



# Network Kansas

(Doran, 2025)

## ECONOMIC IMPACT OF THE GAP FINANCING PROGRAM

KANSAS STATE UNIVERSITY BUSINESS CAPSTONE FINAL PROJECT REPORT

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## DISCLOSURE

This report has been authored and submitted in accordance with the requirements of the Kansas State University Business Capstone course (GENBA 890) as defined by Professor Chwen Sheu, Ph.D. It has been prepared as part of an academic exercise and therefore contains information only, and not professional advice. Please note that this report was prepared by students, and any implementation of the recommendations are the sole responsibility of the report's owner.

## ACKNOWLEDGEMENT

Our team expresses sincere gratitude to everyone who has made impactful contributions to the success of this report. We would like to thank Dr. Terry Mason, our faculty advisor, for his willingness to be a resource and to answer questions when uncertainties arose. We also thank Dr. Chwen Sheu, Associate Dean for Academic Programs, for his guidance and support throughout the project. Finally, we express our utmost gratitude to Erik Pedersen, Tiffany Nixon, Robert Wilson, Sarah LaRosh, and all other Network Kansas staff members for making this project possible. Their support, flexibility, and communication were integral to the analysis process.

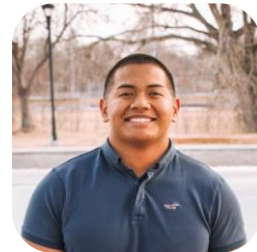
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## EXECUTIVE SUMMARY

The main objective of this project is to quantify and rationalize the impact of Network Kansas's gap financing operation on local businesses across multiple counties. This project focuses on a small portion of Network Kansas' operation by limiting analysis to businesses in four Kansas counties, which are highlighted in figure 1: Atchinson (red), Leavenworth (purple), Phillips (blue) and Pottawatomie (green) counties. Similar analyses have been performed on other counties in past years, but this project aims to improve and streamline the analysis process to make future analysis simpler.

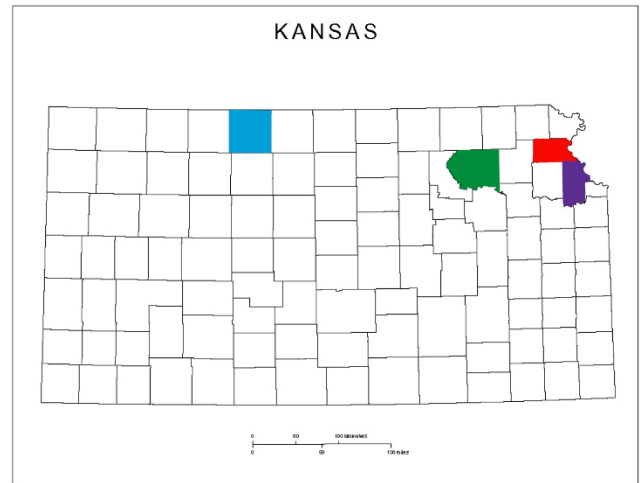


Figure 1: Map of counties within project scope (Kansas, 2025)

Utilizing the data provided to us by the Network Kansas team, we were able to compute a number of metrics related to the economic impact of Network Kansas's operation:

- **Total gross output of \$185.79 for every \$1 loaned within the project counties**
- **A 272.23% value-added return on investment**
- **\$7.89 in wages generated for every \$1 loaned within project counties**
- **Total of 449 full time and 280 part time employees impacted by gap financing operation during 2023**
- **The generation of \$3.73 in state tax revenue for every \$1 loaned**
- **An average of \$0.57 in county tax revenue for every \$1 loaned**
- **The generation of \$0.07 in interest revenue to the bank for every \$1 loaned**

To ensure future success, the Kansas State University Capstone Team recommends performing this analysis on additional counties across the state of Kansas to identify trends in program effectiveness. Additionally, we recommend implementing a streamlined data processing method through utilization of specialized spreadsheets to speed up the analysis process. A more in-depth understanding of the economic impact of Network Kansas' operation can influence key decisions and goals and will significantly boost the development of entrepreneurs across Kansas.

## ABOUT NETWORK KANSAS

As Kansas' premier entrepreneur support network, Network Kansas has helped hundreds of businesses secure funding and resources needed to thrive. Founded in 2004, the organization has granted gap financing loans to small businesses across the state.

### **Vision**

*“To be recognized nationally as a leading organization devoted to the establishment and growth of entrepreneurship and small business as a priority for economic and community development. (About, 2025)”*

### **Mission**

*“We empower entrepreneurs through our partner networks by offering essential financial resources, valuable relationships, expert knowledge, and experience. (About, 2025)”*

As Network Kansas expands its web of relationships, its collaboration with communities, support organizations, and local leaders drives economic development and creates lasting opportunities for success. *“With over 40% of its investments supporting new ventures, the initiative has built a strong network of 650+ nonprofit and government partners. Its 75 eCommunity Partnerships engage 875+ local leaders, empowering communities to drive economic growth. (About, 2025).”*

With over 9,200 participants (About, 2025), Network Kansas will continue to be a leader in economic development across the state, leaving lasting impacts on the lives of millions of people.





(Hoffert, 2024)

## PROJECT DESCRIPTION

Network Kansas' gap financing operation aims to stimulate and nurture local Kansas economies through support of entrepreneurship and small businesses. To this end, it is important for Network Kansas to be able to quantify the impacts of its operation. It can then utilize the evidence of the benefits of its operation in future grant or funding applications as well as to bring in new client firms.

This analysis of Network Kansas' operation data acts as concrete evidence that the organization's gap financing is having a positive impact on Kansas communities. As proven with similar reports in the past, this information will prove instrumental in securing additional grants and funding that can help expand and improve the organization, and the analysis procedures and recommendations generated in the final report will streamline Network Kansas' ability to analyze additional counties in the future.

## RISK ASSESSMENT AND MITIGATION

As with any project that deals with data, we must assume the risk that both sampling bias and non-response bias have an adverse effect on the accuracy of our calculations.

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### SAMPLING BIAS

Sampling bias occurs when the sample used to perform an analysis does not adequately represent the actual population being studied. Inadequate data collection and study participation can threaten the external validity of the study (Simkus, 2023). In the case of this project, Network Kansas is subject to a type of sampling bias called Voluntary Response Bias, where participants (client businesses) can choose whether or not to provide data.

Given this risk, it is possible that Network Kansas only received data from businesses who are performing well, leading to overestimation of the effectiveness of the gap financing program. In order to minimize inconsistencies in the data, we have omitted client companies who did not voluntarily respond to all parts of the survey. These omitted companies did receive loans, but we have no way of knowing how those dollars affected their business.

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### NON-RESPONSE BIAS

When study or survey respondents refuse to participate or give incomplete information that can skew analysis results, it is known as non-response bias. Partial responses can inflate or deflate certain variables that can then skew other variables that depend on them. For example, a survey about the prevalence of depression in a community can be underestimated if people with depression are less likely to take part in the study (Prince, 2012).

There are certain businesses included in the data provided to us by Network Kansas that have provided incomplete responses to requests for data. In order to ensure consistency in calculations and to avoid underestimating things like the gross output generated per dollar loaned, we have elected to omit businesses with incomplete responses from our calculations.

## BREAKDOWN OF CALCULATIONS/ANALYSIS

Contained in this section is a detailed explanation of the process utilized by the Kansas State University Capstone Team to produce the economic impact metrics presented in this report.

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### GROSS OUTPUT AND VALUE ADDED ANALYSIS

In the context of this project, gross output is similar to GDP. It represents the total amount of money involved in transactions both in and out of businesses within the project's scope. Gross output is calculated using the following equation:

$$\text{Gross Output} = \text{Total Revenues} + \text{Total Expenses}$$

On its own, gross output does not hold much meaning to Network Kansas' operation. To quantify the impact of gap financing on gross output, we must divide it by the total amount of money loaned, giving us the equation that is of importance to this analysis:

$$\text{Gross Output} / \$ \text{ Loaned}$$

With this, we can show and comprehend the amount of economic activity that occurred relative to every dollar loaned by Network Kansas. For example, in Atchinson county, \$71.92 of economic activity (gross output) was generated for every \$1 loaned by Network Kansas between 2017 and 2023 (see complete results in Summary of Calculation Results and Economic Impact section).

Similarly, value added represents the impact of Network Kansas' loans in the form of a percentage. Value added is a very similar metric to return on investment and helps illustrate the amount of income generated compared to the amount loaned (Indeed, 2025). Value added is calculated using the following equation:

$$\text{Value Added} = \text{Net Income} / \$ \text{ Loaned}$$

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### EMPLOYMENT AND SALARY ANALYSIS

To calculate Network Kansas' effect on employment and salaries in the defined counties, we begin by consolidating the reported number of full time and part time employees hired by each client company. We can then estimate the "full time equivalent" number, or the hypothetical number of employees if 100% of them worked full time and not part time. This is estimated by the following equation:

$$\text{FT Equivalent} = \text{FT} + (\text{PT} / 2)$$



Now, we must associate each client company with the average employee salary based on industry. We obtained our salary metrics from the U.S. Census Bureau. See the appendices for complete tables of average salaries based on industry. The total salary expense for each company can be estimated by multiplying the full time equivalent number by average salary:

$$\text{Total Salary Expense} = \text{FT equivalent} * \text{Average Industry Salary}$$

We can now estimate the amount of salary generated per dollar loaned to each company by dividing total salary expense by amount approved:

$$\text{Salary per \$ Loaned} = \text{Total Salary Expense} / \text{Amount Approved}$$

We can also estimate the employment tax revenue generated by each company assuming that the employment tax rate is 7.65% (Topic, 2024). It is important to note that we have assumed that salary expenses are taxed from both the employee and employer side, giving us an effective employment tax rate of 15.3%. Tax revenue is generated using the following equation:

$$\text{Employment Tax Revenue} = \text{Salary Expense} * 0.153$$

Finally, we compare the amount loaned to the total number of jobs and the full time equivalent number of jobs:

$$\text{Amount Loaned} / \# \text{ of Jobs}$$

$$\text{Amount Loaned} / \text{FT Equivalent}$$

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## TAX REVENUE ANALYSIS

Knowing the gross output generated by each business, we can easily calculate the state and county tax revenue generated. From our research, we determined that the 2023 tax rates are 6.5% state sales tax and 1% county sales tax, which happened to be the same across all four counties (ksrevenue.gov, 2025). Interest revenue is calculated using the following equation:

$$\text{Tax Revenue} = \text{Gross Output} * \text{Tax Rate}$$

This calculation is performed twice, once for state interest and once for county tax rates. The total tax revenue generated is the sum of these two values.

