000	38,989
Participation Fee Income	1,259	1,259	1,137	2,356	2,331	5,440	860	684	420	-	-	15,745
Documentation Fee Income	295	295	-	495	995	(1,237)	1,095	995	750	3,250	(750)	6,183
TOTAL NET REVENUE	13,323	17,259	22,744	24,563	35,228	6,866	34,296	25,450	23,241	43,798	21,336	268,105
DIRECT COST												
Interest Expense	500	441	435	455	1,789	740	705	680	1,607	1,600	1,584	10,537
Documentation Expense	-	-	185	1,218	300	75	1,470	95	400	2,855	-	6,598
TOTAL DIRECT COST	500	441	620	1,673	2,089	815	2,175	775	2,007	4,455	1,584	17,135
GROSS PROFIT	12,824	16,818	22,124	22,890	33,139	6,051	32,121	24,675	21,233	39,343	19,752	250,970
OPERATING EXPENSES												
Member Compensation	27,500	27,500	27,500	27,500	27,500	27,500	27,500	27,500	27,500	27,500	127,500	402,500
Salaries and Wages	26,805	26,980	30,655	25,380	23,930	24,993	26,670	31,420	33,420	33,420	104,420	388,093
Staff Benefits	-	343	-	-	1,090	-	-	-	8,550	53,721	-	63,704
Travel	6,891	4,403	13,688	5,193	458	11	5,520	340	8,430	5,796	2,215	52,944
Accounting and Tax Services	4,450	4,615	4,000	4,000	7,100	4,000	4,000	4,540	5,300	5,300	5,300	52,605
Legal and Professional Services	-	-	-	-	500	2,059	1,956	-	-	46,725	-	51,240
Taxes and Licenses	9,118	-	40	-	31,974	137	-	-	438	-	-	41,707
Office Expenses	508	577	2,731	1,970	873	3,455	2,640	725	7,874	1,671	15,150	38,174
Charitable Contributions	-	-	-	163	-	-	25,500	-	-	-	15,575	27,238
Advertising and Marketing	1,141	661	813	1,752	1,036	673	1,876	5,062	1,517	1,809	2,824	19,164
Insurance	966	966	966	1,308	966	966	966	966	966	1,353	966	11,357
Bank Charges and Fees	685	1,060	513	895	889	651	666	1,047	778	1,312	1,134	9,632
Meals	2,423	12	361	209	361	187	-	185	941	3,366	1,365	9,408
Software	213	10	10	10	10	10	560	167	1,208	3,245	869	6,312
Dues and Subscriptions	345	58	482	171	238	1,444	536	514	518	407	1,576	6,289
Contractors	-	-	-	-	1,300	2,326	2,300	-	-	300	-	6,226
Conference Fees	-	1,500	-	-	-	-	-	-	-	1,550	399	3,449
Referrals	-	-	-	-	-	1,250	-	-	500	-	750	2,500
Telephone and Internet Expense	150	150	158	151	150	158	-	318	366	151	151	1,902
General and Administrative Expenses - Realize Impact	-	-	-	500	-	1,250	-	-	-	-	-	1,750
Gifts	-	401	-	-	-	-	70	870	-	-	-	1,341
Licenses	-	-	-	-	-	-	-	-	-	520	-	520
Doubtful Interest	397	377	356	335	314	293	(3,954)	-	-	-	-	(1,881)
TOTAL OPERATING EXPENSES	81,592	69,612	82,273	69,537	98,689	71,363	96,808	73,654	98,306	188,144	266,194	1,196,173
OPERATING LOSS	(68,768)	(52,794)	(60,149)	(46,648)	(65,550)	(65,311)	(64,687)	(48,979)	(77,073)	(148,801)	(246,442)	(945,203)
OTHER INCOME AND EXPENSES												
Interest Earned from the Banks	p.29 12,858	12,768	12,675	10,781	10,322	5,746	3,749	3,310	1,967	1,442	394	76,013
Income Collected from Other Funds	-	16,736	25,103	-	-	-	-	-	-	-	-	41,839
Interest Income from Fidelity Investments	p.16 -	-	2,786	3,524	3,641	3,424	3,673	3,673	3,135	3,440	3,329	30,626
Grant Income	-	-	-	23,913	-	(14,155)	-	-	-	-	-	9,758
Other Income	294	345	285	449	402	342	320	320	300	370	323	3,751
Interest Income from Participations	-	-	-	-	-	-	-	-	2,915	-	-	2,915
Unrealized Gains (Losses) on Fair Value change of Short-term investments	p.16 -	-	-	-	-	-	-	-	-	31	(15)	16
Suspense	-	-	(10)	-	10	-	(113)	(817)	(89)	1,019	-	-
TOTAL OTHER INCOME AND EXPENSES	13,152	29,848	40,840	38,668	14,375	(4,643)	7,630	6,487	8,229	6,302	4,031	164,918
NET LOSS	\$ (55,616)	\$ (22,946)	\$ (19,309)	\$ (7,980)	\$ (51,175)	\$ (69,954)	\$ (57,057)	\$ (42,492)	\$ (68,844)	\$ (142,500)	\$ (242,411)	\$ (780,285)

Beneficial Returns, LLC
Income Statements - The Reciprocity Fund
For the YTD ended November 30, 2025



	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	TOTAL
REVENUE												
Interest Income <i>Sched p.33</i>	\$ 13,281	\$ 13,636	\$ 11,490	\$ 15,056	\$ 16,605	\$ 17,740	\$ 18,843	\$ 19,217	\$ 19,005	\$ 21,956	\$ 19,734	\$ 186,563
Loan Fee Income	-	2,000	3,674	2,750	2,650	2,066	1,740	750	3,500	1,450	1,000	21,580
Documentation Fee Income	65	590	748	935	885	1,180	1,070	295	1,085	590	295	7,738
Gain on Sale of Loan	1,646	-	-	-	-	-	-	204	3,456	-	-	5,305
TOTAL REVENUE	14,992	16,226	15,911	18,741	20,140	20,986	21,653	20,466	27,046	23,996	21,029	221,187
OPERATING EXPENSES												
Bank Charges and Fees	230	370	280	318	372	526	382	494	327	414	416	4,129
Doubtful Interest	87	12	-	-	-	-	-	-	-	-	-	99
TOTAL OPERATING EXPENSES	317	382	280	318	372	526	382	494	327	414	416	4,228
OPERATING INCOME	14,675	15,844	15,631	18,423	19,768	20,460	21,271	19,972	26,719	23,583	20,613	216,958
OTHER INCOME AND EXPENSES												
Interest Earned from the Banks <i>p.29</i>	215	210	155	178	145	150	145	151	151	146	140	1,786
Unrealized Gains (Losses) on Fair Value change of Short-term investments <i>p.16</i>	-	-	30	(38)	(118)	58	50	35	13	165	(80)	115
TOTAL OTHER INCOME AND EXPENSES	215	210	185	141	28	208	195	186	163	311	60	1,901
NET INCOME	\$ 14,890	\$ 16,054	\$ 15,816	\$ 18,563	\$ 19,796	\$ 20,668	\$ 21,466	\$ 20,157	\$ 26,882	\$ 23,894	\$ 20,673	\$ 218,860

Beneficial Returns, LLC
Income Statements - Truss Fund 2.0
For the YTD ended November 30, 2025



	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	TOTAL
REVENUE												
Interest Income	\$ 7,459	\$ 7,346	\$ 7,199	\$ 5,903	\$ 5,789	\$ 7,554	\$ 7,315	\$ 3,294	\$ 3,538	\$ 3,740	\$ 3,622	\$ 62,759
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	20,862
Gain on Sale of Loan	-	-	-	-	-	1,169	2,922	-	-	-	-	4,090
Loan Fee Income	-	-	-	-	1,000	1,000	1,000	-	-	-	-	3,000
Documentation Fee Income	-	-	-	-	150	150	-	-	295	-	-	595
TOTAL REVENUE	9,356	9,243	9,095	7,799	8,835	11,769	13,133	5,190	5,730	5,637	5,519	91,306
OPERATING EXPENSES												
Bank Charges and Fees	22	-	22	22	-	8	26	59	8	3	8	179
TOTAL OPERATING EXPENSES	22	-	22	22	-	8	26	59	8	3	8	179
OPERATING INCOME	9,334	9,243	9,073	7,777	8,835	11,761	13,107	5,131	5,722	5,633	5,510	91,127
NET INCOME	\$ 9,334	\$ 9,243	\$ 9,073	\$ 7,777	\$ 8,835	\$ 11,761	\$ 13,107	\$ 5,131	\$ 5,722	\$ 5,633	\$ 5,510	\$ 91,127

DRAFT



Beneficial Returns, LLC
Income Statements - The Cartier Fund
For the YTD ended November 30, 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	TOTAL
REVENUE												
Fund Management Income	\$ 8,368	\$ 8,368	\$ 8,368	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 85,103
Interest Income	6,973	4,792	5,170	6,129	4,083	5,825	7,640	5,335	5,326	6,687	3,109	61,069
Documentation Fee Income	-	-	-	-	-	-	-	-	-	195	1,300	1,495
TOTAL REVENUE	15,341	13,160	13,538	13,629	11,583	13,325	15,140	12,835	12,826	14,382	11,909	147,667
OPERATING EXPENSES												
Doubtful Accounts Expense	-	-	-	-	-	-	260,462	-	-	-	-	260,462
Salaries and Wages	-	-	-	-	-	-	10,000	10,000	60,000	10,000	10,000	100,000
Bank Charges and Fees	299	238	96	118	102	174	118	207	167	94	158	1,771
TOTAL OPERATING EXPENSES	299	238	96	118	102	174	270,580	10,207	60,167	10,094	10,158	362,233
OPERATING INCOME	15,042	12,922	13,442	13,511	11,481	13,151	(255,440)	2,628	(47,341)	4,288	1,751	(214,566)
OTHER INCOME AND EXPENSES												
Grant Income	-	-	3,145,849	-	-	-	-	-	-	-	-	3,145,849
Other Income	-	-	1,709	100,000	-	-	-	-	-	-	-	101,709
Interest Earned from the Banks	1,245	1,129	1,254	1,218	1,240	1,146	1,188	1,192	1,158	1,201	904	12,875
Realized Gains (Losses) on Foreign Exchange	-	-	139	-	22	-	44	-	109	-	16	331
Unrealized Gains (Losses) on Fair Value change of Short-term investments	-	-	13	(40)	(93)	25	48	40	130	70	(93)	100
Income Sweep to Main Fund	-	(16,736)	(25,103)	-	-	-	-	-	-	-	-	(41,839)
TOTAL OTHER INCOME AND EXPENSES	1,245	(15,607)	3,123,860	101,178	1,170	1,171	1,279	1,232	1,397	1,271	828	3,219,024
NET INCOME (LOSS)	\$ 16,287	\$ (2,685)	\$ 3,137,302	\$ 114,689	\$ 12,651	\$ 14,322	\$ (254,160)	\$ 3,860	\$ (45,944)	\$ 5,558	\$ 2,578	\$ 3,004,458

DRAFT

Beneficial Returns, LLC
Income Statements - The MC Invest Fund
For the YTD ended November 30, 2025



Beneficial Returns

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	TOTAL
REVENUE												
Fund Management Income	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 110,000
Gain on Sale of Loan	-	-	-	-	-	2,524	-	-	-	-	-	2,524
Loan Fee Income	-	-	-	-	2,000	-	-	-	-	-	-	2,000
TOTAL REVENUE	10,000	10,000	10,000	10,000	12,000	12,524	10,000	10,000	10,000	10,000	10,000	114,524
OPERATING EXPENSES												
General and Administrative Expenses - Realize Impact	-	-	500	-	-	-	-	-	-	-	-	500
Bank Charges and Fees	38	22	16	8	16	102	22	30	54	14	38	360
TOTAL OPERATING EXPENSES	38	22	516	8	16	102	22	30	54	14	38	860
OPERATING INCOME	9,962	9,978	9,484	9,992	11,984	12,422	9,978	9,970	9,946	9,986	9,962	113,664
OTHER INCOME AND EXPENSES												
Unrealized Gains (Losses) on Fair Value change of Short-term investments	-	-	(8)	13	(10)	(18)	15	10	8	21	(15)	16
TOTAL OTHER INCOME AND EXPENSES	-	-	(8)	13	(10)	(18)	15	10	8	21	(15)	16
NET INCOME	\$ 9,962	\$ 9,978	\$ 9,477	\$ 10,005	\$ 11,974	\$ 12,404	\$ 9,993	\$ 9,980	\$ 9,954	\$ 10,007	\$ 9,947	\$ 113,680

DRAFT

Beneficial Returns, LLC
Cash Flow Statements
As of November 30, 2025



Beneficial Returns

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
Cash flows from operating activities											
Operating profit before working capital changes	\$ (5,143)	\$ 9,644	\$ 3,152,359	\$ 143,054	\$ 2,081	\$ (10,800)	\$ (266,651)	\$ (3,363)	\$ (72,231)	\$ (97,407)	\$ (203,703)
Movements of working capital accounts:											
Decrease (increase) in Other Short-term investments	(1,831)	(1,675)	(501,807)	(1,682)	(1,580)	(1,715)	(1,811)	(1,807)	(1,941)	(1,873)	337,430
Decrease (increase) in Receivable from Borrowers, net	(95,566)	(9,047)	(171,868)	313,863	(155,479)	(70,588)	475,422	(199,254)	48,579	185,615	(65,534)
Decrease (increase) in Receivable from Guarantors	-	-	-	-	-	-	(28,718)	-	-	-	8,247
Decrease (increase) in Receivable from Participants	-	-	-	-	-	(40,000)	(60,000)	-	(80,000)	180,000	-
Decrease (increase) in Investor Trip Receivable	(6,455)	(2,592)	(4,441)	5,221	-	759	-	-	-	-	-
Increase in Receivable from Cartier	(1,041)	-	-	-	-	(2,336)	-	-	-	-	-
Decrease (increase) in Receivable from Miller Center Invest	16,727	-	(6,351)	-	6,351	-	-	-	-	-	-
Decrease in Receivable from Koko De Vera	-	-	-	275	-	-	-	-	-	-	-
Decrease (increase) in Receivable from Beneficial Returns Pte Ltd.	-	-	-	-	-	(5,475)	(5,063)	(5,063)	15,601	-	-
Decrease (increase) in Receivable from Beneficial Returns, Inc.	-	-	-	-	-	-	(320,000)	320,000	-	-	-
Decrease (increase) in Other Receivables	-	-	-	(64,055)	64,055	-	(100)	-	(750)	-	750
Decrease (increase) in Prepaid Expenses	(538)	-	(2,463)	-	(538)	2,159	(32,463)	2,463	(5,463)	(16,704)	3,159
Decrease (increase) in Advances to Participants	-	(1,125)	563	563	-	-	-	-	-	-	-
Decrease (increase) in Advances to Beneficial Returns Pte Ltd.	-	-	-	-	-	-	-	(100,000)	147,216	-	-
Decrease (increase) in Accrued Interest Receivable - Short-Term Investments	-	-	(2,786)	(3,524)	(3,641)	1,938	(3,673)	(3,673)	13,603	(3,440)	(3,329)
Decrease in CORTEPAZ - Suspense Account	3,807	-	-	-	-	-	-	-	-	-	-
Decrease (increase) in Bioincos - Suspense Account	-	(180)	-	-	65	-	-	1,443	-	-	-
Increase in RONAP 2 - Suspense Account	(931)	-	-	-	-	-	-	-	-	-	-
Increase in Platinum Fisheries - Suspense Account	-	-	-	-	-	-	-	-	(1,453)	-	-
Increase in Puramazonia - Suspense Account	-	-	-	-	-	-	-	-	-	(840)	-
Increase in Market Doctors - Suspense Account	-	-	-	-	-	-	-	-	-	(1,607)	-
Decrease (increase) in Net Loans Receivable - Long Term	419,182	(298,162)	(203,488)	(447,163)	(867,476)	(249,381)	(263,735)	41,850	(3,089)	(304,828)	348,061
Decrease (increase) in Accrued Interest Receivable - Borrowers	(2,788)	(1,161)	10,780	(3,848)	1,273	(7,281)	(3,177)	12,792	(1,130)	612	1,670
Increase in Creditable Tax - Sukkha	-	-	(169)	-	-	(169)	-	-	(88)	-	-
Increase Participations from Women's Entrepreneurship Initiative	-	-	-	-	-	-	-	-	-	(150,000)	-
Increase in Investment in Redeemable Preference Shares	-	-	-	-	-	-	-	-	(400,000)	-	-
Decrease in Loan Loss Reserve	-	-	-	-	-	-	(23,204)	-	-	-	-
Decrease (increase) in Accrued Revenue	(1,897)	(1,897)	(1,897)	(1,897)	(5,297)	(1,897)	1,504	(4,197)	404	(1,897)	(1,897)
Increase (decrease) in Accounts Payable	1,254	4,280	(5,534)	-	-	3,670	(1,714)	(1,956)	-	-	-
Increase (decrease) in Payable to Participants	(27,474)	34,807	(30,528)	9,097	123,558	38,919	39,384	(64,624)	159,161	(283,486)	15,421
Increase (decrease) in Accrued Expense	(574)	2,041	(214)	1,394	(3,281)	4,599	(4,599)	2,021	(89)	2,021	(2,399)
Increase (decrease) in Advances from Participants	-	-	-	-	65,337	(764,572)	-	-	-	150,000	(150,000)
Increase (decrease) in Advances From Alex Tee	(65,189)	28,413	25,366	(53,779)	3,047	-	4,176	3,047	-	2,729	3,047
Increase (decrease) in Accrued Interest Payable - Loans	(727)	291	52	(148)	(530)	636	400	567	1,103	1,261	(1,068)
Increase (decrease) in Advances from Borrowers	(145,280)	55	-	(4,537)	(93)	4,393	(1,396)	3,175	(5,106)	(155)	13,175
Increase (decrease) in Chase Credit Card (6538)	(4,943)	(2,601)	1,670	2,015	(2,625)	968	(840)	72	3,007	1,915	(989)
Increase (decrease) in Deferred Revenue	(18,368)	(18,368)	11,632	72,500	(17,500)	12,500	(17,500)	(17,500)	12,500	(17,500)	(17,500)
Increase in Payable to Truss Fund 1 Investors	5,731	-	41,740	719	-	-	-	6,686	-	-	-
Decrease in Income Tax Payable	-	-	-	-	(25,545)	-	-	-	-	-	-
Decrease in Profit Sharing Liability	-	-	-	(26,228)	-	-	-	-	-	-	-
Increase (decrease) in Good Faith Deposit	-	(3,000)	2,000	(2,000)	2,500	(2,500)	3,000	2,500	3,000	(6,000)	-
Increase (decrease) in Other Payables	-	25,000	-	-	3,770	(3,483)	1,500	(1,500)	(287)	-	-
Net cash flows from (used in) operating activities	67,956	(232,275)	2,314,616	(60,159)	(811,547)	(1,089,657)	(190,256)	(646,320)	152,546	(361,583)	284,540
Cash flows from financing activities											
Additions to Loans Payable - Long Term	-	-	-	510,000	14,000	-	-	320,000	-	-	-
Additions (paid) to Recoverable Grants Payable - Cartier	34	-	(3,147,697)	-	-	-	-	-	-	-	-
Additions (paid) to Recoverable Grants Payable - Reciprocity Fund	(10,000)	750,000	-	-	-	2,000	(2,000)	-	-	(100,000)	-
Paid to Recoverable Grants Payable - Main Fund	(64,286)	(28,571)	-	-	-	(28,571)	-	-	-	-	-
Additions (paid) to Recoverable Grants Payable - Miller Center Invest	4,926	204,184	(28,836)	1,861	2,046	(23,095)	10,878	(98,581)	(24,094)	(107,044)	18,511
Additions (paid) to Recoverable Grants Payable - Truss Fund 2.0	-	-	-	-	-	-	(1,000)	13,100	-	-	-
Paid to Loans Payable Principal	(34,324)	(16,195)	(5,403)	(78,425)	(281,991)	(10,454)	(15,075)	(16,232)	(4,152)	(12,859)	(62,904)
Net cash flows from (used in) financing activities	(103,650)	909,417	(3,181,936)	433,436	(265,946)	(60,120)	(7,196)	218,287	(28,246)	(219,903)	(44,393)
Net cash flows during the period	(35,694)	677,142	(867,319)	373,277	(1,077,492)	(1,149,777)	(197,452)	(428,032)	124,300	(581,486)	240,147
Cash at the beginning of the period	4,291,036	4,255,342	4,932,484	4,065,165	4,438,441	3,360,949	2,211,172	2,013,720	1,585,688	1,709,988	1,128,501
Cash at the end of the period	\$ 4,255,342	\$ 4,932,484	\$ 4,065,165	\$ 4,438,441	\$ 3,360,949	\$ 2,211,172	\$ 2,013,720	\$ 1,585,688	\$ 1,709,988	\$ 1,128,501	\$ 1,368,648

Beneficial Returns, LLC
Statement of Changes in Equity
As of November 30, 2025



		Owner's Investment		Owner's Draw		Retained Earnings		Members Distribution		Total
Balance at January 1, 2025	<i>Sched</i>	\$ 66,688	\$	(498,016)	\$	853,866	\$	(78,668)	\$	343,869
Changes in Equity for 2025										
Current year earnings to date	<i>p.8</i>	-		-		2,647,841		-		2,647,841
Balance at November 30, 2025		\$ 66,688	\$	(498,016)	\$	3,501,706	\$	(78,668)	\$	2,991,710

DRAFT

Beneficial Returns, LLC
Fidelity Investments Schedule
 As of November 30, 2025



Start Date	Description	Account Name	Fund	Oct-25	Nov-25									
				Beginning Balance	Transfer In	Dividend Income (charged to Interest Earned from Banks)	Accrued Interest Receivable - Short-Term Investments (Current)	YTD balance of Accrued Interest Receivable - Short-Term Investments	Unrealized Gains (Losses) on Short-Term Investments (Current)	YTD balance of Unrealized Gains (Losses) on Short-Term Investments	Transfer Out - Cost	Transfer Out - Interest (Collection)	Ending Balance	
03/31/2023	Fidelity Government Money Market (7115)	Fidelity Government Money Market (7115)	Main Fund	\$ (1,424,850)	\$ 100,000	\$ 18	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (1,324,832)
03/31/2023	Fidelity Government Money Market (7115)	Fidelity Government Money Market (7115)	Recip Fund	(285,920)	-	-	-	-	-	-	-	-	-	(285,920)
03/31/2023	Fidelity Government Money Market (7115)	Fidelity Government Money Market (7115)	Truss Fund 2.0	428,607	100,000	-	-	-	-	-	-	-	-	528,607
03/31/2023	Fidelity Government Money Market (7115)	Fidelity Government Money Market (7115)	Miller Center	85,449	-	-	-	-	-	-	-	(100,000)	-	(14,551)
03/31/2023	Fidelity Government Money Market (7115)	Fidelity Government Money Market (7115)	Cartier Fund	1,202,411	-	-	-	-	-	-	-	(100,000)	-	1,102,411
Total - Fidelity Government Money Market (7115)				5,698	200,000	18	-	-	-	(203)	248	(200,000)	-	5,716
09/15/2025	Blue FDRY BK Rutherford New Je - 3 months	Fidelity Short-Term Investments (3-month CD)	Miller Center	125,031	-	-	426	1,322	(15)	16	-	-	-	125,016
09/29/2025	The Bank of Tioga CD - 3 months	Fidelity Short-Term Investments (3-month CD)	Recip Fund	250,003	-	-	812	1,704	13	15	-	-	-	250,015
10/31/2025	Blue FDRY BK Rutherford New Je - 3 months	Fidelity Short-Term Investments (3-month CD)	Main Fund	125,031	-	-	426	867	(15)	16	-	-	-	125,016
Total - Fidelity Short-Term Investments (3-month CD)				500,065	-	-	1,664	3,893	(18)	48	-	-	-	500,048
09/08/2025	State of BK India Chicago Ill CD - 6 months	Fidelity Short-Term Investments (6-month CD)	Recip Fund	250,193	-	-	832	2,330	(93)	100	-	-	-	250,100
09/08/2025	Associated BK Natl Assn Green CD - 6 months	Fidelity Short-Term Investments (6-month CD)	Cartier Fund	250,193	-	-	832	2,302	(93)	100	-	-	-	250,100
Total - Fidelity Short-Term Investments (6-month CD)				500,385	-	-	1,664	4,633	(185)	200	-	-	-	500,200
Total Fidelity Investments				\$ 1,006,148	\$ 200,000	\$ 18	\$ 3,329	\$ 8,526	\$ (203)	\$ 248	\$ (200,000)	\$ -	\$ -	\$ 1,005,963

Fidelity Investments - Investment Report (November 01 - November 30, 2025):

Holdings

Account # Z40-187115
 BENEFICIAL RETURNS LLC - LIMITED LIABILITY CO

Core Account

Description	Beginning Market Value Nov 1, 2025	Quantity Nov 30, 2025	Price Per Unit Nov 30, 2025	Ending Market Value Nov 30, 2025	Total Cost Basis	Unrealized Gain/Loss Nov 30, 2025	EAI (\$) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX)	\$333.74	334.660	\$1.0000	\$334.66	not applicable	not applicable	\$13.38 / 4.000%
--7-day yield: 3.6%							
Total Core Account (0% of account holdings)	\$333.74			\$334.66			\$13.38

Mutual Funds

Description	Beginning Market Value Nov 1, 2025	Quantity Nov 30, 2025	Price Per Unit Nov 30, 2025	Ending Market Value Nov 30, 2025	Total Cost Basis	Unrealized Gain/Loss Nov 30, 2025	EAI (\$) / EY (%)
Short-Term Funds							
FIMM GOVERNMENT PORTFOLIO: CLASS I (FIGXX)	\$5,364.23	5,381.080	\$1.0000	\$5,381.08	not applicable	not applicable	\$228.27 / 4.240%
--7-day yield: 3.84%							
Total Short-Term Funds (1% of account holdings)	\$5,364.23			\$5,381.08			\$228.27
Total Mutual Funds (1% of account holdings)	\$5,364.23			\$5,381.08			\$228.27

Other

Description	Beginning Market Value Nov 1, 2025	Quantity Nov 30, 2025	Price Per Unit Nov 30, 2025	Ending Market Value Nov 30, 2025	Accrued Interest (AI)	Total Cost Basis	Unrealized Gain/Loss Nov 30, 2025	EAI (\$) / EY (%)
ASSOCIATED BK NATL ASSN GREEN CD	\$250,192.50	250,000.000	\$1.0004	\$250,100.00	\$2,302.40	\$250,000.00	\$100.00	\$5,020.89
4.05000% 03/09/2026 FIXED COUPON FDIC INSURED AT MATURITY CUSIP: 045491XR3								
THE BANK OF TIOPA CD	250,002.50	250,000.000	1.0001	250,015.00	1,704.45	250,000.00	15.00	2,461.99
3.95000% 12/29/2025 FIXED COUPON FDIC INSURED AT MATURITY CUSIP: 065366EB9								
BLUE FDRY BK RUTHERFORD NEW JE	250,062.50	250,000.000	1.0001	250,032.50	2,168.70	250,000.00	32.50	2,586.64
4.15000% 12/15/2025 FIXED COUPON FDIC INSURED AT MATURITY CUSIP: 09549TBC8								
STATE BK INDIA CHICAGO ILL CD	250,192.50	250,000.000	1.0004	250,100.00	2,330.14	250,000.00	100.00	5,048.63
4.05000% 03/09/2026 FIXED COUPON FDIC INSURED AT MATURITY CUSIP: 85628AAZ3								
Total Other (99% of account holdings)	\$1,000,450.00			\$1,000,247.50	\$1,000,000.00	\$247.50	\$15,118.15	
Total Holdings				\$1,005,963.24	\$1,000,000.00	\$247.50	\$15,359.80	
				Accrued Interest (AI)	8,525.69			
				Total Including Accrued Interest (AI)	\$1,014,488.93			

Beneficial Returns, LLC
Receivable from Borrowers Schedule
As of November 30, 2025

Contact	Fund	Invoice Date	Due Date	Days Outstanding	Invoice Number	Invoice Reference	Principal	Interest	Amount	Scrubbed Notes
Sistema Bio (2nd loan)	Main Fund	21 Sep 2025	01 Oct 2025	60 days	Sistema Bio2 #25	Payment 25 of 25	\$ -	\$ 20	\$ 20	Partially paid last Oct. 22, 2025
Ecofiltro S.A. (6th loan)	Main Fund	05 Oct 2025	15 Oct 2025	46 days	Ecofiltro#6	Payment 6 of 60	-	723	723	Fully paid on Dec. 08, 2025
Ecofiltro S.A. (1st loan)	Main Fund	21 Oct 2025	01 Nov 2025	29 days	Ecofiltro #83	Payment 83 of 84	3,388	41	3,429	Paid on Dec. 08, 2025
Ecofiltro S.A. (2nd loan)	Main Fund	21 Oct 2025	01 Nov 2025	29 days	Ecofiltro2 #72	Payment 72 of 73	698	10	709	Paid on Dec. 08, 2025
Ecofiltro S.A. (3rd loan)	Main Fund	21 Oct 2025	01 Nov 2025	29 days	Ecofiltro3 #37	Payment 37 of 60	4,314	696	5,009	Paid on Dec. 08, 2025
Elisur Organic S.A.C.	Main Fund	21 Oct 2025	01 Nov 2025	29 days	Elisur #26	Payment 26 of 60	-	70	70	Fully paid on Dec. 02, 2025
Innovación TdeM S.A. de C.V. (2nd Loan)	Main Fund	21 Oct 2025	01 Nov 2025	29 days	TdeM #2	Payment 2 of 54	-	20	20	Fully paid on Dec. 01, 2025
Ecofiltro S.A. (6th loan)	Main Fund	05 Nov 2025	15 Nov 2025	15 days	Ecofiltro#6 #7	Payment 7 of 60	-	1,063	1,063	Paid on Dec. 08, 2025
Altitud (2nd loan)	Main Fund	05 Nov 2025	15 Nov 2025	15 days	Altitud #16	Payment 16 of 17	4,692	166	4,857	Paid on Dec. 15, 2025
Heincke S.A.S.	Main Fund	05 Nov 2025	15 Nov 2025	15 days	Heincke #17	Payment 17 of 51	3,851	1,079	4,930	Due last Nov. 15, 2025
Agromatch SpA (2nd Loan)	Main Fund	21 Nov 2025	01 Dec 2025	0 days	Agromatch 2 #2	Payment 2 of 48	1,769	696	2,465	Paid on Dec. 01, 2025
CAFETALERA DEL NORTE, S.A. DE C.V. (CAFENOR)	Main Fund	21 Nov 2025	01 Dec 2025	0 days	Cafenor #18	Payment 18 of 48	4,383	327	4,710	Paid on Dec. 01, 2025
Grupo Murlota	Main Fund	21 Nov 2025	01 Dec 2025	0 days	GM #33	Payment 33 of 45	2,924	298	3,223	Paid on Dec. 03, 2025
DE LA PLATANERA S.A.S.	Main Fund	21 Nov 2025	01 Dec 2025	0 days	DelPla #3	Payment 3 of 39	-	1,063	1,063	Paid on Dec. 15, 2025
Ecofiltro S.A. (1st loan)	Main Fund	21 Nov 2025	01 Dec 2025	0 days	Ecofiltro #84	Payment 84 of 84	3,408	21	3,429	Paid on Dec. 08, 2025
Ecofiltro S.A. (2nd loan)	Main Fund	21 Nov 2025	01 Dec 2025	0 days	Ecofiltro2 #73	Payment 73 of 73	703	5	709	Paid on Dec. 08, 2025
Ecofiltro S.A. (3rd loan)	Main Fund	21 Nov 2025	01 Dec 2025	0 days	Ecofiltro3 #38	Payment 38 of 60	4,341	669	5,009	Partially paid on Dec. 08, 2025
Elisur Organic S.A.C.	Main Fund	21 Nov 2025	01 Dec 2025	0 days	Elisur #27	Payment 27 of 60	5,032	1,455	6,487	Partially paid on Dec. 02, 2025
Innovación TdeM S.A. de C.V. (2nd Loan)	Main Fund	21 Nov 2025	01 Dec 2025	0 days	TdeM #3	Payment 3 of 54	-	2,013	2,013	Partially paid on Dec. 01, 2025
Maya Mountain Cacao Limited (3rd Loan)	Main Fund	21 Nov 2025	01 Dec 2025	0 days	Maya 3 #7	Payment 7 of 60	637	275	912	Paid on Dec. 04, 2025
Perucal Organics S.A.C. (3rd Loan)	Main Fund	21 Nov 2025	01 Dec 2025	0 days	Perucal #34	Payment 4 of 57	-	95	95	Partially paid last Nov. 21, 2025
Vegetales Fresquita S.A.	Main Fund	21 Nov 2025	01 Dec 2025	0 days	Fresquita #6	Payment 6 of 60	4,731	2,229	6,961	Paid on Dec. 01, 2025
Total - Main Fund							44,872	13,033	57,905	
COOPBAM	Reciprocity Fund	21 Jan 2023	01 Feb 2023	1033 days	COOPBAM #6	Payment 6 of 16	-	160	160	Partially paid last Jan. 31, 2023
ASPROQUEMA	Reciprocity Fund	21 Jun 2024	01 Jul 2024	517 days	Asproquema #1	Payment 1 of 20	-	32	32	Partially paid last Nov. 18, 2024 and May 07, 2025
ASPROQUEMA	Reciprocity Fund	21 Sep 2024	01 Oct 2024	425 days	Asproquema #2	Payment 2 of 20	2,099	959	3,058	Due last Oct. 01, 2024
ADIRA	Reciprocity Fund	21 Sep 2024	01 Oct 2024	425 days	Adira #3	Payment 3 of 20	3,254	1,394	4,648	Due last Oct. 01, 2024
Xaxeni	Reciprocity Fund	01 Nov 2024	15 Nov 2024	380 days	Xaxeni #6_Amended	Payment 6 of 77	607	450	1,058	Due last Oct. 16, 2024
Xaxeni	Reciprocity Fund	05 Nov 2024	15 Nov 2024	380 days	Xaxeni #7_Amended	Payment 7 of 77	611	446	1,058	Due last Nov. 16, 2024
Impulsora de Productos Apícolas, SA de CV (APINATURA)	Reciprocity Fund	21 Nov 2024	01 Dec 2024	364 days	Apinatura #2	Payment 2 of 16	-	540	540	Partially paid last Dec. 06, 2024, Apr. 30, May 09, Jul. 08, Nov. 04, and Nov. 12, 2025
Xaxeni	Reciprocity Fund	05 Dec 2024	15 Dec 2024	350 days	Xaxeni #8_Amended	Payment 8 of 77	615	442	1,058	Due last Dec. 16, 2024
ADIRA	Reciprocity Fund	21 Dec 2024	01 Jan 2025	333 days	Adira #4	Payment 4 of 20	3,319	1,329	4,648	Due last Jan. 01, 2025
Xaxeni	Reciprocity Fund	05 Jan 2025	15 Jan 2025	319 days	Xaxeni #9_Amended	Payment 9 of 77	620	438	1,058	Due last Jan. 16, 2025
Xaxeni	Reciprocity Fund	05 Feb 2025	16 Feb 2025	287 days	Xaxeni #10_Amended	Payment 10 of 77	624	434	1,058	Due last Feb. 16, 2025
Impulsora de Productos Apícolas, SA de CV (APINATURA)	Reciprocity Fund	21 Feb 2025	01 Mar 2025	274 days	Apinatura #3	Payment 3 of 16	1,675	535	2,210	Due last Mar. 01, 2025
Xaxeni	Reciprocity Fund	05 Mar 2025	16 Mar 2025	259 days	Xaxeni #11_Amended	Payment 11 of 77	628	430	1,058	Due last Mar. 16, 2025
ADIRA	Reciprocity Fund	21 Mar 2025	01 Apr 2025	243 days	Adira #5	Payment 5 of 20	3,386	1,262	4,648	Due last Apr. 01, 2025
Xaxeni	Reciprocity Fund	05 Apr 2025	16 Apr 2025	228 days	Xaxeni #12	Payment 12 of 77	632	426	1,058	Due last Apr. 16, 2025
COOPAVAM	Reciprocity Fund	05 May 2025	15 May 2025	199 days	COOPAVAM #13	Payment 13 of 14	75,000	3,500	78,500	Due last May 15, 2025
Xaxeni	Reciprocity Fund	05 May 2025	16 May 2025	198 days	Xaxeni #13	Payment 13 of 77	636	421	1,058	Due last May 16, 2025
CORTEPAZ (2nd Loan)	Reciprocity Fund	21 May 2025	01 Jun 2025	182 days	Cortepaz2 #2_Amended	Payment 2 of 13	-	1,799	1,799	Due last Jun. 01, 2025
Impulsora de Productos Apícolas, SA de CV (APINATURA)	Reciprocity Fund	21 May 2025	01 Jun 2025	182 days	Apinatura #4	Payment 4 of 16	1,708	501	2,210	Due last Jun. 01, 2025
Xaxeni	Reciprocity Fund	05 Jun 2025	16 Jun 2025	167 days	Xaxeni #14	Payment 14 of 77	641	417	1,058	Due last Jun. 16, 2025
ADIRA	Reciprocity Fund	21 Jun 2025	01 Jul 2025	152 days	Adira #6	Payment 6 of 20	3,453	1,195	4,648	Due last Jul. 01, 2025
CORTEPAZ (2nd Loan)	Reciprocity Fund	21 Jun 2025	01 Jul 2025	152 days	Cortepaz2 #3	Payment 3 of 13	1,854	141	1,994	Due last Jul. 01, 2025
Xaxeni	Reciprocity Fund	05 Jul 2025	16 Jul 2025	137 days	Xaxeni #15	Payment 15 of 77	645	413	1,058	Due last Jul. 16, 2025
ASPROQUEMA	Reciprocity Fund	21 Jul 2025	01 Aug 2025	121 days	Asproquema #3	Payment 3 of 20	2,141	917	3,058	Due last Aug. 01, 2025
CORTEPAZ (2nd Loan)	Reciprocity Fund	21 Jul 2025	01 Aug 2025	121 days	Cortepaz2 #4	Payment 4 of 13	1,866	128	1,994	Due last Aug. 01, 2025
Shanantina S.A.C.	Reciprocity Fund	21 Jul 2025	01 Aug 2025	121 days	Shanantina #3	Payment 3 of 16	2,992	1,024	4,017	Due last Aug. 01, 2025
Xaxeni	Reciprocity Fund	05 Aug 2025	16 Aug 2025	106 days	Xaxeni #16	Payment 16 of 77	649	409	1,058	Due last Aug. 15, 2025
CORTEPAZ (2nd Loan)	Reciprocity Fund	21 Aug 2025	01 Sep 2025	90 days	Cortepaz2 #5	Payment 5 of 13	1,879	116	1,994	Due last Sep. 01, 2025
Impulsora de Productos Apícolas, SA de CV (APINATURA)	Reciprocity Fund	21 Aug 2025	01 Sep 2025	90 days	Apinatura #5	Payment 5 of 16	1,742	467	2,210	Due last Sep. 01, 2025
ID BIOFOREST PERU SAC (Simbiosis) (2nd loan)	Reciprocity Fund	05 Sep 2025	15 Sep 2025	76 days	Simbiosis2 #11	Payment 11 of 16	-	525	525	Partially paid last Sep. 04, 2025
Kiria Foods S.A.C.	Reciprocity Fund	05 Sep 2025	15 Sep 2025	76 days	Kiria #1	Payment 1 of 8	-	10	10	Partially paid last Oct. 10, 2025
Xaxeni	Reciprocity Fund	05 Sep 2025	16 Sep 2025	75 days	Xaxeni #17	Payment 17 of 77	653	404	1,058	Due last Sep. 16, 2025
Asociacion de Productores de Café del Valle de Garzayacu	Reciprocity Fund	21 Sep 2025	01 Oct 2025	60 days	APRO #8	Payment 8 of 8	-	10	10	Partially paid last Sep. 19, 2025
ADIRA	Reciprocity Fund	21 Sep 2025	01 Oct 2025	60 days	Adira #7	Payment 7 of 20	3,523	1,125	4,648	Due last Oct. 01, 2025
CORTEPAZ (2nd Loan)	Reciprocity Fund	21 Sep 2025	01 Oct 2025	60 days	Cortepaz2 #6	Payment 6 of 13	1,891	103	1,994	Due last Oct. 01, 2025
Central de Productores Agroecológico Sinchiri – Pangoa	Reciprocity Fund	05 Oct 2025	15 Oct 2025	46 days	Sinchiri #2	Payment 2 of 8	-	200	200	Partially paid last Oct. 17, 2025
UCHON	Reciprocity Fund	05 Oct 2025	15 Oct 2025	46 days	UCHON #1	Payment 1 of 16	-	20	20	Partially paid last Oct. 10, 2025
Xaxeni	Reciprocity Fund	05 Oct 2025	15 Oct 2025	45 days	Xaxeni #18	Payment 18 of 77	658	400	1,058	Due last Oct. 16, 2025
Arte Colibri Artesanias	Reciprocity Fund	21 Oct 2025	01 Nov 2025	29 days	ArteColibri #9	Payment 9 of 16	-	160	160	Partially paid last Nov. 03, 2025
APAAM	Reciprocity Fund	21 Oct 2025	01 Nov 2025	29 days	APAAM #4	Payment 4 of 63	-	66	66	Fully paid on Dec. 02, 2025
ASPROQUEMA	Reciprocity Fund	21 Oct 2025	01 Nov 2025	29 days	Asproquema #4	Payment 4 of 20	2,184	874	3,058	Due last Nov. 01, 2025
CORTEPAZ (2nd Loan)	Reciprocity Fund	21 Oct 2025	01 Nov 2025	29 days	Cortepaz2 #7	Payment 7 of 13	1,904	91	1,994	Due last Nov. 01, 2025
Shanantina S.A.C.	Reciprocity Fund	21 Oct 2025	01 Nov 2025	29 days	Shanantina #4	Payment 4 of 16	3,056	961	4,017	Due last Nov. 01, 2025
CAC Yakatheo (2nd loan)	Reciprocity Fund	05 Nov 2025	15 Nov 2025	15 days	Yakatheo 2 #3	Payment 3 of 5	32,450	1,298	33,748	Due last Nov. 15, 2025

