

Choose Columbia

Columbia Economic Development Corporation

COLUMBIA ECONOMIC DEVELOPMENT CORPORATION NOTICE OF PUBLIC MEETING

Please take notice that there will be a regular meeting of the Columbia Economic Development Corporation's Audit & Finance Committee to be held in person on April 9, 2024 at 8:30am, at One Hudson City Centre, Suite 301, Hudson, NY 12534 in accordance with Public Officers Law Section 103-a. This meeting is open to the public, who will have the opportunity to attend the meeting in person at the One Hudson City Centre address or via Zoom and provide live comments. Comments can also be provided via email before and during the meeting to mtucker@columbiaedc.com. Meeting packets are posted and available on CEDC's website:

<https://columbiaedc.com>

Join Zoom Meeting:

<https://us06web.zoom.us/j/85936575651?pwd=upvx9Vhj3bgbbj0a4KiygWCLxPubNm.1>

Meeting ID: 859 3657 5651, Passcode: 344880, Dial by your location: 1 646 558 8656

Find your local number: <https://us06web.zoom.us/u/kb7YkM6Pa>

The public will have an opportunity to attend the meeting live and provide comments via Zoom or in person.

Please check the website on www.columbiaedc.com for updated information.

Dated: April 2, 2024

Michael Molinski

Secretary Columbia Economic Development Corporation

CEDC Audit and Finance Committee

Agenda

Chairman:

Tarah Gay

Members:

Jim Calvin

Bryan Mahoney

David Fingar

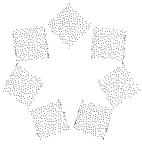
Rick Rector

1. Minutes, March 19, 2024*
2. Treasurer's Report*
3. Portfolio Report*
4. Public Comment

Attachments:

Minutes, March 19, 2024	
Treasurer's Report	
Portfolio Report	

* Requires action



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Columbia Economic Development Corporation

MINUTES - Draft
COLUMBIA ECONOMIC DEVELOPMENT CORPORATION
AUDIT and FINANCE COMMITTEE
Tuesday March 19, 2024

A regularly scheduled meeting of Columbia Economic Development Corporation’s (CEDC) Audit and Finance Committee was held at the CEDC office, located at One Hudson City Centre, Suite 301, Hudson, NY, on March 19, 2024. The meeting was called to order at 8:31am by Ms. Gay, Chair.

Attendee Name	Title	Status	Departed
James Calvin	Committee Member	Absent	
David Fingar	Committee Member	Present in person	
Tarah Gay	Chair	Present in person	
Bryan Mahoney	Committee Member	Present in person	
Rick Rector	Committee Member	Present in person	
F. Michael Tucker	President/CEO	Present in person	
Andy Howard	Counsel	Present in person	
Brian Kearns	UHY LLP	Present in person	
Nicole Overbach	UHY LLP	Present in person	
Chris Brown	Housing Coordinator	Present in person	
Martha Lane	Vice-President Business Development	Present in person	
Stephen Vandenburg	Business Development Specialist	Absent	
Cathy Lyden	Bookkeeper	Present in person	
Riley Werner	Administrative Assistant	Absent	
Lisa Drahushuk	Administrative Supervisor	Present in person	

Consent Agenda:

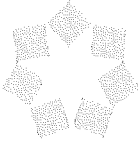
Minutes, January 10, 2024

2023 Investment Report

Mr. Rector made a motion, seconded by Mr. Fingar to approve the Consent Agenda as presented. Carried.

2023 CEDC Audited Financials, Single Audit Letter and Related Correspondence:

Nicole Overbaugh reviewed the CEDC Audit with the committee. She noted there were no findings to report and it was a clean audit. She reviewed the document with the Committee. Mr. Kearns reviewed the single audit with the committee noting the opinion was unmodified with no issues. *Mr. Fingar made a motion seconded by Mr. Mahoney to recommend the audit and the related documents to the full CEDC Board. Carried.*



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Treasurer's Report:

Mr. Tucker presented the Treasurer's Report to the Board. *Mr. Fingar made a motion, seconded by Mr. Rector to approve the Treasurer's Report as presented. Carried.*

Portfolio Report:

Mr. Tucker presented the Portfolio Report. *Mr. Rector made a motion, seconded by Mr. Fingar to approve the report as presented. Carried.*