To relate tax revenue generation to Network Kansas' gap financing, we can divide the total revenue generation by the amount loaned by Network Kansas. This number gives us the number of tax dollars generated per dollar loaned.

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## INTEREST REVENUE ANALYSIS

To calculate the interest revenue of Network Kansas Gap Financing program, we first calculate the monthly payment collected on each loan. This was calculated in excel using the following formula:

$$\text{Monthly Payment} = -\text{PMT}(\text{Interest Rate}/12, \text{\# of terms}, \text{loan amount})$$

Next, we must determine how many months have passed since the beginning of each loan. This can be calculated in excel using the following formula:

$$\text{\# of payments} = \text{MIN}(\text{DATEDIF}(\text{Date Disbursed}, \text{Current Date}, "m"), \text{number of terms})$$

We then created a new column next # of payments and titled it Remaining terms. "Remaining terms" is calculated by subtracting the number of monthly payments from the total terms of the loan. We then calculated the total amount collected in monthly payments doing the following excel formula:

$$=\text{IF}(\text{Remaining Terms} \geq 0, \text{Monthly Payment} * \text{\# of number payments}, \text{Monthly Payment} * \text{Total Terms})$$

Once we have the total amount of monthly payments made, we then need to subtract the portion of those payments made on principal to determine interest revenue. Payments made on principal was determine using the following excel formula:

$$\text{Payments made on Principal} = \text{Amount Loaned} - (-\text{PV}(\text{interest rate}/12, \text{IF}(\text{remaining terms} > 0, \text{Remaining Terms}, 0), \text{Monthly Payment}))$$

Finally, we subtracted the Payments made on principal from the total amount loaned to arrive at Cumulative interest revenue and compare that number to the amount loaned.

$$\text{Cumulative Interest Revenue} = \text{Amount Loaned} - \text{Payments made on principal}$$

$$\text{Interest Revenue} / \text{Amount Loaned}$$

## SUMMARY OF CALCULATION RESULTS AND ECONOMIC IMPACT

Using the methodology defined in the previous section, we were able to build a spreadsheet that allowed us to determine each of the metrics presented below:

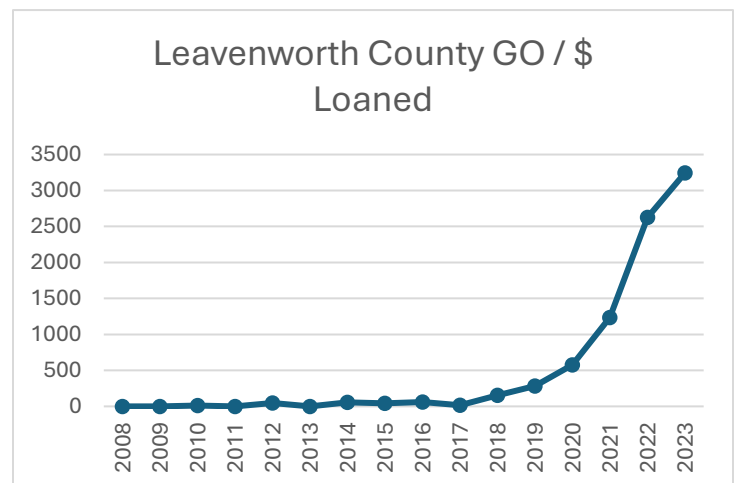
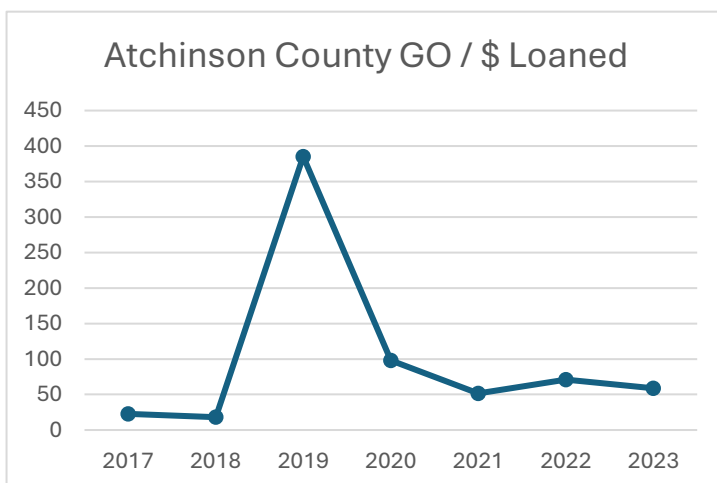
### GROSS OUTPUT AND VALUE ADDED

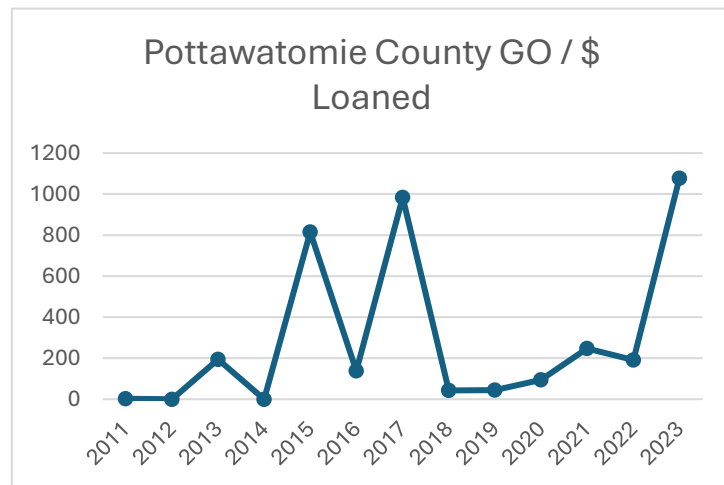
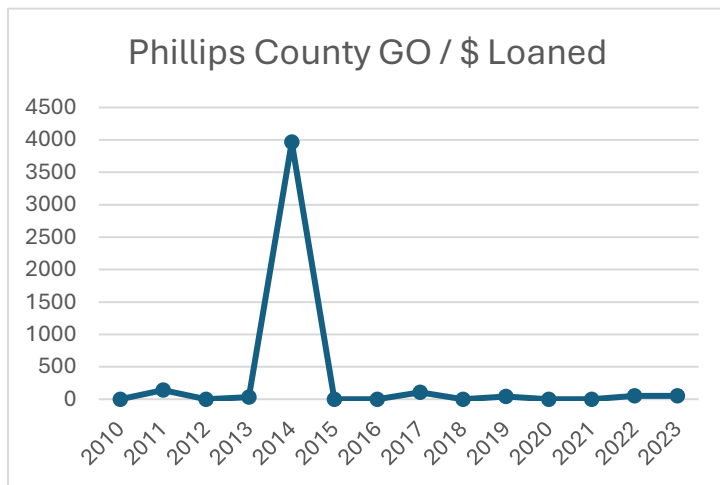
Given the gross output per dollar loaned and value added formulas given above, the values are below:

Gross Output and Value Added		
County	Gross Output / \$ Loaned	Value Added (%)
Atchinson	\$ 71.93	42.03%
Leavenworth	\$ 378.25	610.53%
Phillips	\$ 92.70	240.79%
Pottawatomie	\$ 234.37	88.55%
Total	\$ 185.79	272.23%

This means that for every dollar invested across the four counties within the scope of this project, \$185.79 of gross output, or GDP, was generated by client firms. Looking at the value added analysis, we determine that client firms made 272.23% of every dollar loaned to them in net income. In other words, client firms made \$2.72 in net income for every dollar loaned to them, which more than doubles the value of the loans.

We have also graphed the gross output (GO) per dollar loaned for each county during the years for which we have data:





Leavenworth and Pottawatomie counties appear to be trending up rapidly, while Phillips and Atchison counties are holding steady. This is a clear indication that Network Kansas' operation is related to economic growth in some counties. We deduce that the spikes seen in Atchison, Phillips, and Pottawatomie counties are due to the fact that less money was loaned during those years while gross output remained relatively constant. This means that the gross output/ dollar loaned metric is inflated during those years and then returns to normal once more loans are approved.

## EMPLOYMENT AND SALARY

Network Kansas' gap financing influences hundreds business owners across Kansas, but it also affects the employees who work for those businesses. Across the four counties included in this analysis, there are a total of 729 positions, both full time and part time, that are directly affected by Network Kansas.

Employment Analysis						
County	FT Jobs	PT Jobs	Total Jobs	FT Equivalents	Amount loaned/ Total jobs	Amount Loaned/ FT equivalents
Atchison	62	54	116	89	\$12,444.03	\$16,219.19
Leavenworth	217	103	320	268.5	\$ 4,095.78	\$ 4,881.38
Phillips	26	41	67	46.5	\$ 7,224.78	\$10,409.89
Pottawatomie	144	82	226	185	\$ 3,540.46	\$ 4,325.10
<b>Totals</b>	<b>449</b>	<b>280</b>	<b>729</b>	<b>589</b>	<b>\$ 5,539.59</b>	<b>\$ 6,856.30</b>



An exceedingly important facet of employment is compensation. Every dollar loaned by Network Kansas leads to an average of \$7.89 being paid to workers, with the highest turnaround being in Pottawatomie county with a rate of \$16.47 paid to employees for every dollar loaned within the county.