Beneficial Returns, LLC
Receivable from Borrowers Schedule
 As of November 30, 2025

Contact	Fund	Invoice Date	Due Date	Days Outstanding	Invoice Number	Invoice Reference	Principal	Interest	Amount	Scrubbed Notes
Xaxeni	Reciprocity Fund	05 Nov 2025	16 Nov 2025	14 days	Xaxeni #19	Payment 19 of 77	\$ 662	\$ 395	\$ 1,058	Due last Nov. 16, 2025
Asociación Agro Artesanal Wifiak (3rd loan)	Reciprocity Fund	21 Nov 2025	01 Dec 2025	0 days	Winak3 #7_Amended	Payment 7 of 11	1,465	172	1,637	Partially paid last Nov. 21, 2025
APAAM	Reciprocity Fund	21 Nov 2025	01 Dec 2025	0 days	APAAM #5	Payment 5 of 63	393	189	582	Paid on Dec. 02, 2025
Aoseynekun	Reciprocity Fund	21 Nov 2025	01 Dec 2025	0 days	Aoseynekun #13	Payment 13 of 16	2,722	224	2,946	Due on Dec. 01, 2025
CORTEPAZ (2nd Loan)	Reciprocity Fund	21 Nov 2025	01 Dec 2025	0 days	Cortepaz2 #8	Payment 8 of 13	1,917	78	1,994	Due on Dec. 01, 2025
EKO OLA S.A.C.	Reciprocity Fund	21 Nov 2025	01 Dec 2025	0 days	EcoOla #12	Payment 12 of 19	1,943	334	2,277	Due on Dec. 01, 2025
EL REFLEJO TERCER MILENIO SC de RL de CV	Reciprocity Fund	21 Nov 2025	01 Dec 2025	0 days	Tercer Milenio #13	Payment 13 of 16	16,610	447	17,058	Paid on Dec. 11, 2025
APINATURA	Reciprocity Fund	21 Nov 2025	01 Dec 2025	0 days	Apinatura #6	Payment 6 of 16	1,777	432	2,210	Due on Dec. 01, 2025
Tierra de la Milpa S.A.P.I. de C.V.	Reciprocity Fund	21 Nov 2025	01 Dec 2025	0 days	TAMOA #1	Payment 1 of 5	-	5	5	Fully paid on Dec. 11, 2025
RENACIMIENTO MIXE, S.C. DE RL... DE C.V.	Reciprocity Fund	21 Nov 2025	01 Dec 2025	0 days	Renacimiento #11	Payment 11 of 16	-	1,333	1,333	Paid on Dec. 01, 2025
RENACIMIENTO MIXE, S.C. DE RL... DE C.V. (2nd Loan)	Reciprocity Fund	21 Nov 2025	01 Dec 2025	0 days	Renacimiento 2 #3	Payment 3 of 16	-	1,333	1,333	Paid on Dec. 01, 2025
Total - Reciprocity Fund							187,085	31,914	219,000	
All Across Africa (2nd loan)	Truss Fund 2.0	21 Mar 2025	01 Apr 2025	243 days	AAA2 #8	Payment 8 of 13	-	1,500	1,500	Partially paid last Oct. 22, 2025
All Across Africa (2nd loan)	Truss Fund 2.0	21 Apr 2025	01 May 2025	213 days	AAA2 #9	Payment 9 of 13	-	3,000	3,000	Due last May 01, 2025
All Across Africa (2nd loan)	Truss Fund 2.0	21 May 2025	01 Jun 2025	182 days	AAA2 #10	Payment 10 of 13	-	3,000	3,000	Due last Jun. 01, 2025
All Across Africa (2nd loan)	Truss Fund 2.0	21 Jun 2025	01 Jul 2025	152 days	AAA2 #11	Payment 11 of 13	-	3,000	3,000	Due last Jul. 01, 2025
All Across Africa (2nd loan)	Truss Fund 2.0	21 Jul 2025	01 Aug 2025	121 days	AAA2 #12	Payment 12 of 13	-	3,000	3,000	Due last Aug. 01, 2025
All Across Africa (2nd loan)	Truss Fund 2.0	21 Aug 2025	01 Sep 2025	90 days	AAA2 #13	Payment 13 of 13	81,619	-	81,619	Due last Sep. 01, 2025
Numida Technologies, Inc. (3rd Loan)	Truss Fund 2.0	05 Nov 2025	15 Nov 2025	15 days	Numida 3 #2	Payment 2 of 8	-	4,500	4,500	Paid on Dec. 09, 2025
Doselva P.B.C. (2nd loan)	Truss Fund 2.0	21 Nov 2025	01 Dec 2025	0 days	Doselva2 #17	Payment 17 of 19	8,624	152	8,776	Due on Dec. 01, 2025
Total - Truss Fund 2.0							90,243	18,152	108,395	
ANANAS ANAM UK LIMITED (4th loan)	Cartier Fund	05 May 2025	15 May 2025	199 days	Ananas4 #8	Payment 8 of 16	12,402	1,467	13,869	Due last May 15, 2025
ANANAS ANAM UK LIMITED (4th loan)	Cartier Fund	05 Aug 2025	15 Aug 2025	107 days	Ananas4 #9	Payment 9 of 16	12,557	1,312	13,869	Due last Aug. 15, 2025
Platinum Fisheries Ltd.	Cartier Fund	21 Aug 2025	01 Sep 2025	90 days	Platinum FP #4	Payment 4 of 4	-	100	100	Due last Sep. 01, 2025
Platinum Fisheries Ltd.	Cartier Fund	21 Sep 2025	01 Oct 2025	60 days	Platinum FP #5_Amended	Payment 5	-	205	205	Due last Oct. 01, 2025
SPOUTS OF WATER, LIMITED	Cartier Fund	21 Sep 2025	01 Oct 2025	60 days	Spouts #11	Payment 11 of 18	19,957	675	20,632	Due last Oct. 01, 2025
SPOUTS OF WATER, LIMITED	Cartier Fund	21 Oct 2025	01 Nov 2025	29 days	Spouts #12	Payment 12 of 18	20,040	592	20,632	Due last Nov. 01, 2025
ANANAS ANAM UK LIMITED (4th loan)	Cartier Fund	05 Nov 2025	15 Nov 2025	15 days	Ananas4 #10	Payment 10 of 16	12,714	1,155	13,869	Due last Nov. 15, 2025
Lab4U SpA	Cartier Fund	05 Nov 2025	15 Nov 2025	15 days	Lab4U #5	Payment 5 of 10	-	1,300	1,300	Partially paid last Nov. 14, 2025
KAARO HEALTH FINANCE LIMITED	Cartier Fund	21 Nov 2025	01 Dec 2025	0 days	Kaaro #5	Payment 5 of 16	2,299	135	2,433	Paid on Dec. 15, 2025
SPOUTS OF WATER, LIMITED	Cartier Fund	21 Nov 2025	01 Dec 2025	0 days	Spouts #13	Payment 13 of 18	20,123	509	20,632	Due on Dec. 01, 2025
Total - Cartier Fund							100,092	7,450	107,542	
Deevabits Green Energy (3rd loan)	Miller Center Fund	21 Jul 2024	01 Aug 2024	486 days	Deevabits3 #8_Amended	Payment 8 of 33	4,298	1,698	5,996	Partially paid last Feb. 12, 2025
Deevabits Green Energy (3rd loan)	Miller Center Fund	21 Oct 2024	01 Nov 2024	394 days	Deevabits3 #9	Payment 9 of 33	5,161	6,377	11,538	Due last Nov. 01, 2024
NAZAVA WATER FILTERS PTE. LTD. (2nd loan)	Miller Center Fund	05 Dec 2024	15 Oct 2025	46 days	Nazava2 #7	Payment 7 of 12	9,073	1,220	10,293	Due last Oct. 15, 2025
Ilumexico Solar SPV1, S.A. DE C.V.	Miller Center Fund	21 Nov 2025	01 Dec 2025	0 days	Ilumexico3 #17	Payment 17 of 48	2,928	840	3,768	Paid on Dec. 01, 2025
NAZAVA WATER FILTERS PTE. LTD. (2nd loan)	Miller Center Fund	05 Mar 2025	15 Jan 2026	0 days	Nazava2 #8	Payment 8 of 12	9,266	1,027	10,293	Due on Jan. 15, 2026
Total - Miller Center Invest							30,727	11,163	41,890	
Total Due and Unpaid - 2023							-	160	160	
Total Due and Unpaid - 2024							29,040	14,887	43,927	
Total Due and Unpaid - 2025							423,980	66,665	490,645	
Total (All funds)							\$ 453,020	\$ 81,712	\$ 534,732	

Beneficial Returns, LLC
Loan Loss Reserve Schedule
As of November 30, 2025



Beneficial Returns

			a	b	c	d=b+c	e=a+d
Contributor	Type	Start Date	Gross	Total Called, as of Oct. 31, 2025	Movement (current month)	Total Called, as of Nov. 30, 2025	Net, as of Nov. 30, 2025
Beneficial Returns	Grant	Dec. 31, 2018	\$ 24,032	\$ (9,387)	\$ -	\$ (9,387)	\$ 14,645
Harry Halloran Trust	Grant	Apr. 09, 2018	80,000	(31,249)	-	(31,249)	48,751
Harry Halloran Trust	Grant	Sep. 30, 2020	30,000	(11,718)	-	(11,718)	18,282
Pete Giovale	Grant	Nov. 25, 2020	20,000	(7,812)	-	(7,812)	12,188
Tides Foundation - Higgins	Grant	Dec. 31, 2020	50,000	(19,531)	-	(19,531)	30,470
Perry Boyle	Grant	Jan. 31, 2022	5,000	(361)	-	(361)	4,639
Perry Boyle	Grant	May. 31, 2022	2,500	(181)	-	(181)	2,319
Ron Hoge	Grant	Jul. 13, 2022	10,000	(722)	-	(722)	9,278
Harry Halloran Trust	Grant	Apr. 01, 2022	125,000	(9,028)	-	(9,028)	115,972
Beneficial Returns	Grant	Dec. 31, 2022	3,500	(253)	-	(253)	3,247
SK2 Fund	Guarantee Community	Dec. 31, 2020	50,000	(19,515)	-	(19,515)	30,485
Arthur B. Schulz Foundation	Guarantee Community	Dec. 31, 2020	25,000	(9,757)	-	(9,757)	15,243
Swift Foundation	Guarantee Community	Dec. 31, 2020	175,000	(68,302)	-	(68,302)	106,698
Alex Tee	Guarantee Community	Jan. 06, 2022	25,000	(1,794)	-	(1,794)	23,206
Beneficial Returns	Grant	Dec. 31, 2023	7,071	(511)	-	(511)	6,560
Eagles Wings	Grant	Jun. 10, 2024	25,000	(1,806)	-	(1,806)	23,194
Beneficial Returns	Grant	Dec. 31, 2024	9,200	(664)	-	(664)	8,536
Livelihood Impact Fund	Guarantee Community	Mar. 26, 2025	200,000	(14,349)	-	(14,349)	185,651
Dunn Family Charitable Foundation	Guarantee Community	Mar. 21, 2025	50,000	(3,587)	-	(3,587)	46,413
Grant Totals			\$ 916,303	\$ (210,526)	\$ -	\$ (210,526)	\$ 705,777

Summary as of November 30, 2025

	a	b	c=a+b	% Coverage*
	Gross	Used	Net, ending	
Cash set aside on Balance Sheet	391,303	(93,222)	298,082	5.03%
Guarantee Community	525,000	(117,304)	407,696	6.88%
Total	916,303	(210,526)	705,777	

* as a % of total Outstanding Principal exposure from the Main Fund, from LLC and Pte Ltd

Principal Exposure:

Loans Receivable Outstanding	5,884,772
Receivable from Borrowers (Principal Portion due to BR)	43,956
Total Outstanding Principal Exposure	5,928,728
% of LLR Coverage (current month)	11.90%

The Main Fund loan loss reserve is housed in BR LLC, but it is available for all Main Fund loans including those made out of BR Pte Ltd. Participants do not get access to this loan loss reserve. Thus, we check LLR coverage only against the outstanding principal for BR's exposure on loans.

Types:

- 1. Direct Grant Contributions** - Cash grants received in either the LLC or NPO that are explicitly for future Loan Losses. These are recorded as contra-asset accounts.
- 2. Guarantee Community** - Commitments that expire with a 5-year notice period
- 3. BR Direct Contribution** - Expensed by BR for its contribution to the Loan Loss Reserves

Beneficial Returns, LLC
Investment in Loans (Borrowers) Schedule
 As of November 30, 2025



Borrower	Fund	Loan Amount		Accumulated Invoices and Participations made as of 10/31/2025 (prior month)		Balance as of 10/31/2025 (prior month)		Invoiced/Participated in Xero (for Principal) and Earned this month (for Interest) on 11/1/2025 - 11/30/2025 (current month)		Accumulated Invoices and Participations made as of 11/30/2025 (current month)		Total Investment in Loans Balance as of 11/30/2025 (current month)		
		Principal (Gross Loans Receivable - Long Term)	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal (Net Loans Receivable - Long Term)	Interest (Accrued Interest Receivable - Borrowers)	Total
Ecofiltro	Main Fund	\$ 225,000	\$ 63,031	\$ 224,309	\$ 63,027	\$ 691	\$ 4	\$ 695	\$ 4	\$ 225,004	\$ 63,031	\$ -	\$ -	\$ -
Interrupcion	Main Fund	500,000	133,893	500,000	133,893	-	-	-	-	500,000	133,893	-	-	-
Illumexico	Main Fund	52,130	11,079	52,130	11,079	-	-	-	-	52,130	11,079	-	-	-
Sistema Bio	Main Fund	75,000	18,413	75,000	18,413	-	-	-	-	75,000	18,413	-	-	-
Guayaki	Main Fund	500,000	86,984	500,000	86,984	-	-	-	-	500,000	86,984	-	-	-
Nazava/P T Holland for Water 1	Main Fund	53,873	8,097	53,873	8,097	-	-	-	-	53,873	8,097	-	-	-
Ecofiltro2	Main Fund	40,000	11,728	39,296	11,723	704	5	703	5	40,000	11,728	-	-	-
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	150,000	27,450	-	18	-	-	150,000	27,450	-	-	-
Whole Forest/Ecomadera	Main Fund	150,000	29,172	150,000	32,934	-	(3,762)	-	-	150,000	32,934	-	-	-
Ananas Anam	Main Fund	36,000	7,001	36,000	7,001	-	-	-	-	36,000	7,001	-	-	-
AKD/Kiwa/Inalprocess	Main Fund	100,000	9,002	100,000	9,002	-	-	-	-	100,000	9,002	-	-	-
Chacha International Ltd	Main Fund	275,000	61,142	274,991	26,246	9	34,896	-	-	274,991	26,246	8	-	8
EOS International	Main Fund	30,000	2,059	30,000	2,059	-	-	-	-	30,000	2,059	-	-	-
Illumexico2	Main Fund	75,000	11,671	74,803	11,667	197	(196)	-	-	74,803	11,667	197	-	197
Ananas Anam2	Main Fund	90,000	13,031	90,000	13,025	-	6	-	-	90,000	13,025	-	-	-
Ananas Anam3	Main Fund	120,000	17,375	119,996	7,770	4	9,605	-	-	119,996	7,770	-	-	-
Allitud	Main Fund	50,000	6,012	50,000	6,012	-	-	-	-	50,000	6,012	-	-	-
ATEC3	Main Fund	150,000	14,403	150,000	3,859	-	10,543	-	-	150,000	3,859	-	-	-
Aliet Green	Main Fund	150,000	27,468	143,324	26,750	6,676	718	934	47	144,258	26,797	5,742	-	5,742
Lionheart	Main Fund	400,000	66,178	400,000	21,133	-	45,045	-	-	400,000	21,133	-	-	-
ATEC4	Main Fund	150,000	14,403	150,000	12,190	-	2,213	-	-	150,000	12,190	-	-	-
Ricinomex	Main Fund	150,000	25,773	141,904	6,380	8,096	19,393	786	54	142,690	6,434	7,310	-	7,310
Angaza 2nd loan	Main Fund	550,000	57,745	550,000	57,745	-	-	-	-	550,000	57,745	-	-	-
Ecofiltro3	Main Fund	250,000	50,569	202,064	42,360	47,936	8,209	1,944	300	204,009	42,660	45,991	-	45,991
Ecofiltro4	Main Fund	205,000	20,500	205,000	9	-	20,491	-	-	205,000	9	-	-	-
Grupomuriota	Main Fund	120,000	25,023	98,724	3,193	21,276	21,830	1,564	160	100,288	3,353	19,712	-	19,712
Ecofiltro5	Main Fund	100,000	2,444	100,000	2,444	-	-	-	-	100,000	2,444	-	-	-
Cimentafin, SOFOM, ENR (Echale)	Main Fund	200,000	34,018	200,000	25,803	-	8,215	-	-	200,000	25,803	-	497	497
Allitud 2	Main Fund	100,000	11,737	93,618	11,406	6,383	331	3,156	71	96,773	11,477	3,227	867	4,093
Urmatt Ltd.	Main Fund	500,000	33,028	499,974	10,143	26	22,885	-	-	499,974	10,143	26	-	26
Buen Manejo del Campo, S.A. de C.V (Sistema Bio 2)	Main Fund	550,000	75,625	550,000	21,915	-	53,711	-	-	550,000	21,915	-	2,296	2,296
Aliet Green 2	Main Fund	150,000	23,261	128,002	31,728	21,999	(8,466)	2,355	164	130,356	31,892	19,644	925	20,569
Meds & Food for Kids	Main Fund	800,000	16,194	800,000	16,194	-	-	-	-	800,000	16,194	-	-	-
Elisur Organic SAC	Main Fund	300,000	76,537	199,527	33,939	100,473	42,598	2,605	754	202,133	34,692	97,868	-	97,868
FLOR DE MAYO - SS2 - Someone Somewhere 2	Main Fund	340,000	21,580	340,000	1,260	-	20,319	-	-	340,000	1,260	-	-	-
Ricinomex 2	Main Fund	120,000	24,023	79,138	26,585	40,862	(2,563)	1,488	315	80,627	26,900	39,373	-	39,373
Du Anyam 2	Main Fund	75,000	3,500	75,000	3,789	3	(289)	-	-	75,000	3,789	3	123	126
PT Kawanasi Sehat Dasacatur (2nd)	Main Fund	30,000	5,834	11,209	1,840	18,791	3,994	1,216	141	12,425	1,981	17,575	(136)	17,439
EOS International 2 - COVA Agua	Main Fund	50,000	6,301	50,000	3,322	-	2,979	-	-	50,000	3,322	-	-	-
Be Girl	Main Fund	422,900	-	422,900	-	-	-	-	-	422,900	-	-	-	-
Urmatt Ltd. (2nd)	Main Fund	500,000	5,180	500,000	12,632	1	(7,452)	-	-	500,000	12,632	1	-	1
Chacha International Ltd (2nd)	Main Fund	200,000	8,000	199,979	11,344	21	(3,344)	-	-	199,979	11,344	21	-	21
Fibrado LLC	Main Fund	100,000	7,193	99,999	7,193	-	-	-	-	99,999	7,193	-	750	750
Cafenor	Main Fund	74,000	12,710	20,660	7,163	53,340	5,547	4,383	327	25,043	7,490	48,957	-	48,957
Heincke	Main Fund	200,000	40,873	47,662	20,676	152,339	20,197	3,851	1,079	51,513	21,755	148,487	-	148,487
FECCEG	Main Fund	300,000	24,761	300,000	14,649	-	10,112	-	-	300,000	14,649	-	-	-
ALGAEX S.A.	Main Fund	200,000	47,317	69,815	13,949	130,185	33,368	2,255	868	72,071	14,817	127,930	-	127,930
Perucal Organics S.A.C.	Main Fund	50,000	6,613	48,426	3,342	1,574	3,271	67	11	48,491	3,353	1,508	-	1,508
Beneficial Returns Pte Ltd.	Main Fund	50,000	1,500	50,000	125	-	1,375	-	-	50,000	125	-	-	-
Perucal Organics S.A.C. (2nd Loan)	Main Fund	300,000	-	300,000	-	-	-	-	-	300,000	-	-	-	-
AGROMATCH SPA	Main Fund	100,000	18,312	20,021	7,093	79,979	11,219	1,898	567	21,919	7,659	78,081	-	78,081
Reciclamos Juntos S.A.S. (Trocica)	Main Fund	30,000	3,843	6,841	1,620	23,159	2,224	786	154	7,627	1,774	22,373	-	22,373
Ricinomex 3	Main Fund	300,000	69,298	44,885	15,472	255,115	53,826	4,075	1,807	48,960	17,279	251,040	-	251,040
Ecofiltro 6	Main Fund	50,000	51,397	(120,000)	3,375	170,000	48,022	-	1,063	(120,000)	4,438	170,000	-	170,000
Maya Mountain Cacao Limited (3rd Loan)	Main Fund	45,000	9,746	3,736	1,738	41,264	8,008	637	275	4,374	2,013	40,626	-	40,626
Heincke 2	Main Fund	200,000	-	(820)	2,759	200,820	(2,759)	-	-	(820)	2,759	200,820	-	200,820
Allitud 3	Main Fund	150,000	26,161	61,898	5,395	88,102	20,766	4,819	771	66,717	6,166	83,283	-	83,283
Fresquita	Main Fund	340,000	78,537	23,162	34,878	316,838	43,659	4,731	2,244	27,894	37,126	312,106	-	312,106
AMAPURI 2	Main Fund	250,000	57,748	139,357	3,248	110,643	54,500	1,617	784	140,974	4,032	109,028	-	109,028
Grupo Muriota 2	Main Fund	250,000	41,856	108,814	3,125	141,186	38,731	2,980	1,000	111,794	4,125	138,206	-	138,206
Perucal Organics S.A.C. (3rd Loan)	Main Fund	300,000	38,505	133,085	6,313	166,914	32,192	2,519	1,252	135,604	7,564	164,396	-	164,396
DE LA PLATANERA S.A.S. (DelPia)	Main Fund	150,000	23,652	-	2,125	150,000	21,527	-	1,063	-	3,188	150,000	-	150,000
Tierra de Monte (2nd Loan)	Main Fund	230,000	30,067	126,195	2,100	103,805	27,967	-	1,050	126,195	3,150	103,805	-	103,805
Agromatch SpA (2nd Loan)	Main Fund	100,000	18,312	1,757	708	98,244	17,603	1,769	696	3,525	1,404	96,475	-	96,475
Perucal Organics S.A.C. (4th Loan)	Main Fund	150,000	-	-	-	150,000	-	-	-	-	-	150,000	-	150,000

Beneficial Returns, LLC
Investment in Loans (Borrowers) Schedule
 As of November 30, 2025



Borrower	Fund	Loan Amount		Accumulated Invoices and Participations made as of 10/31/2025 (prior month)		Balance as of 10/31/2025 (prior month)		Invoiced/Participated in Xero (for Principal) and Earned this month (for Interest) on 11/1/2025 - 11/30/2025 (current month)		Accumulated Invoices and Participations made as of 11/30/2025 (current month)		Total Investment in Loans Balance as of 11/30/2025 (current month)		
		Principal (Gross Loans Receivable - Long Term)	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal (Net Loans Receivable - Long Term)	Interest (Accrued Interest Receivable - Borrowers)	Total
Beneficial Returns Pte Ltd. (2nd Loan)	Main Fund	\$ 370,000	\$ -	\$ -	\$ -	\$ 370,000	\$ -	\$ 370,000	\$ -	\$ 370,000	\$ -	\$ -	\$ -	\$ -
Servicios Inversiones San Cristóbal S.A.C. BIC	Main Fund	300,000	-	-	-	300,000	-	4,056	2,063	4,056	2,063	295,944	-	295,944
Total - Main Fund		13,733,903	1,780,010	10,356,254	1,026,718	3,377,650	753,293	427,890	19,086	10,784,143	1,045,806	2,949,760	5,321	2,955,081
Jumandipro/Waykana (written off)	Reciprocity Fund	30,000	7,698	30,000	6,462	-	1,236	-	-	30,000	6,462	-	-	-
FESSEG / Exportadora	Reciprocity Fund	75,000	18,442	75,000	12,776	-	5,666	-	-	75,000	12,776	-	-	-
Bats il Maya	Reciprocity Fund	25,000	500	25,000	500	-	-	-	-	25,000	500	-	-	-
EcoOla	Reciprocity Fund	54,000	7,275	54,000	7,174	-	100	-	-	54,000	7,174	-	-	-
Bats il Maya 2	Reciprocity Fund	75,000	6,000	75,000	12,000	-	(6,000)	-	-	75,000	12,000	-	-	-
RONAP	Reciprocity Fund	75,000	10,104	75,000	10,104	-	-	-	-	75,000	10,104	-	-	-
Xaxeni	Reciprocity Fund	75,000	26,952	27,327	16,722	47,673	10,230	662	395	27,989	17,118	47,010	-	47,010
Forest Wise	Reciprocity Fund	50,000	8,920	49,944	2,811	56	6,109	-	-	49,944	2,811	56	-	56
Asociacion Agro Artesenal Winak 2 (written off)	Reciprocity Fund	30,000	4,041	30,000	3,496	-	545	-	-	30,000	3,496	-	-	-
COOPBAM	Reciprocity Fund	75,000	13,380	75,000	7,780	-	5,620	-	-	75,000	7,780	-	-	-
Simbiosis/ID Bioforest Peru SAC 1	Reciprocity Fund	52,500	9,366	52,500	9,366	-	-	-	-	52,500	9,366	-	-	-
CENCOIC	Reciprocity Fund	75,000	6,000	75,000	6,000	-	-	-	-	75,000	6,000	-	-	-
CORTEPAZ	Reciprocity Fund	25,000	4,737	19,645	4,445	5,355	292	-	-	19,645	4,445	5,355	(18)	5,337
COOPAVAM	Reciprocity Fund	100,000	24,500	100,000	25,167	-	(667)	-	-	100,000	25,167	-	(1,000)	(1,000)
Maya Mountain Cacao Limited	Reciprocity Fund	45,000	10,041	32,028	9,252	12,972	789	-	86	32,028	9,339	12,972	173	13,145
CEPRO Yanesha (topped up loan)	Reciprocity Fund	75,000	12,403	18,302	8,242	56,698	4,161	-	-	18,302	8,242	56,698	1,946	58,643
AFIMAD	Reciprocity Fund	50,000	8,920	50,000	5,173	-	3,747	-	-	50,000	5,173	-	-	-
Forest Wise 2	Reciprocity Fund	75,000	13,380	64,887	11,483	10,113	1,897	-	-	64,887	11,483	10,113	-	10,113
Asoseynekun	Reciprocity Fund	40,000	7,136	28,782	6,570	11,218	566	2,722	75	31,504	6,644	8,496	-	8,496
EcoOla	Reciprocity Fund	35,000	8,263	18,320	6,727	16,680	1,536	1,943	111	20,263	6,838	14,737	(172)	14,564
UOPROCAE	Reciprocity Fund	40,277	3,766	16,587	3,767	23,690	(1)	-	95	16,587	3,862	23,690	(107)	23,584
Simbiosis/ID Bioforest Peru SAC 2	Reciprocity Fund	75,000	13,380	48,964	11,797	26,036	1,683	-	174	48,964	11,971	26,036	347	26,383
Someone Somewhere	Reciprocity Fund	40,000	6,400	40,000	6,400	-	-	-	-	40,000	6,400	-	-	-
RONAP 2	Reciprocity Fund	75,000	10,898	41,792.55	9,280	33,207	1,618	-	-	41,793	9,280	33,207	-	33,207
Bats il Maya 3	Reciprocity Fund	100,000	18,600	55,000	15,600	45,000	3,000	15,000	300	70,000	15,900	30,000	-	30,000
EL REFLEJO TERCER MILENIO SC de RL de CV (Tercer)	Reciprocity Fund	100,000	16,000	32,891	21,224	67,109	(5,224)	16,610	447	49,502	21,671	50,498	-	50,498
BEANSPIRE COMPANY, LTD.	Reciprocity Fund	100,000	6,125	100,000	3,500	-	2,625	-	-	100,000	3,500	-	-	-
CENCOIC 2	Reciprocity Fund	100,000	20,627	53,764	16,880	46,236	3,747	-	308	53,764	17,188	46,236	616	46,852
COOPBAM 2	Reciprocity Fund	100,000	17,840	58,745	14,905	41,255	2,935	-	275	58,745	15,180	41,255	549	41,804
Maya Mountain Cacao Limited 2	Reciprocity Fund	60,000	9,600	9,507	12,600	50,493	(3,000)	-	337	9,507	12,937	50,493	337	50,830
COBIUS	Reciprocity Fund	8,000	1,078	5,818	990	2,182	88	713	15	6,531	1,004	1,469	-	1,469
Du Anyam	Reciprocity Fund	75,000	12,000	-	1,000	75,000	11,000	-	500	-	1,500	75,000	500	75,500
PT Kawanasi Sehat Dasacatur	Reciprocity Fund	100,000	21,050	24,282	18,000	75,738	3,049	-	505	24,282	18,505	75,738	505	76,243
Arte Colibri Artesanias	Reciprocity Fund	20,000	3,568	10,467	2,790	9,533	778	-	64	10,467	2,854	9,533	64	9,597
Asociacion Agro Artesenal Winak 3	Reciprocity Fund	29,645	1,913	11,410	1,055	18,235	858	3,647	86	15,058	1,141	14,588	-	14,588
CAC Yakatho	Reciprocity Fund	10,000	921	10,000	912	-	9	-	-	10,000	912	-	-	-
Aprogarza	Reciprocity Fund	30,000	2,762	30,000	2,762	-	-	-	-	30,000	2,762	-	-	-
Cafe Alma	Reciprocity Fund	100,000	13,472	55,430	11,356	44,570	2,115	8,565	297	63,994	11,653	36,006	-	36,006
CORTEPAZ 2	Reciprocity Fund	44,000	4,086	32,308	3,811	11,692	274	1,917	78	34,224	3,889	9,776	-	9,776
Doselva PO 3	Reciprocity Fund	144,000	4,800	144,000	4,800	-	-	-	-	144,000	4,800	-	-	-
Miel de Mixtepec	Reciprocity Fund	35,000	6,244	13,960	4,085	21,040	2,160	-	140	13,960	4,225	21,040	280	21,320
Adira	Reciprocity Fund	76,000	16,958	23,254	9,633	52,746	7,325	-	352	23,254	9,985	52,746	703	53,450
ADAT	Reciprocity Fund	60,000	13,387	18,358	7,327	41,642	6,060	-	278	18,358	7,605	41,642	278	41,920
El Tabernal SPR De Ri	Reciprocity Fund	100,000	11,470	100,000	11,470	-	-	-	-	100,000	11,470	-	-	-
Bioingredientes Amazónicos S.A.S.	Reciprocity Fund	20,000	-	20,000	1,781	-	(1,781)	-	-	20,000	1,781	-	-	-
Union San Pedro	Reciprocity Fund	100,000	22,313	100,000	-	-	22,313	-	-	100,000	-	-	-	-
Asproquema	Reciprocity Fund	50,000	11,157	8,482	3,750	41,518	7,407	277	-	8,482	4,027	41,518	277	41,795
Hilltribe Organics	Reciprocity Fund	50,000	6,604	24,010	5,292	25,990	1,312	-	173	24,010	5,465	25,990	173	26,163
Banauqui-Curimaná	Reciprocity Fund	50,000	7,037	(34,939)	5,397	84,939	1,640	566	-	(34,939)	5,963	84,939	1,699	86,638
APINATURA	Reciprocity Fund	30,000	5,055	8,376	2,960	21,624	2,095	1,777	144	10,153	3,104	19,847	-	19,847
COA VRAEM	Reciprocity Fund	30,000	5,352	30,000	2,360	-	2,992	-	-	30,000	2,360	-	-	-
FLOR DE MORA RL	Reciprocity Fund	60,000	10,706	16,751	5,344	43,249	5,362	-	288	16,751	5,632	43,249	288	43,537
ALIAR	Reciprocity Fund	30,000	5,351	8,377	2,671	21,623	2,680	-	144	8,377	2,815	21,623	144	21,767
Estufas Chispa	Reciprocity Fund	104,000	13,576	104,000	-	-	13,576	-	-	104,000	-	-	-	-
CICAP	Reciprocity Fund	15,000	2,021	4,610	1,064	10,390	957	-	69	4,610	1,133	10,390	139	10,529
Aprocassi	Reciprocity Fund	9,000	829	4,322	592	4,678	236	-	31	4,322	624	4,678	62	4,741
APAAM	Reciprocity Fund	30,000	8,067	2,771	1,386	27,229	6,681	393	189	3,165	1,575	26,835	-	26,835
Shanantina	Reciprocity Fund	54,000	10,266	11,847	4,219	42,153	6,047	-	299	11,847	4,518	42,153	299	42,451
APODIP	Reciprocity Fund	100,000	26,891	13,548	7,600	86,452	19,290	-	576	13,548	8,177	86,452	576	87,028
CAC Alta Montana	Reciprocity Fund	100,000	22,313	12,596	5,751	87,404	16,562	4,368	583	12,596	6,334	83,037	-	83,037
Vegexsa	Reciprocity Fund	30,000	2,762	10,697	1,975	19,303	787	-	129	10,697	2,104	19,303	129	19,432
Renacimiento Mixe	Reciprocity Fund	200,000	28,040	98,354	10,417	101,646	17,623	-	1,042	98,354	11,458	101,646	-	101,646
Union San Pedro 2	Reciprocity Fund	100,000	22,313	12,596	5,751	87,404	16,562	-	583	12,596	6,334	87,404	583	87,987
ECUACONSERVAS	Reciprocity Fund	100,000	13,472	15,061	3,851	84,939	9,621	-	566	15,061	4,117	84,939	1,133	86,071
CAC Yakatho 2	Reciprocity Fund	97,350	5,841	-	3,894	97,350	1,947	32,450	649	32,450	4,543	64,900	-	64,900