Ms. Gay stated Richard Nesbitt and Ms. Puckett had agreed to join the Audit and Finance Committee. She stated that would be presented to the Full Board at the next meeting. *With no public comment, Mr. Mahoney made a motion, seconded by Mr. Rector to adjourn the meeting. The meeting adjourned at 9:30am. Carried.*

Respectfully submitted by Lisa Draushuk

Columbia Economic Development Corporation (CEDC)
Balance Sheet Comparison
As of March 31, 2024

	Total			
	As of Mar 31, 2024	As of Mar 31, 2023 (PY)	Change	% Change
ASSETS				
Current Assets				
Bank Accounts				
Checking and Savings			0.00	
Grants Cash Accounts			0.00	
1040-01 Key - BTCF County Grant	0.00	9,534.00	-9,534.00	-100.00%
Total Grants Cash Accounts	\$ 0.00	\$ 9,534.00	-\$ 9,534.00	-100.00%
Loan CEDC Cash Accounts			0.00	
1000-02 Loan Community Ckg 6489	54,214.11	72,503.01	-18,288.90	-25.23%
1020-01 1003-Community Svgs DM SC	0.00	45.01	-45.01	-100.00%
1020-03 Community - CD	414,431.87	400,000.00	14,431.87	3.61%
1020-04 Loan CEDC Money Market	111,329.24	284,517.99	-173,188.75	-60.87%
Total Loan CEDC Cash Accounts	\$ 579,975.22	\$ 757,066.01	-\$ 177,090.79	-23.39%
Operating Bank Accounts			0.00	
1000-00 Checking -Key Bank (4176)	90,385.58	137,545.99	-47,160.41	-34.29%
1001-00 Key -Membership payments	7,956.80	1,261.10	6,695.70	530.94%
1021-00 Key Bank - Gold MM Savings	164,167.64	223,936.18	-59,768.54	-26.69%
Total Operating Bank Accounts	\$ 262,510.02	\$ 362,743.27	-\$ 100,233.25	-27.63%
Reserve CEDC Cash Accounts	0.00	0.00	0.00	
1031-00 BOGC - Reserve	218,320.12	214,031.03	4,289.09	2.00%
Total Reserve CEDC Cash Accounts	\$ 218,320.12	\$ 214,031.03	\$ 4,289.09	2.00%
Reserve SBA Cash Accounts			0.00	
1100-06 Bank of Greene County - LLR #5	1.52	40,157.69	-40,156.17	-100.00%
1100-08 Bank of Greene County - LLR #6	42,232.71	42,181.98	50.73	0.12%
1100-09 Key Bank - LLR #7	37,600.00	37,600.00	0.00	0.00%
1100-12 Key Bank - LLR #8	41,186.02	45,000.00	-3,813.98	-8.48%
1100-14 Key Bank - LLR #9	64,360.53	64,360.53	0.00	0.00%
1100-16 Key Bank - LLR #10	83,166.74		83,166.74	
Total Reserve SBA Cash Accounts	\$ 268,547.52	\$ 229,300.20	\$ 39,247.32	17.12%
Total Checking and Savings	\$ 1,329,352.88	\$ 1,572,674.51	-\$ 243,321.63	-15.47%
Loan SBA Cash Account			0.00	
1100-02 SBA Key - RLF #4	7,806.76	39,224.34	-31,417.58	-80.10%
1100-03 SBA Bank of Greene Cty - RLF #5	69,456.07	56,015.05	13,441.02	24.00%
1100-07 SBA Bank of Greene Cty - RLF #6	63,882.16	105,723.66	-41,841.50	-39.58%
1100-10 SBA Key - RLF #7	25,993.86	72,646.68	-46,652.82	-64.22%
1100-11 SBA Key - RLF #8	52,930.21	51,540.12	1,390.09	2.70%
1100-13 SBA Key - RLF #9	48,097.61	99,835.15	-51,737.54	-51.82%
1100-15 SBA Key - RLF #10	231,447.39		231,447.39	
Total Loan SBA Cash Account	\$ 499,614.06	\$ 424,985.00	\$ 74,629.06	17.56%
Total Bank Accounts	\$ 1,828,966.94	\$ 1,997,659.51	-\$ 168,692.57	-8.44%
Other Current Assets				
1201-01 *Undeposited Funds	0.00	-403.84	403.84	100.00%
1211-08 Loan Receivable HV Creamery	45,000.00	45,000.00	0.00	0.00%
1211-09 Loan Receivable Klocke Estates	150,000.00	150,000.00	0.00	0.00%
1211-10 Loan Receivable Return Brewery	41,695.87	41,695.87	0.00	0.00%
1211-13 Loan Receivable Kleins Kill	232,085.00		232,085.00	
Accounts Receivable			0.00	
1115-06 SBA Technical Assistance	74,831.48	58,022.24	16,809.24	28.97%
1115-09 Hudson IDA	3,125.01	2,499.65	625.36	25.02%
1115-12 Columbia County Broadband	18,000.00	21,000.00	-3,000.00	-14.29%
1115-14 Columbia Forward	58,749.99	19,249.99	39,500.00	205.19%
1115-17 Columbia County Housing Income	22,500.00	18,750.00	3,750.00	20.00%
1203-01 Columbia County IDA	15,625.01	6,000.00	9,625.01	160.42%
1219-01 ERC	0.00	-0.48	0.48	100.00%