Salary Analysis		
County	Salary Expense	Salary/Amount Loan
Atchison	\$ 3,082,596.00	\$ 2.14
Leavenworth	\$ 13,659,271.85	\$ 10.42
Phillips	\$ 1,934,180.51	\$ 4.00
Pottawatomie	\$ 13,181,804.49	\$ 16.47
<b>Totals</b>	<b>\$ 31,857,852.87</b>	<b>\$ 7.89</b>

As businesses grow, they are able to hire more employees and pay higher salaries. In the future, it will be important for Network Kansas to perform this analysis on a variety of counties to identify areas with lower employee returns and help nurture the economies there through additional entrepreneur development.

## TAX REVENUE

As businesses make transactions, tax revenue is generated. As local economies grow, more transactions take place, leading to higher tax revenues which help pay for the infrastructure across the state. Our analysis indicates that Network Kansas has a positive impact on tax revenue returns on both the state and county levels. For the year 2023, the state received \$3.73 and counties received an average of \$0.57 in tax revenue from client firms for every \$1 loaned by Network Kansas.

Tax Revenue Analysis				
County	State Tax	County Tax	State Rev/AMT Loaned	County REV/Amount loaned
Atchison	\$ 1,857,116.24	\$ 285,710.19	\$ 1.29	\$ 0.20
Leavenworth	\$ 9,486,153.82	\$ 1,459,408.28	\$ 7.24	\$ 1.11
Phillips	\$ 575,512.99	\$ 88,540.46	\$ 1.19	\$ 0.18
Pottawatomie	\$ 3,135,040.94	\$ 482,313.99	\$ 3.92	\$ 0.60
<b>Totals</b>	<b>\$15,053,823.98</b>	<b>\$2,315,972.92</b>	<b>\$ 3.73</b>	<b>\$ 0.57</b>

Given that the county tax rate for all four counties was only 1%, a 57% return on investment is outstanding, even if it does not seem like much at first glance. Similarly, the state sales tax rate is 6.5%, but the state received a 373% return on Network Kansas' investment.

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## INTEREST REVENUE

While Network Kansas is a nonprofit organization, it still needs to generate income from its loans to continue operating. In total, Network Kansas has loaned out \$8,988,422.19 since 2008, which is the first year Network Kansas launched its operation in the counties covered by this project. In return, Network Kansas has collected \$626,175.37 in interest revenue, or an average of \$0.07 per 1\$ loaned.

Interest Revenue Analysis			
County	Interest Revenue	Interest Revenue/\$ loaned	
Atchinson	\$141,662.52	\$	0.07
Leavenworth	\$180,121.43	\$	0.06
Phillips	\$155,140.76	\$	0.10
Pottawatomie	\$149,250.65	\$	0.07
<b>Totals</b>	<b>\$626,175.37</b>		<b>\$0.07</b>

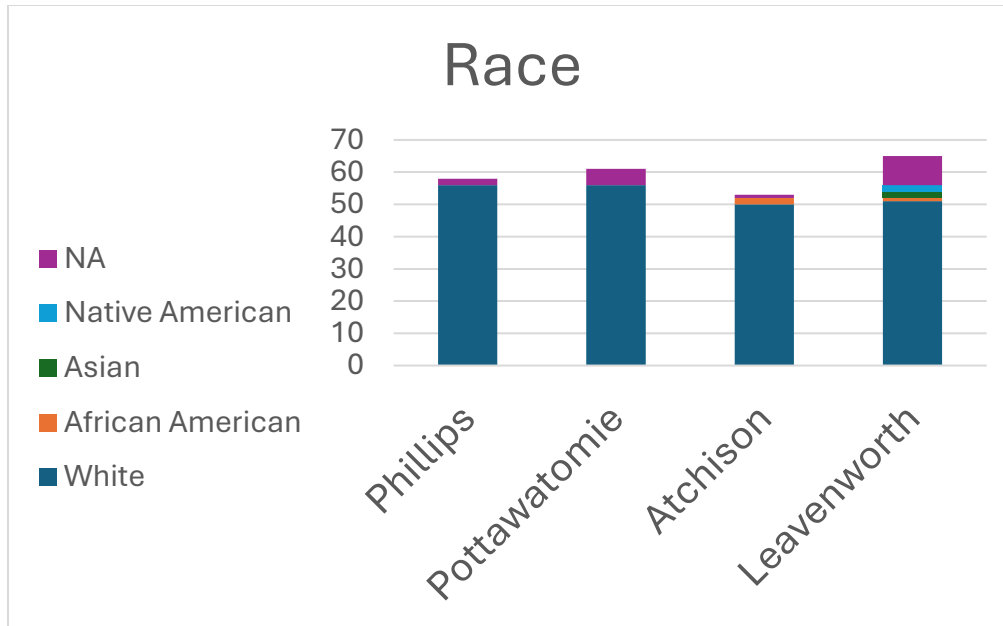
These high returns allow Network Kansas to expand its entrepreneurial development operation across the state and boost the organization toward its goal of becoming a nationally recognized gap financing program.

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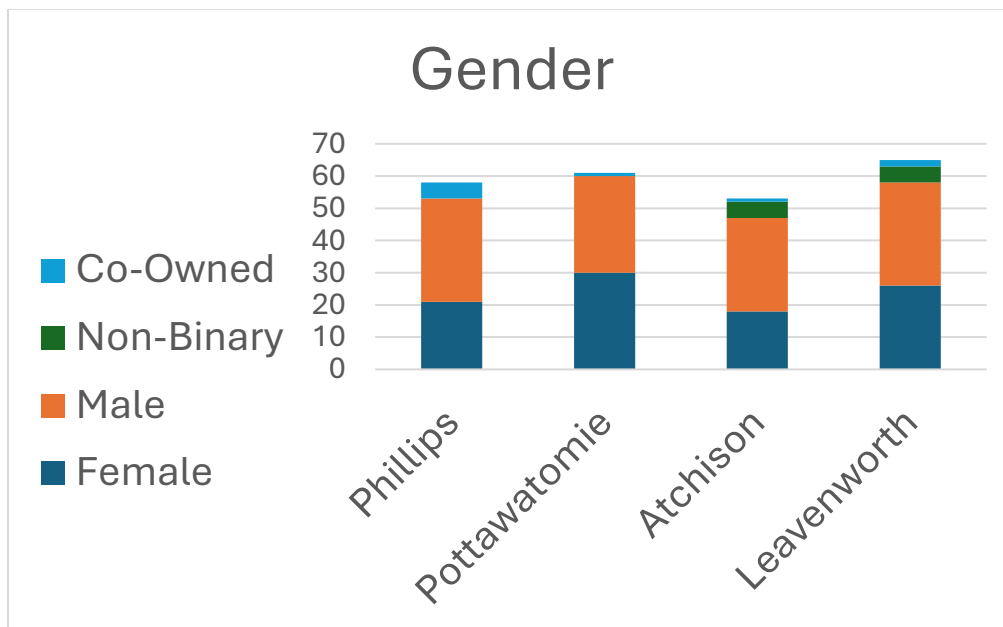
## DIVERSITY ANALYSIS

Based on client company owner data provided by Network Kansas, we were able to visualize various diversity metrics. While not directly related to the economic growth of the affected communities, it can provide important insights into the people and businesses under Network Kansas' umbrella.

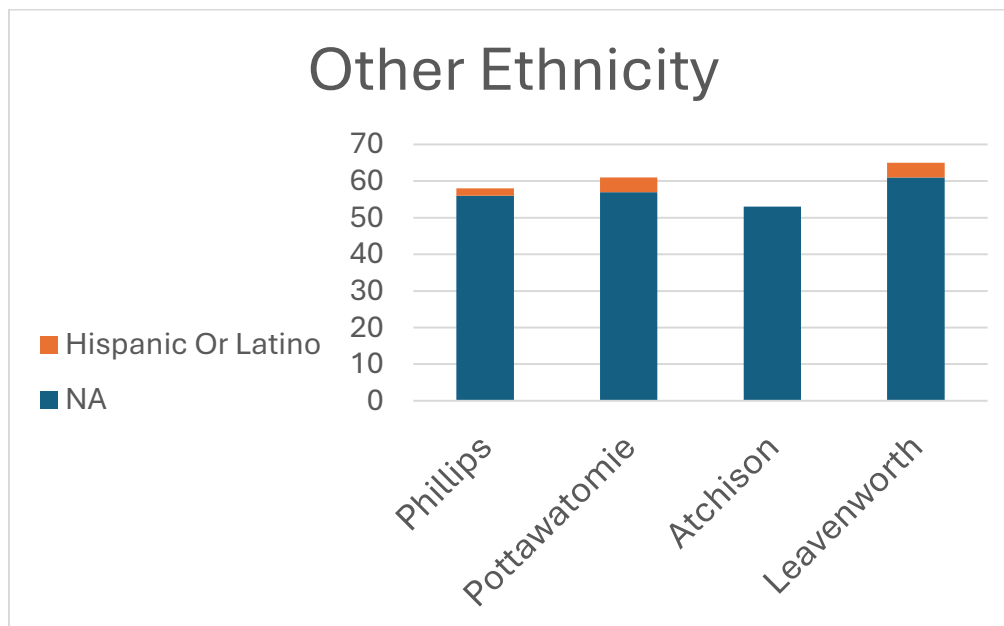
Looking at the race of client business owners, rates appear similar to the prevalence of demographics in Kansas communities as a whole, indicating that Network Kansas is working with many groups of people proportionally. There is a slight uptick in the number of minority groups represented in counties adjacent to urban areas, like Atchinson and Leavenworth counties, reflective of the higher concentration of minorities in these areas.