Beneficial Returns, LLC
Investment in Loans (Borrowers) Schedule
 As of November 30, 2025



Beneficial Returns

Borrower	Fund	Loan Amount		Accumulated Invoices and Participations made as of 10/31/2025 (prior month)		Balance as of 10/31/2025 (prior month)		Invoiced/Participated in Xero (for Principal) and Earned this month (for Interest) on 11/1/2025 - 11/30/2025 (current month)		Accumulated Invoices and Participations made as of 11/30/2025 (current month)		Total Investment in Loans Balance as of 11/30/2025 (current month)		
		Principal (Gross Loans Receivable - Long Term)	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal (Net Loans Receivable - Long Term)	Interest (Accrued Interest Receivable - Borrowers)	Total
Consortio Chidlero	Reciprocity Fund	\$ 70,000	\$ 12,488	\$ 7,586	\$ 2,725	\$ 62,414	\$ 9,763	\$ -	\$ 416	7,586	3,141	\$ 62,414	\$ 832	\$ 63,246
APODIP (2nd Loan)	Reciprocity Fund	100,000	26,891	6,640	3,934	93,360	22,956	-	622	6,640	4,557	93,360	1,245	94,605
Sinchiri	Reciprocity Fund	100,000	9,208	23,535	3,767	76,465	5,441	-	510	23,535	4,277	76,465	510	76,975
Wari Solid Food SAC	Reciprocity Fund	100,000	5,010	49,505	4,000	50,495	1,010	-	337	49,505	4,337	50,495	337	50,832
EDUCE	Reciprocity Fund	65,000	11,314	-	1,300	65,000	10,014	7,573	433	7,573	1,733	57,427	-	57,427
AMAPURI	Reciprocity Fund	100,000	21,208	11,651	2,000	88,349	19,208	11,884	589	23,535	2,589	76,465	-	76,465
BeeHiveMex	Reciprocity Fund	100,000	-	-	2,000	100,000	(2,000)	-	667	-	2,667	100,000	-	100,000
Kiria Foods	Reciprocity Fund	70,000	6,446	8,156	1,400	61,844	5,046	-	412	8,156	1,812	61,844	825	62,669
COA VRAEM (2nd Loan)	Reciprocity Fund	100,070	3,337	33,182	2,667	66,888	670	33,333	446	66,515	3,113	33,555	-	33,555
CICAP (2 Loan)	Reciprocity Fund	40,000	5,389	2,982	800	37,018	4,589	-	247	2,982	1,047	37,018	494	37,511
Puramazonia	Reciprocity Fund	20,000	3,568	1,073	133	18,927	3,435	-	126	1,073	260	18,927	126	19,053
Du Anyam 3A	Reciprocity Fund	25,000	2,339	24,796	83	204	2,256	-	42	24,796	125	204	42	246
UCHON	Reciprocity Fund	70,000	2,500	3,756	1,400	66,244	1,100	-	442	3,756	1,842	66,244	442	66,686
Emprocaucho	Reciprocity Fund	54,000	7,275	4,026	1,080	49,974	6,195	-	333	4,026	1,413	49,974	333	50,307
Tierra de la Milpa S.A.P.I. de C.V. (TAMOA)	Reciprocity Fund	25,000	2,500	-	375	25,000	2,125	-	125	-	500	25,000	-	25,000
Du Anyam 3B	Reciprocity Fund	25,000	379	24,836	42	164	338	-	42	24,836	83	164	83	247
Renacimiento Mixe 2	Reciprocity Fund	200,000	12,486	196,708	1,499	3,292	10,987	-	750	196,708	2,249	3,292	-	3,292
Tinamitra (Komodo Water)	Reciprocity Fund	50,000	3,000	-	333	50,000	2,667	-	333	-	667	50,000	667	50,667
Soluna	Reciprocity Fund	75,000	13,395	1,768	688	73,232	12,707	1,784	671	3,552	1,359	71,448	-	71,448
Aprogarza 2	Reciprocity Fund	75,000	3,401	-	500	75,000	-	-	500	-	1,000	75,000	1,000	76,000
Conjunto Predial	Reciprocity Fund	70,000	9,430	-	-	70,000	-	-	467	-	467	70,000	467	70,467
SIMPLI GOOD PERU S.A.C.	Reciprocity Fund	100,000	-	-	-	-	-	-	-	-	-	100,000	-	100,000
Total - Reciprocity Fund		5,751,842	836,531	2,783,913	474,958	2,867,929	349,241	145,341	19,734	2,929,253	494,693	2,822,589	17,902	2,840,490
iKure	Truss Fund 1.0	40,000	1,414	40,000	1,414	-	-	-	-	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	100,000	2,520	-	-	-	-	100,000	2,520	-	-	-
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	2,186	50,000	2,186	-	-	-	-	50,000	2,186	-	-	-
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	100,000	2,520	-	-	-	-	100,000	2,520	-	-	-
iKure2	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	50,000	1,512	-	-	-	-	50,000	1,512	-	-	-
Total - Truss Fund 1.0		760,000	18,311	760,000	18,312	-	-	-	-	760,000	18,312	-	-	-
Doselva P.B.C 1	Truss Fund 2.0	-	15,000	-	15,000	-	-	-	-	-	15,000	-	-	-
Moringa Connect	Truss Fund 2.0	150,000	5,625	150,000	5,625	-	-	-	-	150,000	5,625	-	-	-
Numida Technologies, Inc.	Truss Fund 2.0	150,000	34,125	150,000	34,125	-	-	-	-	150,000	34,125	-	-	-
Deevabits Green Energy 2	Truss Fund 2.0	50,000	3,515	50,000	3,515	-	-	-	-	50,000	3,515	-	-	-
All Across Africa	Truss Fund 2.0	50,000	15,625	50,000	15,625	-	-	-	-	50,000	15,625	-	-	-
EarthSpark International	Truss Fund 2.0	150,000	20,625	150,000	20,625	-	-	-	-	150,000	20,625	-	-	-
Vitalite Zambia	Truss Fund 2.0	150,000	11,773	150,000	11,773	-	-	-	-	150,000	11,773	-	-	-
Angaza Designs, Inc.	Truss Fund 2.0	150,000	9,563	150,000	9,169	-	394	-	-	150,000	9,169	-	-	-
Cycle Connect 1	Truss Fund 2.0	150,000	8,560	150,000	8,560	-	-	-	-	150,000	8,560	-	-	-
Suyo Public Benefit Corporation	Truss Fund 2.0	125,000	9,375	125,000	4,688	-	4,688	-	-	125,000	4,688	-	-	-
Cycle Connect 2 (MSSH)	Truss Fund 2.0	150,000	279	150,000	279	-	-	-	-	150,000	279	-	-	-
Doselva P.B.C 2	Truss Fund 2.0	152,625	17,775	126,602	17,471	26,022	304	8,624	152	135,226	17,622	17,398	-	17,398
WARC Group LLC	Truss Fund 2.0	200,000	29,775	120,800	27,967	79,200	1,808	-	594	120,800	28,561	79,200	1,188	80,388
All Across Africa 2	Truss Fund 2.0	100,000	33,375	81,619	33,375	18,381	-	-	-	81,619	33,375	18,381	1,417	19,797
Grupo Promesa	Truss Fund 2.0	120,000	18,888	44,135	11,421	75,865	7,467	11,802	695	55,937	12,116	64,063	(1)	64,062
Cycle Connect 3	Truss Fund 2.0	200,000	16,620	63,383	8,824	136,617	7,796	-	569	63,383	9,393	136,617	569	137,186
Numida Technologies, Inc. 3	Truss Fund 2.0	200,000	36,000	-	4,500	200,000	31,500	-	1,500	-	6,000	200,000	-	200,000
Cycle Connect 4	Truss Fund 2.0	100,000	8,310	75,327	1,250	24,673	7,060	2,106	103	77,434	1,353	22,566	-	22,566
Cycle Connect 5	Truss Fund 2.0	100,000	8,310	97,844	1,250	2,156	-	-	9	97,844	1,259	2,156	9	2,165
Total - Truss Fund 2.0		2,447,625	303,118	1,884,710	235,042	562,913	61,017	22,532	3,622	1,907,244	238,663	540,381	3,182	543,563
Essmart Global, Inc.	Cartier Fund	100,000	10,000	100,000	10,000	-	-	-	-	100,000	10,000	-	-	-
DELEE, Inc.	Cartier Fund	45,000	3,375	45,000	3,375	-	-	-	-	45,000	3,375	-	-	-
INNOVACIÓN TDEM SOCIEDAD ANÓNIMA DE CAPITAL VARIABLE (TdM)	Cartier Fund	20,000	629	20,000	629	-	-	-	-	20,000	629	-	-	-
Veror	Cartier Fund	100,000	13,333	100,000	12,083	-	1,250	-	-	100,000	12,083	-	-	-
Scouts of Water, Ltd.	Cartier Fund	200,000	26,321	77,995	24,533	122,005	1,788	20,123	509	98,118	25,042	101,882	-	101,882
Ananas Anam UK Limited (4TH)	Cartier Fund	200,000	21,910	107,592	17,232	92,407	4,678	12,714	385	120,307	17,617	79,693	-	79,693
Veror2	Cartier Fund	100,000	11,667	100,000	10,417	-	1,250	-	-	100,000	10,417	-	-	-
UpTrade International B.V. (Term Loan)	Cartier Fund	10,794	1,182	5,807	930	4,987	252	-	21	5,807	951	4,987	42	5,029
UpTrade International B.V. (Working Capital Loan)	Cartier Fund	23,551	2,355	4,710	2,649	18,841	(294)	-	79	4,710	2,728	18,841	157	18,998
PT Sukkha Citta Indonesia	Cartier Fund	135,000	15,188	65,000	14,376	70,000	813	-	292	65,000	14,667	70,000	583	70,583
Platinum Fisheries Ltd (Amended)	Cartier Fund	35,000	4,496	4,539	3,750	30,461	747	-	127	4,539	3,876	30,461	254	30,715
Retorna Holding SPA	Cartier Fund	200,000	20,000	50,000	20,000	150,000	-	-	-	50,000	20,000	150,000	-	150,000
InvestEd	Cartier Fund	80,000	7,050	44,861	6,168	35,139	882	11,568	146	56,429	6,314	23,571	-	23,571

Beneficial Returns, LLC
Investment in Loans (Borrowers) Schedule
 As of November 30, 2025



Beneficial Returns

Borrower	Fund	Loan Amount		Accumulated Invoices and Participations made as of 10/31/2025 (prior month)		Balance as of 10/31/2025 (prior month)		Invoiced/Participated in Xero (for Principal) and Earned this month (for Interest) on 11/1/2025 - 11/30/2025 (current month)		Accumulated Invoices and Participations made as of 11/30/2025 (current month)		Total Investment in Loans Balance as of 11/30/2025 (current month)		
		Principal (Gross Loans Receivable - Long Term)	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal (Net Loans Receivable - Long Term)	Interest (Accrued Interest Receivable - Borrowers)	Total
Beyond Work	Cartier Fund	\$ 67,501	\$ 8,974	\$ -	\$ 6,539	\$ 67,501	\$ 2,435	\$ -	\$ 281	\$ -	\$ 6,820	\$ 67,501	\$ -	\$ 67,501
Market Doctors	Cartier Fund	65,000	4,228	26,174	4,073	38,826	155	-	-	26,174	4,073	38,826	-	38,826
Kaaro Health Finance Ltd.	Cartier Fund	38,000	4,690	8,439	2,480	29,561	2,210	2,299	123	10,738	2,603	27,262	-	27,262
NUDO COLOMBIA S.A.S. (Quipu)	Cartier Fund	75,000	3,750	75,000	2,813	-	938	-	-	75,000	2,813	-	-	-
Lab4U	Cartier Fund	201,266	1,875	126,266	3,198	75,000	(1,323)	10,000	-	136,266	3,198	65,000	-	65,000
KESK Company	Cartier Fund	50,000	417	50,000	625	-	(208)	-	-	50,000	625	-	-	-
Seep Living Ltd	Cartier Fund	200,000	9,169	-	5,000	200,000	4,169	-	833	-	5,833	200,000	1,667	201,667
NUDO COLOMBIA S.A.S. (Quipu) 2nd Loan	Cartier Fund	75,000	-	-	-	75,000	-	-	313	-	313	75,000	-	75,000
NUDO COLOMBIA S.A.S. (Quipu) 3rd Loan	Cartier Fund	125,000	-	-	-	-	-	-	-	-	-	125,000	-	125,000
Total - Cartier Fund		2,146,112	170,609	1,011,383	150,870	1,009,728	19,741	56,704	3,109	1,068,087	153,976	1,078,024	2,702	1,080,727
Nazava/P.T Holland for Water 2	Miller Center Fund	75,000	13,723	35,924	12,225	39,076	1,498	-	342	35,924	12,567	39,076	619	39,695
Awaaz De Inforsystems Private Limited	Miller Center Fund	98,333	34,064	4,948	17,477	93,385	16,587	-	700	4,948	18,177	93,385	2,101	95,487
Deevabits Green Energy 3	Miller Center Fund	200,000	111,667	10,159	30,793	189,841	80,874	-	-	10,159	30,793	189,841	-	189,841
Vitalite Group LTD (Malawi)	Miller Center Fund	90,000	21,807	36,577	18,023	53,423	5,784	-	445	36,577	16,468	53,423	890	54,313
Illumexico 3	Miller Center Fund	150,000	30,887	96,920	8,228	53,080	22,659	1,464	420	98,384	8,648	51,616	-	51,616
Flemingoo	Miller Center Fund	200,000	21,960	56,162	5,969	143,838	15,991	19,130	1,139	75,292	7,108	124,708	-	124,708
E-Hands Energy (India) Private Limited	Miller Center Fund	100,000	-	-	-	-	-	-	-	-	-	100,000	-	100,000
Mtindo2	Miller Center Fund	20,000	383	20,000	383	-	-	-	-	20,000	383	-	-	-
Mtindo Designs Studios	Miller Center Fund	10,000	-	10,000	-	-	-	-	-	10,000	-	-	-	-
Close out Interest Income	Miller Center Fund	-	-	-	-	-	-	-	(3,047)	-	-	-	-	-
Total - Miller Center Fund		943,333	234,491	270,690	91,098	572,642	143,393	20,594	-	291,285	94,144	652,048	3,611	655,659
Total		\$ 25,782,815	\$ 3,343,070	\$ 17,066,950	\$ 1,996,998	\$ 8,390,863	\$ 1,326,685	\$ 673,060	\$ 45,551	\$ 17,740,013	\$ 2,045,597	\$ 8,042,803	\$ 32,718	\$ 8,075,520

DRAFT

Beneficial Returns, LLC
Payable to Participants Schedule
 As of November 30, 2025



Beneficial Returns

Contact	Fund	Invoice Date	Due Date	Days Outstanding	Description	Amount	Scrubbed Notes
Miller Foundation - SS2	Main Fund	05/05/2025	06/08/2025	175 days	SS2 #19	\$ 108	For re-participation to other loans
Miller Foundation - SS2 Total						108	
MCI - Altitud3	Main Fund	11/05/2025	11/22/2025	8 days	Altitud3 #3	3,423	Paid on December 03, 2025
MCI - Altitud3 Total						3,423	
Realize Impact - Ricinomex2	Main Fund	11/05/2025	11/22/2025	8 days	Ricinomex2 #24	171	Paid on December 03, 2025
Realize Impact - Ricinomex2	Main Fund	10/05/2025	11/22/2025	8 days	Ricinomex2 #23	171	Paid on December 03, 2025
Realize Impact - Ricinomex2	Main Fund	09/05/2025	11/22/2025	8 days	Ricinomex2 #22	171	Paid on December 03, 2025
Realize Impact - Ricinomex2 Total						513	
Stephen Albertolle - Ricinomex2	Main Fund	11/05/2025	11/22/2025	8 days	Ricinomex2 #24	228	Paid on December 03, 2025
Stephen Albertolle - Ricinomex2	Main Fund	10/05/2025	11/22/2025	8 days	Ricinomex2 #23	228	Paid on December 03, 2025
Stephen Albertolle - Ricinomex2	Main Fund	09/05/2025	11/22/2025	8 days	Ricinomex2 #22	228	Paid on December 03, 2025
Stephen Albertolle - Ricinomex2 Total						684	
University Impact - Ricinomex2	Main Fund	11/05/2025	11/22/2025	8 days	Ricinomex2 #24	798	Paid on December 03, 2025
University Impact - Ricinomex2	Main Fund	10/05/2025	11/22/2025	8 days	Ricinomex2 #23	798	Paid on December 03, 2025
University Impact - Ricinomex2	Main Fund	09/05/2025	11/22/2025	8 days	Ricinomex2 #22	798	Paid on December 03, 2025
University Impact - Ricinomex2 Total						2,394	
Solving Social Problems - Ricinomex3	Main Fund	11/05/2025	11/22/2025	8 days	Ricinomex3 #9	273	Paid on December 03, 2025
Solving Social Problems - Ricinomex3	Main Fund	10/05/2025	11/22/2025	8 days	Ricinomex3 #8	273	Paid on December 03, 2025
Solving Social Problems - Ricinomex3	Main Fund	09/05/2025	11/22/2025	8 days	Ricinomex3 #7	273	Paid on December 03, 2025
Solving Social Problems - Ricinomex3 Total						819	
Lim Yan Peng - Alet	Main Fund	11/21/2025	12/08/2025	0 days	Alet #42	1,118	Paid on December 08, 2025
Lim Yan Peng - Alet	Main Fund	10/21/2025	12/08/2025	0 days	Alet #41	1,118	Paid on December 08, 2025
Lim Yan Peng - Alet	Main Fund	09/21/2025	12/08/2025	0 days	Alet #40	1,118	Paid on December 08, 2025
Lim Yan Peng - Alet Total						3,353	
Clarion - Alet	Main Fund	11/21/2025	12/08/2025	0 days	Alet #42	1,151	Paid on December 08, 2025
Clarion - Alet	Main Fund	10/21/2025	12/08/2025	0 days	Alet #41	1,151	Paid on December 08, 2025
Clarion - Alet	Main Fund	09/21/2025	12/08/2025	0 days	Alet #40	1,151	Paid on December 08, 2025
Clarion - Alet Total						3,454	
Tan Chee Leong - Alet	Main Fund	11/21/2025	12/08/2025	0 days	Alet #42	447	Paid on December 08, 2025
Tan Chee Leong - Alet	Main Fund	10/21/2025	12/08/2025	0 days	Alet #41	447	Paid on December 08, 2025
Tan Chee Leong - Alet	Main Fund	09/21/2025	12/08/2025	0 days	Alet #40	447	Paid on December 08, 2025
Tan Chee Leong - Alet Total						1,341	
Realize Impact - Grupo Murlota	Main Fund	11/21/2025	12/08/2025	0 days	GM #33	500	Paid on December 08, 2025
Realize Impact - Grupo Murlota	Main Fund	10/21/2025	12/08/2025	0 days	GM #32	500	Paid on December 08, 2025
Realize Impact - Grupo Murlota	Main Fund	09/21/2025	12/08/2025	0 days	GM #31	500	Paid on December 08, 2025
Realize Impact - Grupo Murlota Total						1,499	
SK2 Fund - Grupo Murlota	Main Fund	11/21/2025	12/08/2025	0 days	GM #33	500	Paid on December 08, 2025
SK2 Fund - Grupo Murlota	Main Fund	10/21/2025	12/08/2025	0 days	GM #32	500	Paid on December 08, 2025
SK2 Fund - Grupo Murlota	Main Fund	09/21/2025	12/08/2025	0 days	GM #31	500	Paid on December 08, 2025
SK2 Fund - Grupo Murlota Total						1,499	
AB Schultz Foundation - Grupo Murlota	Main Fund	11/21/2025	12/08/2025	0 days	GM #33	500	Paid on December 08, 2025
AB Schultz Foundation - Grupo Murlota	Main Fund	10/21/2025	12/08/2025	0 days	GM #32	500	Paid on December 08, 2025
AB Schultz Foundation - Grupo Murlota	Main Fund	09/21/2025	12/08/2025	0 days	GM #31	500	Paid on December 08, 2025
AB Schultz Foundation - Grupo Murlota Total						1,499	
Impact Asset - Ricinomex	Main Fund	11/05/2025	12/08/2025	0 days	Ricinomex #39	2,236	Paid on December 08, 2025
Impact Asset - Ricinomex	Main Fund	10/05/2025	12/08/2025	0 days	Ricinomex #38	2,236	Paid on December 08, 2025
Impact Asset - Ricinomex	Main Fund	09/05/2025	12/08/2025	0 days	Ricinomex #37	2,236	Paid on December 08, 2025
Impact Asset - Ricinomex Total						6,707	
Untours - Ricinomex	Main Fund	11/05/2025	12/08/2025	0 days	Ricinomex #39	587	Paid on December 08, 2025
Untours - Ricinomex	Main Fund	10/05/2025	12/08/2025	0 days	Ricinomex #38	587	Paid on December 08, 2025
Untours - Ricinomex	Main Fund	09/05/2025	12/08/2025	0 days	Ricinomex #37	587	Paid on December 08, 2025
Untours - Ricinomex Total						1,760	
MCI - Tierra del Monte	Main Fund	11/21/2025	12/08/2025	0 days	TdeM #3	875	Paid on December 03, 2025
MCI - Tierra del Monte	Main Fund	10/21/2025	12/08/2025	0 days	TdeM #2	875	Paid on December 03, 2025
MCI - Tierra del Monte	Main Fund	09/21/2025	12/08/2025	0 days	TdeM #1	875	Paid on December 03, 2025
MCI - Tierra del Monte Total						2,625	
3rd Creek - Tierra del Monte	Main Fund	11/21/2025	12/08/2025	0 days	TdeM #3	88	Paid on December 08, 2025
3rd Creek - Tierra del Monte	Main Fund	10/21/2025	12/08/2025	0 days	TdeM #2	88	Paid on December 08, 2025
3rd Creek - Tierra del Monte	Main Fund	09/21/2025	12/08/2025	0 days	TdeM #1	88	Paid on December 08, 2025
3rd Creek - Tierra del Monte Total						263	
David Strait - Elisur	Main Fund	11/21/2025	12/08/2025	0 days	Elisur #27	195	Paid on December 08, 2025
David Strait - Elisur	Main Fund	10/21/2025	12/08/2025	0 days	Elisur #26	195	Paid on December 08, 2025
David Strait - Elisur	Main Fund	09/21/2025	12/08/2025	0 days	Elisur #25	195	Paid on December 08, 2025
David Strait - Elisur Total						586	
Christine Wolohan - Elisur	Main Fund	11/21/2025	12/08/2025	0 days	Elisur #27	488	Paid on December 08, 2025
Christine Wolohan - Elisur	Main Fund	10/21/2025	12/08/2025	0 days	Elisur #26	488	Paid on December 08, 2025
Christine Wolohan - Elisur	Main Fund	09/21/2025	12/08/2025	0 days	Elisur #25	488	Paid on December 08, 2025
Christine Wolohan - Elisur Total						1,464	
Untours - Elisur	Main Fund	11/21/2025	12/08/2025	0 days	Elisur #27	494	Paid on December 08, 2025
Untours - Elisur	Main Fund	10/21/2025	12/08/2025	0 days	Elisur #26	494	Paid on December 08, 2025
Untours - Elisur	Main Fund	09/21/2025	12/08/2025	0 days	Elisur #25	494	Paid on December 08, 2025
Untours - Elisur Total						1,481	
Missionary Sisters - Elisur	Main Fund	11/21/2025	12/08/2025	0 days	Elisur #27	1,952	Paid on December 08, 2025
Missionary Sisters - Elisur	Main Fund	10/21/2025	12/08/2025	0 days	Elisur #26	1,952	Paid on December 08, 2025
Missionary Sisters - Elisur	Main Fund	09/21/2025	12/08/2025	0 days	Elisur #25	1,952	Paid on December 08, 2025
Missionary Sisters - Elisur Total						5,856	
Miller Foundation - CC4	Truss Fund 2	11/21/2025	12/08/2025	0 days	CC4 #2	4,407	Paid on December 08, 2025
Miller Foundation - CC4 Total						4,407	
Ri Skees - CC4	Truss Fund 2	11/21/2025	12/08/2025	0 days	CC4 #2	2,204	Paid on December 08, 2025
Ri Skees - CC4 Total						2,204	
SK2 Fund - Altitud2	Main Fund	09/05/2025	12/08/2025	0 days	Altitud2 #15	1,559	Due on Dec 08, 2025
SK2 Fund - Altitud2	Main Fund	11/05/2025	12/08/2025	0 days	Altitud2 #16	1,559	Due on Dec 08, 2025
SK2 Fund - Altitud2 Total						3,118	
Highlands - Ecofiltro	Main Fund	11/21/2025	12/22/2025	0 days	Ecofiltro #84	2,057	Due on Dec 22, 2025
Highlands - Ecofiltro	Main Fund	10/21/2025	12/22/2025	0 days	Ecofiltro #83	2,057	Due on Dec 22, 2025
Highlands - Ecofiltro	Main Fund	09/21/2025	12/22/2025	0 days	Ecofiltro #82	2,057	Due on Dec 22, 2025
Highlands - Ecofiltro Total						6,172	
Netri - Amapuri 2	Main Fund	11/05/2025	12/22/2025	0 days	Amapuri 2 #5	2,729	Due on Dec 22, 2025
Netri - Amapuri 2	Main Fund	10/05/2025	12/22/2025	0 days	Amapuri 2 #4	2,729	Due on Dec 22, 2025
Netri - Amapuri 2 Total						5,458	
DF Impact - Renacimiento2	Recip Fund	11/21/2025	12/22/2025	0 days	Renacimiento2 #3	292	Due on Dec 22, 2025
DF Impact - Renacimiento2	Recip Fund	10/21/2025	12/22/2025	0 days	Renacimiento2 #2	292	Due on Dec 22, 2025
DF Impact - Renacimiento2	Recip Fund	09/21/2025	12/22/2025	0 days	Renacimiento2 #1	292	Due on Dec 22, 2025
DF Impact - Renacimiento2 Total						875	
Ayuda Impact - Renacimiento2	Recip Fund	11/21/2025	12/22/2025	0 days	Renacimiento2 #3	292	Due on Dec 22, 2025
Ayuda Impact - Renacimiento2	Recip Fund	10/21/2025	12/22/2025	0 days	Renacimiento2 #2	292	Due on Dec 22, 2025
Ayuda Impact - Renacimiento2	Recip Fund	09/21/2025	12/22/2025	0 days	Renacimiento2 #1	292	Due on Dec 22, 2025
Ayuda Impact - Renacimiento2 Total						875	
Lim Yan Peng - Ecofiltro3	Main Fund	11/21/2025	01/08/2026	0 days	Ecofiltro3 #38	932	Due on Jan 08, 2026
Lim Yan Peng - Ecofiltro3	Main Fund	10/21/2025	01/08/2026	0 days	Ecofiltro3 #37	932	Due on Jan 08, 2026
Lim Yan Peng - Ecofiltro3 Total						1,864	
DF Impact 1 - Ecofiltro3	Main Fund	11/21/2025	01/08/2026	0 days	Ecofiltro3 #38	910	Due on Jan 08, 2026
DF Impact 1 - Ecofiltro3	Main Fund	10/21/2025	01/08/2026	0 days	Ecofiltro3 #37	910	Due on Jan 08, 2026
DF Impact 1 - Ecofiltro3 Total						1,819	

Beneficial Returns, LLC
Payable to Participants Schedule
 As of November 30, 2025



Beneficial Returns

Contact	Fund	Invoice Date	Due Date	Days Outstanding	Description	Amount	Scrubbed Notes
DF Impact 2 - Ecofiltro3	Main Fund	11/21/2025	01/08/2026	0 days	Ecofiltro3 #38	\$ 924	Due on Jan 08, 2026
DF Impact 2 - Ecofiltro3	Main Fund	10/21/2025	01/08/2026	0 days	Ecofiltro3 #37	924	Due on Jan 08, 2026
DF Impact 2 - Ecofiltro3 Total						1,847	
Mott Warsh - Renacimiento	Recip Fund	11/21/2025	01/08/2026	0 days	Renacimiento #11	292	Due on Jan 08, 2026
Mott Warsh - Renacimiento	Recip Fund	10/21/2025	01/08/2026	0 days	Renacimiento #10	292	Due on Jan 08, 2026
Mott Warsh - Renacimiento Total						583	
SK2 Fund - Ilumexico3	Miller Center Invest	11/21/2025	01/08/2026	0 days	Ilumexico3 #17	1,884	Due on Jan 08, 2026
SK2 Fund - Ilumexico3	Miller Center Invest	10/21/2025	01/08/2026	0 days	Ilumexico3 #16	1,884	Due on Jan 08, 2026
SK2 Fund - Ilumexico3 Total						3,768	
Thrive - Ecofiltro	Main Fund	11/21/2025	01/22/2026	0 days	Ecofiltro #84	672	Due on Jan 22, 2026
Thrive - Ecofiltro	Main Fund	10/21/2025	01/22/2026	0 days	Ecofiltro #83	672	Due on Jan 22, 2026
Thrive - Ecofiltro	Main Fund	09/21/2025	01/22/2026	0 days	Ecofiltro #82	672	Due on Jan 22, 2026
Thrive - Ecofiltro Total						2,016	
MCI - GM2	Main Fund	11/05/2025	01/22/2026	0 days	GM2 #4	2,653	Due on Jan 22, 2026
MCI - GM2 Total						2,653	
FSPA - MFK	Main Fund	09/03/2025	01/22/2026	0 days	Principal Repayment	91,940	Due on Jan 22, 2026
FSPA - MFK Total						91,940	
Mercy - MFK	Main Fund	11/05/2025	01/22/2026	0 days	MFK #28	218	Due on Jan 22, 2026
Mercy - MFK	Main Fund	09/03/2025	01/22/2026	0 days	Principal Repayment	73,552	Due on Jan 22, 2026
Mercy - MFK Total						73,770	
DF Impact - MFK	Main Fund	11/05/2025	01/22/2026	0 days	MFK #28	185	Due on Jan 22, 2026
DF Impact - MFK	Main Fund	09/03/2025	01/22/2026	0 days	Principal Repayment	62,519	Due on Jan 22, 2026
DF Impact - MFK Total						62,704	
RCIF - MFK	Main Fund	11/05/2025	01/22/2026	0 days	MFK #28	109	Due on Jan 22, 2026
RCIF - MFK	Main Fund	09/03/2025	01/22/2026	0 days	Principal Repayment	36,776	Due on Jan 22, 2026
RCIF - MFK Total						36,885	
Felician - MFK	Main Fund	11/05/2025	01/22/2026	0 days	MFK #28	87	Due on Jan 22, 2026
Felician - MFK	Main Fund	09/03/2025	01/22/2026	0 days	Principal Repayment	29,421	Due on Jan 22, 2026
Felician - MFK Total						29,508	
Alex Tee - Aliet2	Main Fund	11/05/2025	02/08/2026	0 days	Aliet2 #28	1,016	Due on Feb 08, 2026
Alex Tee - Aliet2 Total						1,016	
Christina Wee - Aliet2	Main Fund	11/05/2025	02/08/2026	0 days	Aliet2 #28	807	Due on Feb 08, 2026
Christina Wee - Aliet2 Total						807	
Rebecca Lim - Aliet2	Main Fund	11/05/2025	02/08/2026	0 days	Aliet2 #28	807	Due on Feb 08, 2026
Rebecca Lim - Aliet2 Total						807	
Netri - Perucal 3	Main Fund	11/21/2025	02/08/2026	0 days	Perucal3 #4	3,006	Due on Feb 08, 2026
Netri - Perucal 3 Total						3,006	
Grand Total						\$ 379,431	