Accounts Receivable	0.00	0.00	0.00	
1115-19 Columbia Land Conservancy	750.00		750.00	
1115-20 Due From La Bella	2,720.00		2,720.00	
Total Accounts Receivable	\$ 3,470.00	\$ 0.00	\$ 3,470.00	
Due From County	0.00		0.00	
5200-08 Warren St.	3,500.00	0.00	3,500.00	
Total Due From County	\$ 3,500.00	\$ 0.00	\$ 3,500.00	
Total Accounts Receivable	\$ 199,801.49	\$ 125,521.40	\$ 74,280.09	59.18%
CEDC - Loan Funds	0.00	0.00	0.00	
1211-11 Loans Receivable-CEDC-01	-69,482.00	-69,482.00	0.00	0.00%
1220-01 CEDC - 01	1,363,040.12	1,110,253.58	252,786.54	22.77%
Total CEDC - Loan Funds	\$ 1,293,558.12	\$ 1,040,771.58	\$ 252,786.54	24.29%
Loans Receivable SBA			0.00	
1211-02 SBA RLF - 04	5,092.88	15,471.19	-10,378.31	-67.08%
1211-03 SBA RLF - 05	19,016.99	45,461.09	-26,444.10	-58.17%
1211-04 SBA RLF - 06	83,755.45	73,275.85	10,479.60	14.30%
1211-05 SBA RLF - 07	167,219.96	145,969.49	21,250.47	14.56%
1211-06 SBA RLF - 08	206,216.58	232,724.26	-26,507.68	-11.39%
1211-07 SBA RLF - 09	328,115.62	307,249.57	20,866.05	6.79%
1211-12 SBA RLF -10	323,800.59		323,800.59	
Total Loans Receivable SBA	\$ 1,133,218.07	\$ 820,151.45	\$ 313,066.62	38.17%
Total Other Current Assets	\$ 3,095,358.55	\$ 2,222,736.46	\$ 872,622.09	39.26%
Total Current Assets	\$ 4,924,325.49	\$ 4,220,395.97	\$ 703,929.52	16.68%
Fixed Assets				
1500-01 Furniture	8,687.28	8,687.28	0.00	0.00%
1500-02 Computers & Equipment	29,082.82	29,082.82	0.00	0.00%
1500-03 Website	10,037.00	10,037.00	0.00	0.00%
1500-04 Equipment	2,616.00	2,616.00	0.00	0.00%
1500-05 Land - Rt 9H Property	232,900.00	232,900.00	0.00	0.00%
1600-00 Accumulated depreciation	-41,193.90	-35,854.90	-5,339.00	-14.89%
1600-01 Accumulated Amortization ROU Asset	-73,196.29	-36,598.00	-36,598.29	-100.00%
Commerce Park Land			0.00	
Commerce Park Land - HARPIS	0.00	-5,200.00	5,200.00	100.00%
Commerce Park Land Repayment	0.00	5,200.00	-5,200.00	-100.00%
Total Commerce Park Land	\$ 0.00	\$ 0.00	\$ 0.00	
Total Fixed Assets	\$ 168,932.91	\$ 210,870.20	-\$ 41,937.29	-19.89%
Other Assets				
2300-01 Security Deposit	3,200.00	3,200.00	0.00	0.00%
2300-02 Right of Use Asset	280,587.00	280,587.00	0.00	0.00%
Allowance for Bad Debt Loans	0.00	0.00	0.00	
1280-01 Allowance for loan loss	-184,596.30	-176,051.16	-8,545.14	-4.85%
1280-03 SBA Allowance for Loan Loss	-110,868.18	-102,182.16	-8,686.02	-8.50%
Total Allowance for Bad Debt Loans	-\$ 295,464.48	-\$ 278,233.32	-\$ 17,231.16	-6.19%
Grants Receivable			0.00	
1260-06 1247 L/R Angello's Distributing	0.00	8,204.49	-8,204.49	-100.00%
Total Grants Receivable	\$ 0.00	\$ 8,204.49	-\$ 8,204.49	-100.00%
Total Other Assets	-\$ 11,677.48	\$ 13,758.17	-\$ 25,435.65	-184.88%
TOTAL ASSETS	\$ 5,081,580.92	\$ 4,445,024.34	\$ 636,556.58	14.32%
LIABILITIES AND EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable				
2000-01 Accounts Payable	16,806.80	22,216.68	-5,409.88	-24.35%
Total Accounts Payable	\$ 16,806.80	\$ 22,216.68	-\$ 5,409.88	-24.35%
Other Current Liabilities				
2050-02 Hudson Bond Awards Liability	0.00	524.95	-524.95	-100.00%
Accrued Expenses			0.00	
2115-02 Paid Family Leave	1,186.64	1,159.22	27.42	2.37%
2115-03 Retirement	4,874.99	3,600.27	1,274.72	35.41%
2115-04 Vac buy back	1,249.98	6,249.91	-4,999.93	-80.00%
2115-05 Application Fees (Net Advance)	0.00	3,324.05	-3,324.05	-100.00%