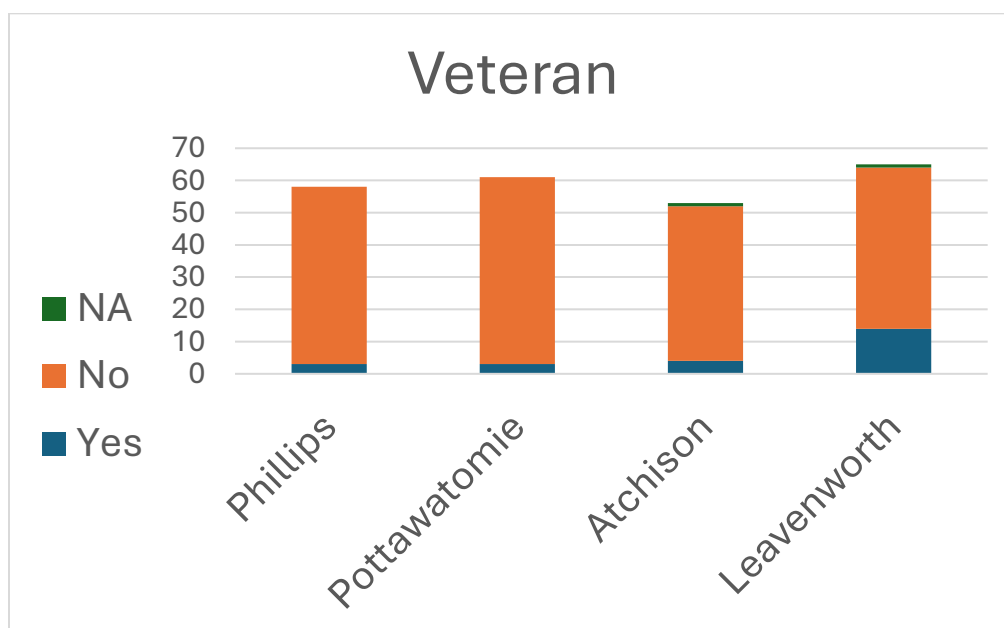
Network Kansas does an outstanding job of representing both male and female entrepreneurs, with nearly half of all clients identifying as female or non-binary. Phillips and Atchinson counties exhibit slightly lower female clientele rates, but both genders are still well represented.



A small percentage of Network Kansas' clients identify as Hispanic or Latino, and are represented in all counties except Atchison.



A notable portion of Network Kansas' clients are veterans. Leavenworth county represents a significantly higher margin of veteran clients than the other counties. There is a military base in Leavenworth county, which could explain the high rate of veteran clients there. Interestingly, Pottawatomie county exhibits the lowest veteran client rate despite its proximity to the major military base Fort Riley.





## PLAN FOR CONTINUATION

In order to perform these calculations on additional counties across the state of Kansas, we have developed recommendations and suggestions for streamlining the process. The first and most important step is the ability to produce spreadsheets containing all necessary information in a consistent format. The consistent format is important because it allows users to set up completely automated calculation workflows, greatly speeding up the process. Below is a list of all metrics needed to complete a county analysis:

Client firm identifying information:

- Sourcelink ID
- Loan Status – Active or PIF
- Location County
- Amount Approved
- Closing Date
- Interest Rate
- Loan Term (Months)
- Funded Program (Included if we need to differentiate different loan programs to compare performance between them)
- Industry

Client firm financial information:

- Year End
- Revenue
- Net Income/(Loss)
- Full Time Jobs
- Part Time Jobs
- Total Expenses (Revenue – Net Income)
- Total Amount Loaned

Metrics from outside Network Kansas' Database (we recommend the U.S. Census as a source):

- Average salary of workers in target county
  - o Ensure that industry specific salaries are acquired.
- State and county tax rates
  - o These can be acquired from the Kansas state government website. See [ksrevenue.gov](http://ksrevenue.gov) or follow the link in the citation list.
- Employment tax rates

If Network Kansas is able to consolidate all of the data in this list, it will be easy to perform the calculations described above in the Breakdown of Calculations and Analysis section on additional counties not covered by this report.

The data provided to us by Network Kansas included NAICS codes for specific businesses. These are useful if we wanted to further differentiate between different types of businesses rather than looking at industries as a whole. Unfortunately, too few of the businesses included in our dataset had NAICS codes associated with them to perform any meaningful analysis. In the future, we recommend creating a more complete NAICS code dataset that allows for a very detailed analysis of Network Kansas' operation based on business type.

## CONCLUSION

This report demonstrates the measurable impact of Network Kansas' gap financing program on local economies within Atchinson, Leavenworth, Phillips, and Pottawatomie counties. Through detailed analysis, we found significant returns in gross output, value added, job creation, salary generation, and tax and interest revenue. These findings affirm the program's effectiveness in supporting small businesses and fostering economic growth. To continue building on this success, we recommend expanding the analysis to additional counties and implementing a standardized, automated data processing system. With these enhancements, Network Kansas can continue making informed decisions and amplifying its positive impact across the state.

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APPENDIX A: ATCHINSON COUNTY CALCULATIONS

Gross Output / \$ Loaned Analysis					
Year	Total Revenues	Total Expenses	Gross Output	Total Loaned	Output / \$ Loaned
2017	\$2,214,409.00	\$2,073,171.00	\$4,287,580.00	\$188,508.00	22.7448172
2018	\$5,619,133.71	\$5,381,609.33	\$11,000,743.04	\$608,975.00	18.06435903
2019	\$34,777,274.35	\$34,962,740.73	\$69,740,015.08	\$181,000.00	385.3039507
2020	\$4,954,740.70	\$4,857,304.53	\$9,812,045.23	\$100,000.00	98.1204523
2021	\$7,464,836.15	\$7,193,393.77	\$14,658,229.92	\$285,027.26	51.42746669
2022	\$9,832,175.37	\$9,339,200.38	\$19,171,375.75	\$270,600.00	70.84765613
2023	\$8,189,390.00	\$8,117,191.00	\$16,306,581.00	\$276,500.00	58.97497649
2024	\$0.00	\$0.00	\$0.00	\$105,000.00	0
TOTAL	\$73,051,959.28	\$71,924,610.74	\$144,976,570.02	\$2,015,610.26	71.92688631

Atchison County Average Salaries (U.S. Census 2025)			
Industry	National Average (In Industry)	County Average (All Jobs)	Mean/Median (Industry)
Service	\$ 64,193.00	\$ 62,164.00	\$ 49,503.70
Retail	\$ 32,521.00	\$ 62,164.00	\$ 25,079.21
Restaurant	\$ 25,746.00	\$ 62,164.00	\$ 19,854.54
Manufacturing	\$ 77,766.00	\$ 62,164.00	\$ 59,970.79

Value Added Analysis			
SourceLink ID	Total Amount Loaned (All Time)	Total Net Income	Value Added (2017-2024)
346099	\$24,000.00	-\$3,761.00	-15.67%
390516	\$145,000.00	\$57,901.00	39.93%
242170	\$56,442.00	\$59,135.09	104.77%
277148	\$90,000.00	\$0.00	0.00%
196552	\$45,000.00	-\$70,467.62	-156.59%
210360	\$82,527.26	-\$1,186.00	-1.44%
398069	\$45,000.00	\$34,794.00	77.32%
353288	\$24,000.00	\$0.00	0.00%
372772	\$36,000.00	\$0.00	0.00%

392753	\$100,000.00	-\$35,422.00	-35.42%
397411	\$9,600.00	\$10,000.00	104.17%
340948	\$45,000.00	-\$49,549.00	-110.11%
165946	\$35,000.00	\$32,838.72	93.82%
316417	\$60,000.00	-\$117,844.26	-196.41%
210359	\$46,000.00	\$10,363.00	22.53%
200333	\$57,508.00	\$334,567.00	581.77%
240668	\$21,600.00	\$0.00	0.00%
237655	\$72,300.00	-\$94,000.00	-130.01%
378291	\$7,500.00	\$41,220.00	549.60%
228126	\$28,633.00	\$0.00	0.00%
231392	\$75,000.00	-\$346,103.68	-461.47%
200344	\$27,000.00	-\$17,937.87	-66.44%
328344	\$45,000.00	-\$14,817.52	-32.93%
353358	\$45,000.00	\$0.00	0.00%
353289	\$32,000.00	\$4,556.00	14.24%
410553	\$131,500.00	\$0.00	0.00%
208882	\$45,000.00	\$546,000.00	1213.33%
231085	\$75,000.00	-\$106,028.87	-141.37%
117579	\$37,000.00	\$27,622.00	74.65%
332007	\$45,000.00	\$0.00	0.00%
137948	\$105,000.00	\$0.00	0.00%
208883	\$45,000.00	\$164,357.67	365.24%
238089	\$75,000.00	\$355,044.61	473.39%
243489	\$18,000.00	-\$28,575.48	-158.75%
231395	\$75,000.00	\$38,300.10	51.07%
242171	\$54,000.00	\$0.00	0.00%
277232	\$55,000.00	\$16,188.39	29.43%

<b>TOTAL</b>	\$2,015,610.26	\$847,194.28	42.03%
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# Atchinson County Tax Revenue Analysis 2023