DRAFT

Beneficial Returns, LLC
Loans Payable (Investors) Schedule
 As of November 30, 2025



Beneficial Returns

Investor	Fund Category	Loan Amount		Accumulated Payments made as of 12/31/2024		Balance as of 1/1/2025		Accumulated Payments 1/1/2025 - 11/30/2025 (current)		Balance as of 11/30/2025 (current)	
		Principal (Loans Payable - Long Term)	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
Swift	Main Fund	\$ 500,000	\$ 38,308	\$ 500,000	\$ 38,308	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Skees	Main Fund	50,000	2,791	50,000	2,791	-	-	-	-	-	-
Eagles Wings	Main Fund	50,000	3,831	46,193	3,793	3,807	38	3,807	38	-	-
IA- Visram	Main Fund	25,000	1,920	23,078	1,901	1,922	19	1,922	19	-	-
IA Coffey Carboy	Main Fund	25,000	1,915	25,000	1,915	-	-	-	-	-	-
Tides Higgins	Main Fund	200,000	15,323	169,695	14,868	30,305	455	30,305	455	-	-
Halloran Trust	Main Fund	100,000	7,662	77,383	7,208	22,617	454	15,003	378	7,614	76
Tides Younger	Main Fund	250,000	19,154	212,119	18,585	37,881	569	37,881	569	-	-
IA 3:23	Main Fund	100,000	7,662	77,210	7,224	22,790	438	14,991	390	7,799	49
Arthur B Schultz	Main Fund	50,000	3,831	34,997	3,454	15,003	377	7,427	263	7,576	114
Seton Enablement Fund	Main Fund	90,000	11,190	90,000	11,190	-	-	-	-	-	-
ACF-GeoFund	Main Fund	100,000	7,662	62,677	6,535	37,323	1,127	14,707	673	22,617	454
Missionary Sisters/Cabrini	Main Fund	100,000	5,582	79,196	5,270	20,804	313	20,804	313	-	-
Tides-Younger 2	Main Fund	125,000	9,577	69,290	7,611	55,710	1,966	55,710	1,966	-	-
University Impact Coffey Carboy	Main Fund	18,334	1,023	12,641	909	5,693	114	3,776	95	1,917	19
The Peter Giovale Trust - MF	Main Fund	75,000	-	26,786	-	48,214	-	10,714	-	37,500	-
DF Impact Capital, LLC	Main Fund	50,000	-	17,857	-	32,143	-	7,143	-	25,000	-
Tides - Higgins 2	Main Fund	50,000	3,831	13,582	1,798	36,418	2,033	6,997	694	29,421	1,339
Tides - PagerDuty	Main Fund	100,000	-	21,429	-	78,571	-	14,286	-	64,286	-
Tides - Younger 3	Main Fund	250,000	-	35,714	-	214,286	-	214,286	-	-	-
Capital Mazapil USA LLC	Main Fund	200,000	-	28,571	-	171,429	-	28,571	-	142,857	-
Advanta-Tsunoda	Main Fund	10,000	816	1,345	200	8,655	616	1,372	173	7,283	443
Ayuda Impact - MF	Main Fund	50,000	-	-	-	50,000	-	7,143	-	42,857	-
BG Families	Main Fund	10,000	1,362	-	-	10,000	1,362	637	175	9,363	1,187
Tamalpais Trust	Main Fund	500,000	16,327	-	-	500,000	16,327	40,533	2,500	459,467	13,827
Advanta IRA - Grigorov	Main Fund	14,000	2,027	-	-	14,000	2,027	-	-	14,000	2,027
Missionary Sisters/Cabrini 2	Main Fund	320,000	31,601	-	-	-	-	-	-	320,000	-
Total		\$ 3,412,334	\$ 193,395	\$ 1,674,764	\$ 133,559	\$ 1,417,570	\$ 28,236	\$ 538,014	\$ 8,701	\$ 1,199,556	\$ 19,535

Investor	Fund Category	Current Portion		Interest		Balance - Loans Payable - Long Term as of 11/30/2025	
		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	\$ -	\$ -	\$ -	\$ -	\$ 500,000	\$ -
Skees	Main Fund	-	-	-	-	50,000	-
Eagles Wings	Main Fund	-	-	-	-	50,000	-
IA- Visram	Main Fund	-	-	-	-	25,000	-
IA Coffey Carboy	Main Fund	-	-	-	-	25,000	-
Tides Higgins	Main Fund	-	-	25	-	200,000	-
Halloran Trust	Main Fund	-	-	13	51	92,386	7,614
Tides Younger	Main Fund	-	-	-	-	250,000	-
IA 3:23	Main Fund	-	-	13	53	92,201	7,799
Arthur B Schultz	Main Fund	-	-	13	38	42,424	7,576
Seton Enablement Fund	Main Fund	-	-	-	-	90,000	-
ACF-GeoFund	Main Fund	-	-	38	38	77,383	22,617
Missionary Sisters/Cabrini	Main Fund	-	-	-	-	100,000	-
Tides-Younger 2	Main Fund	-	-	-	-	125,000	-
University Impact Coffey Carboy	Main Fund	-	-	3	3	16,417	1,917
DF Impact Capital, LLC	Main Fund	-	-	-	-	37,500	37,500
The Peter Giovale Trust - MF	Main Fund	-	-	-	-	25,000	25,000
Tides - Higgins 2	Main Fund	-	-	49	98	20,579	29,421
Tides - PagerDuty	Main Fund	-	-	-	-	35,714	64,286
Tides - Younger 3	Main Fund	-	-	-	-	250,000	-
Capital Mazapil USA LLC	Main Fund	-	-	-	-	57,143	142,857
Advanta-Tsunoda	Main Fund	-	-	12	85	2,717	7,283
Ayuda Impact - MF	Main Fund	-	-	-	-	7,143	42,857
BG Families	Main Fund	-	-	27	55	637	9,363
Tamalpais Trust	Main Fund	-	-	417	-	40,533	459,467
Advanta IRA - Grigorov	Main Fund	-	-	41	245	-	14,000
Missionary Sisters/Cabrini 2	Main Fund	-	-	933	2,800	-	320,000
Total		\$ -	\$ -	\$ 1,584	\$ 3,466	\$ 2,212,777	\$ 1,199,556

Beneficial Returns, LLC
Recoverable Grants Payable Schedule
As of November 30, 2025



Date	Guarantor	Fund	Amount	Repayment	Description	Beneficial Returns
04/05/2021	Realize Impact	Main Fund	\$ 9,750	08/05/2027	Recoverable grant from Realize Impact (Rall)	
04/05/2021	Realize Impact	Main Fund	9,750	08/05/2027	Recoverable grant from Realize Impact (Voelbel)	
04/20/2021	University Impact	Main Fund	30,000	04/15/2028	Recoverable grant from University Impact	
12/27/2022	The Sunshine Foundation	Main Fund	50,000	Every December 31 from year 2023 to 2029	Recoverable grant from The Sunshine Foundation	
01/06/2023	Realize Impact (Rall)	Main Fund	9,500	01/01/2030	Recoverable grant from Realize Impact (Rall)	
12/06/2023	Realize Impact	Main Fund	249,500	12/01/2030	Recoverable grant from Realize Impact (Impact Assets 3:23)	
12/06/2023	Realize Impact	Main Fund	99,500	12/01/2030	Recoverable grant from Realize Impact (Vanguard Hattendorf Kau)	
06/12/2024	Follow Your Dream Foundation	Main Fund	400,000	06/15/2031	Recoverable grant from Follow Your Dream Foundation	
12/31/2024	Realize Impact	Main Fund	500	12/01/2030	Adjustment of Recoverable grant from Realize Impact (Impact Assets 3:23)	
12/31/2024	Realize Impact	Main Fund	500	12/01/2030	Adjustment of Recoverable grant from Realize Impact-Vanguard Hattendorf Kau	
01/30/2025	Realize Impact	Main Fund	(35,714)	Date Paid: 01/30/2025	Payment to Impact Assets 3:23 for their Recoverable Grants to BR - 35,714.29	
01/30/2025	Realize Impact	Main Fund	(14,286)	Date Paid: 01/30/2025	Payment to Vanguard Hattendorf Kau for their Recoverable Grants to BR - 14,285.71	
01/31/2025	The Sunshine Foundation	Main Fund	(14,286)	Date Paid: 01/31/2025	1st and 2nd Payments to The Sunshine Foundation for their Recoverable Grants to BR - 14,285.72	
02/10/2025	Follow Your Dream Foundation	Main Fund	(28,571)	Date Paid: 02/10/2025	1st Payment to Follow Your Dream Foundation (Livelihood Impact) for their Recoverable Grants to Beneficial Returns, LLC - 28,571.43	
06/13/2025	Follow Your Dream Foundation	Main Fund	(28,571)	Date Paid: 06/13/2025	2nd Payment to Follow Your Dream Foundation (Livelihood Impact) for their Recoverable Grants to Beneficial Returns, LLC - 28,571.43	
Total Recoverable Grants Payable - Main Fund			737,571			
10/18/2019	RSF Social Finance	Reciprocity Fund	500,000	10/10/2026	Recoverable Grant was recommended by the Cold Mountain Fund of RSF Social Finance	
04/27/2021	DF Impact Capital, LLC	Reciprocity Fund	25,000	04/30/2028	Loan guarantee from DF Impact Capital, LLC	
07/06/2021	Social Capital Foundation	Reciprocity Fund	236,160	The earliest of (a) termination of this Grant Agreement, (b) liquidation and dissolution of the Reciprocity Fund and/or Beneficial Returns, LLC and (c) 04/2028	Recoverable Grant from Social Capital Foundation	
12/21/2021	SK2 Fund, Inc.	Reciprocity Fund	25,000	The earliest of (a) termination of this Grant Agreement, (b) liquidation and dissolution of the Reciprocity Fund and/or Beneficial Returns, LLC and (c) 12/31/2028	Recoverable Grant from SK2 Fund, Inc.	
03/17/2022	Social Capital Foundation	Reciprocity Fund	163,840	The earliest of (a) termination of this Grant Agreement, (b) liquidation and dissolution of the Reciprocity Fund and/or Beneficial Returns, LLC and (c) 04/2028	Recoverable Grant from Social Capital Foundation	
04/13/2022	DF Impact Capital, LLC	Reciprocity Fund	75,000	04/15/2029	Recoverable Grant from DF Impact Capital, LLC	
05/18/2022	SK2 Fund, Inc.	Reciprocity Fund	25,000	The earliest of (a) termination of this Grant Agreement, (b) liquidation and dissolution of the Reciprocity Fund and/or Beneficial Returns, LLC and (c) 12/31/2028	Recoverable Grant from SK2 Fund, Inc.	
06/07/2022	Perry Boyle	Reciprocity Fund	1,000	The earliest of (a) termination of this Grant Agreement, (b) liquidation and dissolution of the Reciprocity Fund and/or Beneficial Returns, LLC and (c) 5/1/2029	Recoverable grant from Realize Impact (Perry Boyle)	
07/21/2022	Roulac	Reciprocity Fund	25,000	The earliest of (a) termination of this Grant Agreement, (b) liquidation and dissolution of the Reciprocity Fund and/or Beneficial Returns, LLC and (c) 5/1/2029	Recoverable grant from University Impact (Roulac)	
08/31/2022	The Peter Giovale Trust	Reciprocity Fund	75,000	02/14/2029	Recoverable grant from The Peter Giovale Trust	
09/13/2022	Mycorrhizal Fund	Reciprocity Fund	249,500	10/01/2029	Recoverable grant from Mycorrhizal Fund.	
11/23/2022	University Impact	Reciprocity Fund	19,500	The earliest of (a) termination of this Grant Agreement, (b) liquidation and dissolution of the Reciprocity Fund and/or Beneficial Returns, LLC and (c) 12/1/2029	Recoverable grant from University Impact	
12/31/2022	RSF Social Finance	Reciprocity Fund	(16,000)	N/A	Legal and Professional Fees to credit committee	
02/13/2023	Harry Halloran Trust	Reciprocity Fund	100,000	The earliest of (a) termination of this Grant Agreement, (b) liquidation and dissolution of the Reciprocity Fund and/or Beneficial Returns, LLC and (c) 12/31/2029	Recoverable grant from Harry Halloran Trust	
05/31/2023	The Mott-Warsh	Reciprocity Fund	200,000	06/01/2023	Recoverable grant from The Mott-Warsh	
01/01/2023	Marie Ngoddo	Reciprocity Fund	(2,000)	N/A	Credit Committee Honorarium	
01/01/2023	Banco De America	Reciprocity Fund	(2,000)	N/A	Credit Committee Honorarium	
01/01/2023	Ruth Zenaída Buendía	Reciprocity Fund	(2,000)	N/A	Credit Committee Honorarium	
01/22/2024	Ruth Zenaída Buendía	Reciprocity Fund	(2,000)	N/A	Credit Committee Honorarium	
01/22/2024	Brian Anderluh	Reciprocity Fund	15,000	N/A	Recoverable grant from Brian Anderluh	
02/09/2024	Realize Impact	Reciprocity Fund	230,000	N/A	Investment into Reciprocity Fund	
02/09/2024	Realize Impact	Reciprocity Fund	254,159	N/A	Investment into Reciprocity Fund	
02/14/2024	Realize Impact	Reciprocity Fund	14,500	N/A	Investment into Reciprocity Fund	
03/12/2024	Roman Vizcarra	Reciprocity Fund	(2,000)	N/A	Credit Committee Honorarium	
05/16/2024	Marie Ngoddo	Reciprocity Fund	(1,000)	N/A	Credit Committee Honorarium	
06/12/2024	Follow Your Dream Foundation	Reciprocity Fund	400,000	The earliest of (a) termination of this Grant Agreement, (b) liquidation and dissolution of the Reciprocity Fund and / or Beneficial Returns, LLC and (c) 06/15/2031	Recoverable grant from Follow Your Dream Foundation	
09/30/2024	Waykana	Reciprocity Fund	(12,409)	N/A	Write-off Waykana's unbilled Principal Portion	
09/30/2024	Waykana	Reciprocity Fund	(10,267)	N/A	Write-off/Credit Note for Waykana - Allowance for Doubtful Accounts	
09/30/2024	AFIMAD	Reciprocity Fund	(41,800)	N/A	Write-off AFIMAD's uncollected and unbilled Principal and uncollected Interest	
12/24/2024	Ayuda Impact	Reciprocity Fund	50,000	11/15/2031	Recoverable grant from Ayuda Impact	
01/14/2025	Marie Ngoddo	Reciprocity Fund	(2,000)	N/A	Credit Committee Honorarium	
01/17/2025	Francisco Xante Lobos	Reciprocity Fund	(2,000)	N/A	Credit Committee Honorarium 2025	
01/17/2025	Ana Margarita Chojolan Quixtan	Reciprocity Fund	(2,000)	N/A	Credit Committee Honorarium 2025	
01/17/2025	Ruth Zenaída Buendía	Reciprocity Fund	(2,000)	N/A	Credit Committee Honorarium 2025	
01/21/2025	Roman Vizcarra	Reciprocity Fund	(2,000)	N/A	Credit Committee Honorarium 2025	
02/21/2025	Trafigura Foundation	Reciprocity Fund	750,000	03/14/2032	Recoverable grant from Trafigura Foundation	
06/06/2025	Waykana	Reciprocity Fund	2,000	N/A	Payment received from Waykana - recovery of loss	
07/24/2025	Martin Vazquez	Reciprocity Fund	(2,000)	N/A	Credit Committee Honorarium 2025	
10/20/2025	The Reciprocity Fund	Reciprocity Fund	(100,000)	N/A	Participation to Sirtanio Loan in BR, Pte. Ltd.	
Total Recoverable Grants Payable - Reciprocity Fund			3,232,182			
04/27/2021	Eric Carlson	Truss Fund 2.0	99,500	05/01/2028	Recoverable Grant from Eric Carlson	
04/27/2021	The Hariths (Sundar Ramamurthy)	Truss Fund 2.0	49,500	05/01/2028	Recoverable grant from The Hariths (Sundar Ramamurthy)	
04/27/2021	John O'Keefe	Truss Fund 2.0	25,738	05/01/2028	Recoverable Grant from John O'Keefe	
04/27/2021	Steven White	Truss Fund 2.0	15,161	05/01/2028	Recoverable Grant from Steven White	
04/27/2021	Jurgen Annevelink & Elsbeth TeBrake	Truss Fund 2.0	9,750	05/01/2028	Recoverable Grant from Jurgen Annevelink & Elsbeth TeBrake	
06/09/2021	Realize Impact	Truss Fund 2.0	513,500	07/01/2028	Recoverable Grant from Realize Impact	
08/20/2021	Santa Clara University	Truss Fund 2.0	15,000	No repayment schedule in agreement	Support agreement from Santa Clara University	
09/14/2021	Realize Impact	Truss Fund 2.0	92,000	05/01/2028	Recoverable Grant from Realize Impact	
04/27/2022	Realize Impact	Truss Fund 2.0	29,500	05/01/2028	Recoverable Grant from Realize Impact - Appgar	
04/27/2022	Realize Impact	Truss Fund 2.0	24,500	05/01/2028	Recoverable Grant from Realize Impact - Tsui	
04/27/2022	Realize Impact	Truss Fund 2.0	99,500	05/01/2028	Recoverable Grant from Realize Impact - Miller	
08/21/2023	Marion Mary Ngoya	Truss Fund 2.0	(1,000)	N/A	Annual honorarium	
08/31/2023	White	Truss Fund 2.0	10,579	N/A	Reinvestment of TF1 Guarantors to TF2	
08/31/2023	Carsten	Truss Fund 2.0	35,444	N/A	Reinvestment of TF1 Guarantors to TF2	
08/31/2023	Capcon	Truss Fund 2.0	71,247	N/A	Reinvestment of TF1 Guarantors to TF2	
08/31/2023	Bisconti	Truss Fund 2.0	107,049	N/A	Reinvestment of TF1 Guarantors to TF2	
08/31/2023	Miller	Truss Fund 2.0	107,049	N/A	Reinvestment of TF1 Guarantors to TF2	
08/31/2023	Miller Center	Truss Fund 2.0	7,160	N/A	Reinvestment of TF1 Guarantors to TF2	
09/18/2023	Marion Mary Ngoya	Truss Fund 2.0	1,000	N/A	Annual honorarium	
09/30/2024	Vitalite Zambia Limited	Truss Fund 2.0	(22,514)	N/A	Write-off Vitalite Zambia's unbilled Principal and Interest	
09/30/2024	Vitalite Zambia Limited	Truss Fund 2.0	(65,887)	N/A	Credit Memo for Vitalite Zambia - Allowance for Doubtful Accounts	
07/15/2025	Marion Mary Ngoya	Truss Fund 2.0	(1,000)	N/A	Annual honorarium	
08/11/2025	Vitalite Zambia Limited	Truss Fund 2.0	13,100	N/A	Recovery from Vitalite Zambia (written-off loan)	
Total Recoverable Grants Payable - Truss Fund 2.0			1,235,878			
09/20/2022	Realize Impact	Miller Center Invest	243,750	08/30/2029, unless earlier terminated pursuant to Section IV.C of the agreement.	Recoverable Grant from Realize Impact	
10/31/2022	Realize Impact	Miller Center Invest	63,000	12/01/2029	Recoverable Grant from Realize Impact	
11/30/2022	Realize Impact	Miller Center Invest	(4,778)	N/A	Fund Management Income	
01/01/2023	Realize Impact	Miller Center Invest	(2,606)	N/A	Fund Management Income	
02/24/2023	Realize Impact - Haiduck	Miller Center Invest	9,500	11/01/2029	Recoverable Grant from Realize Impact - Haiduck	
02/24/2023	Realize Impact - White	Miller Center Invest	15,000	11/01/2029	Recoverable Grant from Realize Impact - White	
02/24/2023	Realize Impact - Tsui	Miller Center Invest	24,500	11/01/2029	Recoverable Grant from Realize Impact - Tsui	
02/24/2023	Realize Impact - Foster	Miller Center Invest	9,500	11/01/2029	Recoverable Grant from Realize Impact - Foster	

Beneficial Returns, LLC
Recoverable Grants Payable Schedule
As of November 30, 2025



Date	Guarantor	Fund	Amount	Repayment	Description	Beneficial Returns
02/24/2023	Realize Impact - O'Keefe	Miller Center Invest	\$ 22,505	11/01/2029	Recoverable Grant from Realize Impact - O'Keefe	
02/24/2023	Realize Impact - Chandra Foundation	Miller Center Invest	5,000	11/01/2029	Recoverable Grant from Realize Impact - Chandra Foundation	
02/24/2023	Realize Impact - Caton	Miller Center Invest	22,000	11/01/2029	Recoverable Grant from Realize Impact - Caton	
03/31/2023	Realize Impact	Miller Center Invest	(2,606)	N/A	Fund Management Income	
05/17/2023	Realize Impact - McGuire	Miller Center Invest	48,750	Pending copy of agreement.	Recoverable Grant from Realize Impact - McGuire	
05/22/2023	Realize Impact - McGuire	Miller Center Invest	199,500	08/01/2030	Recoverable Grant from Realize Impact - McGuire	
06/30/2023	Realize Impact	Miller Center Invest	(9,963)	N/A	Fund Management Income	
08/25/2023	MC Invest - SB2 Participation	Miller Center Invest	(50,000)	N/A	Participation to SB2	
08/29/2023	Mainak Kumarchakraborty	Miller Center Invest	(1,000)	N/A	Annual honorarium	
08/29/2023	Impact Africa Consulting Ltd	Miller Center Invest	(1,000)	N/A	Annual honorarium	
08/30/2023	Morgan Babbs	Miller Center Invest	(1,000)	N/A	Annual honorarium	
08/31/2023	Slayner	Miller Center Invest	10,000	N/A	Reinvestment of TF1 Guarantors to Miller Center Invest	
08/31/2023	Sobrato	Miller Center Invest	107,049	N/A	Reinvestment of TF1 Guarantors to Miller Center Invest	
09/08/2023	Sola Adeola	Miller Center Invest	(1,000)	N/A	Annual honorarium	
09/18/2023	Marion Mary Ngoya	Miller Center Invest	(1,000)	N/A	Annual honorarium	
09/29/2023	MC Invest	Miller Center Invest	1,075	N/A	Participation payment - Sistema Bio 2 loan (#1,2,3)	
10/31/2023	MC Invest	Miller Center Invest	(9,936)	N/A	Fund Management Income	
12/31/2023	MC Invest	Miller Center Invest	(12,117)	N/A	Fund Management Income	
12/31/2023	MC Invest	Miller Center Invest	15,623	N/A	Reclassification of Interest Income to BR's Liability Year 2023	
01/01/2024	Realize Impact - Haiduck	Miller Center Invest	9,750	N/A	Recoverable Grant from Realize Impact - Haiduck	
01/08/2024	MC Invest - SB2 Participation	Miller Center Invest	1,138	N/A	Participation to SB2	
01/31/2024	MC Invest	Miller Center Invest	3,722	N/A	Reclassification of Interest Income to BR's Liability Year 2024	
02/01/2024	Realize Impact - White	Miller Center Invest	14,569	N/A	Grant amounts less a pro rata share of any investment losses.	
02/01/2024	Realize Impact - Exelsior Fund	Miller Center Invest	24,690	N/A	Grant amounts less a pro rata share of any investment losses.	
02/29/2024	MC Invest	Miller Center Invest	430	N/A	Participation payment - Someone Somewhere 2 loan (#1,2,3)	
02/29/2024	MC Invest	Miller Center Invest	3,750	N/A	Reclassification of Interest Income to BR's Liability - February 2024	
03/08/2024	Realize Impact-Tides PagerDuty	Miller Center Invest	48,750	N/A	Recoverable Grant from Realize Impact - Tides PagerDuty	
03/31/2024	MC Invest	Miller Center Invest	2,761	N/A	Reclassification of Interest Income to BR's Liability - March 2024	
03/31/2024	MC Invest	Miller Center Invest	(12,482)	N/A	Fund Management Income	
04/05/2024	Realize Impact - Manoj Jain	Miller Center Invest	100,000	N/A	Recoverable Grant from Realize Impact - Manoj Jain	
04/08/2024	MC Invest	Miller Center Invest	1,132	N/A	Participation payment - Sistema Bio 2 loan (#7,8,9)	
04/30/2024	MC Invest	Miller Center Invest	6,079	N/A	Reclassification of Interest Income to BR's Liability - April 2024	
05/28/2024	MC Invest	Miller Center Invest	474	N/A	Participation payment - Someone Somewhere 2 loan (#4,5,6)	
05/31/2024	MC Invest	Miller Center Invest	4,615	N/A	Reclassification of Interest Income to BR's Liability - May 2024	
06/30/2024	MC Invest	Miller Center Invest	(14,151)	N/A	Fund Management Income	
06/30/2024	MC Invest	Miller Center Invest	4,782	N/A	Reclassification of Interest Income to BR's Liability - June 2024	
07/15/2024	MC Invest	Miller Center Invest	681	N/A	Participation payment - Sistema Bio 2 loan (#10,11,12)	
07/31/2024	MC Invest	Miller Center Invest	4,663	N/A	Reclassification of Interest Income to BR's Liability - July 2024	
07/31/2021	MC Invest	Miller Center Invest	(1,000)	N/A	Reclassification of Honorarium for Leonard Mungarulire on 09/17/2023	
08/09/2024	Awaaz De Infosystems	Miller Center Invest	(620)	N/A	Forex Gain/Loss	
08/12/2024	MC Invest	Miller Center Invest	491	N/A	Participation payment - Someone Somewhere 2 loan (#7,8,9)	
08/31/2024	MC Invest	Miller Center Invest	4,598	N/A	Reclassification of Interest Income to BR's Liability - August 2024	
09/30/2024	MC Invest	Miller Center Invest	681	N/A	Participation payment - Sistema Bio 2 loan (#13,14,15)	
09/30/2024	MC Invest	Miller Center Invest	(13,387)	N/A	Fund Management Income	
09/30/2024	MC Invest	Miller Center Invest	4,506	N/A	Reclassification of Interest Income to BR's Liability - September 2024	
10/31/2024	MC Invest	Miller Center Invest	4,451	N/A	Reclassification of Interest Income to BR's Liability - October 2024	
11/11/2024	MC Invest	Miller Center Invest	485	N/A	Participation payment - Someone Somewhere 2 loan (#10,11,12)	
11/30/2024	MC Invest	Miller Center Invest	4,384	N/A	Reclassification of Interest Income to BR's Liability - November 2024	
12/31/2024	MC Invest	Miller Center Invest	4,310	N/A	Reclassification of Interest Income to BR's Liability - December 2024	
12/31/2024	MC Invest	Miller Center Invest	(13,273)	N/A	Fund Management Income	
01/27/2025	MC Invest	Miller Center Invest	673	N/A	Participation payment - Sistema Bio 2 loan (#16,17,18)	
01/31/2025	MC Invest	Miller Center Invest	4,253	N/A	Reclassification of Interest Income to BR's Liability - January 2025	
02/11/2025	Social Capital Foundation	Miller Center Invest	200,000	The earliest of (a) termination of this Grant Agreement, (b) liquidation and dissolution of the Fund and / or Beneficial Returns, LLC and (c) 14/01/2032	Recoverable grant from Social Capital Foundation	
02/28/2025	MC Invest	Miller Center Invest	4,184	N/A	Reclassification of Interest Income to BR's Liability - February 2025	
03/31/2025	MC Invest	Miller Center Invest	52	N/A	Participation payment - Sistema Bio 2 loan (#19)	
03/31/2025	MC Invest	Miller Center Invest	384	N/A	Participation payment - Someone Somewhere 2 loan (#13,14,15)	
03/31/2025	MC Invest	Miller Center Invest	(23,649)	N/A	Fund Management Income	
03/31/2025	Deevabits 3	Miller Center Invest	(4,081)	N/A	Reversal of recorded interest income due to the paused invoices.	
03/31/2025	Deevabits 3	Miller Center Invest	(4,139)	N/A	Reversal of recorded interest income due to the paused invoices.	
03/31/2025	MC Invest	Miller Center Invest	2,096	N/A	Reclassification of Interest Income to BR's Liability - March 2025	
04/30/2025	MC Invest	Miller Center Invest	1,961	N/A	Reclassification of Interest Income to BR's Liability - April 2025	
05/30/2025	MC Invest	Miller Center Invest	196	N/A	Participation payment - Someone Somewhere 2 loan (#16,17,18)	
05/31/2025	MC Invest	Miller Center Invest	1,850	N/A	Reclassification of Interest Income to BR's Liability - May 2025	
06/30/2025	MC Invest	Miller Center Invest	3,422	N/A	Reclassification of Interest Income to BR's Liability - June 2025	
06/30/2025	MC Invest	Miller Center Invest	(26,517)	N/A	Fund Management Income	
07/15/2025	MC Invest	Miller Center Invest	69	N/A	Participation payment - Someone Somewhere 2 loan (#19)	
07/15/2025	MC Invest	Miller Center Invest	7,447	N/A	Participation payment - Sistema Bio 2 loan (#20, #21, & Unbilled interest)	
07/31/2025	MC Invest	Miller Center Invest	3,363	N/A	Reclassification of Interest Income to BR's Liability - July 2025	
08/11/2025	Awaaz De Infosystems	Miller Center Invest	(1,043)	N/A	Forex Gain/Loss	
08/20/2025	MC Invest	Miller Center Invest	(100,000)	N/A	Participation to Grupo Murlota 2	
08/31/2025	MC Invest	Miller Center Invest	2,462	N/A	Reclassification of Interest Income to BR's Liability - August 2025	
09/30/2025	MC Invest	Miller Center Invest	(26,971)	N/A	Fund Management Income	
09/30/2025	MC Invest	Miller Center Invest	2,877	N/A	Reclassification of Interest Income to BR's Liability - September 2025	
10/30/2025	MC Invest	Miller Center Invest	3,429	N/A	Participation payment - Altitud 3 loan (#2)	
10/30/2025	MC Invest	Miller Center Invest	20,400	N/A	Participation payment - Sistema Bio 2 loan (#20, #21, & Unbilled interest)	
10/30/2025	MC Invest	Miller Center Invest	16,412	N/A	Participation payment - Sistema Bio 2 loan (#22, #23, #24)	
10/30/2025	MC Invest	Miller Center Invest	(150,000)	N/A	Participation to Altitud 3 (\$50,000) and Tierra de Monte (\$100,000)	
10/31/2025	MC Invest	Miller Center Invest	2,716	N/A	Reclassification of Interest Income to BR's Liability - October 2025	
11/10/2025	MC Invest	Miller Center Invest	7,960	N/A	Participation payment - Grupo Murlota 2 loan (#1, #2, #3)	
11/10/2025	MC Invest	Miller Center Invest	7,504	N/A	Participation payment - Sistema Bio 2 loan (#25)	
11/30/2025	MC Invest	Miller Center Invest	3,047	N/A	Reclassification of Interest Income to BR's Liability - November 2025	
Total Recoverable Grants Payable - The Miller Center Invest Fund			860,983			
TOTAL			\$ 6,066,614			

Beneficial Returns, LLC
Interest Earned from the Banks Schedule
 For the YTD ended November 30, 2025