Columbia Economic Development Corporation (CEDC)
Budget vs. Actuals: Budget_FY24_P&L - FY24 P&L
 January - March, 2024

	Total			
	Actual	Budget	over Budget	% of Budget
Income				
Administrative Revenue			0.00	
4050-03 Columbia County IDA	3,125.01	3,125.01	0.00	100.00%
4050-06 Hudson IDA	3,125.01	3,125.01	0.00	100.00%
4050-12 Columbia County IDA Projects		2,499.99	-2,499.99	0.00%
HIDA Projects		5,000.01	-5,000.01	0.00%
OCR Grant Administration	3,137.50	3,750.00	-612.50	83.67%
Other		624.99	-624.99	0.00%
Total Administrative Revenue	\$ 9,387.52	\$ 18,125.01	-\$ 8,737.49	51.79%
Columbia County			0.00	
4000-01 Columbia County Income	115,000.00	114,999.99	0.01	100.00%
4000-02 Columbia Forward Income	21,249.99	21,249.99	0.00	100.00%
4000-05 Columbia County Broadband Income		3,750.00	-3,750.00	0.00%
4000-06 Columbia County Housing Income	22,500.00	22,500.00	0.00	100.00%
Total Columbia County	\$ 158,749.99	\$ 162,499.98	-\$ 3,749.99	97.69%
Grant Income			0.00	
4050-11 Columbia County-Grant program	7,500.00		7,500.00	
4050-13 Grant-Land Trust	10,000.00		10,000.00	
Total 4050-11 Columbia County-Grant program	\$ 17,500.00	\$ 0.00	\$ 17,500.00	
Total Grant Income	\$ 17,500.00	\$ 0.00	\$ 17,500.00	
Interest Income (Header)			0.00	
4040-00 Bank Interest			0.00	
4040-03 Bank Interest Income	8,837.05	6,875.01	1,962.04	128.54%
Total 4040-00 Bank Interest	\$ 8,837.05	\$ 6,875.01	\$ 1,962.04	128.54%
Loan Interest Income	27,314.14	24,999.99	2,314.15	109.26%
Total Interest Income (Header)	\$ 36,151.19	\$ 31,875.00	\$ 4,276.19	113.42%
Membership/Sponsorship			0.00	
4030-01 Sustaining Membership	2,500.00	3,750.00	-1,250.00	66.67%
4030-02 Full Membership	8,750.00	4,687.50	4,062.50	186.67%
4030-03 Associate Membership	7,530.65	1,187.49	6,343.16	634.17%
4030-04 MicroBiz Membership	2,027.35	375.00	1,652.35	540.63%
4030-06 Sponsorship Inc.	2,373.30	2,499.99	-126.69	94.93%
4030-07 Not for Profit Membership	790.40		790.40	
Total Membership/Sponsorship	\$ 23,971.70	\$ 12,499.98	\$ 11,471.72	191.77%
Other Income			0.00	
4040-01 Other Income	1,858.42	1,250.01	608.41	148.67%
Total Other Income	\$ 1,858.42	\$ 1,250.01	\$ 608.41	148.67%
SBA Microloan T/A			0.00	
4040.15 SBA - T/A	68,555.25	68,555.25	0.00	100.00%
Total SBA Microloan T/A	\$ 68,555.25	\$ 68,555.25	\$ 0.00	100.00%
Total Income	\$ 316,174.07	\$ 294,805.23	\$ 21,368.84	107.25%
Gross Profit	\$ 316,174.07	\$ 294,805.23	\$ 21,368.84	107.25%
Expenses				
Conferences and Training			0.00	
5090-01 Conference & Training	445.00	1,875.00	-1,430.00	23.73%
Total Conferences and Training	\$ 445.00	\$ 1,875.00	-\$ 1,430.00	23.73%
Consulting Fees			0.00	
5040-02 Consulting Other	3,326.21	8,750.01	-5,423.80	38.01%
5040-03 Consulting TSI	36,093.75	34,625.01	1,468.74	104.24%
Total Consulting Fees	\$ 39,419.96	\$ 43,375.02	-\$ 3,955.06	90.88%
Direct Program Expenses			0.00	
5070-03 Meetings / Events		2,000.00	-2,000.00	0.00%