Sourcelink ID	Year	Revenue	Expenses	Gross Output	Kansas Sales Tax	Atchinson CO. Sales Tax	Kansas Sales Tax Revenue	Atchinson CO. Sales Tax Revenue	Amount Loaned	Kansas Tax /Amount Loaned	Atchinson Tax /Amount Loaned
346099	2023	\$ 168,854.00	\$ 190,225.00	\$ 359,079.00	6.50%	1.00%	\$ 23,340.14	\$ 3,590.79	\$ 24,000.00	0.972505625	0.14961625
390516	2023	\$ 937,242.00	\$ 879,341.00	\$ 1,816,583.00	6.50%	1.00%	\$ 118,077.90	\$ 18,165.83	\$ 145,000.00	0.81433031	0.125281586
242170	2023	\$ 454,502.00	\$ 434,075.00	\$ 888,577.00	6.50%	1.00%	\$ 57,757.51	\$ 8,885.77	\$ 56,442.00	1.0233072	0.157431877
196552	2023	\$ 210,561.00	\$ 324,854.00	\$ 535,415.00	6.50%	1.00%	\$ 34,801.98	\$ 5,354.15	\$ 45,000.00	0.773377222	0.118981111
398069	2023	\$ 35,250.00	\$ 456.00	\$ 35,706.00	6.50%	1.00%	\$ 2,320.89	\$ 357.06	\$ 45,000.00	0.051575333	0.007934667
340948	2023	\$ 55,715.00	\$ 56,951.00	\$ 112,666.00	6.50%	1.00%	\$ 7,323.29	\$ 1,126.66	\$ 45,000.00	0.162739778	0.025036889
165946	2023	\$ 99,000.00	\$ 84,000.00	\$ 183,000.00	6.50%	1.00%	\$ 11,895.00	\$ 1,830.00	\$ 35,000.00	0.339857143	0.052285714
316417	2023	\$ 18,000.00	\$ 32,730.00	\$ 50,730.00	6.50%	1.00%	\$ 3,297.45	\$ 507.30	\$ 60,000.00	0.0549575	0.008455
200333	2023	\$ 2,264,176.00	\$ 2,173,609.00	\$ 4,437,785.00	6.50%	1.00%	\$ 288,456.03	\$ 44,377.85	\$ 57,508.00	5.015928653	0.771681331
200333	2023	\$ 2,264,176.00	\$ 2,173,609.00	\$ 4,437,785.00	6.50%	1.00%	\$ 288,456.03	\$ 44,377.85	\$ 57,508.00	5.015928653	0.771681331
200333	2023	\$ 2,264,176.00	\$ 2,173,609.00	\$ 4,437,785.00	6.50%	1.00%	\$ 288,456.03	\$ 44,377.85	\$ 57,508.00	5.015928653	0.771681331
237655	2023	\$ 260,000.00	\$ 354,000.00	\$ 614,000.00	6.50%	1.00%	\$ 39,910.00	\$ 6,140.00	\$ 72,300.00	0.552005533	0.084923928
378291	2023	\$ 65,518.00	\$ 24,298.00	\$ 89,816.00	6.50%	1.00%	\$ 5,838.04	\$ 898.16	\$ 7,500.00	0.778405333	0.119754667
200344	2023	\$ 499,671.00	\$ 542,287.00	\$ 1,041,958.00	6.50%	1.00%	\$ 67,727.27	\$ 10,419.58	\$ 27,000.00	2.508417407	0.38591037
208882	2023	\$ 1,000,000.00	\$ 900,000.00	\$ 1,900,000.00	6.50%	1.00%	\$ 123,500.00	\$ 19,000.00	\$ 45,000.00	2.744444444	0.422222222
231085	2023	\$ 174,847.00	\$ 128,969.00	\$ 303,816.00	6.50%	1.00%	\$ 19,748.04	\$ 3,038.16	\$ 75,000.00	0.2633072	0.0405088
208883	2023	\$ 370,000.00	\$ 300,000.00	\$ 670,000.00	6.50%	1.00%	\$ 43,550.00	\$ 6,700.00	\$ 45,000.00	0.967777778	0.148888889
231395	2023	\$ 52,646.00	\$ 100,524.00	\$ 153,170.00	6.50%	1.00%	\$ 9,956.05	\$ 1,531.70	\$ 75,000.00	0.132747333	0.020422667
390516	2023	\$ 937,242.00	\$ 879,341.00	\$ 1,816,583.00	6.50%	1.00%	\$ 118,077.90	\$ 18,165.83	\$ 145,000.00	0.81433031	0.125281586
392753	2023	\$ 1,457,418.00	\$ 1,492,840.00	\$ 2,950,258.00	6.50%	1.00%	\$ 191,766.77	\$ 29,502.58	\$ 100,000.00	1.9176677	0.2950258
242170	2023	\$ 454,502.00	\$ 434,075.00	\$ 888,577.00	6.50%	1.00%	\$ 57,757.51	\$ 8,885.77	\$ 56,442.00	1.0233072	0.157431877
165946	2023	\$ 99,000.00	\$ 84,000.00	\$ 183,000.00	6.50%	1.00%	\$ 11,895.00	\$ 1,830.00	\$ 35,000.00	0.339857143	0.052285714
316417	2023	\$ 18,000.00	\$ 32,730.00	\$ 50,730.00	6.50%	1.00%	\$ 3,297.45	\$ 507.30	\$ 60,000.00	0.0549575	0.008455
237655	2023	\$ 260,000.00	\$ 354,000.00	\$ 614,000.00	6.50%	1.00%	\$ 39,910.00	\$ 6,140.00	\$ 72,300.00	0.552005533	0.084923928
<b>Totals</b>		<b>\$ 14,420,496.00</b>	<b>\$14,150,523.00</b>	<b>28571019</b>			<b>\$ 1,857,116.24</b>	<b>\$ 285,710.19</b>	<b>\$ 1,443,508.00</b>	<b>1.286529922</b>	<b>0.19792768</b>

**Atchinson County Employment and Salary Analysis**

=2023 FT + (2023 PT/2)

0.153

Sourcelink ID	2023 FT	2023 PT	2023 Total	2023 ADJ Total Employees	Industry	Mean/Median (Industry)	Salary Expense	Amount Approved	Salary/Amount Approved	***Employment Tax	Amount Loaned/Total Jobs	Amount Loaned/ ADJ Total Jobs
346099	2	0	2	2	Service	\$ 49,503.70	\$ 99,007.41	\$ 24,000.00	\$ 4.13	\$ 15,148.13	\$ 12,000.00	\$ 12,000.00
390516	6	0	6	6	Service	\$ 49,503.70	\$ 297,022.23	\$ 145,000.00	\$ 2.05	\$ 45,444.40	\$ 24,166.67	\$ 24,166.67
242170	5	1	6	5.5	Service	\$ 49,503.70	\$ 272,270.38	\$ 56,442.00	\$ 4.82	\$ 41,657.37	\$ 9,407.00	\$ 10,262.18
196552	2	2	4	3	Retail	\$ 25,079.21	\$ 75,237.64	\$ 45,000.00	\$ 1.67	\$ 11,511.36	\$ 11,250.00	\$ 15,000.00
398069	0	0	0	0	Service	\$ 49,503.70	\$ -	\$ 45,000.00	\$ -	\$ -	NA	NA
340948	1	0	1	1	Restaurant	\$ 19,854.54	\$ 19,854.54	\$ 45,000.00	\$ 0.44	\$ 3,037.74	\$ 45,000.00	\$ 45,000.00
165946	0	3	3	1.5	Service	\$ 49,503.70	\$ 74,255.56	\$ 35,000.00	\$ 2.12	\$ 11,361.10	\$ 11,666.67	\$ 23,333.33
316417	2	0	2	2	Service	\$ 49,503.70	\$ 99,007.41	\$ 60,000.00	\$ 1.65	\$ 15,148.13	\$ 30,000.00	\$ 30,000.00
200333	5	7	12	8.5	Retail	\$ 25,079.21	\$ 213,173.32	\$ 57,508.00	\$ 3.71	\$ 32,615.52	\$ 4,792.33	\$ 6,765.65
200333	5	7	12	8.5	Retail	\$ 25,079.21	\$ 213,173.32	\$ 57,508.00	\$ 3.71	\$ 32,615.52	\$ 4,792.33	\$ 6,765.65
200333	5	7	12	8.5	Retail	\$ 25,079.21	\$ 213,173.32	\$ 57,508.00	\$ 3.71	\$ 32,615.52	\$ 4,792.33	\$ 6,765.65
237655	1	3	4	2.5	Retail	\$ 25,079.21	\$ 62,698.04	\$ 72,300.00	\$ 0.87	\$ 9,592.80	\$ 18,075.00	\$ 28,920.00
378291	2	2	4	3	Service	\$ 49,503.70	\$ 148,511.11	\$ 7,500.00	\$ 19.80	\$ 22,722.20	\$ 1,875.00	\$ 2,500.00
200344	3	4	7	5	Retail	\$ 25,079.21	\$ 125,396.07	\$ 27,000.00	\$ 4.64	\$ 19,185.60	\$ 3,857.14	\$ 5,400.00
208882	1	4	5	3	Retail	\$ 25,079.21	\$ 75,237.64	\$ 45,000.00	\$ 1.67	\$ 11,511.36	\$ 9,000.00	\$ 15,000.00
231085	2	0	2	2	Retail	\$ 25,079.21	\$ 50,158.43	\$ 75,000.00	\$ 0.67	\$ 7,674.24	\$ 37,500.00	\$ 37,500.00
208883	1	7	8	4.5	Restaurant	\$ 19,854.54	\$ 89,345.42	\$ 45,000.00	\$ 1.99	\$ 13,669.85	\$ 5,625.00	\$ 10,000.00
231395	1	0	1	1	Service	\$ 49,503.70	\$ 49,503.70	\$ 75,000.00	\$ 0.66	\$ 7,574.07	\$ 75,000.00	\$ 75,000.00
390516	6	0	6	6	Service	\$ 49,503.70	\$ 297,022.23	\$ 145,000.00	\$ 2.05	\$ 45,444.40	\$ 24,166.67	\$ 24,166.67
392753	4	0	4	4	Retail	\$ 25,079.21	\$ 100,316.86	\$ 100,000.00	\$ 1.00	\$ 15,348.48	\$ 25,000.00	\$ 25,000.00
242170	5	1	6	5.5	Service	\$ 49,503.70	\$ 272,270.38	\$ 56,442.00	\$ 4.82	\$ 41,657.37	\$ 9,407.00	\$ 10,262.18
165946	0	3	3	1.5	Service	\$ 49,503.70	\$ 74,255.56	\$ 35,000.00	\$ 2.12	\$ 11,361.10	\$ 11,666.67	\$ 23,333.33
316417	2	0	2	2	Service	\$ 49,503.70	\$ 99,007.41	\$ 60,000.00	\$ 1.65	\$ 15,148.13	\$ 30,000.00	\$ 30,000.00
237655	1	3	4	2.5	Retail	\$ 25,079.21	\$ 62,698.04	\$ 72,300.00	\$ 0.87	\$ 9,592.80	\$ 18,075.00	\$ 28,920.00
<b>Totals</b>	<b>62</b>	<b>54</b>	<b>116</b>	<b>89</b>			<b>\$ 3,082,596.00</b>	<b>\$ 1,443,508.00</b>	<b>\$ 2.14</b>	<b>\$ 471,637.19</b>	<b>\$ 12,444.03</b>	<b>\$ 16,219.19</b>