Beneficial Returns

Date	Bank	Description	Fund	Amount	Scrubbed Notes
08/29/2025	Native American Bank	Interest Added Back	Reciprocity Fund	\$ 70	Not yet transferred to Amalgamated
09/26/2025	Native American Bank	Interest Added Back	Reciprocity Fund	81	Not yet transferred to Amalgamated
09/30/2025	Native American Bank	Interest Added Back	Reciprocity Fund	70	Not yet transferred to Amalgamated
10/31/2025	Native American Bank	Interest Added Back	Reciprocity Fund	78	Not yet transferred to Amalgamated
10/31/2025	Native American Bank	Interest Added Back	Reciprocity Fund	68	Not yet transferred to Amalgamated
11/28/2025	Native American Bank	Interest Added Back	Reciprocity Fund	59	Not yet transferred to Amalgamated
11/28/2025	Native American Bank	Interest Added Back	Reciprocity Fund	81	Not yet transferred to Amalgamated
Total Interest Earned from Native American Bank Not Yet Transferred to Amalgamated (TRF)				6,259	
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
01/31/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (January 2023)	Main Fund	43	Not yet transferred to Amalgamated
02/28/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (February 2023)	Main Fund	39	Not yet transferred to Amalgamated
03/31/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (March 2023)	Main Fund	52	Not yet transferred to Amalgamated
04/30/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (April 2023)	Main Fund	250	Not yet transferred to Amalgamated
05/31/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (May 2023)	Main Fund	338	Not yet transferred to Amalgamated
06/30/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (June 2023)	Main Fund	328	Not yet transferred to Amalgamated
07/31/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (July 2023)	Main Fund	340	Not yet transferred to Amalgamated
08/31/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (August 2023)	Main Fund	341	Not yet transferred to Amalgamated
09/30/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (September 2023)	Main Fund	331	Not yet transferred to Amalgamated
10/31/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (October 2023)	Main Fund	344	Not yet transferred to Amalgamated
11/29/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (November 2023)	Main Fund	334	Not yet transferred to Amalgamated
12/29/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (December 2023)	Main Fund	346	Not yet transferred to Amalgamated
01/31/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (January 2024)	Main Fund	347	Not yet transferred to Amalgamated
02/29/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (February 2024)	Main Fund	326	Not yet transferred to Amalgamated
03/31/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (March 2024)	Main Fund	428	Not yet transferred to Amalgamated
04/30/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (April 2024)	Main Fund	267	Not yet transferred to Amalgamated
05/31/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (May 2024)	Main Fund	361	Not yet transferred to Amalgamated
06/30/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (June 2024)	Main Fund	350	Not yet transferred to Amalgamated
07/31/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (July 2024)	Main Fund	363	Not yet transferred to Amalgamated
08/31/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (August 2024)	Main Fund	364	Not yet transferred to Amalgamated
09/30/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (September 2024)	Main Fund	354	Not yet transferred to Amalgamated
10/31/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (October 2024)	Main Fund	367	Not yet transferred to Amalgamated
11/30/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (November 2024)	Main Fund	356	Not yet transferred to Amalgamated
12/31/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (December 2024)	Main Fund	369	Not yet transferred to Amalgamated
01/31/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (January 2025)	Main Fund	370	Not yet transferred to Amalgamated
02/28/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (February 2025)	Main Fund	336	Not yet transferred to Amalgamated
03/31/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (March 2025)	Main Fund	373	Not yet transferred to Amalgamated
04/30/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (April 2025)	Main Fund	366	Not yet transferred to Amalgamated
05/31/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (May 2025)	Main Fund	380	Not yet transferred to Amalgamated
06/30/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (June 2025)	Main Fund	369	Not yet transferred to Amalgamated
07/31/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (July 2025)	Main Fund	383	Not yet transferred to Amalgamated
08/31/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (August 2025)	Main Fund	384	Not yet transferred to Amalgamated
09/30/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (September 2025)	Main Fund	373	Not yet transferred to Amalgamated
10/31/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (October 2025)	Main Fund	387	Not yet transferred to Amalgamated
11/30/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (November 2025)	Main Fund	375	Not yet transferred to Amalgamated
Total Interest Earned from the Clean Energy Not Yet Transferred to Amalgamated (MF)				11,801	
03/31/2023	Fidelity Investments	Dividend Received (March 2023)	Main Fund	418	Not yet transferred to Amalgamated
04/30/2023	Fidelity Investments	Dividend Received (April 2023)	Main Fund	1,089	Not yet transferred to Amalgamated
06/01/2023	Fidelity Investments	Dividend Received (May 2023)	Main Fund	6	Not yet transferred to Amalgamated
06/30/2023	Fidelity Investments	Dividend Received (June 2023)	Main Fund	337	Not yet transferred to Amalgamated
07/31/2023	Fidelity Investments	Dividend Received (July 2023)	Main Fund	1,803	Not yet transferred to Amalgamated
08/31/2023	Fidelity Investments	Dividend Received (August 2023)	Main Fund	2,792	Not yet transferred to Amalgamated
09/30/2023	Fidelity Investments	Dividend Received (September 2023)	Main Fund	4,329	Not yet transferred to Amalgamated
10/31/2023	Fidelity Investments	Dividend Received (October 2023)	Main Fund	7,197	Not yet transferred to Amalgamated
11/30/2023	Fidelity Investments	Dividend Received (November 2023)	Main Fund	7,563	Not yet transferred to Amalgamated
12/29/2023	Fidelity Investments	Dividend Received (December 2023)	Main Fund	7,201	Not yet transferred to Amalgamated
01/31/2024	Fidelity Investments	Dividend Received (January 2024)	Main Fund	8,322	Not yet transferred to Amalgamated
02/29/2024	Fidelity Investments	Dividend Received (February 2024)	Main Fund	10,862	Not yet transferred to Amalgamated
02/29/2024	Fidelity Investments	Dividend Received (March 2024)	Main Fund	12,811	Not yet transferred to Amalgamated
04/30/2024	Fidelity Investments	Dividend Received (April 2024)	Main Fund	11,659	Not yet transferred to Amalgamated
05/31/2024	Fidelity Investments	Dividend Received (May 2024)	Main Fund	12,508	Not yet transferred to Amalgamated
06/28/2024	Fidelity Investments	Dividend Received (June 2024)	Main Fund	14,965	Not yet transferred to Amalgamated
07/31/2024	Fidelity Investments	Dividend Received (July 2024)	Main Fund	2	Not yet transferred to Amalgamated
07/31/2024	Fidelity Investments	Dividend Received (July 2024)	Main Fund	15,660	Not yet transferred to Amalgamated
08/30/2024	Fidelity Investments	Dividend Received (August 2024)	Main Fund	14,113	Not yet transferred to Amalgamated
09/30/2024	Fidelity Investments	Dividend Received (September 2024)	Main Fund	13,192	Not yet transferred to Amalgamated
09/30/2024	Fidelity Investments	Dividend Received (September 2024)	Main Fund	498	Not yet transferred to Amalgamated
10/31/2024	Fidelity Investments	Dividend Received (October 2024)	Main Fund	12,859	Not yet transferred to Amalgamated
10/31/2024	Fidelity Investments	Dividend Received (October 2024)	Main Fund	1,942	Not yet transferred to Amalgamated
11/29/2024	Fidelity Investments	Dividend Received (November 2024)	Main Fund	4	Not yet transferred to Amalgamated
11/29/2024	Fidelity Investments	Dividend Received (November 2024)	Main Fund	10,813	Not yet transferred to Amalgamated
12/31/2024	Fidelity Investments	Dividend Received (December 2024)	Main Fund	2,171	Not yet transferred to Amalgamated
12/31/2024	Fidelity Investments	Dividend Received (December 2024)	Main Fund	10,340	Not yet transferred to Amalgamated
01/31/2025	Fidelity Investments	Dividend Received (January 2025)	Main Fund	2,495	Not yet transferred to Amalgamated
01/31/2025	Fidelity Investments	Dividend Received (January 2025)	Main Fund	9,991	Not yet transferred to Amalgamated
02/28/2025	Fidelity Investments	Dividend Received (February 2025)	Main Fund	3,413	Not yet transferred to Amalgamated
02/28/2025	Fidelity Investments	Dividend Received (February 2025)	Main Fund	9,018	Not yet transferred to Amalgamated
03/31/2025	Fidelity Investments	Dividend Received (March 2025)	Main Fund	2,361	Not yet transferred to Amalgamated
03/31/2025	Fidelity Investments	Dividend Received (March 2025)	Main Fund	9,940	Not yet transferred to Amalgamated
04/30/2025	Fidelity Investments	Dividend Received (April 2025)	Main Fund	756	Not yet transferred to Amalgamated
04/30/2025	Fidelity Investments	Dividend Received (April 2025)	Main Fund	9,658	Not yet transferred to Amalgamated
05/30/2025	Fidelity Investments	Dividend Received (May 2025)	Main Fund	432	Not yet transferred to Amalgamated
05/30/2025	Fidelity Investments	Dividend Received (May 2025)	Main Fund	9,508	Not yet transferred to Amalgamated

Beneficial Returns, LLC
Interest Earned from the Banks Schedule
 For the YTD ended November 30, 2025



Beneficial Returns

Date	Bank	Description	Fund	Amount	Scrubbed Notes
06/30/2025	Fidelity Investments	Dividend Received (June 2025)	Main Fund	\$ 112	Not yet transferred to Amalgamated
06/30/2025	Fidelity Investments	Dividend Received (June 2025)	Main Fund	5,264	Not yet transferred to Amalgamated
07/31/2025	Fidelity Investments	Dividend Received (July 2025)	Main Fund	3,365	Not yet transferred to Amalgamated
08/29/2025	Fidelity Investments	Dividend Received (August 2025)	Main Fund	217	Not yet transferred to Amalgamated
08/29/2025	Fidelity Investments	Dividend Received (August 2025)	Main Fund	2,707	Not yet transferred to Amalgamated
09/30/2025	Fidelity Investments	Dividend Received (September 2025)	Main Fund	357	Not yet transferred to Amalgamated
09/30/2025	Fidelity Investments	Dividend Received (September 2025)	Main Fund	1,235	Not yet transferred to Amalgamated
10/31/2025	Fidelity Investments	Dividend Received (October 2025)	Main Fund	334	Not yet transferred to Amalgamated
10/31/2025	Fidelity Investments	Dividend Received (October 2025)	Main Fund	720	Not yet transferred to Amalgamated
11/28/2025	Fidelity Investments	Dividend Received (November 2025)	Main Fund	1	Not yet transferred to Amalgamated
11/28/2025	Fidelity Investments	Dividend Received (November 2025)	Main Fund	17	Not yet transferred to Amalgamated
Total Interest Earned from the Fidelity Government Money Market to Amalgamated (MF)				257,357	
03/31/2023	IntraFi Cash Services	Interest Capitalization (March 2023)	Main Fund	464	Not yet transferred to Amalgamated
04/30/2023	IntraFi Cash Services	Interest Capitalization (April 2023)	Main Fund	568	Not yet transferred to Amalgamated
05/31/2023	IntraFi Cash Services	Interest Capitalization (May 2023)	Main Fund	657	Not yet transferred to Amalgamated
06/30/2023	IntraFi Cash Services	Interest Capitalization (June 2023)	Main Fund	24	Not yet transferred to Amalgamated
07/31/2023	IntraFi Cash Services	Interest Capitalization (July 2023)	Main Fund	2	Not yet transferred to Amalgamated
08/31/2023	IntraFi Cash Services	Interest Capitalization (August 2023)	Main Fund	2	Not yet transferred to Amalgamated
09/30/2023	IntraFi Cash Services	Interest Capitalization (September 2023)	Main Fund	2	Not yet transferred to Amalgamated
10/31/2023	IntraFi Cash Services	Interest Capitalization (October 2023)	Main Fund	2	Not yet transferred to Amalgamated
11/30/2023	IntraFi Cash Services	Interest Capitalization (November 2023)	Main Fund	2	Not yet transferred to Amalgamated
12/29/2023	IntraFi Cash Services	Interest Capitalization (December 2023)	Main Fund	2	Not yet transferred to Amalgamated
01/31/2024	IntraFi Cash Services	Interest Capitalization (January 2024)	Main Fund	2	Not yet transferred to Amalgamated
02/29/2024	IntraFi Cash Services	Interest Capitalization (February 2024)	Main Fund	2	Not yet transferred to Amalgamated
03/31/2024	IntraFi Cash Services	Interest Capitalization (March 2024)	Main Fund	2	Not yet transferred to Amalgamated
04/30/2024	IntraFi Cash Services	Interest Capitalization (April 2024)	Main Fund	2	Not yet transferred to Amalgamated
05/31/2024	IntraFi Cash Services	Interest Capitalization (May 2024)	Main Fund	2	Not yet transferred to Amalgamated
06/30/2024	IntraFi Cash Services	Interest Capitalization (June 2024)	Main Fund	2	Not yet transferred to Amalgamated
07/31/2024	IntraFi Cash Services	Interest Capitalization (July 2024)	Main Fund	2	Not yet transferred to Amalgamated
08/30/2024	IntraFi Cash Services	Interest Capitalization (August 2024)	Main Fund	2	Not yet transferred to Amalgamated
09/30/2024	IntraFi Cash Services	Interest Capitalization (September 2024)	Main Fund	2	Not yet transferred to Amalgamated
10/31/2024	IntraFi Cash Services	Interest Capitalization (October 2024)	Main Fund	2	Not yet transferred to Amalgamated
11/29/2024	IntraFi Cash Services	Interest Capitalization (November 2024)	Main Fund	2	Not yet transferred to Amalgamated
12/31/2024	IntraFi Cash Services	Interest Capitalization (December 2024)	Main Fund	2	Not yet transferred to Amalgamated
01/31/2025	IntraFi Cash Services	Interest Capitalization (January 2025)	Main Fund	2	Not yet transferred to Amalgamated
02/28/2025	IntraFi Cash Services	Interest Capitalization (February 2025)	Main Fund	1	Not yet transferred to Amalgamated
03/31/2025	IntraFi Cash Services	Interest Capitalization (March 2025)	Main Fund	2	Not yet transferred to Amalgamated
04/30/2025	IntraFi Cash Services	Interest Capitalization (April 2025)	Main Fund	2	Not yet transferred to Amalgamated
05/30/2025	IntraFi Cash Services	Interest Capitalization (May 2025)	Main Fund	2	Not yet transferred to Amalgamated
06/30/2025	IntraFi Cash Services	Interest Capitalization (June 2025)	Main Fund	2	Not yet transferred to Amalgamated
07/31/2025	IntraFi Cash Services	Interest Capitalization (July 2025)	Main Fund	2	Not yet transferred to Amalgamated
08/29/2025	IntraFi Cash Services	Interest Capitalization (August 2025)	Main Fund	2	Not yet transferred to Amalgamated
09/30/2025	IntraFi Cash Services	Interest Capitalization (September 2025)	Main Fund	1	Not yet transferred to Amalgamated
10/31/2025	IntraFi Cash Services	Interest Capitalization (October 2025)	Main Fund	1	Not yet transferred to Amalgamated
11/28/2025	IntraFi Cash Services	Interest Capitalization (November 2025)	Main Fund	1	Not yet transferred to Amalgamated
Total Interest Earned from the IntraFi Cash Service Not Yet Transferred to Amalgamated (MF)				1,764	
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
01/31/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (January 2023)	Cartier Fund	895	Not yet transferred to Amalgamated
02/28/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (February 2023)	Cartier Fund	811	Not yet transferred to Amalgamated
03/31/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (March 2023)	Cartier Fund	900	Not yet transferred to Amalgamated
04/30/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (April 2023)	Cartier Fund	874	Not yet transferred to Amalgamated
05/31/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (May 2023)	Cartier Fund	924	Not yet transferred to Amalgamated
06/30/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (June 2023)	Cartier Fund	929	Not yet transferred to Amalgamated
07/31/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (July 2023)	Cartier Fund	963	Not yet transferred to Amalgamated
08/31/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (August 2023)	Cartier Fund	966	Not yet transferred to Amalgamated
09/30/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (September 2023)	Cartier Fund	938	Not yet transferred to Amalgamated
10/31/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (October 2023)	Cartier Fund	972	Not yet transferred to Amalgamated
11/30/2023	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (November 2023)	Cartier Fund	952	Not yet transferred to Amalgamated
06/30/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (December 2023)	Cartier Fund	1,005	Not yet transferred to Amalgamated
06/30/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (January 2024)	Cartier Fund	1,008	Not yet transferred to Amalgamated
06/30/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (February 2024)	Cartier Fund	985	Not yet transferred to Amalgamated
06/30/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (March 2024)	Cartier Fund	946	Not yet transferred to Amalgamated
06/30/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (April 2024)	Cartier Fund	1,014	Not yet transferred to Amalgamated
06/30/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (May 2024)	Cartier Fund	1,087	Not yet transferred to Amalgamated
06/30/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (June 2024)	Cartier Fund	1,174	Not yet transferred to Amalgamated
06/30/2024	Clean Energy	Deposit Account	Cartier Fund	10	Not yet transferred to Amalgamated
07/31/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (July 2024)	Cartier Fund	1,217	Not yet transferred to Amalgamated
08/31/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (August 2024)	Cartier Fund	1,222	Not yet transferred to Amalgamated
09/30/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (September 2024)	Cartier Fund	1,187	Not yet transferred to Amalgamated
10/31/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (October 2024)	Cartier Fund	1,231	Not yet transferred to Amalgamated
11/30/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (November 2024)	Cartier Fund	1,197	Not yet transferred to Amalgamated
12/31/2024	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (December 2024)	Cartier Fund	1,240	Not yet transferred to Amalgamated
01/31/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (January 2025)	Cartier Fund	1,245	Not yet transferred to Amalgamated
02/28/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (February 2025)	Cartier Fund	1,129	Not yet transferred to Amalgamated
03/31/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (March 2025)	Cartier Fund	1,254	Not yet transferred to Amalgamated
04/30/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (April 2025)	Cartier Fund	1,218	Not yet transferred to Amalgamated
05/31/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (May 2025)	Cartier Fund	1,240	Not yet transferred to Amalgamated
06/30/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (June 2025)	Cartier Fund	1,146	Not yet transferred to Amalgamated
07/31/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (July 2025)	Cartier Fund	1,188	Not yet transferred to Amalgamated
08/31/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (August 2025)	Cartier Fund	1,192	Not yet transferred to Amalgamated
09/30/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (September 2025)	Cartier Fund	1,158	Not yet transferred to Amalgamated
10/31/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (October 2025)	Cartier Fund	1,201	Not yet transferred to Amalgamated
11/23/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (November 2025)	Cartier Fund	855	Not yet transferred to Amalgamated
11/24/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (November 2025)	Cartier Fund	39	Not yet transferred to Amalgamated

Beneficial Returns, LLC
Interest Earned from the Banks Schedule
 For the YTD ended November 30, 2025



Beneficial Returns

Date	Bank	Description	Fund	Amount	Scrubbed Notes
11/30/2025	Clean Energy	Deposit Dividend Annual Percentage Yield Earned: 0.50% (November 2025)	Cartier Fund	\$ 10	Not yet transferred to Amalgamated
Total Interest Earned from the Clean Energy Not Yet Transferred to Amalgamated (CF)				38,674	
06/30/2023	Fidelity Investments	Accrued Interest Income (April-June 2023)	Main Fund	10,878	Still maintained in the Fidelity account
07/31/2023	Fidelity Investments	Accrued Interest Income (July 2023)	Main Fund	4,579	Still maintained in the Fidelity account
09/30/2023	Fidelity Investments	Accrued Interest Income (Aug-Sep 2023)	Main Fund	1,588	Still maintained in the Fidelity account
09/30/2023	Fidelity Investments	Accrued Interest Income (Aug-Sep 2023)	Main Fund	1,381	Still maintained in the Fidelity account
09/30/2023	Fidelity Investments	Accrued Interest Income (Aug-Sep 2023)	Main Fund	1,179	Still maintained in the Fidelity account
09/30/2023	Fidelity Investments	Accrued Interest Income (Aug-Sep 2023)	Main Fund	1,366	Still maintained in the Fidelity account
10/31/2023	Fidelity Investments	Accrued Interest Income (October 2023)	Main Fund	286	Still maintained in the Fidelity account
Total Interest Earned from the Fidelity Short-Term Investments to Amalgamated (MF)				21,258	
Less: Total Interest Earned from the Banks - 2021				76	
Less: Total Interest Earned from the Banks - 2022				1,686	
Less: Total Interest Earned from the Banks - 2023				36,233	
Less: Total Interest Earned from the Banks - 2024				174,148	
Total Interest Earned from Banks - 2025 (All funds)				\$ 90,673	

DRAFT

Beneficial Returns, LLC
Interest Income from The Reciprocity Fund
 For the YTD ended November 30, 2025



Beneficial Returns

Date	Description	Amount	Date Collected	Scrubbed Notes	Date transferred to 2135
01/05/2025	To record Interest Income from Bats'll Maya 3 - Jan 2025	\$ 400	02/11/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from CAC - Jan 2025	26	02/11/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from APODIP - Jan 2025	667	01/21/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from FESSEG - Jan 2025	55	03/31/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from COOPAVAM - Jan 2025	667	02/20/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Maya Mountain Cacao - Jan 2025	134	03/28/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from EcoOla - Jan 2025	149	02/25/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from ADAT - Jan 2025	350	02/04/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from FLOR DE MORA - Jan 2025	379	01/21/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Aprocassi - Jan 2025	53	03/26/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from CENCOIC 2 - Jan 2025	494	04/07/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Maya Mountain Cacao Limited 2 - Jan 2025	400	03/28/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from COBIUS - Jan 2025	28	02/20/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Du Anyam - Jan 2025	500	03/04/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from PT Kawanasi Sehat Dasacatur - Jan 2025	667	01/31/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Aprogarza - Jan 2025	79	04/01/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Alma - Jan 2025	462	02/19/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Miel de Mixtepec - Jan 2025	182	03/18/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from El Tabernal for the period - Jan 2025	515	02/05/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Hilltribe Organics Limited - Jan 2025	333	01/08/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from CICAP - Jan 2025	93	03/18/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from APAAM - Jan 2025	200	02/18/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Shanantina - Jan 2025	383	04/01/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Vegexsa - Jan 2025	200	03/05/2025	Collected/Transferred to MF Fidelity	05/29/2025
01/21/2025	To record Interest Income from Renacimiento - Jan 2025	1,042	02/28/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from FESSEG - Feb 2025	55	03/31/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from COOPAVAM - Feb 2025	667	02/20/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Maya Mountain Cacao - Feb 2025	134	03/28/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from EcoOla - Feb 2025	149	02/25/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Bats'll Maya 3 - Feb 2025	400	02/11/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from CENCOIC 2 - Feb 2025	494	04/07/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Maya Mountain Cacao Limited 2 - Feb 2025	400	03/28/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from COBIUS - Feb 2025	28	02/20/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Du Anyam - Feb 2025	500	03/04/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from CAC - Feb 2025	26	02/11/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Aprogarza - Feb 2025	79	04/01/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Alma - Feb 2025	462	02/19/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Miel de Mixtepec - Feb 2025	182	03/18/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from CICAP - Feb 2025	93	03/18/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Aprocassi - Feb 2025	53	03/26/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Vegexsa - Feb 2025	200	03/05/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Hilltribe Organics Limited - Feb 2025	295	04/08/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from APODIP - Feb 2025	645	01/21/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from FLOR DE MORA - Feb 2025	357	04/22/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from ADAT - Feb 2025	332	04/30/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from PT Kawanasi Sehat Dasacatur - Feb 2025	667	05/02/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from El Tabernal for the period - Feb 2025	462	05/05/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from ALIAR - Feb 2025	178	04/22/2025	Collected/Transferred to MF Fidelity	05/29/2025
02/21/2025	To record Interest Income from Renacimiento - Feb 2025	1,042	03/28/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from FESSEG - Mar 2025	55	03/31/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from Maya Mountain Cacao - Mar 2025	134	03/28/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from Aprocassi - Mar 2025	53	03/26/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from Maya Mountain Cacao Limited 2 - Mar 2025	400	03/28/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from Hilltribe Organics Limited - Mar 2025	295	04/08/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from FLOR DE MORA - Mar 2025	357	04/22/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from CICAP - Mar 2025	93	03/18/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from CENCOIC 2 - Mar 2025	494	04/07/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from Aprogarza - Mar 2025	79	04/01/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from Miel de Mixtepec - Mar 2025	182	03/18/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from ADAT - Mar 2025	332	04/30/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from APODIP - Mar 2025	645	01/21/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from CAC - Mar 2025	18	05/02/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from El Tabernal - Mar 2025	462	05/05/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from PT Kawanasi Sehat Dasacatur - Mar 2025	667	05/02/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from COBIUS - Mar 2025	24	05/20/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from Alma - Mar 2025	408	05/15/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from Bats'll Maya 3 - Mar 2025	400	05/12/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from ALIAR - Mar 2025	178	04/22/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/21/2025	To record Interest Income from Renacimiento - Mar 2025	1,042	03/28/2025	Collected/Transferred to MF Fidelity	05/29/2025
03/31/2025	To decrease Accrued Interest Income from APODIP - Nov to Dec 2024 due to loan restructure	(1,333)		Adjustment	05/29/2025
04/05/2025	To record Interest Income from ADAT - Apr 2025	332	04/30/2025	Collected/Transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from FLOR DE MORA - Apr 2025	357	04/22/2025	Collected/Transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from COBIUS - Apr 2025	24	05/20/2025	Collected/Transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from CAC - Apr 2025	18	05/02/2025	Collected/Transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from Alma - Apr 2025	408	05/15/2025	Collected/Transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from ALIAR - Apr 2025	178	04/22/2025	Collected/Transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from PT Kawanasi Sehat Dasacatur - Apr 2025	667	05/02/2025	Collected/Transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from El Tabernal - Apr 2025	462	05/05/2025	Collected/Transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from Hilltribe Organics Limited - Apr 2025	295	04/08/2025	Collected/Transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from APODIP - Apr 2025	645	01/21/2025	Collected/Transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from Bats'll Maya 3 - Apr 2025	400	05/12/2025	Collected/Transferred to MF Fidelity	05/29/2025
04/21/2025	To record Interest Income Renacimiento - Apr 2025	1,042	04/30/2025	Collected/Transferred to MF Fidelity	05/29/2025
04/21/2025	To record Interest Income Discount imposed due to extra costs incurred by ALIAR due to several failed wires	(240)	04/22/2025	Collected/Transferred to MF Fidelity	05/29/2025
Total Interest Income transferred to 2135		25,921			
10/05/2022	To record Interest Income from Winak2 - Oct 2022	122	06/30/2023	Collected/Not yet transferred to 2135	
11/05/2022	To record Interest Income from Winak2 - Nov 2022	122	06/30/2023	Collected/Not yet transferred to 2135	
11/15/2022	To record Interest Income from Winak - Nov 2022	130	06/30/2023	Collected/Not yet transferred to 2135	
12/05/2022	To record Interest Income from Winak2 - Dec 2022	122	06/30/2023	Collected/Not yet transferred to 2135	
12/15/2022	To record Interest Income from Winak - Dec 2022	130	06/30/2023	Collected/Not yet transferred to 2135	
01/05/2023	To record Interest Income from Winak2 - Jan 2023	106	08/31/2023	Collected/Not yet transferred to 2135	
01/15/2023	To record Interest Income from Winak - Jan 2023	130	06/30/2023	Collected/Not yet transferred to 2135	
01/15/2023	To record Interest Income from Xaxeni - Jan 2023	418	06/29/2023	Collected/Not yet transferred to 2135	
02/05/2023	To record Interest Income from Winak2 - Feb 2023	106	08/31/2023	Collected/Not yet transferred to 2135	
02/15/2023	To record Interest Income from Winak - Feb 2023	98	08/29/2023	Collected/Not yet transferred to 2135	
02/15/2023	To record Interest Income from CEPRO - Feb 2023	415	05/31/2023	Collected/Not yet transferred to 2135	
02/15/2023	To record Interest Income from COOPBAM - Feb 2023	331	03/24/2023	Collected/Not yet transferred to 2135	
02/15/2023	To record Interest Income from Xaxeni - Feb 2023	418	06/29/2023	Collected/Not yet transferred to 2135	
03/05/2023	To record Interest Income from Winak2 - Mar 2023	106	08/31/2023	Collected/Not yet transferred to 2135	
03/15/2023	To record Interest Income from Winak - Mar 2023	98	08/29/2023	Collected/Not yet transferred to 2135	
03/15/2023	To record Interest Income from CEPRO - Mar 2023	415	05/31/2023	Collected/Not yet transferred to 2135	
03/15/2023	To record Interest Income from COOPBAM - Mar 2023	332	03/24/2023	Collected/Not yet transferred to 2135	
03/15/2023	To record Interest Income from Simbiosis 2 - Mar 2023	500	07/05/2023	Collected/Not yet transferred to 2135	
03/15/2023	To record Interest Income from Xaxeni - Mar 2023	418	06/29/2023	Collected/Not yet transferred to 2135	
04/05/2023	To record Interest Income from Winak2 - Apr 2023	89	08/31/2023	Collected/Not yet transferred to 2135	
04/15/2023	To record Interest Income from Winak - Apr 2023	98	08/29/2023	Collected/Not yet transferred to 2135	

Beneficial Returns, LLC
Interest Income from The Reciprocity Fund
 For the YTD ended November 30, 2025



Date	Description	Amount	Date Collected	Scrubbed Notes	Date transferred to 2135
12/05/2024	To record Interest Income from Alta Montana - Dec 2024	\$ 667	02/18/2025	Collected/Not yet transferred to 2135	
12/05/2024	To record Interest Income from Asproquema - Dec 2024	333	05/07/2025	Collected/Not yet transferred to 2135	
12/05/2024	To record Interest Income from Asproquema due to loan amend. - Nov 2024	333	05/07/2025	Collected/Not yet transferred to 2135	
12/05/2024	To record Interest Income from Tercer Milenio - Dec 2024	667	02/11/2025	Collected/Not yet transferred to 2135	
01/05/2025	To record Interest Income from Biolncos - Jan 2025	111	03/07/2025	Collected/Not yet transferred to 2135	
01/05/2025	To record Interest Income from COA VRAEM - Jan 2025	178	02/21/2025	Collected/Not yet transferred to 2135	
01/05/2025	To record Interest Income from COOPBAM 2 - Jan 2025	401	04/29/2025	Collected/Not yet transferred to 2135	
01/05/2025	To record Interest Income from Alta Montana - Jan 2025	667	02/18/2025	Collected/Not yet transferred to 2135	
01/05/2025	To record Interest Income from Tercer Milenio - Jan 2025	667	02/11/2025	Collected/Not yet transferred to 2135	
02/05/2025	To record Interest Income from COOPBAM 2 - Feb 2025	401	04/29/2025	Collected/Not yet transferred to 2135	
02/05/2025	To record Interest Income from Biolncos for the period - Feb 2025	111	03/07/2025	Collected/Not yet transferred to 2135	
02/05/2025	To record Interest Income from Arte Colibri - Feb 2025	88	05/05/2025	Collected/Not yet transferred to 2135	
02/05/2025	To record Interest Income from Tercer Milenio - Feb 2025	667	02/11/2025	Collected/Not yet transferred to 2135	
03/05/2025	To record Interest Income from COOPBAM 2 - Mar 2025	401	04/29/2025	Collected/Not yet transferred to 2135	
03/05/2025	To record Interest Income from Arte Colibri - Mar 2025	88	05/05/2025	Collected/Not yet transferred to 2135	
03/05/2025	To record Interest Income from Alta Montana - Mar 2025	639	05/16/2025	Collected/Not yet transferred to 2135	
03/05/2025	To record Interest Income from EcoOla - Mar 2025	136	06/02/2025	Collected/Not yet transferred to 2135	
03/05/2025	To record Interest Income from Biolncos for the period - Mar 2025	104	05/29/2025	Collected/Not yet transferred to 2135	
03/05/2025	To record Interest Income from Du Anyam - Mar 2025	500	06/03/2025	Collected/Not yet transferred to 2135	
03/05/2025	To record Interest Income from COA VRAEM - Mar 2025	167	06/02/2025	Collected/Not yet transferred to 2135	
03/05/2025	To record Interest Income from Banaqui - Mar 2025	409	06/27/2025	Collected/Not yet transferred to 2135	
03/05/2025	To record Interest Income from COOPAVAM - Mar 2025	667	09/09/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from Arte Colibri - Apr 2025	88	05/05/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from Alta Montana - Apr 2025	639	05/16/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from Tercer Milenio - Apr 2025	667	05/29/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from EcoOla - Apr 2025	136	06/02/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from Du Anyam - Apr 2025	500	06/03/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from Biolncos - Apr 2025	104	05/29/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from COA VRAEM - Apr 2025	167	06/02/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from CICAP - Apr 2025	85	06/05/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from COOPBAM 2 - Apr 2025	360	07/01/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from Miel de Mixtepec - Apr 2025	168	06/16/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from CAC Yakathoe 2- Apr 2025	649	06/30/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from FESSEG - Apr 2025	28	07/01/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from Maya Mountain Cacao - Apr 2025	119	07/01/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from Banaqui - Apr 2025	409	06/27/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from CENCOIC 2 - Apr 2025	403	09/16/2025	Collected/Not yet transferred to 2135	
04/05/2025	To record Interest Income from COOPAVAM - Apr 2025	667	09/09/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from COA VRAEM - May 2025	167	06/02/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Alta Montana - May 2025	639	05/16/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Tercer Milenio - May 2025	667	05/29/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from CICAP - May 2025	85	06/05/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from EcoOla - May 2025	136	06/02/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Bats'il Maya 3 - May 2025	400	05/12/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from COBIUS - May 2025	24	05/20/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Du Anyam - May 2025	500	06/03/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from CAC - May 2025	18	05/02/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Biolncos - May 2025	104	05/29/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Alma - May 2025	408	05/15/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from COOPBAM 2 - May 2025	360	07/01/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Miel de Mixtepec - May 2025	168	06/16/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from FESSEG - May 2025	28	07/01/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Maya Mountain Cacao - May 2025	119	07/01/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from CAC Yakathoe 2- May 2025	649	06/30/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Hilltribe Organics Limited - May 2025	255	07/08/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Banaqui - May 2025	409	06/27/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Wari Solid Food - May 2025	667	07/30/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Maya Mountain Cacao Limited 2 - May 2025	500	07/15/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from ADAT - May 2025	314	07/18/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from El Tabernal - May 2025	408	08/05/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from ALIAR - May 2025	167	07/24/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from APODIP - May 2025	622	08/11/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Union San Pedro 2 - May 2025	639	07/17/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from PT Kawanasi Sehat Dasacatur - May 2025	667	08/01/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from FLOR DE MORA - May 2025	334	07/21/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from CENCOIC 2 - May 2025	403	09/16/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Arte Colibri - May 2025	80	09/04/2025	Collected/Not yet transferred to 2135	
05/21/2025	To record Interest Income from Renacimiento Mixe - May 2025	1,042	05/30/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Tercer Milenio - Jun 2025	667	05/29/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Hilltribe Organics Limited - Jun 2025	255	07/08/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Maya Mountain Cacao - Jun 2025	119	07/01/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from COOPBAM 2 - Jun 2025	360	07/01/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from CAC Yakathoe 2- Jun 2025	649	06/30/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from FESSEG - Jun 2025	28	07/01/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Miel de Mixtepec - Jun 2025	168	06/16/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from CICAP - Jun 2025	85	06/05/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from COBIUS - Jun 2025	19	08/20/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from ADAT - Jun 2025	314	07/18/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from PT Kawanasi Sehat Dasacatur - Jun 2025	667	08/01/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Asoyeynekun - Jun 2025	93	08/21/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from CAC - Jun 2025	9	08/15/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from FLOR DE MORA - Jun 2025	334	07/21/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Union San Pedro 2 - Jun 2025	639	07/17/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from AMAPURI - Jun 2025	667	08/13/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from El Tabernal - Jun 2025	408	08/05/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Biolncos - Jun 2025	96	08/20/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Banaqui - Jun 2025	379	08/15/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Alta Montana - Jun 2025	611	08/18/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from EDUCE - Jun 2025	433	08/11/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Bats'il Maya 3 - Jun 2025	400	08/14/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Maya Mountain Cacao Limited 2 - Jun 2025	500	07/15/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Alma - Jun 2025	353	08/14/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from ALIAR - Jun 2025	167	07/24/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from APODIP - Jun 2025	622	08/11/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Vegexsa - Jun 2025	153	08/14/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Wari Solid Food - Jun 2025	667	07/30/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from EcoOla - Jun 2025	124	08/28/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from BeeHiveMex - Jun 2025	1,000	08/21/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from CENCOIC 2 - Jun 2025	403	09/16/2025	Collected/Not yet transferred to 2135	
06/05/2025	To record Interest Income from Consorcio Chiclero - Jun 2025	467	09/05/2025	Collected/Not yet transferred to 2135	
06/21/2025	To record Interest Income from Renacimiento - Jun 2025	1,042	07/01/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Alta Montana - Jul 2025	611	08/18/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Bats'il Maya 3 - Jul 2025	400	08/14/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from El Tabernal - Jul 2025	408	08/05/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Union San Pedro 2 - Jul 2025	639	07/17/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Wari Solid Food - Jul 2025	667	07/30/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from AMAPURI - Jul 2025	667	08/13/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Du Anyam - Jul 2025	500	08/15/2025	Collected/Not yet transferred to 2135	

Beneficial Returns, LLC
Interest Income from The Reciprocity Fund
 For the YTD ended November 30, 2025