Total Direct Program Expenses	\$	0.00	\$	2,000.00	-\$	2,000.00	0.00%
Employer Expenses						0.00	
Employer Payroll Taxes						0.00	
5010-01 Disability		6.78		750.00		-743.22	0.90%
5010-03 Medicare		1,687.95		1,749.99		-62.04	96.45%
5010-04 Social Security		7,217.44		7,500.00		-282.56	96.23%
5010-05 State Unemployment				625.00		-625.00	0.00%
Total Employer Payroll Taxes	\$	8,912.17	\$	10,624.99	-\$	1,712.82	83.88%
Fringe Benefits						0.00	
5020-01 Health Insurance		10,668.18		12,999.99		-2,331.81	82.06%
5020-02 Vacation Buy Back		1,249.98		1,625.01		-375.03	76.92%
5020-03 Retirement/Pension		4,875.00		4,875.00		0.00	100.00%
5020-04 Life Insurance		550.50		750.00		-199.50	73.40%
Total Fringe Benefits	\$	17,343.66	\$	20,250.00	-\$	2,906.34	85.65%
Payroll						0.00	
5000-03 Salaries		101,865.87		121,875.00		-20,009.13	83.58%
Total Payroll	\$	101,865.87	\$	121,875.00	-\$	20,009.13	83.58%
Total Employer Expenses	\$	128,121.70	\$	152,749.99	-\$	24,628.29	83.88%
Facility						0.00	
5050-01 Rent		10,596.00		10,749.99		-153.99	98.57%
Total Facility	\$	10,596.00	\$	10,749.99	-\$	153.99	98.57%
Grants Expense*						0.00	
5051-01 CRC Grant Expense		5,000.00		5,000.00		0.00	100.00%
5051-02 Columbia County Grant Expense		7,500.00				7,500.00	
Total Grants Expense*	\$	12,500.00	\$	5,000.00	\$	7,500.00	250.00%
Insurance						0.00	
5065-01 Insurance		1,752.00		2,000.00		-248.00	87.60%
Total Insurance	\$	1,752.00	\$	2,000.00	-\$	248.00	87.60%
MicroBiz Expenses						0.00	
5150-01 Technical Assistance		7,690.68		15,324.99		-7,634.31	50.18%
5150-02 Marketing		2,430.00		750.00		1,680.00	324.00%
5150-03 Seminars/Workshops				174.99		-174.99	0.00%
Total MicroBiz Expenses	\$	10,120.68	\$	16,249.98	-\$	6,129.30	62.28%
New Initiatives						0.00	
5200-02 Housing				5,000.01		-5,000.01	0.00%
5200-04 Broadband Study		5,250.00		3,000.00		2,250.00	175.00%
5200-05 Columbia Forward				10,000.00		-10,000.00	0.00%
5200-06 Workforce & Education				15,000.00		-15,000.00	0.00%
5200-09 Misc-Initiatives		727.95				727.95	
Climate Forum		1,528.76				1,528.76	
Land Trust		1,500.00				1,500.00	
USDA Grant		3,562.50				3,562.50	
Total New Initiatives	\$	12,569.21	\$	33,000.01	-\$	20,430.80	38.09%
Office Expense						0.00	
5060-01 Comp./Equip & Leasing & Maint.		11,467.37		11,636.37		-169.00	98.55%
5060-02 Telephone & Fax		1,143.03		1,125.00		18.03	101.60%
5060-03 Internet		262.62		300.00		-37.38	87.54%
5060-04 Office Supplies & Printing		598.60		1,250.01		-651.41	47.89%
5060-05 Dues & Subscriptions		6,799.95		8,863.63		-2,063.68	76.72%
5060-06 Postage				125.01		-125.01	0.00%
5060-08 Web Site		3,626.50		3,750.00		-123.50	96.71%
5060-09 Other Office Expense		2,036.42		1,250.01		786.41	162.91%
5060-10 Charitable Contributions				187.50		-187.50	0.00%
5060-11 Bank Service Charges		706.62		624.99		81.63	113.06%
Total Office Expense	\$	26,641.11	\$	29,112.52	-\$	2,471.41	91.51%
Other Expenses						0.00	
5100-02 EIDL Interest Expense		750.00		699.99		50.01	107.14%
Total Other Expenses	\$	750.00	\$	699.99	\$	50.01	107.14%