Atchinson County Interest Revenue Analysis													
Term in Months	Closing Date	2023 Year End	Payment	Terms to 2023 YE	Remaining Terms	12 Payments in '23	Terms in 2023	2023 payments	2023 Principal Paid	2023 Interest	Cumulative payments	Payment to principal	Cumulative Interest
120	2/25/2022	12/31/2023	\$242.99	22	98	YES	12	\$2,915.86	\$2,059.53	\$856.33	\$5,345.74	\$ 3,714.08	\$1,631.67
120	12/21/2022	12/31/2023	\$455.60	12	108	YES	12	\$5,467.24	\$3,735.22	\$1,732.01	\$5,467.24	\$ 3,735.22	\$1,732.01
120	12/21/2018	12/31/2023	\$228.79	60	60	YES	12	\$2,745.42	\$2,633.70	\$111.73	\$13,727.11	\$12,973.21	\$753.90
84	3/31/2017	12/31/2023	\$564.67	81	3	YES	12	\$6,775.99	\$6,696.11	\$79.88	\$45,737.93	\$43,310.23	\$2,427.70
120	6/11/2021	12/31/2023	\$316.69	30	90	YES	12	\$3,800.22	\$3,724.59	\$75.63	\$9,500.55	\$ 9,294.05	\$206.50
120	3/3/2023	12/31/2023	\$455.60	9	111	NO	9	\$4,100.43	\$2,787.39	\$1,313.04	\$4,100.43	\$ 2,787.39	\$1,313.04
120	4/29/2022	12/31/2023	\$242.99	20	100	YES	12	\$2,915.86	\$2,045.87	\$869.99	\$4,859.77	\$ 3,365.09	\$1,494.68
120	10/7/2022	12/31/2023	\$364.48	14	106	YES	12	\$4,373.79	\$3,008.13	\$1,365.66	\$5,102.75	\$ 3,497.91	\$1,604.84
60	6/24/2022	12/31/2023	\$176.80	18	42	YES	12	\$2,121.58	\$1,805.49	\$316.10	\$3,182.38	\$ 2,681.55	\$500.82
120	12/3/2021	12/31/2023	\$455.60	24	96	YES	12	\$5,467.24	\$3,887.40	\$1,579.84	\$10,934.47	\$ 7,622.62	\$3,311.85
120	2/8/2019	12/31/2023	\$168.78	58	62	YES	12	\$2,025.31	\$1,996.62	\$28.69	\$9,789.01	\$ 9,604.25	\$184.76
120	2/19/2021	12/31/2023	\$386.24	34	86	YES	12	\$4,634.92	\$3,679.19	\$955.72	\$13,132.26	\$10,144.63	\$2,987.63
180	6/28/2019	12/31/2023	\$301.34	54	126	YES	12	\$3,616.07	\$2,821.32	\$794.75	\$16,272.31	\$12,211.13	\$4,061.18
84	6/16/2017	12/31/2023	\$332.63	78	6	YES	12	\$3,991.51	\$3,929.70	\$61.81	\$25,944.81	\$24,520.95	\$1,423.87
84	7/13/2018	12/31/2023	\$263.51	65	19	YES	12	\$3,162.13	\$3,063.01	\$99.11	\$17,128.20	\$16,055.34	\$1,072.86
60	7/24/2020	12/31/2023	\$178.58	41	19	YES	12	\$2,142.94	\$2,021.50	\$121.44	\$7,321.70	\$ 6,683.54	\$638.16
84	11/9/2018	12/31/2023	\$277.40	61	23	YES	12	\$3,328.79	\$3,156.08	\$172.71	\$16,921.34	\$15,356.21	\$1,565.14
120	10/11/2018	12/31/2023	\$295.88	62	58	YES	12	\$3,550.54	\$3,171.93	\$378.61	\$18,344.46	\$15,694.79	\$2,649.67
84	8/27/2021	12/31/2023	\$101.66	28	56	YES	12	\$1,219.86	\$1,003.80	\$216.07	\$2,846.35	\$ 2,285.04	\$561.30
84	6/1/2017	12/31/2023	\$338.80	78	6	YES	12	\$4,065.59	\$4,002.64	\$62.95	\$26,426.36	\$24,976.07	\$1,450.29
144	6/4/2021	12/31/2023	\$377.81	30	114	YES	12	\$4,533.67	\$3,272.86	\$1,260.82	\$11,334.18	\$ 7,987.22	\$3,346.97
120	4/29/2022	12/31/2023	\$323.98	20	100	YES	12	\$3,887.81	\$2,727.82	\$1,159.99	\$6,479.69	\$ 4,486.78	\$1,992.91
120	8/11/2023	12/31/2023	\$318.92	4	116	NO	4	\$1,275.69	\$859.98	\$415.71	\$1,275.69	\$ 859.98	\$415.71
84	10/31/2017	12/31/2023	\$562.12	74	10	YES	12	\$6,745.41	\$6,619.66	\$125.75	\$41,596.72	\$39,413.96	\$2,182.76
204	6/27/2018	12/31/2023	\$412.33	66	138	YES	12	\$4,947.95	\$4,195.88	\$752.06	\$27,213.70	\$22,382.35	\$4,831.35
180	8/31/2018	12/31/2023	\$88.13	64	116	YES	12	\$1,057.62	\$979.69	\$77.93	\$5,640.62	\$ 5,141.15	\$499.47
180	9/17/2021	12/31/2023	\$327.25	27	153	YES	12	\$3,927.00	\$2,387.56	\$1,539.44	\$8,835.75	\$ 5,249.01	\$3,586.74
96	10/26/2017	12/31/2023	\$496.35	74	22	YES	12	\$5,956.23	\$5,757.50	\$198.73	\$36,730.09	\$34,228.47	\$2,501.61
120	9/28/2018	12/31/2023	\$256.35	63	57	YES	12	\$3,076.25	\$2,995.94	\$80.31	\$16,150.31	\$15,562.94	\$587.37
120	5/23/2018	12/31/2023	\$671.78	67	53	YES	12	\$8,061.41	\$7,502.56	\$558.85	\$45,009.53	\$40,531.74	\$4,477.79
144	10/18/2019	12/31/2023	\$243.96	50	94	YES	12	\$2,927.55	\$1,773.70	\$1,153.85	\$12,198.13	\$ 6,738.65	\$5,459.47
120	12/21/2022	12/31/2023	\$1,110.21	12	108	YES	12	\$13,322.46	\$7,527.22	\$5,795.24	\$13,322.46	\$ 7,527.22	\$5,795.24
60	3/3/2023	12/31/2023	\$1,841.65	9	51	NO	9	\$16,574.87	\$13,757.28	\$2,817.59	\$16,574.87	\$13,757.28	\$2,817.59
120	8/11/2023	12/31/2023	\$1,110.21	4	116	NO	4	\$4,440.82	\$2,459.19	\$1,981.63	\$4,440.82	\$ 2,459.19	\$1,981.63
120	12/21/2018	12/31/2023	\$336.84	60	60	YES	12	\$4,042.08	\$2,861.84	\$1,180.24	\$20,210.42	\$12,681.08	\$7,529.34
120	5/10/2019	12/31/2023	\$277.55	55	65	YES	12	\$3,330.62	\$2,331.93	\$998.69	\$15,265.32	\$ 9,629.92	\$5,635.40

120	2/8/2019	12/31/2023	\$164.65	58	62	YES	12	\$1,975.85	\$1,424.31	\$551.54	\$9,549.92	\$ 6,186.33	\$3,363.59
120	2/19/2021	12/31/2023	\$207.28	34	86	YES	12	\$2,487.32	\$1,759.56	\$727.76	\$7,047.41	\$ 4,787.15	\$2,260.26
120	10/11/2018	12/31/2023	\$452.49	62	58	YES	12	\$5,429.87	\$3,884.56	\$1,545.31	\$28,054.31	\$17,699.27	\$10,355.03
180	8/31/2018	12/31/2023	\$185.65	64	116	YES	12	\$2,227.78	\$1,209.47	\$1,018.31	\$11,881.50	\$ 5,689.22	\$6,192.28
120	9/28/2018	12/31/2023	\$384.53	63	57	YES	12	\$4,614.37	\$4,493.92	\$120.46	\$24,225.47	\$23,344.41	\$881.06
144	10/21/2019	12/31/2023	\$221.17	50	94	YES	12	\$2,654.04	\$2,440.91	\$213.13	\$11,058.50	\$10,011.45	\$1,047.05
120	1/3/2020	12/31/2023	\$419.12	47	73	YES	12	\$5,029.42	\$4,333.62	\$695.80	\$19,698.55	\$16,430.89	\$3,267.66
120	5/3/2019	12/31/2023	\$186.27	55	65	YES	12	\$2,235.30	\$1,955.13	\$280.16	\$10,245.11	\$ 8,610.92	\$1,634.19
72	4/12/2018	12/31/2023	\$414.48	68	4	YES	12	\$4,973.71	\$4,914.52	\$59.19	\$28,184.37	\$26,979.82	\$1,204.55
180	6/1/2018	12/31/2023	\$465.56	66	114	YES	12	\$5,586.69	\$4,806.00	\$780.69	\$30,726.78	\$25,563.30	\$5,163.48
180	7/30/2021	12/31/2023	\$316.20	29	151	YES	12	\$3,794.41	\$2,478.34	\$1,316.08	\$9,169.83	\$ 5,854.43	\$3,315.40
60	12/31/2018	12/31/2023	\$316.13	60	0	YES	12	\$3,793.56	\$3,751.16	\$42.40	\$18,967.80	\$18,000.00	\$967.80
120	12/28/2018	12/31/2023	\$207.66	60	60	YES	12	\$2,491.87	\$2,390.47	\$101.41	\$12,459.37	\$11,775.10	\$684.28
120	1/24/2020	12/31/2023	\$493.96	47	73	YES	12	\$5,927.54	\$4,054.05	\$1,873.48	\$23,216.19	\$14,632.86	\$8,583.33
120	12/28/2018	12/31/2023	\$336.84	60	60	YES	12	\$4,042.08	\$2,861.84	\$1,180.24	\$20,210.42	\$12,681.08	\$7,529.34
TOTALS								\$217,792.54	\$175,997.69	\$41,794.85	\$809,059.00	\$667,396.48	\$141,662.52