Date	Description	Amount	Date Collected	Scrubbed Notes	Date transferred to 2135
07/05/2025	To record Interest Income from Alma - Jul 2025	\$ 353	08/14/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from ADAT - Jul 2025	314	07/18/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Hilltribe Organics Limited - Jul 2025	255	07/08/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from FLOR DE MORA - Jul 2025	334	07/21/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from ALIAR - Jul 2025	167	07/24/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Banaqui - Jul 2025	617	08/15/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Asoseynekun - Jul 2025	93	08/21/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Maya Mountain Cacao Limited 2 - Jul 2025	500	07/15/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from COBIUS - Jul 2025	19	08/20/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from PT Kawanasi Sehat Dasacatur - Jul 2025	667	08/01/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from CAC - Jul 2025	9	08/15/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Biolncos - Jul 2025	96	08/20/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from APODIP - Jul 2025	622	08/11/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Vegexsa - Jul 2025	153	08/14/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from BeeHiveMex - Jul 2025	667	08/21/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from CICAP - Jul 2025	77	09/08/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from EcoOla - Jul 2025	124	08/28/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Tercer Milenio - Jul 2025	667	09/04/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from CENCOIC 2 - Jul 2025	403	09/16/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Consorcio Chiclero - Jul 2025	442	09/05/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from COA VRAEM 2 - Jul 2025	667	09/12/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from EDUCE - Jul 2025	433	08/11/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Aprogarza - Jul 2025	27	09/19/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from CICAP 2 - Jul 2025	267	09/22/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from CAC Yakathéo 2 - Jul 2025	649	10/06/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Kiria Foods - Jul 2025	467	10/10/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Maya Mountain Cacao - Jul 2025	103	10/02/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from COOPBAM 2 - Jul 2025	318	10/01/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Miel de Mixtepec - Jul 2025	154	09/25/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from Aprocassi - Jul 2025	39	09/19/2025	Collected/Not yet transferred to 2135	
07/21/2025	To reclass invoice Renacimiento #7 from clearing account - Interest for period 08/01/2025	1,042	07/31/2025	Collected/Not yet transferred to 2135	
07/31/2025	To adjust Interest Income from BeeHiveMex - Jun 2025 due to restructuring of amortization schedule	(333)	08/21/2025	Adjustment	
07/31/2025	To adjust Interest Income from Banaqui due to correction of amortization schedule - Mar to Jun 2025	1,010	06/27/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from BeeHiveMex - Aug 2025	667	08/21/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Bats'il Maya 3 - Aug 2025	400	08/14/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from CENCOIC 2 - Aug 2025	403	09/16/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from CAC - Aug 2025	9	08/15/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Banaqui - Aug 2025	617	08/15/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Vegexsa - Aug 2025	153	08/15/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Asoseynekun - Aug 2025	93	08/21/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from EcoOla - Aug 2025	124	08/28/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Tercer Milenio - Aug 2025	667	09/04/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from COBIUS - Aug 2025	19	08/20/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Du Anyam - Aug 2025	500	08/15/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Alma - Aug 2025	353	08/14/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from CICAP - Aug 2025	77	09/08/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Consorcio Chiclero - Aug 2025	442	09/05/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from EDUCE - Aug 2025	433	08/11/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from AMAPURI - Aug 2025	667	08/13/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from COA VRAEM 2 - Aug 2025	667	09/12/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from CAC Yakathéo 2 - Aug 2025	649	10/06/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Sinchiri - Aug 2025	589	10/17/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from COOPBAM 2 - Aug 2025	318	10/01/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from UCHON - Aug 2025	467	10/10/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Emprocaccho - Aug 2025	360	10/17/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Maya Mountain Cacao - Aug 2025	103	10/02/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Maya Mountain Cacao Limited 2 - Aug 2025	500	10/16/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Miel de Mixtepec - Aug 2025	154	09/25/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from ADAT - Aug 2025	296	10/17/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Hilltribe Organics Limited - Aug 2025	214	10/10/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from CICAP 2 - Aug 2025	267	09/22/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Arte Colibri - Aug 2025	72	11/03/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from ALIAR - Aug 2025	156	10/23/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Union San Pedro 2 - Aug 2025	611	10/23/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Wari Solid Food - Aug 2025	667	11/03/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Puramazonia - Aug 2025	133	11/03/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from PT Kawanasi Sehat Dasacatur - Aug 2025	667	10/31/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from FLOR DE MORA - Aug 2025	312	10/29/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from APODIP - Aug 2025	600	10/28/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Du Anyam 3A - Aug 2025	83	10/27/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from TAMOA - Aug 2025	125	12/11/2025	Collected/Not yet transferred to 2135	
08/21/2025	To record Interest Income from Renacimiento - Aug 2025	1,042	08/27/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from EDUCE - Sep 2025	433	11/12/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from TAMOA - Sep 2025	125	12/11/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from AMAPURI - Sep 2025	589	11/24/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Sinchiri - Sep 2025	589	10/17/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from CICAP - Sep 2025	77	09/08/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Consorcio Chiclero - Sep 2025	442	09/05/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from COA VRAEM 2 - Sep 2025	667	09/12/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from CENCOIC 2 - Sep 2025	403	09/16/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from COOPBAM 2 - Sep 2025	318	10/01/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Maya Mountain Cacao Limited 2 - Sep 2025	500	10/16/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Aprogarza - Sep 2025	27	09/19/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Aprocassi - Sep 2025	39	09/19/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from CICAP 2 - Sep 2025	267	09/22/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Emprocaccho - Sep 2025	360	10/17/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Maya Mountain Cacao - Sep 2025	103	10/02/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Tercer Milenio - Sep 2025	667	09/04/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Miel de Mixtepec - Sep 2025	154	09/25/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from ADAT - Sep 2025	296	10/17/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Hilltribe Organics Limited - Sep 2025	214	10/10/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from CAC Yakathéo 2 - Sep 2025	649	10/06/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Kiria Foods - Sep 2025	467	10/10/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from UCHON - Sep 2025	467	10/10/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Puramazonia - Sep 2025	133	11/03/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from PT Kawanasi Sehat Dasacatur - Sep 2025	667	10/31/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Wari Solid Food - Sep 2025	667	11/03/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Vegexsa - Sep 2025	193	10/21/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Du Anyam 3A - Sep 2025	83	10/27/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Du Anyam - Sep 2025	500	10/27/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Arte Colibri - Sep 2025	72	11/03/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from FLOR DE MORA - Sep 2025	312	10/29/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from ALIAR - Sep 2025	156	10/23/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from APODIP - Sep 2025	600	10/28/2025	Collected/Not yet transferred to 2135	

Beneficial Returns, LLC
Interest Income from The Reciprocity Fund
 For the YTD ended November 30, 2025



Date	Description	Amount	Date Collected	Scrubbed Notes	Date transferred to 2135
09/05/2025	To record Interest Income from Union San Pedro 2 - Sep 2025	\$ 611	10/23/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from EcoOla - Sep 2025	111	12/01/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Bats'Il Maya 3 - Sep 2025	300	11/13/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from BeeHiveMex - Sep 2025	667	11/21/2025	Collected/Not yet transferred to 2135	
09/21/2025	To record Interest Income from Tercer Milenio - Interest for 10/01/2025	667	09/29/2025	Collected/Not yet transferred to 2135	
09/21/2025	To record Interest Income from Renacimiento 2 - Sep 2025	750	09/29/2025	Collected/Not yet transferred to 2135	
09/21/2025	To record Interest Income from Renacimiento - Sep 2025	1,042	09/29/2025	Collected/Not yet transferred to 2135	
09/30/2025	To record Interest Income from COOPAVAM - May 2025	667	09/09/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Sinchiri - Oct 2025	589	10/17/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from APAAM (Amendment) - Oct 2025	194	11/03/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Hilltribe Organics Limited - Oct 2025	214	10/10/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Puramazonia - Oct 2025	133	03/11/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Du Anyam 3A - Oct 2025	83	10/27/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from UCHON - Oct 2025	467	10/10/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from ADAT - Oct 2025	296	10/17/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from FLOR DE MORA - Oct 2025	312	10/29/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from ALIAR - Oct 2025	156	10/23/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Wari Solid Food - Oct 2025	667	11/03/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from COA VRAEM (2nd Loan) - Oct 2025	667	10/14/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from SOLLUNA - Oct 2025	688	09/10/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Maya Mountain Cacao Limited 2 - Oct 2025	500	10/16/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Du Anyam - Oct 2025	500	10/27/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from PT Kawanasi Sehat Dasacatur - Oct 2025	667	10/31/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Arte Colibri - Oct 2025	72	11/03/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from APODIP - Oct 2025	600	10/28/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Vegexsa - Oct 2025	193	10/21/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Union San Pedro 2 - Oct 2025	611	10/23/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Emprocaucho - Oct 2025	360	10/17/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from BeeHiveMex - Oct 2025	667	11/21/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from TAMOA - Oct 2025	125	12/11/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from AMAPURI - Oct 2025	589	11/24/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Kiria Foods - Oct 2025	412	12/12/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Miel de Mixtepec - Oct 2025	140	12/15/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from CICAP - Oct 2025	69	12/15/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Consorcio Chichlero - Oct 2025	416	12/05/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from EDUCE - Oct 2025	433	11/12/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Du Anyam 3B - Oct 2025	42	12/15/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Bats'Il Maya 3 - Oct 2025	300	11/13/2025	Collected/Not yet transferred to 2135	
10/21/2025	To record Interest Income from Renacimiento - Oct 2025	1,042	10/29/2025	Collected/Not yet transferred to 2135	
10/21/2025	To record Interest Income from TERCER MILENIO - Oct 2025	557	9/29/2025	Collected/Not yet transferred to 2135	
10/21/2025	To record Interest Income from Renacimiento 2 - Oct 2025	750	10/29/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from CICAP - Nov 2025	69	12/15/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from COA VRAEM (2nd Loan) - Nov 2025	446	12/15/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from Du Anyam - Nov 2025	500	12/15/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from Miel de Mixtepec - Nov 2025	140	12/15/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from BeeHiveMex - Nov 2025	667	11/21/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from SOLLUNA - Nov 2025	671	11/12/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from EcoOla - Nov 2025	111	12/01/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from Bats'Il Maya 3 - Nov 2025	300	11/13/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from Consorcio Chichlero - Nov 2025	416	12/05/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from EDUCE - Nov 2025	433	11/12/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from AMAPURI - Nov 2025	589	11/24/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from Kiria Foods - Nov 2025	412	12/12/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from Du Anyam 3A - Nov 2025	42	12/15/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from Du Anyam 3B - Nov 2025	42	12/15/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from TAMOA - Nov 2025	125	12/11/2025	Collected/Not yet transferred to 2135	
11/21/2025	To record Interest Income from Tercer Milenio - Nov 2025	447	12/11/2025	Collected/Not yet transferred to 2135	
11/21/2025	To record Interest Income from APAAM - Nov 2025	189	12/02/2025	Collected/Not yet transferred to 2135	
11/21/2025	To record Interest Income from Renacimiento - Nov 2025	1,042	12/01/2025	Collected/Not yet transferred to 2135	
11/21/2025	To record Interest Income from Renacimiento 2 - Nov 2025	750	12/01/2025	Collected/Not yet transferred to 2135	
Total Interest Income not yet transferred to 2135		144,968			
07/21/2022	Accrual of Interest Income from Waykana - July 2022	148		Not yet collected	
08/21/2022	Accrual of Interest Income from Waykana - Aug 2022	145		Not yet collected	
09/21/2022	Accrual of Interest Income from Waykana - Sep 2022	142		Not yet collected	
10/15/2022	Accrual of Interest Income from Waykana - Oct 2022	139		Not yet collected	
11/15/2022	Accrual of Interest Income from Waykana - Nov 2022	136		Not yet collected	
11/21/2022	Accrual of Interest Income from AFIMAD - Nov 2022	297		Not yet collected	
12/15/2022	Accrual of Interest Income from Waykana - Dec 2022	133		Not yet collected	
12/21/2022	Accrual of Interest Income from AFIMAD - Dec 2022	279		Not yet collected	
01/15/2023	Accrual of Interest Income from Waykana - Jan 2023	129		Not yet collected	
01/21/2023	Accrual of Interest Income from AFIMAD - Jan 2023	279		Not yet collected	
01/21/2023	Accrual of Interest Income from COOPBAM - Jan 2023	160		Not yet collected	
02/21/2023	Accrual of Interest Income from AFIMAD - Feb 2023	279		Not yet collected	
02/21/2023	Accrual of Interest Income from Waykana - Feb 2023	126		Not yet collected	
03/21/2023	Accrual of Interest Income from AFIMAD - Mar 2023	260		Not yet collected	
03/21/2023	Accrual of Interest Income from Waykana - Mar 2023	123		Not yet collected	
04/21/2023	Accrual of Interest Income from AFIMAD - Apr 2023	260		Not yet collected	
04/21/2023	Accrual of Interest Income from Waykana - Apr 2023	120		Not yet collected	
05/21/2023	Accrual of Interest Income from AFIMAD - May 2023	260		Not yet collected	
05/21/2023	Accrual of Interest Income from Waykana - May 2023	117		Not yet collected	
06/21/2023	Accrual of Interest Income from AFIMAD - Jun 2023	240		Not yet collected	
06/21/2023	Accrual of Interest Income from Waykana - Jun 2023	113		Not yet collected	
07/05/2023	Accrual of Interest Income from Xaxeni - Jul 2023	373		Not yet collected	
07/21/2023	Accrual of Interest Income from RONAP2 - Jul 2023	463		Not yet collected	
07/21/2023	Accrual of Interest Income from Waykana - Jul 2023	110		Not yet collected	
07/21/2023	Accrual of Interest Income from AFIMAD - Jul 2023	240		Not yet collected	
07/21/2023	Accrual of Interest Income from Arte Colibri - Jul 2023	133		Not yet collected	
08/05/2023	Accrual of Interest Income from Xaxeni - Aug 2023	373		Not yet collected	
08/21/2023	Accrual of Interest Income from CEPRO - Aug 2023	370		Not yet collected	
08/21/2023	Accrual of Interest Income from RONAP2 - Aug 2023	425		Not yet collected	
08/21/2023	Accrual of Interest Income from AFIMAD - Aug 2023	240		Not yet collected	
08/21/2023	Accrual of Interest Income from Waykana - Aug 2023	107		Not yet collected	
09/01/2023	Reversal of Interest Income from Arte Colibri - Jul 2023 (due to revision of amortization schedule)	(133)		Adjustment	
09/05/2023	Accrual of Interest Income from Xaxeni - Sep 2023	373		Not yet collected	
09/15/2023	Accrual of Interest Income from AFIMAD - Sep 2023	221		Not yet collected	
09/21/2023	Accrual of Interest Income from Waykana - Sep 2023	103		Not yet collected	
09/30/2023	Reversal of Interest Income from CEPRO - Aug 2023	(370)		Adjustment	
10/05/2023	Accrual of Interest Income from Xaxeni - Oct 2023	349		Not yet collected	
10/15/2023	Accrual of Interest Income from RONAP2 - Oct 2023	425		Not yet collected	
10/15/2023	Accrual of Interest Income from AFIMAD - Oct 2023	221		Not yet collected	
10/15/2023	Accrual of Interest Income from Waykana - Oct 2023	100		Not yet collected	
11/15/2023	Accrual of Interest Income from Xaxeni - Nov 2023	349		Not yet collected	
11/15/2023	Accrual of Interest Income from RONAP2 - Nov 2023	386		Not yet collected	
11/21/2023	Accrual of Interest Income from Waykana - Nov 2023	97		Not yet collected	
12/15/2023	Accrual of Interest Income from UOPROCAE - Dec 2023	139		Not yet collected	
12/15/2023	Accrual of Interest Income from Winak3 - Dec 2023	126		Not yet collected	

Beneficial Returns, LLC
Interest Income from The Reciprocity Fund
 For the YTD ended November 30, 2025



Beneficial Returns

Date	Description	Amount	Date Collected	Scrubbed Notes	Date transferred to 2135
12/15/2023	Accrual of Interest Income from Waykana - Dec 2023	\$ 93		Not yet collected	
12/15/2023	Accrual of Interest Income from Xaxeni - Dec 2023	349		Not yet collected	
12/15/2023	Accrual of Interest Income from RONAP2 - Dec 2023	386		Not yet collected	
01/15/2024	Accrual of Interest Income from Xaxeni - Jan 2024	326		Not yet collected	
01/15/2024	Accrual of Interest Income from RONAP2 - Jan 2024	386		Not yet collected	
01/15/2024	Accrual of Interest Income from Waykana - Jan 2024	90		Not yet collected	
01/15/2024	Accrual of Interest Income from Winak3 - Jan 2024	156		Not yet collected	
01/15/2024	Accrual of Interest Income from UOPROCAE - Jan 2024	139		Not yet collected	
01/15/2024	Accrual of Interest Income from Doselva 3 - Dec 2023	1,200		Not yet collected	
02/05/2024	Accrual of Interest Income from Winak3 - Feb 2024	145		Not yet collected	
02/05/2024	Accrual of Interest Income from UOPROCAE - Feb 2024	29		Not yet collected	
02/15/2024	Accrual of Interest Income from Xaxeni - Feb 2023	326		Not yet collected	
02/15/2024	Accrual of Interest Income from Waykana - Feb 2024	86		Not yet collected	
02/15/2024	Accrual of Interest Income from RONAP2 - Feb 2024	346		Not yet collected	
02/22/2024	Accrual of Interest Income from Doselva 3 - Feb 2024	1,200		Not yet collected	
03/04/2024	Accrual of Interest Income from UOPROCAE - Mar 2024	29		Not yet collected	
03/05/2024	Accrual of Interest Income from Xaxeni - Mar 2024	326		Not yet collected	
03/05/2024	Accrual of Interest Income from COOPAVAM - Mar 2024	500		Not yet collected	
03/05/2024	Accrual of Interest Income from Winak3 - Mar 2024	134		Not yet collected	
03/15/2024	Accrual of Interest Income from RONAP2 - Mar 2024	346		Not yet collected	
03/22/2024	Accrual of Interest Income from BeanSpire Company, Ltd. - Mar 2024	583		Not yet collected	
03/25/2024	Accrual of Interest Income from Doselva 3 - Mar 2024	1,200		Not yet collected	
04/05/2024	Accrual of Interest Income from COOPAVAM - Apr 2024	500		Not yet collected	
04/05/2024	Accrual of Interest Income from Winak3 - Apr 2024	124		Not yet collected	
04/05/2024	Accrual of Interest Income from Xaxeni - Apr 2024	301		Not yet collected	
04/05/2024	Accrual of Interest Income from Doselva 3 - Apr 2024	1,200		Not yet collected	
04/05/2024	Accrual of Interest Income from UOPROCAE - Apr 2024	29		Not yet collected	
04/15/2024	Accrual of Interest Income from RONAP2 - Apr 2024	346		Not yet collected	
04/22/2024	Accrual of Interest Income from Doselva (3rd Loan) - Apr 2024	18		Not yet collected	
05/06/2024	Accrual of Interest Income from Xaxeni - May 2024	301		Not yet collected	
05/06/2024	Accrual of Interest Income from UOPROCAE - May 2024	29		Not yet collected	
05/06/2024	Accrual of Interest Income from Winak3 - May 2024	113		Not yet collected	
05/15/2024	Accrual of Interest Income from RONAP2 - May 2024	306		Not yet collected	
05/31/2024	To adjust recognized Interest Income participated by Hoy Impact from Doselva 3 - May 2024	(2,400)		Adjustment	
05/31/2024	To derecognize Accrued Interest Income from Mar 2024 BeanSpire Company	(583)		Adjustment	
06/05/2024	Accrual of Interest Income from Apinatura - Jun 2024	200		Not yet collected	
06/05/2024	Accrual of Interest Income from Asproquema	1,000		Not yet collected	
06/05/2024	Accrual of Interest Income from UOPROCAE - Jun 2024	29		Not yet collected	
06/14/2024	Accrual of Interest Income from Cortepaz 2 - Jun 2024	147		Not yet collected	
06/15/2024	Accrual of Interest Income from RONAP2 - Jun 2024	306		Not yet collected	
06/15/2024	Accrual of Interest Income from CEPRO - Jun 2024	437		Not yet collected	
06/30/2024	To write off the recorded interest income in 2024 for the loan: Xaxeni	(1,579)		Adjustment	
06/30/2024	To write off the recorded interest income in 2024 for the loan: Waykana	(176)		Adjustment	
06/30/2024	To write off the recorded interest income in 2024 for the loan: Winak3	(671)		Adjustment	
07/05/2024	Accrual of Interest Income from Xaxeni - Jun 2024	301		Not yet collected	
07/05/2024	Accrual of Interest Income from Winak3 - Jun 2024	102		Not yet collected	
07/05/2024	Accrual of Interest Income from UOPROCAE - Jul 2024	126		Not yet collected	
07/05/2024	Accrual of Interest Income from Apinatura - Jul 2024	200		Not yet collected	
07/05/2024	Accrual of Interest Income from Winak3 - Jul 2024	91		Not yet collected	
07/05/2024	Accrual of Interest Income from Xaxeni - Jul 2024	276		Not yet collected	
07/15/2024	Accrual of Interest Income from Forest Wise 2 - Jul 2024	234		Not yet collected	
07/15/2024	Accrual of Interest Income from CEPRO - Jul 2024	382		Not yet collected	
07/15/2024	Accrual of Interest Income from RONAP2 - Jul 2024	306		Not yet collected	
07/15/2024	Accrual of Interest Income from Cortepaz 2 - Jul 2024	147		Not yet collected	
07/15/2024	Accrual of Interest Income from Adira - Jul 2024	465		Not yet collected	
07/15/2024	Accrual of Interest Income from Asproquema - Jul 2024	320		Not yet collected	
07/31/2024	To reverse Accrued Interest Income from COOPAVAM - March and April 2024	(1,000)		Adjustment	
07/31/2024	Reversal: To write off the recorded interest income in 2024 for the loan: Xaxeni	1,579		Adjustment	
07/31/2024	Reversal: To write off the recorded interest income in 2024 for the loan: Waykana	176		Adjustment	
07/31/2024	Reversal: To write off the recorded interest income in 2024 for the loan: Winak3	671		Adjustment	
08/05/2024	Accrual of Interest Income from Wiñak (3rd loan) - Aug 2024	80		Not yet collected	
08/05/2024	Accrual of Interest Income from Apinatura - Aug 2024	200		Not yet collected	
08/05/2024	Accrual of Interest Income from UOPROCAE - Aug 2024	126		Not yet collected	
08/10/2024	Accrual of Interest Income from Banaqui - Aug 2024	308		Not yet collected	
08/15/2024	Accrual of Interest Income from Forest Wise 2 - Aug 2024	234		Not yet collected	
08/15/2024	Accrual of Interest Income from CEPRO - Aug 2024	382		Not yet collected	
08/15/2024	Accrual of Interest Income from RONAP2 - Aug 2024	265		Not yet collected	
08/15/2024	Accrual of Interest Income from Adira - Aug 2024	465		Not yet collected	
08/15/2024	Accrual of Interest Income from Asproquema - Aug 2024	320		Not yet collected	
08/15/2024	Accrual of Interest Income from Cortepaz 2 - Aug 2024	147		Not yet collected	
09/05/2024	Accrual of Interest Income Wiñak (3rd loan) - Sep 2024	69		Not yet collected	
09/05/2024	Accrual of Interest Income from UOPROCAE - Sep 2024	126		Not yet collected	
09/05/2024	Accrual of Interest Income from Banaqui - Sep 2024	308		Not yet collected	
09/05/2024	Accrual of Interest Income from CEPRO - Sep 2024	382		Not yet collected	
09/05/2024	Accrual of Interest Income from Simbiosis 2 - Sep 2024	331		Not yet collected	
09/30/2024	Accrual of Interest Income from RONAP2 - Sep 2024	265		Not yet collected	
09/30/2024	Accrual of Interest Income from Cortepaz 2 for the period - Sep 2024	147		Not yet collected	
09/30/2024	Accrual of Interest Income from Asproquema - Sep 2024	320		Not yet collected	
09/30/2024	Accrual of Interest Income from Apinatura - Sep 2024	189		Not yet collected	
09/30/2024	Accrual of Interest Income from Adira - Sep 2024	465		Not yet collected	
10/05/2024	Accrual of Interest Income from Adira - Oct 2024	443		Not yet collected	
10/05/2024	Accrual of Interest Income from Wiñak (3rd loan) - Oct 2024	57		Not yet collected	
10/05/2024	Accrual of Interest Income from CEPRO - Oct 2024	382		Not yet collected	
10/05/2024	Accrual of Interest Income from UOPROCAE - Oct 2024	76		Not yet collected	
10/05/2024	Accrual of Interest Income from RONAP2 - Oct 2024	265		Not yet collected	
10/05/2024	Accrual of Interest Income from Banaqui - Oct 2024	308		Not yet collected	
10/05/2024	Accrual of Interest Income from Cortepaz 2 - Oct 2024	147		Not yet collected	
10/05/2024	Accrual of Interest Income from Asproquema - Oct 2024	306		Not yet collected	
10/05/2024	Accrual of Interest Income from Apinatura - Oct 2024	189		Not yet collected	
11/01/2024	Accrual of Interest Income from Xaxeni - Oct 2024	373		Not yet collected	
11/01/2024	Accrual of Interest Income from Xaxeni - Oct 2024	78		Not yet collected	
11/05/2024	Accrual of Interest Income from Wiñak (3rd loan) - Nov 2024	46		Not yet collected	
11/05/2024	Accrual of Interest Income from Apinatura - Nov 2024	189		Not yet collected	
11/05/2024	Accrual of Interest Income from CORTEPAZ - Nov 2024	55		Not yet collected	
11/05/2024	Accrual of Interest Income from UOPROCAE - Nov 2024	64		Not yet collected	
11/05/2024	Accrual of Interest Income from Aprogarza - Nov 2024	104		Not yet collected	
11/05/2024	Accrual of Interest Income from CEPRO - Nov 2024	382		Not yet collected	
11/05/2024	Accrual of Interest Income from Arte Colibri - Nov 2024	96		Not yet collected	
11/05/2024	Accrual of Interest Income from Adira - Nov 2024	443		Not yet collected	
11/05/2024	Accrual of Interest Income from COA VRAEM - Nov 2024	189		Not yet collected	
11/05/2024	Accrual of Interest Income from Xaxeni - Nov 2024	369		Not yet collected	
11/05/2024	Accrual of Interest Income from Xaxeni - Nov 2024	78		Not yet collected	
11/05/2024	To adjust Accrued Interest Receivable from Asproquema due to Loan Amendment - Nov 2024	(306)		Adjustment	

Beneficial Returns, LLC
Interest Income from The Reciprocity Fund
 For the YTD ended November 30, 2025



Beneficial Returns

Date	Description	Amount	Date Collected	Scrubbed Notes	Date transferred to 2135
11/30/2024	To record adjustment on Interest Income, Loans Receivable, and clearing of Forest Wise - Suspense Account balance due to full payment of Forest Wise 2.	\$ 10,741		Adjustment	
12/01/2024	Accrual of Interest Income from RONAP 2 - Dec 2024	669		Not yet collected	
12/05/2024	Accrual of Interest Income from Aprogarza - Dec 2024	104		Not yet collected	
12/05/2024	Accrual of Interest Income from CEPRO - Dec 2024	382		Not yet collected	
12/05/2024	Accrual of Interest Income from CORTEPAZ - Dec 2024	55		Not yet collected	
12/05/2024	Accrual of Interest Income from Asoseynekun - Dec 2024	127		Not yet collected	
12/05/2024	Accrual of Interest Income from Arte Colibri - Dec 2024	96		Not yet collected	
12/05/2024	Accrual of Interest Income from UOPROCAE - Dec 2024	64		Not yet collected	
12/05/2024	Accrual of Interest Income from Simbiosis 2 - Dec 2024	301		Not yet collected	
12/05/2024	Accrual of Interest Income from Adira - Dec 2024	443		Not yet collected	
12/05/2024	Accrual of Interest Income from Apinatura - Dec 2024	178		Not yet collected	
12/05/2024	Accrual of Interest Income from Wiñak (3rd loan) - Dec 2024	35		Not yet collected	
12/05/2024	Accrual of Interest Income from Xaxeni - Dec 2024	364		Not yet collected	
12/05/2024	Accrual of Interest Income from Xaxeni - Dec 2024	78		Not yet collected	
12/05/2024	Accrual of Interest Income from ALIAR - Dec 2024	189		Not yet collected	
12/21/2024	Accrual of Interest Income from RONAP 2 - Dec 2024	540		Not yet collected	
12/31/2024	To reverse Accrual of Interest Income from Xaxeni - Jul 2023 to Jun 2024 due to loan amendment	(4,875)		Reversal of accrual interest income	
12/31/2024	To recognize Interest Income from Xaxeni - Aug to Sep 2024 - Offset by Doubtful Interest	553		Offsetting doubtful interest	
12/31/2024	To reverse Accrued Interest Income from RONAP2 - Nov 2024 due to loan amendment	(223)		Reversal of accrual interest income	
12/31/2024	To reverse Accrued Interest Income from RONAP2 - Feb to Jul 2024 due to loan amendment	(1,957)		Reversal due to loan amendment	
12/31/2024	To reverse Accrual of Interest Income from Asproquema - Jun to Aug 2024 due to loan amendment	(1,959)		Reversal of accrual interest income	
01/05/2025	Accrual of Interest Income from Banaqui - Jan 2025	283		Not yet collected	
01/05/2025	Accrual of Interest Income from ALIAR - Jan 2025	189		Not yet collected	
01/05/2025	Accrual of Interest Income from Arte Colibri - Jan 2025	96		Not yet collected	
01/05/2025	Accrual of Interest Income from CEPRO - Jan 2025	324		Not yet collected	
01/05/2025	Accrual of Interest Income from Apinatura - Jan 2025	178		Not yet collected	
01/05/2025	Accrual of Interest Income from Asproquema - Jan 2025	333		Not yet collected	
01/05/2025	Accrual of Interest Income from Xaxeni - Jan 2025	360		Not yet collected	
01/05/2025	Accrual of Interest Income from Xaxeni - Past Interest for period 01/15/2025	78		Not yet collected	
01/05/2025	Accrual of Interest Income from Wiñak (3rd loan) - Jan 2025	23		Not yet collected	
01/05/2025	Accrual of Interest Income from CORTEPAZ - Jan 2025	55		Not yet collected	
01/05/2025	Accrual of Interest Income from Asoseynekun - Jan 2025	127		Not yet collected	
01/05/2025	Accrual of Interest Income from UOPROCAE - Jan 2025	64		Not yet collected	
01/05/2025	Accrual of Interest Income from Simbiosis 2 - Jan 2025	270		Not yet collected	
01/05/2025	Accrual of Interest Income from Adira - Jan 2025	421		Not yet collected	
02/05/2025	Accrual of Interest Income from Xaxeni - Interest for period 02/16/2025	356		Not yet collected	
02/05/2025	Accrual of Interest Income from Xaxeni - Past Interest for period 02/16/2025	78		Not yet collected	
02/05/2025	Accrual of Interest Income from Wiñak (3rd loan) - Feb 2025	12		Not yet collected	
02/05/2025	Accrual of Interest Income from CEPRO - Feb 2025	324		Not yet collected	
02/05/2025	Accrual of Interest Income from Asoseynekun - Feb 2025	127		Not yet collected	
02/05/2025	Accrual of Interest Income from Simbiosis 2 - Feb 2025	270		Not yet collected	
02/05/2025	Accrual of Interest Income from Adira - Feb 2025	421		Not yet collected	
02/05/2025	Accrual of Interest Income from Apinatura - Feb 2025	178		Not yet collected	
02/05/2025	Accrual of Interest Income from COA VRAEM - Feb 2025	178		Not yet collected	
02/05/2025	Accrual of Interest Income from APAAM - Feb 2025	193		Not yet collected	
02/05/2025	Accrual of Interest Income from Shanantina - Feb 2025	362		Not yet collected	
02/05/2025	Accrual of Interest Income from Alta Montana - Feb 2025	667		Not yet collected	
02/05/2025	Accrual of Interest Income from Asproquema - Feb 2025	320		Not yet collected	
02/05/2025	Accrual of Interest Income from CORTEPAZ - Feb 2025	44		Not yet collected	
02/05/2025	Accrual of Interest Income from Union San Pedro 2 - Feb 2025	667		Not yet collected	
02/13/2025	Accrual of Interest Income from Banaqui-Curimaná - Feb 2025	274		Not yet collected	
03/05/2025	Accrual of Interest Income from Simbiosis 2 - Mar 2025	270		Not yet collected	
03/05/2025	Accrual of Interest Income from Xaxeni - Interest for period 03/16/2025	352		Not yet collected	
03/05/2025	Accrual of Interest Income from Xaxeni - Past Interest for period 03/16/2025	78		Not yet collected	
03/05/2025	Accrual of Interest Income from Asoseynekun - Mar 2025	110		Not yet collected	
03/05/2025	Accrual of Interest Income from Adira - Mar 2025	421		Not yet collected	
03/05/2025	Accrual of Interest Income from Union San Pedro 2 - Mar 2025	667		Not yet collected	
03/05/2025	Accrual of Interest Income from CEPRO - Mar 2025	324		Not yet collected	
03/05/2025	Accrual of Interest Income from Asproquema - Mar 2025	320		Not yet collected	
03/05/2025	Accrual of Interest Income from Apinatura - Mar 2025	167		Not yet collected	
03/05/2025	Accrual of Interest Income from APAAM - Mar 2025	193		Not yet collected	
03/05/2025	Accrual of Interest Income from Shanantina - Mar 2025	362		Not yet collected	
03/05/2025	Accrual of Interest Income from Vegexsa - Mar 2025	177		Not yet collected	
03/31/2025	To reverse Interest Income from CORTEPAZ - Feb 2025 due to satisfaction of outstanding loan balance.	(44)		Reversal of accrual interest income	
04/05/2025	Accrual of Interest Income from Adira - Apr 2025	398		Not yet collected	
04/05/2025	Accrual of Interest Income from Simbiosis 2 - Apr 2025	238		Not yet collected	
04/05/2025	Accrual of Interest Income from Vegexsa - Apr 2025	177		Not yet collected	
04/05/2025	Accrual of Interest Income from APODIP 2 - Apr 2025	667		Not yet collected	
04/05/2025	Accrual of Interest Income from Xaxeni - Interest for period 04/16/2025	348		Not yet collected	
04/05/2025	Accrual of Interest Income from Xaxeni - Past Interest for period 04/16/2025	78		Not yet collected	
04/05/2025	Accrual of Interest Income from CEPRO - Apr 2025	324		Not yet collected	
04/05/2025	Accrual of Interest Income from Apinatura - Apr 2025	167		Not yet collected	
04/05/2025	Accrual of Interest Income from Aproccasi - Apr 2025	46		Not yet collected	
04/05/2025	Accrual of Interest Income from APAAM - Apr 2025	193		Not yet collected	
04/05/2025	Accrual of Interest Income from Union San Pedro 2 - Apr 2025	667		Not yet collected	
04/05/2025	Accrual of Interest Income from Ecuaconservas - Apr 2025	667		Not yet collected	
04/05/2025	Accrual of Interest Income from Asoseynekun - Apr 2025	110		Not yet collected	
04/05/2025	Accrual of Interest Income from Aprogarza - Apr 2025	53		Not yet collected	
04/05/2025	Accrual of Interest Income from Asproquema - Apr 2025	320		Not yet collected	
04/05/2025	Accrual of Interest Income from Shanantina - Apr 2025	362		Not yet collected	
04/05/2025	Accrual of Interest Income from Consorcio Chiclero - Apr 2025	467		Not yet collected	
05/05/2025	Accrual of Interest Income from Ecuaconservas - May 2025	667		Not yet collected	
05/05/2025	Accrual of Interest Income from Simbiosis 2 - May 2025	238		Not yet collected	
05/05/2025	Accrual of Interest Income from Consorcio Chiclero - May 2025	467		Not yet collected	
05/05/2025	Accrual of Interest Income from Sinchiri - May 2025	667		Not yet collected	
05/05/2025	Accrual of Interest Income from Aprogarza - May 2025	53		Not yet collected	
05/05/2025	Accrual of Interest Income from Asproquema - May 2025	306		Not yet collected	
05/05/2025	Accrual of Interest Income from APAAM - May 2025	187		Not yet collected	
05/05/2025	Accrual of Interest Income from Shanantina - May 2025	341		Not yet collected	
05/05/2025	Accrual of interest income from Xaxeni - Interest for period 05/16/2025	344		Not yet collected	
05/05/2025	Accrual of interest income from Xaxeni - Past Interest for period 05/16/2025	78		Not yet collected	
05/05/2025	Accrual of Interest Income from CEPRO - May 2025	324		Not yet collected	
05/05/2025	Accrual of Interest Income from Asoseynekun - May 2025	110		Not yet collected	
05/05/2025	Accrual of Interest Income from Apinatura - May 2025	167		Not yet collected	
05/05/2025	Accrual of Interest Income from Aproccasi - May 2025	46		Not yet collected	
05/05/2025	Accrual of Interest Income from APODIP 2 - May 2025 - Accrual of Interest Income from APODIP 2 - May 2025	667		Not yet collected	
05/05/2025	Accrual of Interest Income from Adira - May 2025	398		Not yet collected	
05/05/2025	Accrual of Interest Income from Vegexsa - May 2025	177		Not yet collected	