Professional Fees				0.00	
5030-01 Legal Fees	2,910.00	3,750.00	-840.00	77.60%	
5030-03 Accounting and Audit Fees	20,247.78	17,625.00	2,622.78	114.88%	
5030-04 Payroll Services	565.50	687.51	-122.01	82.25%	
Total Professional Fees	\$ 23,723.28	\$ 22,062.51	\$ 1,660.77	107.53%	
Public Relations/Marketing			0.00		
5080-01 Travel & Entertainment	1,002.52	1,875.00	-872.48	53.47%	
5080-02 Marketing	245.00	2,499.99	-2,254.99	9.80%	
Total Public Relations/Marketing	\$ 1,247.52	\$ 4,374.99	-\$ 3,127.47	28.51%	
SBA Interest Expense		2,499.99	-2,499.99	0.00%	
Total Expenses	\$ 267,886.46	\$ 325,749.99	-\$ 57,863.53	82.24%	
Net Operating Income	\$ 48,287.61	-\$ 30,944.76	\$ 79,232.37	-156.04%	
Net Income	\$ 48,287.61	-\$ 30,944.76	\$ 79,232.37	-156.04%	

Wednesday, Apr 03, 2024 11:53:32 AM GMT-7 - Accrual Basis

Portfolio Dashboard: as of April 3, 2024

Fund	# of Active Loans	Total Disbursed	Sum of Principal Balance	Sum of Delinquency Total
CEDC Loan Fund	56	\$1,780,046.15	\$1,311,097.05	\$3,435.74
SBA Loan Fund	80	\$1,657,200.00	\$1,111,208.41	\$2,287.45
Grand Total	136	\$3,437,246.15	\$2,422,305.46	\$5,723.19

Fund	Borrower	Sector	Sub-Sector	Amount Approved	Principal Balance	Date of Last Payment	<30 Days	30-59 Days	60-89 Days	90-119 Days	Delinquency Total
SBA Loan Fund	Loan Client A	Food Services	Restaurant	\$30,000.00	\$15,145.92	11/27/2023	\$511.47	\$511.47	\$511.47	\$511.47	\$2,045.88
CEDC Loan Fund	Loan Client A	Food Services	Restaurant	\$30,000.00	\$15,926.66	11/27/2023	\$483.15	\$483.15	\$483.15	\$483.15	\$1,932.60
CEDC Loan Fund	Loan Client B	Hospitality	Hotel/Motel	\$75,000.00	\$34,457.55	1/12/2024	\$1,060.04				\$1,060.04
CEDC Loan Fund	Loan Client C	Manufacturing	Ice	\$35,000.00	\$32,894.20	3/18/2024	\$443.10				\$443.10
SBA Loan Fund	Loan Client C	Manufacturing	Ice	\$15,000.00	\$13,362.02	3/18/2024	\$741.57				\$741.57
				\$185,000.00	\$112,786.35		\$2,739.33	\$994.62	\$994.62	\$994.62	\$5,723.19