interest/  
amount  
approved  
Avg interest  
rate

7.415%

3.08%

APPENDIX B: LEAVENWORTH COUNTY CALCULATIONS

Gross Output / \$ Loaned Analysis						
Year	Total Revenues	Total Expenses	Gross Output	Total Loaned	Output / \$ Loaned	
2008	\$ -	\$ -	\$ -	\$ 33,645.00	NA	
2009	\$ -	\$ -	\$ -	\$ 18,000.00	NA	
2010	\$ 201,835.00	\$ 126,193.00	\$ 328,028.00	\$ -	9.749680487	
2011	\$ 1,454,169.29	\$ 1,487,113.29	\$ 2,941,282.58	\$ -	NA	
2012	\$ 4,275,204.00	\$ 4,251,355.00	\$ 8,526,559.00	\$ 185,000.00	46.08950811	
2013	\$ 3,403,580.00	\$ 2,581,478.00	\$ 5,985,058.00	\$ -	NA	
2014	\$ 2,866,333.84	\$ 2,740,526.02	\$ 5,606,859.86	\$ 103,500.00	54.17255903	
2015	\$ 3,486,008.53	\$ 3,411,084.24	\$ 6,897,092.77	\$ 157,500.00	43.79106521	
2016	\$ 1,844,189.22	\$ 1,794,918.22	\$ 3,639,107.44	\$ 60,000.00	60.65179067	
2017	\$ 6,979,607.86	\$ 6,538,626.07	\$ 13,518,233.93	\$ 921,500.00	14.66981436	
2018	\$ 47,995,971.61	\$ 46,646,474.06	\$ 94,642,445.67	\$ 623,550.00	151.7800428	
2019	\$ 53,305,435.59	\$ 50,612,523.40	\$ 103,917,958.99	\$ 365,000.00	284.706737	
2020	\$ 60,342,855.33	\$ 58,055,098.39	\$ 118,397,953.72	\$ 205,760.00	575.4177378	
2021	\$ 71,625,098.82	\$ 67,863,276.55	\$ 139,488,375.37	\$ 113,150.00	1232.773976	
2022	\$ 72,227,767.56	\$ 69,666,705.45	\$ 141,894,473.01	\$ 54,000.00	2627.675426	
2023	\$ 74,648,318.00	\$ 71,292,510.00	\$ 145,940,828.00	\$ 45,000.00	3243.129511	
TOTAL	\$404,656,374.65	\$ 387,067,881.69	\$ 791,724,256.34	\$ 2,885,605.00	378.2534829	

Leavenworth County Average Salaries (U.S. Census, 2025)			
Industry	National Average (In Industry)	County Average (All Jobs)	Mean/Median (Industry)
Service	\$64,193.00	\$86,906.00	\$69,206.76
Retail	\$32,521.00	\$86,906.00	\$35,061.03
Restaurant	\$25,746.00	\$86,906.00	\$27,756.88
Manufacturing	\$77,766.00	\$86,906.00	\$83,839.87

# Value Added Analysis

SourceLink ID	Total Amount Loaned (All Time)	Total Net Income/(Loss)	Value Added (2010-2013)
51141	\$ 11,145.00	\$ 64,015.00	574.38%
52195	\$ 22,500.00	\$(25,846.00)	-114.87%
56506	\$ 18,000.00	\$ 9,475.00	52.64%
102165	\$ 140,000.00	\$ 2,239,281.00	1599.49%
106600	\$ 45,000.00	\$ 3,817.19	8.48%
134096	\$ 40,000.00	\$ 21,471.00	53.68%
140534	\$ 7,500.00	\$(24,495.57)	-326.61%
140535	\$ 7,500.00	\$ 7,795.00	103.93%
140541	\$ 43,500.00	\$ -	0.00%
140542	\$ 45,000.00	\$ -	0.00%
150081	\$ 45,000.00	\$ 73,571.49	163.49%
150629	\$ 45,000.00	\$ -	0.00%
158251	\$ 40,000.00	\$(34,161.00)	-85.40%
168206	\$ 22,500.00	\$ 17,545.18	77.98%
176555	\$ 20,000.00	\$ 147,500.00	737.50%
183476	\$ 45,000.00	\$ 89,170.00	198.16%
191788	\$ 27,000.00	\$ -	0.00%
196556	\$ 45,000.00	\$ 587,830.00	1306.29%
198697	\$ 40,000.00	\$ -	0.00%
200345	\$ 75,000.00	\$ -	0.00%
201202	\$ 75,000.00	\$ 3,879,989.00	5173.32%
203163	\$ 25,000.00	\$ 45,572.96	182.29%
203164	\$ 75,000.00	\$ 391,051.00	521.40%
203173	\$ 70,000.00	\$ 814,622.98	1163.75%
204189	\$ 10,500.00	\$ -	0.00%
205913	\$ 75,000.00	\$ 1,479,963.00	1973.28%
206363	\$ 75,000.00	\$ 718,008.08	957.34%
207348	\$ 75,000.00	\$ 222,413.75	296.55%
207350	\$ 75,000.00	\$ -	0.00%
208886	\$ 75,000.00	\$ 1,017,852.00	1357.14%
208887	\$ 66,000.00	\$(2,491.88)	-3.78%

212845	\$	66,000.00	\$	575,931.92	872.62%
212847	\$	75,000.00	\$	1,042,466.17	1389.95%
227321	\$	42,500.00	\$	-	0.00%
227899	\$	22,000.00	\$	14,225.00	64.66%
228216	\$	45,000.00	\$	4,929.00	10.95%
229872	\$	38,000.00	\$	248,412.48	653.72%
232482	\$	22,500.00	\$	160,073.00	711.44%
232483	\$	75,000.00	\$	-	0.00%
235560	\$	75,000.00	\$	-	0.00%
235562	\$	35,000.00	\$	-	0.00%
235565	\$	75,000.00	\$	-	0.00%
236117	\$	35,550.00	\$	110,238.23	310.09%
236518	\$	90,000.00	\$	1,132,110.18	1257.90%
245806	\$	45,000.00	\$	-	0.00%
252136	\$	75,000.00	\$	2,440,218.95	3253.63%
260001	\$	65,000.00	\$		
264655	\$	45,000.00	\$	43,403.78	96.45%
264665	\$	90,000.00	\$	545,902.64	606.56%
286481	\$	45,000.00	\$		
291741	\$	15,000.00	\$	-	0.00%
295865	\$		\$		
296208	\$	15,000.00	\$	-	0.00%
346909	\$	58,150.00	\$	29,308.43	50.40%
395564	\$	54,000.00	\$	-	0.00%
398029	\$	45,000.00	\$	109,110.00	242.47%
400309	\$	20,000.00	\$	6,100.00	30.50%
400311	\$	35,000.00	\$	80,000.00	228.57%
TOTAL	\$	2,885,605.00	\$	17,588,492.96	840.31%
Ommited loans	\$	792,500.00			609.53%
Adjusted Amount	\$	2,093,105.00			