Beneficial Returns, LLC
Interest Income from The Reciprocity Fund
 For the YTD ended November 30, 2025



Date	Description	Amount	Date Collected	Scrubbed Notes	Date transferred to 2135
05/21/2025	Accrual of interest income from CORTEPAZ (2nd Loan) - May 2025	\$ 153		Not yet collected	
05/21/2025	Adjustment/Deduction of invoice amount due to overbilling of CORTEPAZ (1st Loan)	(195)		Not yet collected	
05/21/2025	Accrual of Interest Income from EDUCE - May 2025	433		Not yet collected	
06/05/2025	Accrual of Interest Income from APODIP 2 - Jun 2025	667		Not yet collected	
06/05/2025	Accrual of Interest Income from Xaxeni - Interest for period 06/16/2025	339		Not yet collected	
06/05/2025	Accrual of Interest Income from Xaxeni - Past Interest for period 06/16/2025	78		Not yet collected	
06/05/2025	Accrual of Interest Income from Simbiosis 2 - Jun 2025	238		Not yet collected	
06/05/2025	Accrual of Interest Income from Adira - Jun 2025	398		Not yet collected	
06/05/2025	Accrual of Interest Income from Apinatura - Jun 2025	156		Not yet collected	
06/05/2025	Accrual of Interest Income from Aprocassi - Jun 2025	46		Not yet collected	
06/05/2025	Accrual of Interest Income from APAAM - Jun 2025	187		Not yet collected	
06/05/2025	Accrual of Interest Income from Shanantina - Jun 2025	341		Not yet collected	
06/05/2025	Accrual of Interest Income from Ecuacónservas - Jun 2025	667		Not yet collected	
06/05/2025	Accrual of Interest Income from Sinchiri - Jun 2025	667		Not yet collected	
06/05/2025	Accrual of Interest Income from Arte Colibri - Jun 2025	80		Not yet collected	
06/05/2025	Accrual of Interest Income from Asproquema - Jun 2025	306		Not yet collected	
06/05/2025	Accrual of Interest Income from COA VRAEM - Jun 2025	156		Not yet collected	
06/05/2025	Accrual of Interest Income from Arogarza - Jun 2025	53		Not yet collected	
06/05/2025	Accrual of Interest Income from CEPRO - Jun 2025	324		Not yet collected	
06/21/2025	Accrual of Interest Income from CORTEPAZ (2nd Loan) - Jun 2025	141		Not yet collected	
07/05/2025	Accrual of Interest Income from Xaxeni - Interest for period 07/16/2025	335		Not yet collected	
07/05/2025	Accrual of Interest Income from Xaxeni - Past Interest for period 07/16/2025	78		Not yet collected	
07/05/2025	To reverse Interest Income from COA VRAEM - Jun 2025	(156)		Reversal of accrual interest income	
07/05/2025	Accrual of Interest Income from Arte Colibri - Jul 2025	80		Not yet collected	
07/05/2025	Accrual of Interest Income from Apinatura - Jul 2025	156		Not yet collected	
07/05/2025	Accrual of Interest Income from Shanantina - Jul 2025	341		Not yet collected	
07/05/2025	Accrual of Interest Income from Ecuacónservas - Jul 2025	617		Not yet collected	
07/05/2025	Accrual of Interest Income from Sinchiri - Jul 2025	667		Not yet collected	
07/05/2025	Accrual of Interest Income from Simbiosis 2 - Jul 2025	206		Not yet collected	
07/05/2025	Accrual of Interest Income from Adira - Jul 2025	375		Not yet collected	
07/05/2025	Accrual of Interest Income from Asproquema - Jul 2025	306		Not yet collected	
07/05/2025	Accrual of Interest Income from APAAM - Jul 2025	187		Not yet collected	
07/05/2025	Accrual of Interest Income from APODIP 2 - Jul 2025	645		Not yet collected	
07/21/2025	Accrual of Interest Income from CORTEPAZ (2nd Loan) - Jul 2025	128		Not yet collected	
07/31/2025	Reversal of: To record Interest Income from EDUCE - May 2025 due to correction of amortization schedule	(433)		Reversal of accrual interest income	
08/05/2025	Accrual of Interest Income from Xaxeni - Interest for period 08/16/2025	331		Not yet collected	
08/05/2025	Accrual of Interest Income from Xaxeni - Past Interest for period 08/16/2025	78		Not yet collected	
08/05/2025	Accrual of Interest Income from Simbiosis 2 - Aug 2025	206		Not yet collected	
08/05/2025	Accrual of Interest Income from Apinatura - Aug 2025	156		Not yet collected	
08/05/2025	Accrual of Interest Income from Kiria Foods - Aug 2025	467		Not yet collected	
08/05/2025	Accrual of Interest Income from Arogarza - Aug 2025	27		Not yet collected	
08/05/2025	Accrual of Interest Income from Adira - Aug 2025	375		Not yet collected	
08/05/2025	Accrual of Interest Income from Asproquema - Aug 2025	291		Not yet collected	
08/05/2025	Accrual of Interest Income from Aprocassi - Aug 2025	39		Not yet collected	
08/05/2025	Accrual of Interest Income from APAAM - Aug 2025	180		Not yet collected	
08/05/2025	Accrual of Interest Income from Shanantina - Aug 2025	320		Not yet collected	
08/05/2025	Accrual of Interest Income from Alta Montana - Aug 2025	611		Not yet collected	
08/05/2025	Accrual of Interest Income from Ecuacónservas - Aug 2025	617		Not yet collected	
08/05/2025	Accrual of Interest Income from APODIP 2 - Aug 2025	645		Not yet collected	
08/05/2025	Accrual of Interest Income from Winak 3 - Aug 2025	86		Not yet collected	
08/21/2025	Accrual of Interest Income from CORTEPAZ (2nd Loan) - Aug 2025	116		Not yet collected	
09/05/2025	Accrual of Interest Income from Winak 3 - Sep 2025	86		Not yet collected	
09/05/2025	Accrual of Interest Income from Alma - Sep 2025	297		Not yet collected	
09/05/2025	Accrual of Interest Income from APODIP 2 - Sep 2025	645		Not yet collected	
09/05/2025	Accrual of Interest Income from Alta Montana - Sep 2025	583		Not yet collected	
09/05/2025	Accrual of Interest Income from COBIUS - Sep 2025	15		Not yet collected	
09/05/2025	Accrual of Interest Income from Adira - Sep 2025	375		Not yet collected	
09/05/2025	Accrual of Interest Income from Apinatura - Sep 2025	144		Not yet collected	
09/05/2025	Accrual of Interest Income from Ecuacónservas - Sep 2025	617		Not yet collected	
09/05/2025	Accrual of Interest Income from Xaxeni - Interest for period 09/16/2025	327		Not yet collected	
09/05/2025	Accrual of Interest Income from Xaxeni - Past Interest for period 09/16/2025	78		Not yet collected	
09/05/2025	To reverse Interest Income from Asociación Agro Artesanal Wiñak (3rd loan) - Winak3 #6 - Interest	(145)		Adjustment	
09/05/2025	To reverse Interest Income from Asociación Agro Artesanal Wiñak (3rd loan) - Winak3 #7 - Interest	(134)		Adjustment	
09/05/2025	To reverse Interest Income from Asociación Agro Artesanal Wiñak (3rd loan) - Winak3 #8 - Interest	(124)		Adjustment	
09/05/2025	To reverse Interest Income from Asociación Agro Artesanal Wiñak (3rd loan) - Winak3 #9 - Interest	(113)		Adjustment	
09/05/2025	To reverse Interest Income from Asociación Agro Artesanal Wiñak (3rd loan) - Winak3 #10 - Interest	(102)		Adjustment	
09/05/2025	To reverse Interest Income from Asociación Agro Artesanal Wiñak (3rd loan) - Winak3 #11 - Interest	(91)		Adjustment	
09/05/2025	To reverse Interest Income from Asociación Agro Artesanal Wiñak (3rd loan) - Winak3 #12 - Interest	(80)		Adjustment	
09/05/2025	To reverse Interest Income from Asociación Agro Artesanal Wiñak (3rd loan) - Winak3 #13 - Interest	(69)		Adjustment	
09/05/2025	To reverse Interest Income from Asociación Agro Artesanal Wiñak (3rd loan) - Winak3 #14 - Interest	(57)		Adjustment	
09/05/2025	To reverse Interest Income from Asociación Agro Artesanal Wiñak (3rd loan) - Winak3 #15 - Interest	(46)		Adjustment	
09/05/2025	To reverse Interest Income from Asociación Agro Artesanal Wiñak (3rd loan) - Winak3 #16 - Interest	(35)		Adjustment	
09/05/2025	To reverse Interest Income from Asociación Agro Artesanal Wiñak (3rd loan) - Winak3 #17 - Interest	(23)		Adjustment	
09/05/2025	To reverse Interest Income from Asociación Agro Artesanal Wiñak (3rd loan) - Winak3 #18 - Interest	(12)		Adjustment	
09/05/2025	Accrual of Interest Income from Asoseynekun - Sep 2025	75		Not yet collected	
09/05/2025	Accrual of Interest Income from Simbiosis 2 - Sep 2025	206		Not yet collected	
09/05/2025	Accrual of Interest Income from Asproquema - Sep 2025	291		Not yet collected	
09/05/2025	Accrual of Interest Income from Banaqui - Sep 2025	566		Not yet collected	
09/05/2025	Accrual of Interest Income from Shanantina - Sep 2025	320		Not yet collected	
09/21/2025	Accrual of Interest Income from CORTEPAZ (2nd Loan) - Sep 2025	103		Not yet collected	
09/30/2025	To adjust Interest Income from APAAM due to loan amendment - May to Aug 2025	(560)		Adjustment	
09/30/2025	To adjust Interest Income from APAAM due to loan amendment - Aug 2025	(180)		Adjustment	
10/05/2025	Accrual of Interest Income from CENCOIC 2 - Oct 2025	308		Not yet collected	
10/05/2025	Accrual of Interest Income from Ecuacónservas - Oct 2025	566		Not yet collected	
10/05/2025	Accrual of Interest Income from CICAP 2 - Oct 2025	247		Not yet collected	
10/05/2025	Accrual of Interest Income from Komodo Water - Oct 2025	333		Not yet collected	
10/05/2025	Accrual of Interest Income from Aprocassi - Oct 2025	31		Not yet collected	
10/05/2025	Accrual of Interest Income from Arogarza 2 - Oct 2025	500		Not yet collected	
10/05/2025	Accrual of Interest Income from APODIP 2 - Oct 2025	622		Not yet collected	
10/05/2025	Accrual of Interest Income from Simbiosis 2 - Oct 2025	174		Not yet collected	
10/05/2025	Accrual of Interest Income from Asoseynekun - Oct 2025	75		Not yet collected	

Beneficial Returns, LLC
Interest Income from The Reciprocity Fund
 For the YTD ended November 30, 2025



Date	Description	Amount	Date Collected	Scrubbed Notes	Date transferred to 2135
10/05/2025	Accrual of Interest Income from Winak 3 - Oct 2025	\$ 86		Not yet collected	
10/05/2025	Accrual of Interest Income from Adira - Oct 2025	352		Not yet collected	
10/05/2025	Accrual of Interest Income from Apinatura - Oct 2025	144		Not yet collected	
10/05/2025	Accrual of Interest Income from Xaxeni - Interest for period 10/16/2025	322		Not yet collected	
10/05/2025	Accrual of Interest Income from Xaxeni - Past Interest for period 10/16/2025	78		Not yet collected	
10/05/2025	Accrual of Interest Income from Alma - Oct 2025	297		Not yet collected	
10/05/2025	Accrual of Interest Income from Banaqui - Oct 2025	566		Not yet collected	
10/05/2025	Accrual of Interest Income from Alta Montana - Oct 2025	583		Not yet collected	
10/05/2025	Accrual of Interest Income from CAC Yakathea 2- Oct 2025	649		Not yet collected	
10/05/2025	Accrual of Interest Income from Maya Mountain Cacao - Oct 2025	86		Not yet collected	
10/05/2025	Accrual of Interest Income from EcoOla - Oct 2025	111		Not yet collected	
10/05/2025	Accrual of Interest Income from COOPBAM 2 - Oct 2025	275		Not yet collected	
10/05/2025	Accrual of Interest Income from COBIUS - Oct 2025	15		Not yet collected	
10/05/2025	Accrual of Interest Income from Asproquema - Oct 2025	291		Not yet collected	
10/05/2025	Accrual of Interest Income from Shanantina - Oct 2025	320		Not yet collected	
10/15/2025	Accrual of Interest Income from UOPROCAE - Feb to Oct 2025 due to loan extension and restructure which will be rolled-over to the total outstanding balance	1,132		Not yet collected	
10/21/2025	Accrual of Interest Income from CORTEPAZ (2nd Loan) - Oct 2025	91		Not yet collected	
10/21/2025	Accrual of Interest Income from APAAM - Oct 2025	191		Not yet collected	
11/05/2025	Accrual of Interest Income from Adira - Nov 2025	352		Not yet collected	
11/05/2025	Accrual of Interest Income from Asproquema - Nov 2025	277		Not yet collected	
11/05/2025	Accrual of Interest Income from FLOR DE MORA - Nov 2025	288		Not yet collected	
11/05/2025	Accrual of Interest Income from Union San Pedro 2 - Nov 2025	583		Not yet collected	
11/05/2025	Accrual of Interest Income from Komodo Water - Nov 2025	333		Not yet collected	
11/05/2025	Accrual of Interest Income from Maya Mountain Cacao - Nov 2025	86		Not yet collected	
11/05/2025	Accrual of Interest Income from Simbiosis 2 - Nov 2025	174		Not yet collected	
11/05/2025	Accrual of Interest Income from Maya Mountain Cacao Limited 2 - Nov 2025	337		Not yet collected	
11/05/2025	Accrual of Interest Income from Arte Colibri - Nov 2025	64		Not yet collected	
11/05/2025	Accrual of Interest Income from ADAT - Nov 2025	278		Not yet collected	
11/05/2025	Accrual of Interest Income from Shanantina - Nov 2025	299		Not yet collected	
11/05/2025	Accrual of Interest Income from Alta Montana - Nov 2025	583		Not yet collected	
11/05/2025	Accrual of Interest Income from Ecuaconservas - Nov 2025	566		Not yet collected	
11/05/2025	Accrual of Interest Income from Sinchiri - Nov 2025	510		Not yet collected	
11/05/2025	Accrual of Interest Income from Puramazonia - Nov 2025	126		Not yet collected	
11/05/2025	Accrual of Interest Income from UOPROCAE - Nov 2025	95		Not yet collected	
11/05/2025	Accrual of Interest Income from UCHON - Nov 2025	442		Not yet collected	
11/05/2025	Accrual of Interest Income Xaxeni - Nov 2025	318		Not yet collected	
11/05/2025	Accrual of Interest Income Xaxeni - Nov 2025	78		Not yet collected	
11/05/2025	Accrual of Interest Income from Asoseynekun - Nov 2025	75		Not yet collected	
11/05/2025	Accrual of Interest Income from CENCOIC 2 - Nov 2025	308		Not yet collected	
11/05/2025	Accrual of Interest Income from COOPBAM 2 - Nov 2025	275		Not yet collected	
11/05/2025	Accrual of Interest Income from COBIUS - Nov 2025	15		Not yet collected	
11/05/2025	Accrual of Interest Income from PT Kawanasi Sehat Dasacatur - Nov 2025	505		Not yet collected	
11/05/2025	Accrual of Interest Income from Winak 3 - Nov 2025	86		Not yet collected	
11/05/2025	Accrual of Interest Income from Alma - Nov 2025	297		Not yet collected	
11/05/2025	Accrual of Interest Income from Hilltribe Organics Limited - Nov 2025	173		Not yet collected	
11/05/2025	Accrual of Interest Income from Apinatura - Nov 2025	144		Not yet collected	
11/05/2025	Accrual of Interest Income from ALIAR - Nov 2025	144		Not yet collected	
11/05/2025	Accrual of Interest Income from APODIP - Nov 2025	576		Not yet collected	
11/05/2025	Accrual of Interest Income from Vegexsa - Nov 2025	129		Not yet collected	
11/05/2025	Accrual of Interest Income from CAC Yakathea 2- Nov 2025	649		Not yet collected	
11/05/2025	Accrual of Interest Income from APODIP 2 - Nov 2025	622		Not yet collected	
11/05/2025	Accrual of Interest Income from Wari Solid Food - Nov 2025	337		Not yet collected	
11/05/2025	Accrual of Interest Income from Arogarza 2 - Nov 2025	500		Not yet collected	
11/05/2025	Accrual of Interest Income from Nuevo Becal - Nov 2025	467		Not yet collected	
11/05/2025	Accrual of Interest Income from Banaqui - Nov 2025	566		Not yet collected	
11/05/2025	Accrual of Interest Income from Emprocaucho - Nov 2025	333		Not yet collected	
11/05/2025	Accrual of Interest Income from CICAP 2 - Nov 2025	247		Not yet collected	
11/05/2025	Accrual of Interest Income from Aprocassi - Nov 2025	31		Not yet collected	
11/21/2025	Accrual of Interest Income from CORTEPAZ (2nd Loan) - Nov 2025	78		Not yet collected	
Total Interest Income not yet collected		95,431			
Total		266,319			
Less: Total Interest Income - 2022		2,045			
Less: Total Interest Income - 2023		29,929			
Less: Total Interest Income - 2024		47,782			
Total - 2025 (TRF)		\$ 186,563			

Beneficial Returns, LLC
Interest Income from The Truss Fund 2.0
 For the YTD ended November 30, 2025



Date	Description	Amount	Date Collected	Scrubbed Notes	Date Transferred to 2135
01/05/2025	To record Interest Income from Grupo Promesa - Jan 2025	\$ 1,003	02/18/2025	Collected/transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from WARC - Jan 2025	969	03/28/2025	Collected/transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Numida - Jan 2025	1,063	04/03/2025	Collected/transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Cycle Connect 3 - Jan 2025	833	01/24/2025	Collected/transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Numida - Feb 2025	1,063	04/03/2025	Collected/transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from WARC - Feb 2025	969	03/28/2025	Collected/transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Grupo Promesa - Feb 2025	1,003	02/18/2025	Collected/transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Cycle Connect 3 - Feb 2025	769	04/29/2025	Collected/transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from Numida - Mar 2025	1,063	04/03/2025	Collected/transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from WARC - Mar 2025	969	03/28/2025	Collected/transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from Cycle Connect 3 - Mar 2025	769	04/29/2025	Collected/transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from Grupo Promesa - Mar 2025	903	05/15/2025	Collected/transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from Cycle Connect 3 - Apr 2025	769	04/29/2025	Collected/transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from Grupo Promesa - Apr 2025	903	05/15/2025	Collected/transferred to MF Fidelity	05/29/2025
07/05/2024	To record Interest Income from All Across Africa 2 - Jul 2024	708	09/11/2024	Collected/Transferred to 2135	12/03/2025
08/05/2024	To record Interest Income from All Across Africa 2 - Aug 2024	708	09/11/2024	Collected/Transferred to 2135	12/03/2025
10/05/2024	To record Interest Income from Doselva 2 - Oct 2024	733	12/06/2024	Collected/Transferred to 2135	12/03/2025
11/05/2024	To record Interest Income from All Across Africa 2 - Nov 2024	3,000	12/26/2024	Collected/Transferred to 2135	12/03/2025
11/21/2024	To record Interest Income from Doselva 2 - Nov 2024	686	12/06/2024	Collected/Transferred to 2135	12/03/2025
12/21/2024	To record Interest Income from Doselva 2 - Dec 2024	639	01/10/2025	Collected/Transferred to 2135	12/03/2025
12/21/2024	To record Interest Income from All Across Africa (2nd loan) - Dec 2024	3,000	03/17/2025	Collected/Transferred to 2135	12/03/2025
01/21/2025	To record Interest Income from Doselva 2 - Jan 2025	592	01/30/2025	Collected/Transferred to 2135	12/03/2025
01/21/2025	To record Interest Income from All Across Africa (2nd loan) - Feb 2025	3,000	03/17/2025	Collected/Transferred to 2135	12/03/2025
02/21/2025	To record Interest Income from All Across Africa (2nd loan) - Feb 2025	3,000	04/21/2025	Collected/Transferred to 2135	12/03/2025
02/21/2025	To record Interest Income from Doselva 2 - Feb 2025	544	03/12/2025	Collected/Transferred to 2135	12/03/2025
04/05/2025	To record Interest Income from WARC - Apr 2025	783	06/27/2025	Collected/Transferred to 2135	12/03/2025
05/21/2025	To record Interest Income from Grupo Promesa - May 2025	903	05/15/2025	Collected/Transferred to 2135	12/03/2025
05/05/2025	To record Interest Income from WARC - May 2025	783	06/27/2025	Collected/Transferred to 2135	12/03/2025
05/21/2025	To record Interest Income from Cycle Connect 3 - May 2025	703	07/29/2025	Collected/Transferred to 2135	12/03/2025
06/05/2025	To record Interest Income from WARC - Jun 2025	783	06/27/2025	Collected/Transferred to 2135	12/03/2025
06/05/2025	To record Interest Income from Grupo Promesa - Jun 2025	801	08/14/2025	Collected/Transferred to 2135	12/03/2025
06/05/2025	To record Interest Income from Numida 3 - Jun 2025	1,500	08/11/2025	Collected/Transferred to 2135	12/03/2025
06/05/2025	To record Interest Income from Cycle Connect 3 - Jun 2025	703	07/29/2025	Collected/Transferred to 2135	12/03/2025
06/05/2025	To record Interest Income from Cycle Connect 4 - Jun 2025	417	09/22/2025	Collected/Transferred to 2135	12/03/2025
07/05/2025	To record Interest Income from Grupo Promesa - Jul 2025	801	08/14/2025	Collected/Transferred to 2135	12/03/2025
07/05/2025	To record Interest Income from Numida 3 - Jul 2025	703	08/11/2025	Collected/Transferred to 2135	12/03/2025
07/05/2025	To record Interest Income from Cycle Connect 3 - Jul 2025	1,500	07/29/2025	Collected/Transferred to 2135	12/03/2025
07/05/2025	To record Interest Income from Cycle Connect 4 - Jul 2025	417	09/22/2025	Collected/Transferred to 2135	12/03/2025
08/05/2025	To record Interest Income from Grupo Promesa - Aug 2025	801	08/14/2025	Collected/Transferred to 2135	12/03/2025
08/05/2025	To record Interest Income from Numida 3 - Aug 2025	1,500	08/11/2025	Collected/Transferred to 2135	12/03/2025
08/05/2025	To record Interest Income from Cycle Connect 4 - Aug 2025	111	09/22/2025	Collected/Transferred to 2135	12/03/2025
08/05/2025	To record Interest Income from Cycle Connect 5 - Aug 2025	10	10/10/2025	Collected/Transferred to 2135	12/03/2025
08/31/2025	To adjust interest income from Cycle Connect 4 - Jun to Jul 2025	(610)	09/22/2025	Collected/Transferred to 2135	12/03/2025
09/05/2025	To record Interest Income from Cycle Connect 5 - Sep 2025	10	10/10/2025	Collected/Transferred to 2135	12/03/2025
Total Interest Income transferred to 2135		42,274			
03/21/2025	To record Interest Income from Doselva 2 - Mar 2025	496	08/04/2025	Collected/Not yet transferred to 2135	
04/21/2025	To record Interest Income from Doselva 2 - Apr 2025	448	09/02/2025	Collected/Not yet transferred to 2135	
05/05/2025	To record Interest Income from Doselva 2 - May 2025	399	09/30/2025	Collected/Not yet transferred to 2135	
06/21/2025	To record Interest Income from Doselva 2 - Jun 2025	350	09/30/2025	Collected/Not yet transferred to 2135	
07/05/2025	To record Interest Income from WARC - Jul 2025	594	10/01/2025	Collected/Not yet transferred to 2135	
07/21/2025	To record Interest Income from Doselva 2 - Jul 2025	301	09/30/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Cycle Connect 3 - Aug 2025	637	10/29/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from WARC - Aug 2025	594	10/01/2025	Collected/Not yet transferred to 2135	
08/21/2025	To record Interest Income from Doselva 2 - Aug 2025	252	09/30/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Cycle Connect 3 - Sep 2025	637	10/29/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from WARC - Sep 2025	594	10/01/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Grupo Promesa - Sep 2025	695	11/13/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Cycle Connect 4 - Sep 2025	103	11/28/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Numida 3 - Sep 2025	1,500	12/09/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Cycle Connect 5 - Oct 2025	10	10/10/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Cycle Connect 3 - Oct 2025	637	10/29/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Grupo Promesa - Oct 2025	695	11/13/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Numida 3 - Oct 2025	1,500	12/09/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Cycle Connect 4 - Oct 2025	103	11/28/2025	Collected/Not yet transferred to 2135	
10/21/2025	To record Interest Income from Doselva 2 - Oct 2025	202	11/04/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from Numida 3 - Nov 2025	1,500	12/09/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from Grupo Promesa - Nov 2025	695	11/13/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from Cycle Connect 4 - Nov 2025	103	11/28/2025	Collected/Not yet transferred to 2135	
Total Interest Income not yet transferred to 2135		13,043			
11/15/2023	Accrual of Interest Income from Vitalite - Nov 2023	368		Not yet collected	
12/15/2023	Accrual of Interest Income from Vitalite - Dec 2023	368		Not yet collected	
01/15/2024	Accrual of Interest Income from Vitalite - Jan 2024	278		Not yet collected	
01/15/2024	Accrual of Interest Income from Angaza - Jan 2024	131		Not yet collected	
02/15/2024	Accrual of Interest Income from Vitalite - Feb 2024	278		Not yet collected	
03/26/2024	Accrual of Interest Income from Vitalite - Mar 2024	278		Not yet collected	
04/26/2024	Accrual of Interest Income from Vitalite - Apr 2024	186		Not yet collected	
05/15/2024	Accrual of Interest Income from Vitalite - May 2024	186		Not yet collected	
06/30/2024	To write off the recorded interest income in 2024 for the loan: Vitalite	(1,207)		Adjustment	
07/15/2024	Accrual of Interest Income from Doselva 2 - Jul 2024	1,611		Not yet collected	
07/15/2024	Accrual of Interest Income from Vitalite - Jun 2024	186		Not yet collected	
07/15/2024	Accrual of Interest Income from Vitalite - Jul 2024	94		Not yet collected	
07/31/2024	Reversal: To write off the recorded interest income in 2024 for the loan: Vitalite	1,207		Adjustment	
08/05/2024	Accrual of Interest Income from Vitalite - Aug 2024	94		Not yet collected	
08/15/2024	Accrual of Interest Income from Doselva 2 - Aug 2024	725		Not yet collected	
09/05/2024	Accrual of Interest Income from Vitalite - Sep 2024	94		Not yet collected	
09/30/2024	Accrual of Interest Income from All Across Africa 2 - Sep 2024	708		Not yet collected	
09/30/2024	Accrual of Interest Income from Doselva 2 - Sep 2024	729		Not yet collected	
10/05/2024	Accrual of Interest Income from All Across Africa 2 - Oct 2024	708		Not yet collected	
03/21/2025	Accrual of Interest Income from All Across Africa (2nd loan) - Mar 2025	3,000		Not yet collected	
04/21/2025	Accrual of Interest Income from All Across Africa (2nd loan) - Apr 2025	3,000		Not yet collected	
05/05/2025	Accrual of Interest Income from All Across Africa (2nd loan) - May 2025	3,000		Not yet collected	
06/21/2025	Accrual of Interest Income from All Across Africa (2nd loan) - Jun 2025	3,000		Not yet collected	
07/21/2025	Accrual of Interest Income from All Across Africa (2nd loan) - Jul 2025	3,000		Not yet collected	
10/05/2025	Accrual of Interest Income from WARC - Oct 2025	594		Not yet collected	
11/05/2025	Accrual of Interest Income from Cycle Connect 3 - Nov 2025	569		Not yet collected	
11/05/2025	Accrual of Interest Income from WARC - Nov 2025	594		Not yet collected	
11/05/2025	Accrual of Interest Income from Cycle Connect 5 - Nov 2025	9		Not yet collected	

Beneficial Returns, LLC
Interest Income from The Truss Fund 2.0
 For the YTD ended November 30, 2025



Beneficial Returns

Date	Description	Amount	Date Collected	Scrubbed Notes	Date Transferred to 2135
11/21/2025	Accrual of Interest Income from Doseiva 2 - Nov 2025	\$ 152		Not yet collected	
Total Interest Income not yet collected		23,942			
Total		79,258			
Less: Total Interest Income - 2023		737			
Less: Total Interest Income - 2024		15,762			
Total - 2025 (TF2)		\$ 62,759			

DRAFT

Beneficial Returns, LLC
Interest Income from The Cartier Fund
 For the YTD ended November 30, 2025



Date	Description	Amount	Date Collected	Scrubbed Notes	Date Transferred to 2135
01/05/2025	To record Interest Income from Quipu - Jan 2025	\$ 313	01/22/2025	Collected/transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Verqor - Jan 2025	417	02/24/2025	Collected/transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Ananas 4 - Jan 2025	540	04/02/2025	Collected/transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from InvestED - Jan 2025	287	03/17/2025	Collected/transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Kaaro Health - Jan 2025	151	03/05/2025	Collected/transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Verqor 2- Jan 2025	417	02/24/2025	Collected/transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Sukkha Citta - Jan 2025	563	03/26/2025	Collected/transferred to MF Fidelity	05/29/2025
01/05/2025	To record Interest Income from Retoma Holding SPA - Jan 2025	833	01/24/2025	Collected/transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Verqor - Feb 2025	417	02/24/2025	Collected/transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Ananas 4 - Feb 2025	540	04/02/2025	Collected/transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Verqor 2- Feb 2025	417	02/24/2025	Collected/transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Sukkha Citta - Feb 2025	563	03/26/2025	Collected/transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from InvestED - Feb 2025	287	03/17/2025	Collected/transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Kaaro Health - Feb 2025	151	03/05/2025	Collected/transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Quipu - Feb 2025	313	04/17/2025	Collected/transferred to MF Fidelity	05/29/2025
02/05/2025	To record Interest Income from Retoma Holding SPA - Feb 2025	833	04/25/2025	Collected/transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from Sukkha Citta - Mar 2025	563	03/26/2025	Collected/transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from Quipu - Mar 2025	313	04/17/2025	Collected/transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from Retoma Holding SPA - Mar 2025	833	04/25/2025	Collected/transferred to MF Fidelity	05/29/2025
03/05/2025	To record Interest Income from InvestED - Mar 2025	241	05/21/2025	Collected/transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from Retoma Holding SPA - Apr 2025	833	04/25/2025	Collected/transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from Quipu - Apr 2025	313	04/05/2025	Collected/transferred to MF Fidelity	05/29/2025
04/05/2025	To record Interest Income from InvestED - Apr 2025	241	05/21/2025	Collected/transferred to MF Fidelity	05/29/2025
01/15/2024	To record Interest Income from UpTrade (Term Loan) - Jan 2024	40	04/02/2024	Collected/Transferred to 2135	12/03/2025
01/15/2024	To record Interest Income from UpTrade (Working capital Loan) - Jan 2024	98	04/02/2024	Collected/Transferred to 2135	12/03/2025
02/15/2024	To record Interest Income from UpTrade (Term Loan) - Feb 2024	40	04/02/2024	Collected/Transferred to 2135	12/03/2025
02/15/2024	To record Interest Income from UpTrade (Working capital Loan) - Feb 2024	98	04/02/2024	Collected/Transferred to 2135	12/03/2025
03/05/2024	To record Interest Income from UpTrade (Working capital Loan) - Mar 2024	98	04/02/2024	Collected/Transferred to 2135	12/03/2025
03/05/2024	To record Interest Income from UpTrade (Term Loan) - Mar 2024	40	04/02/2024	Collected/Transferred to 2135	12/03/2025
04/05/2024	To record Interest Income from UpTrade (Working capital Loan) - Apr 2024	98	06/25/2024	Collected/Transferred to 2135	12/03/2025
04/05/2024	To record Interest Income from UpTrade (Term Loan)	37	06/25/2024	Collected/Transferred to 2135	12/03/2025
05/06/2024	To record Interest Income from UpTrade (Working capital Loan) - May 2024 -	98	06/25/2024	Collected/Transferred to 2135	12/03/2025
05/06/2024	To record Interest Income from UpTrade (Term Loan) - May 2024	37	06/25/2024	Collected/Transferred to 2135	12/03/2025
05/06/2024	To record Interest Income from Market Doctors - May 2024	271	06/20/2024	Collected/Transferred to 2135	12/03/2025
06/05/2024	To record Interest Income from UpTrade (Working capital Loan) - Jun 2024	98	06/25/2024	Collected/Transferred to 2135	12/03/2025
06/05/2024	To record Interest Income from UpTrade (Term Loan) - Jun 2024	37	06/25/2024	Collected/Transferred to 2135	12/03/2025
06/05/2024	To record Interest Income from Market Doctors - Jun 2024	271	06/20/2024	Collected/Transferred to 2135	12/03/2025
07/05/2024	To record Interest Income from UpTrade (Term Loan) - Jul 2024	35	09/18/2024	Collected/Transferred to 2135	12/03/2025
07/05/2024	To record Interest Income from UpTrade (Working capital Loan) - Jul 2024	98	09/18/2024	Collected/Transferred to 2135	12/03/2025
07/15/2024	To record Interest Income from Platinum Fisheries LTD - Jul 2024	146	09/20/2024	Collected/Transferred to 2135	12/03/2025
07/21/2024	To record Interest Income from Beyond Work - Jul 2024	280	08/20/2024	Collected/Transferred to 2135	12/03/2025
08/05/2024	To record Interest Income from UpTrade (Working capital Loan) - Aug 2024	98	09/18/2024	Collected/Transferred to 2135	12/03/2025
08/05/2024	To record interest from Market Doctors Ltd. - Aug 2024	271	08/07/2024	Collected/Transferred to 2135	12/03/2025
08/21/2024	To record interest from Beyond Work - Aug 2024	281	09/03/2024	Collected/Transferred to 2135	12/03/2025
08/05/2024	To record Interest Income from UpTrade (Term Loan) - Aug 2024	35	09/18/2024	Collected/Transferred to 2135	12/03/2025
08/05/2024	To record Interest Income from Platinum Fisheries LTD - Aug 2024	299	09/20/2024	Collected/Transferred to 2135	12/03/2025
08/05/2024	To record Interest Income from Spouts - Aug 2024	833	11/19/2024	Collected/Transferred to 2135	12/03/2025
09/05/2024	To record Interest Income from Spouts - Sep 2024	833	11/19/2024	Collected/Transferred to 2135	12/03/2025
09/05/2024	To record Interest Income from UpTrade (Term Loan) - Sep 2024	35	09/18/2024	Collected/Transferred to 2135	12/03/2025
09/05/2024	To record Interest Income from Market Doctors Ltd. - Sep 2024	271	09/06/2024	Collected/Transferred to 2135	12/03/2025
09/05/2024	To record Interest Income from UpTrade (Working capital Loan) - Sep 2024	98	09/18/2024	Collected/Transferred to 2135	12/03/2025
09/21/2024	To record Interest Income from Beyond Work) - Sep 2024	281	10/02/2024	Collected/Transferred to 2135	12/03/2025
09/30/2024	To record Interest Income from Platinum Fisheries LTD - Sep 2024	149	09/20/2024	Collected/Transferred to 2135	12/03/2025
10/05/2024	To record Interest Income from Market Doctors Ltd. - Oct 2024	256	10/15/2024	Collected/Transferred to 2135	12/03/2025
10/05/2024	To record Interest Income from Spouts - Oct 2024	833	11/19/2024	Collected/Transferred to 2135	12/03/2025
10/05/2024	To record Interest Income from UpTrade (Term Loan) - Oct 2024	32	01/06/2025	Collected/Transferred to 2135	12/03/2025
10/05/2024	To record Interest Income from UpTrade (Working capital Loan) - Oct 2024	98	01/06/2025	Collected/Transferred to 2135	12/03/2025
10/21/2024	To record Interest Income from Beyond Work - Oct 2024	281	11/01/2024	Collected/Transferred to 2135	12/03/2025
11/05/2024	To record Interest Income from Spouts - Nov 2024	833	01/31/2025	Collected/Transferred to 2135	12/03/2025
11/05/2024	To record Interest Income from Market Doctors Ltd. Nov 2024	242	12/11/2024	Collected/Transferred to 2135	12/03/2025
11/05/2024	To record Interest Income from UpTrade (Term Loan) - Nov 2024	32	01/06/2025	Collected/Transferred to 2135	12/03/2025
11/05/2024	To record Interest Income from UpTrade (Working capital Loan) - Nov 2024	98	01/06/2025	Collected/Transferred to 2135	12/03/2025
11/21/2024	To record Interest Income from Beyond Work - Nov 2024	281	11/29/2024	Collected/Transferred to 2135	12/03/2025
12/05/2024	To record Interest Income from UpTrade (Term Loan) - Dec 2024	32	01/06/2025	Collected/Transferred to 2135	12/03/2025
12/05/2024	To record Interest Income from Market Doctors Ltd. - Dec 2024	227	01/08/2025	Collected/Transferred to 2135	12/03/2025
12/05/2024	To record Interest Income from Spouts - Dec 2024	833	01/31/2025	Collected/Transferred to 2135	12/03/2025
12/05/2024	To record Interest Income from UpTrade (Working capital Loan) - Dec 2024	98	01/06/2025	Collected/Transferred to 2135	12/03/2025
01/05/2025	To record Interest Income from Market Doctors Ltd. - Jan 2025	212	02/11/2025	Collected/Transferred to 2135	12/03/2025
01/05/2025	To record Interest Income from Spouts - Jan 2025	833	01/31/2025	Collected/Transferred to 2135	12/03/2025
01/21/2025	To record Interest Income from Beyond Work - Jan 2025	281	03/03/2025	Collected/Transferred to 2135	12/03/2025
01/21/2025	To record Interest Income from Lab4U SpA - Jan 2025	1,875	02/10/2025	Collected/Transferred to 2135	12/03/2025
02/05/2025	To record Interest Income from Market Doctors Ltd. - Feb 2025	198	04/03/2025	Collected/Transferred to 2135	12/03/2025
02/05/2025	To record Interest Income from Spouts - Feb 2025	833	05/20/2025	Collected/Transferred to 2135	12/03/2025
02/21/2025	To record Interest Income from Beyond Work - Feb 2025	281	03/03/2025	Collected/Transferred to 2135	12/03/2025
03/05/2025	To record Interest Income from Spouts - Mar 2025	833	05/20/2025	Collected/Transferred to 2135	12/03/2025
03/05/2025	To record Interest Income from Verqor - Mar 2025	417	05/23/2025	Collected/Transferred to 2135	12/03/2025
03/05/2025	To record Interest Income from Verqor 2- Mar 2025	417	05/23/2025	Collected/Transferred to 2135	12/03/2025
03/05/2025	To record Interest Income from Market Doctors Ltd. - Mar 2025	183	10/20/2025	Collected/Transferred to 2135	12/03/2025
03/21/2025	To record Interest Income from Beyond Work - Mar 2025	281	04/03/2025	Collected/Transferred to 2135	12/03/2025
04/05/2025	To record Interest Income from Spouts - Apr 2025	833	05/20/2025	Collected/Transferred to 2135	12/03/2025
04/05/2025	To record Interest Income from SEEP - Apr 2025	833	06/30/2025	Collected/Transferred to 2135	12/03/2025
04/05/2025	To record Interest Income from UpTrade (Term Loan) - Apr 2025	26	07/14/2025	Collected/Transferred to 2135	12/03/2025
04/05/2025	To record Interest Income from Verqor 2- Apr 2025	417	05/23/2025	Collected/Transferred to 2135	12/03/2025
04/05/2025	To record Interest Income from UpTrade (Working capital Loan) - Apr 2025	98	07/14/2025	Collected/Transferred to 2135	12/03/2025
04/05/2025	To record Interest Income from Verqor - Apr 2025	417	05/23/2025	Collected/Transferred to 2135	12/03/2025
04/21/2025	To record Interest Income from Lab4U SpA - Apr 2025	365	05/08/2025	Collected/Transferred to 2135	12/03/2025
05/05/2025	To record Interest Income from InvestED - May 2025	241	05/21/2025	Collected/Transferred to 2135	12/03/2025
05/05/2025	To record Interest Income from UpTrade (Term Loan) - May 2025	26	07/14/2025	Collected/Transferred to 2135	12/03/2025
05/05/2025	To record Interest Income from SEEP - May 2025	833	06/30/2025	Collected/Transferred to 2135	12/03/2025
05/05/2025	To record Interest Income from UpTrade (Working capital Loan) - May 2025	98	07/14/2025	Collected/Transferred to 2135	12/03/2025
05/05/2025	To record Interest Income from Quipu - May 2025	313	07/05/2025	Collected/Transferred to 2135	12/03/2025
05/21/2025	To record Interest Income (and the adjustment due to loan amendment) from Beyond Work - May 2025	282	06/02/2025	Collected/Transferred to 2135	12/03/2025
06/05/2025	To record Interest Income from UpTrade (Term Loan) - Jun 2025	26	07/14/2025	Collected/Transferred to 2135	12/03/2025
06/05/2025	To record Interest Income from Platinum Fisheries Ltd. - Jun 2025	100	06/13/2025	Collected/Transferred to 2135	12/03/2025
06/05/2025	To record Interest Income from SEEP - Jun 2025	833	06/30/2025	Collected/Transferred to 2135	12/03/2025
06/05/2025	To record Interest Income from Verqor - Jun 2025	625	07/14/2025	Collected/Transferred to 2135	12/03/2025
06/05/2025	To record Interest Income from Verqor 2- Jun 2025	625	07/14/2025	Collected/Transferred to 2135	12/03/2025
06/05/2025	To record Interest Income from UpTrade (Working capital Loan) - Jun 2025	98	07/14/2025	Collected/Transferred to 2135	12/03/2025
06/05/2025	To record Interest Income from Quipu - Jun 2025	313	07/05/2025	Collected/Transferred to 2135	12/03/2025
06/05/2025	To record Interest Income from InvestED - Jun 2025	194	08/27/2025	Collected/Transferred to 2135	12/03/2025
06/21/2025	To record Interest Income from Beyond Work) - Jun 2025	281	07/02/2025	Collected/Transferred to 2135	12/03/2025
07/05/2025	To record Interest Income from Verqor - Jul 2025	625	07/14/2025	Collected/Transferred to 2135	12/03/2025
07/05/2025	To record Interest Income from Verqor 2- Jul 2025	625	07/14/2025	Collected/Transferred to 2135	12/03/2025
07/05/2025	To record Interest Income from Quipu - Jul 2025	313	07/05/2025	Collected/Transferred to 2135	12/03/2025
07/05/2025	To record Interest Income from InvestED - Jul 2025	194	08/27/2025	Collected/Transferred to 2135	12/03/2025
07/05/2025	To record Interest Income from SEEP - Jul 2025	833	09/29/2025	Collected/Transferred to 2135	12/03/2025
07/05/2025	To record Interest Income from Sukkha Citta - Jul 2025	292	10/01/2025	Collected/Transferred to 2135	12/03/2025

Beneficial Returns, LLC
Interest Income from The Cartier Fund
 For the YTD ended November 30, 2025



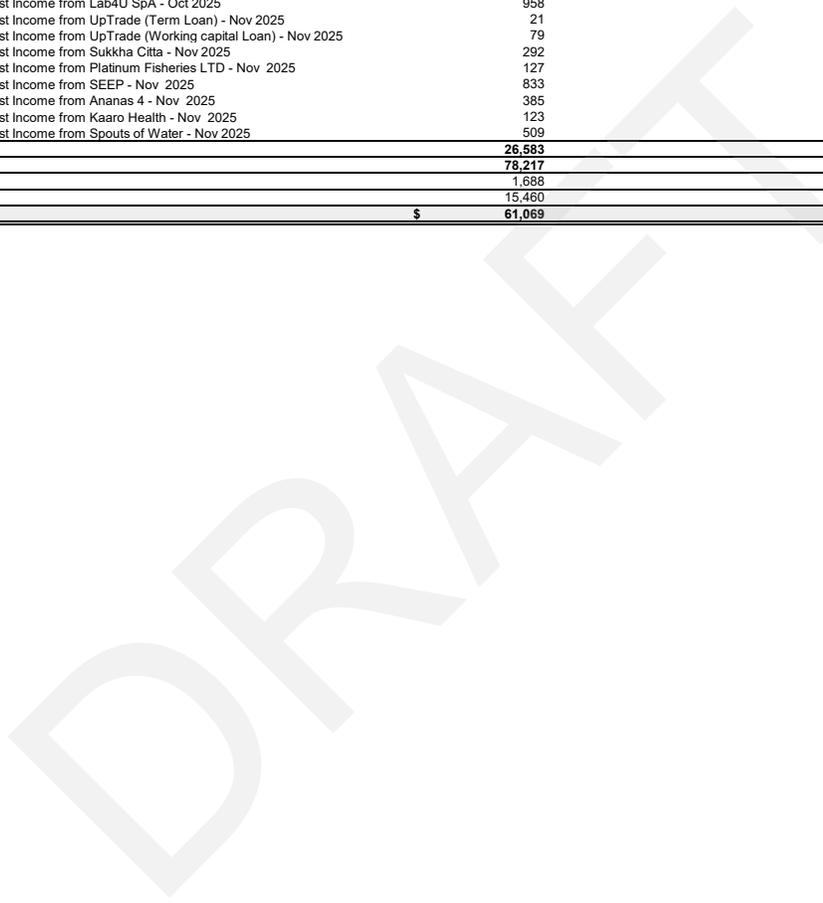
Beneficial Returns

Date	Description	Amount	Date Collected	Scrubbed Notes	Date Transferred to 2135
07/10/2025	To record Interest Income from Platinum Fisheries Ltd - Jul 2025	\$ 100	07/28/2025	Collected/Transferred to 2135	12/03/2025
07/21/2025	To record Interest Income from Beyond Work - Jul 2025	281	08/01/2025	Collected/Transferred to 2135	12/03/2025
07/21/2025	To record Interest Income from Spouts - Jul 2025	841	08/13/2025	Collected/Transferred to 2135	12/03/2025
07/29/2025	To record Interest Income from Lab4U SpA - Jul 2025	958	07/29/2025	Collected/Transferred to 2135	12/03/2025
08/05/2025	To record Interest Income from InvestED - Aug 2025	194	08/27/2025	Collected/Transferred to 2135	12/03/2025
08/05/2025	To record Interest Income from Quipu - Aug 2025	313	10/17/2025	Collected/Transferred to 2135	12/03/2025
08/05/2025	To record Interest Income from SEEP - Aug 2025	833	09/29/2025	Collected/Transferred to 2135	12/03/2025
08/05/2025	To record Interest Income from Sukkha Citta - Aug 2025	292	10/01/2025	Collected/Transferred to 2135	12/03/2025
08/05/2025	To record Interest Income from UpTrade (Working capital Loan) - Jul-Aug 2025	196	09/24/2025	Collected/Transferred to 2135	12/03/2025
08/21/2025	To record Interest Income from Beyond Work - Aug 2025	281	09/02/2025	Collected/Transferred to 2135	12/03/2025
09/05/2025	To record Interest Income from SEEP - Sep 2025	833	09/29/2025	Collected/Transferred to 2135	12/03/2025
09/05/2025	To record Interest Income from UpTrade (Working capital Loan) - Sep 2025	98	09/24/2025	Collected/Transferred to 2135	12/03/2025
09/05/2025	To record Interest Income from Sukkha Citta - Sep 2025	292	10/01/2025	Collected/Transferred to 2135	12/03/2025
09/05/2025	To record Interest Income from Quipu - Sep 2025	313	10/17/2025	Collected/Transferred to 2135	12/03/2025
09/21/2025	To record Interest Income from SPOUTS OF WATER, LIMITED - Sep 2025	675	09/25/2025	Collected/Transferred to 2135	12/03/2025
09/21/2025	To record Interest Income from Beyond Work - Sep 2025	281	09/30/2025	Collected/Transferred to 2135	12/03/2025
Total Interest Income transferred to 2135		44,143			
07/05/2025	To record Interest Income from UpTrade (Term Loan) - Jul 2025	24	11/17/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Verqor - Aug 2025	417	10/31/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Verqor 2- Aug 2025	417	10/31/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from Retorna Holding SPA - Aug 2025	833	10/24/2025	Collected/Not yet transferred to 2135	
08/05/2025	To record Interest Income from UpTrade (Term Loan) - Aug 2025	24	11/17/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Verqor - Sep 2025	417	10/31/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Verqor 2- Sep 2025	417	10/31/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from Retorna Holding SPA - Sep 2025	833	10/24/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from InvestED - Sep 2025	146	11/26/2025	Collected/Not yet transferred to 2135	
09/05/2025	To record Interest Income from UpTrade (Term Loan) - Sep 2025	24	11/17/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Retorna Holding SPA - Oct 2025	833	10/24/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Verqor - Oct 2025	417	10/31/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Verqor 2- Oct 2025	417	10/31/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Quipu - Oct 2025	313	10/17/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from InvestED - Oct 2025	146	11/26/2025	Collected/Not yet transferred to 2135	
10/05/2025	To record Interest Income from Quipu 2 - Sep-Oct 2025	625	11/26/2025	Collected/Not yet transferred to 2135	
10/21/2025	To record Interest Income from Beyond Work - Oct 2025	281	10/30/2025	Collected/Not yet transferred to 2135	
10/21/2025	To record Interest Income from Market Doctors Ltd. - Oct 2025 - Amendment	168	11/20/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from InvestED - Nov 2025	146	11/26/2025	Collected/Not yet transferred to 2135	
11/05/2025	To record Interest Income from Quipu 2 - Nov 2025	313	11/26/2025	Collected/Not yet transferred to 2135	
11/21/2025	To record Interest Income from Beyond Work - Nov 2025	281	11/28/2025	Collected/Not yet transferred to 2135	
Total Interest Income not yet transferred		7,490			
04/15/2023	Accrual of Interest Income from Delee - Apr 2023	188		Not yet collected	
05/15/2023	Accrual of Interest Income from Delee - May 2023	188		Not yet collected	
06/15/2023	Accrual of Interest Income from Delee - Jun 2023	188		Not yet collected	
07/15/2023	Accrual of Interest Income from Delee - Jul 2023	188		Not yet collected	
08/15/2023	Accrual of Interest Income from Delee - Aug 2023	188		Not yet collected	
09/21/2023	Accrual of Interest Income from Delee - Sep 2023	188		Not yet collected	
10/15/2023	Accrual of Interest Income from Delee - Oct 2023	188		Not yet collected	
11/15/2023	Accrual of Interest Income from Delee - Nov 2023	188		Not yet collected	
12/15/2023	Accrual of Interest Income from Delee - Dec 2023	188		Not yet collected	
01/15/2024	Accrual of Interest Income from Delee - Jan 2024	188		Not yet collected	
02/15/2024	Accrual of Interest Income from Delee - Feb 2024	188		Not yet collected	
02/21/2024	Accrual of Interest Income from ESSMART - Feb 2024	417		Not yet collected	
02/29/2024	Accrual of Interest Income from Platinum Fisheries LTD - Feb 2024	146		Not yet collected	
03/15/2024	Accrual of Interest Income from Delee - Mar 2024	188		Not yet collected	
03/21/2024	Accrual of Interest Income from ESSMART - Mar 2024	417		Not yet collected	
03/21/2024	Accrual of Interest Income from Platinum Fisheries LTD - Mar 2024	146		Not yet collected	
04/15/2024	Accrual of Interest Income from Delee - Apr 2024	188		Not yet collected	
04/21/2024	Accrual of Interest Income from ESSMART - Apr 2024	417		Not yet collected	
04/21/2024	Accrual of Interest Income from Platinum Fisheries LTD - Apr 2024	133		Not yet collected	
05/15/2024	Accrual of Interest Income from Delee - May 2024	188		Not yet collected	
05/15/2024	Accrual of Interest Income from ESSMART - May 2024	417		Not yet collected	
05/15/2024	Accrual of Interest Income from Platinum Fisheries LTD - May 2024	146		Not yet collected	
05/31/2024	To record on May addition Interest Income from April for Platinum Fisheries LTD due to loan amendment	12		Not yet collected	
06/14/2024	Accrual of Interest Income from Platinum Fisheries LTD - Jun 2024	146		Not yet collected	
06/30/2024	To write off the recorded interest income in 2024 for the loan: Delee	(938)		Adjustment	
07/15/2024	Accrual of Interest Income from Delee - Jun 2024	188		Not yet collected	
07/31/2024	Reversal: To write off the recorded interest income in 2024 for the loan: Delee	938		Adjustment	
08/05/2024	Accrual of Interest Income from Retorna Holding SPA - Aug 2024	833		Not yet collected	
09/30/2024	Accrual of Interest Income from Retorna Holding SPA - Sep 2024	833		Not yet collected	
10/05/2024	Accrual of Interest Income from Platinum Fisheries LTD - Oct 2024	137		Not yet collected	
11/05/2024	Accrual of Interest Income from Platinum Fisheries LTD - Nov 2024	137		Not yet collected	
12/05/2024	Accrual of Interest Income from Platinum Fisheries LTD - Dec 2024	137		Not yet collected	
12/21/2024	Accrual of Interest Income from Beyond Work - Dec 2024	281		Not yet collected	
01/05/2025	Accrual of Interest Income from UpTrade (Term Loan) - Jan 2025	29		Not yet collected	
01/05/2025	Accrual of Interest Income from Platinum Fisheries LTD - Jan 2025	124		Not yet collected	
01/05/2025	Accrual of Interest Income from UpTrade (Working capital Loan) - Jan 2025	98		Not yet collected	
02/05/2025	Accrual of Interest Income from UpTrade (Term Loan) - Feb 2025	29		Not yet collected	
02/05/2025	Accrual of Interest Income from UpTrade (Working capital Loan) - Feb 2025	98		Not yet collected	
02/05/2025	Accrual of Interest Income from Platinum Fisheries LTD - Feb 2025	124		Not yet collected	
02/05/2025	Accrual of Interest Income from KESK Company - Feb 2025	208		Not yet collected	
02/28/2025	To reverse Accrued Interest Income from Quipu - Nov to Dec 2024	(500)		Adjustment	
03/05/2025	Accrual of Interest Income from KESK Company - Mar 2025	208		Not yet collected	
03/05/2025	Accrual of Interest Income from UpTrade (Term Loan) - Mar 2025	29		Not yet collected	
03/05/2025	Accrual of Interest Income from Ananas 4 - Mar 2025	489		Not yet collected	
03/05/2025	Accrual of Interest Income from UpTrade (Working capital Loan) - Mar 2025	98		Not yet collected	
03/05/2025	Accrual of Interest Income from Platinum Fisheries LTD - Mar 2025	124		Not yet collected	
03/05/2025	Accrual of Interest Income from Kaaro Health - Mar 2025	142		Not yet collected	
04/05/2025	Accrual of Interest Income from Platinum Fisheries LTD - Apr 2025	111		Not yet collected	
04/05/2025	Accrual of Interest Income from Market Doctors Ltd. - Apr 2025	168		Adjusted through Credit Note	
04/05/2025	Accrual of Interest Income from Ananas 4 - Apr 2025	489		Not yet collected	
04/05/2025	Accrual of Interest Income from Sukkha Citta - Apr 2025	563		Not yet collected	
04/05/2025	Accrual of Interest Income from Kaaro Health - Apr 2025	142		Not yet collected	
04/21/2025	Accrual of Interest Income from Beyond Work - Apr 2025	281		Not yet collected	
05/05/2025	Accrual of Interest Income from Sukkha Citta - May 2025	563		Not yet collected	
05/05/2025	Accrual of Interest Income from Market Doctors Ltd. - May 2025	153		Adjusted through Credit Note	
05/05/2025	Accrual of Interest Income from Retorna Holding SPA - May 2025	833		Not yet collected	
05/05/2025	Accrual of Interest Income from Kaaro Health - May 2025	142		Not yet collected	
05/05/2025	Accrual of Interest Income from Ananas 4 - May 2025	489		Not yet collected	
05/05/2025	Accrual of Interest Income from Platinum Fisheries LTD - May 2025	111		Not yet collected	
06/05/2025	Accrual of Interest Income from Market Doctors Ltd. - Jun 2025	138		Adjusted through Credit Note	
06/05/2025	Accrual of Interest Income from Ananas 4 - Jun 2025	437		Not yet collected	
06/05/2025	Accrual of Interest Income from Kaaro Health - Jun 2025	133		Not yet collected	
06/05/2025	Accrual of Interest Income from Sukkha Citta - Jun 2025	563		Not yet collected	
06/05/2025	Accrual of Interest Income from Retorna Holding SPA - Jun 2025	833		Not yet collected	
06/25/2025	Accrual of Interest Income from KESK Company - Jun 2025	625		Not yet collected	
07/05/2025	Accrual of Interest Income from Market Doctors Ltd. - Jul 2025	123		Adjusted through Credit Note	
07/05/2025	Accrual of Interest Income from Retorna Holding SPA - Jul 2025	833		Not yet collected	
07/05/2025	Accrual of Interest Income from Kaaro Health - Jul 2025	133		Not yet collected	
07/05/2025	Accrual of Interest Income from Ananas 4 - Jul 2025	437		Not yet collected	
07/28/2025	Accrual of Interest Income from Platinum Fisheries Ltd - Jul 2025	100		Not yet collected	

Beneficial Returns, LLC
Interest Income from The Cartier Fund
For the YTD ended November 30, 2025



Date	Description	Amount	Date Collected	Scrubbed Notes	Date Transferred to 2135
07/31/2025	To record increase in Spouts Loans Receivable balance in accordance to the amortization schedule provided	\$ 1,667		Adjustment	
07/31/2025	To reverse Interest Income from Platinum Fisheries LTD - Jan to May 2025 due to loan forbearance	(593)		Reversal of accrual interest income	
07/03/2025	Reversal of: To record Interest Income from Platinum Fisheries LTD - July 2024	(146)		Reversal of accrual interest income	
08/05/2025	Accrual of Interest Income from Kaaro Health - Aug 2025	133		Not yet collected	
08/05/2025	Accrual of Interest Income from Ananas 4 - Aug 2025	437		Not yet collected	
08/05/2025	Accrual of Interest Income from Market Doctors Ltd. - Aug 2025	108		Adjusted through Credit Note	
08/21/2025	Accrual of Interest Income from Platinum Fisheries Ltd. - Aug 2025	100		Not yet collected	
08/21/2025	Accrual of Interest Income from Spouts - Aug 2025	758		Not yet collected	
09/05/2025	Accrual of Interest Income from Ananas 4 - Sep 2025	385		Not yet collected	
09/05/2025	Accrual of Interest Income from Kaaro Health - Sep 2025	123		Not yet collected	
09/05/2025	Accrual of Interest Income from Market Doctors Ltd. - Sep 2025	93		Adjusted through Credit Note	
09/05/2025	Accrual of Interest Income from Platinum Fisheries Ltd. - Sep 2025	397		Not yet collected	
10/05/2025	Accrual of Interest Income from Market Doctors Ltd. - Oct 2025	77		Adjusted through Credit Note	
10/05/2025	Accrual of Interest Income from Ananas 4 - Oct 2025	385		Not yet collected	
10/05/2025	Accrual of Interest Income from UpTrade (Working capital Loan) - Oct 2025	79		Not yet collected	
10/05/2025	Accrual of Interest Income from UpTrade (Term Loan) - Oct 2025	21		Not yet collected	
10/05/2025	Accrual of Interest Income from Sukkha Citta - Oct 2025	292		Not yet collected	
10/05/2025	Accrual of Interest Income from Kaaro Health - Oct 2025	123		Not yet collected	
10/05/2025	Accrual of Interest Income from SEEP - Oct 2025	833		Not yet collected	
10/05/2025	Accrual of Interest Income from Platinum Fisheries Ltd. - Oct 2025	127		Not yet collected	
10/21/2025	Accrual of Interest Income from Spouts of Water - Oct 2025	592		Not yet collected	
10/21/2025	Accrual of Interest Income from Lab4U SpA - Oct 2025	958		Not yet collected	
11/05/2025	Accrual of Interest Income from UpTrade (Term Loan) - Nov 2025	21		Not yet collected	
11/05/2025	Accrual of Interest Income from UpTrade (Working capital Loan) - Nov 2025	79		Not yet collected	
11/05/2025	Accrual of Interest Income from Sukkha Citta - Nov 2025	292		Not yet collected	
11/05/2025	Accrual of Interest Income from Platinum Fisheries LTD - Nov 2025	127		Not yet collected	
11/05/2025	Accrual of Interest Income from SEEP - Nov 2025	833		Not yet collected	
11/05/2025	Accrual of Interest Income from Ananas 4 - Nov 2025	385		Not yet collected	
11/05/2025	Accrual of Interest Income from Kaaro Health - Nov 2025	123		Not yet collected	
11/21/2025	Accrual of Interest Income from Spouts of Water - Nov 2025	509		Not yet collected	
Total Interest Income Not Yet Collected		26,583			
Total		78,217			
Less: Total Interest Income - 2023		1,688			
Less: Total Interest Income - 2024		15,460			
Total - 2025 (CF)		\$ 61,069			



Beneficial Returns, LLC
Interest Income from The MC Invest Fund
 For the YTD ended November 30, 2025



Date	Description	Amount	Date Collected	Scrubbed Notes
09/05/2025	To record interest income from Vitalite Malawi - Sep 2025	\$ 495	10/15/2025	Reclassified as Recoverable Grants Payable - MCI
09/21/2025	To record Interest Income from Ilumexico3 - Sep 2025	443	10/01/2025	Reclassified as Recoverable Grants Payable - MCI
10/21/2025	To record Interest Income from Ilumexico3 - Oct 2025	432	10/31/2025	Reclassified as Recoverable Grants Payable - MCI
11/21/2025	To record Interest Income from Ilumexico3 - Nov 2025	420	12/01/2025	Reclassified as Recoverable Grants Payable - MCI
Total Interest Income Not Yet Transferred		63,251		
10/15/2023	Accrual of Interest Income from Vitalite Malawi - Oct 2023	787		Reclassified as Recoverable Grants Payable - MCI
11/15/2023	Accrual of Interest Income from Vitalite Malawi 3 - Nov 2023	787		Reclassified as Recoverable Grants Payable - MCI
12/15/2023	Accrual of Interest Income from Vitalite Malawi 3 - Dec 2023	787		Reclassified as Recoverable Grants Payable - MCI
01/15/2024	Accrual of Interest Income from Vitalite Malawi 3 - Jan 2024	787		Reclassified as Recoverable Grants Payable - MCI
01/31/2024	To reclass the interest income from Miller Center Invest to be part of BRs Liability for 2024	(3,722)		Reclassification
02/05/2024	Accrual of interest income from Vitalite Malawi - Feb 2024	815		Reclassified as Recoverable Grants Payable - MCI
02/05/2024	To reclass the interest income from Miller Center Invest to be part of BR's liability for February 2024.	(3,750)		Reclassification
03/05/2024	Accrual of interest income from Deevabits 3- Mar 2024	1,667		Reclassified as Recoverable Grants Payable - MCI
03/05/2024	Accrual of interest income from Vitalite Malawi - Mar 2024	815		Reclassified as Recoverable Grants Payable - MCI
03/31/2024	To adjust the balance and interest for Vitalite Malawi following the update in amortization schedule	(989)		Reclassification
03/31/2024	To reclass the interest income from Miller Center Invest to be part of BR's liability for March 2024.	(2,761)		Reclassification
04/05/2024	Accrual of interest income from Deevabits 3- Apr 2024	1,667		Reclassified as Recoverable Grants Payable - MCI
04/30/2024	To reclass the interest income from Miller Center Invest to be part of BR's liability for April 2024.	(6,079)		Reclassification
05/15/2024	Accrual of interest income from Deevabits 3- May 2024	2,620		Reclassified as Recoverable Grants Payable - MCI
05/31/2024	To reclass the interest income from Miller Center Invest to be part of BR's liability for May 2024.	(4,615)		Reclassification
06/15/2024	Accrual of interest income from Deevabits 3- Jun 2024	2,180		Reclassified as Recoverable Grants Payable - MCI
06/30/2024	Adjustment for May 2024 Interest Income - Deevabits	(440)		Reclassification
06/30/2024	To reclass the interest income from Miller Center Invest to be part of BR's liability for June 2024.	(4,782)		Reclassification
07/15/2024	Accrual of interest income from Deevabits 3- Jul 2024	2,180		Reclassified as Recoverable Grants Payable - MCI
07/31/2024	To reclass the interest income from Miller Center Invest to be part of BR's liability for July 2024.	(4,663)		Reclassification
08/05/2024	Accrual of interest income from Deevabits 3- Aug 2024	2,126		Reclassified as Recoverable Grants Payable - MCI
08/31/2024	To reclass the interest income from Miller Center Invest to be part of BR's liability for August 2024.	(4,598)		Reclassification
09/30/2024	Accrual of interest income from Deevabits 3- Sep 2024	2,126		Reclassified as Recoverable Grants Payable - MCI
09/30/2024	To reclass the interest income from Miller Center Invest to be part of BR's liability for September 2024	(4,506)		Reclassification
10/05/2024	Accrual of Interest Income from Nazava Water2 - Oct 2024	407		Reclassified as Recoverable Grants Payable - MCI
10/05/2024	Accrual of interest income from Deevabits 3- Oct 2024	2,126		Reclassified as Recoverable Grants Payable - MCI
10/31/2024	To reclass the interest income from Miller Center Invest to be part of BR's liability for October 2024	(4,451)		Reclassification
11/05/2024	Accrual of Interest Income from Nazava Water2 - Nov 2024	407		Reclassified as Recoverable Grants Payable - MCI
11/05/2024	Accrual of interest income from Deevabits 3- Nov 2024	2,069		Reclassified as Recoverable Grants Payable - MCI
11/30/2024	To reclass the interest income from Miller Center Invest to be part of BR's liability for November 2024	(4,384)		Reclassification
12/05/2024	Accrual of Interest Income from Nazava Water2 - Dec 2024	342		Reclassified as Recoverable Grants Payable - MCI
12/05/2024	Accrual of interest income from Deevabits 3- Dec 2024	2,069		Reclassified as Recoverable Grants Payable - MCI
12/31/2024	To reclass the interest income from Miller Center Invest to be part of BR's liability for December 2024	(4,310)		Reclassification
01/05/2025	Accrual of interest income from Deevabits 3- Jan 2025	2,069		Reclassified as Recoverable Grants Payable - MCI
01/05/2025	Accrual of Interest Income from Nazava Water2 - Jan 2025	342		Reclassified as Recoverable Grants Payable - MCI
01/31/2025	To reclass the interest income from Miller Center Invest to be part of BR's liability for January 2025	(4,253)		Reclassification
02/05/2025	Accrual of Interest Income from Nazava Water2 - Feb 2025	342		Reclassified as Recoverable Grants Payable - MCI
02/05/2025	Accrual of interest income from Deevabits 3- Feb 2025	2,011		Reclassified as Recoverable Grants Payable - MCI
02/28/2025	To reclass the interest income from Miller Center Invest to be part of BR's liability for February 2025	(4,184)		Reclassification
03/05/2025	Accrual of Interest Income from Nazava Water2 - Mar 2025	277		Reclassified as Recoverable Grants Payable - MCI
03/31/2025	To reclass the interest income from Miller Center Invest to be part of BR's liability for March 2025	(2,096)		Reclassification
04/30/2025	To reclass the interest income from Miller Center Invest to be part of BR's liability for April 2025	(1,861)		Reclassification
05/31/2025	To reclass the interest income from Miller Center Invest to be part of BR's liability for May 2025	(1,850)		Reclassification
06/30/2025	To reclass the interest income from Miller Center Invest to be part of BR's liability for June 2025	(3,422)		Reclassification
07/31/2025	To reclass the interest income from Miller Center Invest to be part of BR's liability for July 2025	(3,363)		Reclassification
08/31/2025	To reclass the interest income from Miller Center Invest to be part of BR's liability for August 2025	(2,462)		Reclassified as Recoverable Grants Payable - MCI
09/05/2025	Accrual of Interest Income from Awaaz- Sep 2025	700		Reclassified as Recoverable Grants Payable - MCI
09/05/2025	Accrual of Interest Income from Flamingoo - Sep 2025	1,139		Reclassified as Recoverable Grants Payable - MCI
09/30/2025	To reclass the interest income from Miller Center Invest to be part of BR's liability for September 2025	(2,877)		Reclassification
10/05/2025	Accrual of Interest Income from Vitalite Malawi - Oct 2025	445		Reclassified as Recoverable Grants Payable - MCI
10/05/2025	Accrual of Interest Income from Awaaz- Oct 2025	700		Reclassified as Recoverable Grants Payable - MCI
10/05/2025	Accrual of Interest Income from Flamingoo - Oct 2025	1,139		Reclassified as Recoverable Grants Payable - MCI
10/31/2025	To reclass the interest income from Miller Center Invest to be part of BR's liability for October 2025	(2,716)		Reclassification
11/05/2025	Accrual of Interest Income from Awaaz- Nov 2025	700		Reclassified as Recoverable Grants Payable - MCI
11/05/2025	Accrual of Interest Income from Vitalite Malawi - Nov 2025	445		Reclassified as Recoverable Grants Payable - MCI
11/05/2025	Accrual of Interest Income from Nazava Water2 - Nov 2025	342		Reclassified as Recoverable Grants Payable - MCI
11/05/2025	Accrual of Interest Income from Flamingoo - Nov 2025	1,139		Reclassified as Recoverable Grants Payable - MCI
11/30/2025	To reclass the interest income from Miller Center Invest to be part of BR's liability for November 2025	(3,047)		Reclassification
Total Interest Income Not Yet Collected		(47,627)		
Less: Total Interest Income - 2023		15,623		
Less: Total Interest Income - 2024		-		
Total - 2025 (MCIIF)		\$ -		