Tax Revenue Analysis 2023											
Sourcelink ID	Year	Revenue	Expenses	Gross Output	Kansas Sales Tax	Leavenworth CO. Sales Tax	Kansas Sales Tax Revenue	Leavenworth CO. Sales Tax Revenue	Amount Loaned	Kansas Tax /Amount Loaned	Leavnworth Tax /Amount Loaned
102165	2023	\$ 3,091,602.00	\$ 2,904,975.00	\$ 5,996,577.00	7%	1%	\$ 389,777.51	\$ 59,965.77	\$ 140,000.00	2.784	0.428
134096	2023	\$ 301,905.00	\$ 291,767.00	\$ 593,672.00	7%	1%	\$ 38,588.68	\$ 5,936.72	\$ 40,000.00	0.965	0.148
260001	2023	\$ 186,252.00	\$ 224,500.00	\$ 410,752.00	7%	1%	\$ 26,698.88	\$ 4,107.52	\$ 65,000.00	0.411	0.063
212845	2023	\$ 1,156,116.00	\$ 1,002,186.00	\$ 2,158,302.00	7%	1%	\$ 140,289.63	\$ 21,583.02	\$ 66,000.00	2.126	0.327
208886	2023	\$ 2,100,000.00	\$ 1,874,000.00	\$ 3,974,000.00	7%	1%	\$ 258,310.00	\$ 39,740.00	\$ 75,000.00	3.444	0.530
264655	2023	\$ 389,836.00	\$ 381,909.00	\$ 771,745.00	7%	1%	\$ 50,163.43	\$ 7,717.45	\$ 45,000.00	1.115	0.171
201202	2023	\$ 2,918,222.00	\$ 2,085,392.00	\$ 5,003,614.00	7%	1%	\$ 325,234.91	\$ 50,036.14	\$ 75,000.00	4.336	0.667
236518	2023	\$ 2,101,408.00	\$ 1,882,538.00	\$ 3,983,946.00	7%	1%	\$ 258,956.49	\$ 39,839.46	\$ 90,000.00	2.877	0.443
205913	2023	\$ 52,398,228.00	\$52,060,228.00	\$ 104,458,456.00	7%	1%	\$ 6,789,799.64	\$ 1,044,584.56	\$ 75,000.00	90.531	13.928
232482	2023	\$ 920,000.00	\$ 860,000.00	\$ 1,780,000.00	7%	1%	\$ 115,700.00	\$ 17,800.00	\$ 22,500.00	5.142	0.791
208887	2023	\$ 126,241.00	\$ 110,364.00	\$ 236,605.00	7%	1%	\$ 15,379.33	\$ 2,366.05	\$ 66,000.00	0.233	0.036
346909	2023	\$ 543,455.00	\$ 533,346.00	\$ 1,076,801.00	7%	1%	\$ 69,992.07	\$ 10,768.01	\$ 58,150.00	1.204	0.185
228216	2023	\$ 198,055.00	\$ 193,126.00	\$ 391,181.00	7%	1%	\$ 25,426.77	\$ 3,911.81	\$ 45,000.00	0.565	0.087
229872	2023	\$ 1,229,667.00	\$ 1,013,755.00	\$ 2,243,422.00	7%	1%	\$ 145,822.43	\$ 22,434.22	\$ 38,000.00	3.837	0.590
252136	2023	\$ 1,634,789.00	\$ 969,556.00	\$ 2,604,345.00	7%	1%	\$ 169,282.43	\$ 26,043.45	\$ 75,000.00	2.257	0.347
398029	2023	\$ 712,929.00	\$ 603,819.00	\$ 1,316,748.00	7%	1%	\$ 85,588.62	\$ 13,167.48	\$ 45,000.00	1.902	0.293
206363	2023	\$ 526,450.00	\$ 467,573.00	\$ 994,023.00	7%	1%	\$ 64,611.50	\$ 9,940.23	\$ 75,000.00	0.861	0.133
400311	2023	\$ 340,000.00	\$ 295,000.00	\$ 635,000.00	7%	1%	\$ 41,275.00	\$ 6,350.00	\$ 35,000.00	1.179	0.181
196556	2023	\$ 446,776.00	\$ 370,889.00	\$ 817,665.00	7%	1%	\$ 53,148.23	\$ 8,176.65	\$ 45,000.00	1.181	0.182
264665	2023	\$ 3,191,387.00	\$ 3,037,587.00	\$ 6,228,974.00	7%	1%	\$ 404,883.31	\$ 62,289.74	\$ 90,000.00	4.499	0.692
286481	2023	\$ 135,000.00	\$ 130,000.00	\$ 265,000.00	7%	1%	\$ 17,225.00	\$ 2,650.00	\$ 45,000.00	0.383	0.059
Totals		\$ 74,648,318.00	\$71,292,510.00	\$ 145,940,828.00			\$ 9,486,153.82	\$ 1,459,408.28	\$ 1,310,650.00	7.237747545	1.113499622

Employment and Salary Analysis												
=2023 FT + (2023 PT/2)								15.30%				
Sourcelink ID	2023 FT	2023 PT	2023 Total	2023 ADJ Total Employees	Industry	Mean/Median (Industry)	Salary Expense	Amount Approved	Salary/Amount Approved	***Employment Tax	Amount Loaned/Total Jobs	Amount Loaned/ ADJ Total Jobs
102165	12	9	21	16.5	Service	\$69,206.76	\$1,141,911.53	\$ 140,000	8.157	\$174,712.46	\$ 6,666.67	\$ 8,484.85
134096	3	8	11	7	Service	\$ 69,206.76	\$ 484,447.31	\$ 40,000.00	12.111	74120.439	\$ 3,636.36	\$ 5,714.29
260001	2	4	6	4	Retail	\$ 35,061.03	\$ 140,244.14	\$ 65,000.00	2.158	21457.353	\$ 10,833.33	\$ 16,250.00
212845	11	21	32	21.5	Restaurant	\$ 27,756.88	\$ 596,772.86	\$ 66,000.00	9.042	91306.248	\$ 2,062.50	\$ 3,069.77
208886	9	8	17	13	Retail	\$ 35,061.03	\$ 455,793.45	\$ 75,000.00	6.077	69736.398	\$ 4,411.76	\$ 5,769.23
264655	2	6	8	5	Restaurant	\$ 27,756.88	\$ 138,784.39	\$ 45,000.00	3.084	21234.011	\$ 5,625.00	\$ 9,000.00
201202	20	0	20	20	Service	\$ 69,206.76	\$ 1,384,135.18	\$ 75,000.00	18.455	211772.683	\$ 3,750.00	\$ 3,750.00
236518	42	0	42	42	Service	\$ 69,206.76	\$ 2,906,683.89	\$ 90,000.00	32.296	444722.635	\$ 2,142.86	\$ 2,142.86
205913	57	20	77	67	Retail	\$ 35,061.03	\$ 2,349,089.34	\$ 75,000.00	31.321	359410.669	\$ 974.03	\$ 1,119.40
232482	5	1	6	5.5	Service	\$ 69,206.76	\$ 380,637.18	\$ 22,500.00	16.917	58237.488	\$ 3,750.00	\$ 4,090.91
208887	1	1	2	1.5	Retail	\$ 35,061.03	\$ 52,591.55	\$ 66,000.00	0.797	8046.508	\$ 33,000.00	\$ 44,000.00
346909	6	0	6	6	Service	\$ 69,206.76	\$ 415,240.56	\$ 58,150.00	7.141	63531.805	\$ 9,691.67	\$ 9,691.67
228216	4	3	7	5.5	Service	\$ 69,206.76	\$ 380,637.18	\$ 45,000.00	8.459	58237.488	\$ 6,428.57	\$ 8,181.82
229872	5	3	8	6.5	Service	\$ 69,206.76	\$ 449,843.93	\$ 38,000.00	11.838	68826.122	\$ 4,750.00	\$ 5,846.15
252136	5	0	5	5	Service	\$ 69,206.76	\$ 346,033.80	\$ 75,000.00	4.614	52943.171	\$ 15,000.00	\$ 15,000.00
398029	6	1	7	6.5	Service	\$ 69,206.76	\$ 449,843.93	\$ 45,000.00	9.997	68826.122	\$ 6,428.57	\$ 6,923.08
206363	1	0	1	1	Service	\$ 69,206.76	\$ 69,206.76	\$ 75,000.00	0.923	10588.634	\$ 75,000.00	\$ 75,000.00
400311	4	2	6	5	Service	\$ 69,206.76	\$ 346,033.80	\$ 35,000.00	9.887	52943.171	\$ 5,833.33	\$ 7,000.00
196556	3	1	4	3.5	Service	\$ 69,206.76	\$ 242,223.66	\$ 45,000.00	5.383	37060.220	\$ 11,250.00	\$ 12,857.14
264665	15	0	15	15	Retail	\$ 35,061.03	\$ 525,915.52	\$ 90,000.00	5.844	80465.075	\$ 6,000.00	\$ 6,000.00
286481	4	15	19	11.5	Retail	\$ 35,061.03	\$ 403,201.90	\$ 45,000.00	8.960	61689.891	\$ 2,368.42	\$ 3,913.04
Totals	217	103	320	268.5			\$13,659,271.85	\$ 1,310,650.00	10.422	2089868.594	\$ 4,095.78	\$ 4,881.38



Leavenworth County Interest Revenue Analysis															
Closing Date	2023 Year End	Amount Approved	Interest Rate	Term in Months	Payment	Terms to 2023 YE	Remaining Terms	12 Payments in '23	Terms in 2023	2023 Payments	2023 Principal Paid	2023 Interest	Cumulative payments to 2023 YE	Principal paid	Interest Paid
12/1/2015	12/31/2023	\$22,500.00	0.00%	96	\$234.38	96	0	YES	12	\$2,812.50	\$2,812.50	\$0.00	\$22,500.00	22,500.00	\$0.00
8/1/2014	12/31/2023	\$43,500.00	0.00%	60	\$725.00	112	-52	NO	0	\$0.00	\$0.00	\$0.00	\$43,500.00	43,500.00	\$0.00
2/15/2016	12/31/2023	\$40,000.00	0.00%	96	\$416.67	94	2	YES	12	\$5,000.00	\$5,000.00	\$0.00	\$39,166.67	39,166.67	\$0.00
5/5/2017	12/31/2023	\$40,000.00	0.00%	96	\$416.67	79	17	YES	12	\$5,000.00	\$5,000.00	\$0.00	\$32,916.67	32,916.67	\$0.00
3/13/2018	12/31/2023	\$22,000.00	2.00%	180	\$141.57	69	111	YES	12	\$1,698.86	\$1,396.97	\$301.89	\$9,768.46	7,664.34	\$2,104.12
7/20/2017	12/31/2023	\$25,000.00	2.25%	120	\$232.84	77	43	YES	12	\$2,794.12	\$2,546.74	\$247.38	\$17,928.94	15,389.37	\$2,539.58
5/10/2017	12/31/2023	\$27,000.00	0.00%	96	\$281.25	79	17	YES	12	\$3,375.00	\$3,375.00	\$0.00	\$22,218.75	22,218.75	\$0.00
9/30/2020	12/31/2023	\$15,000.00	4.00%	120	\$151.87	39	81	YES	12	\$1,822.41	\$1,362.12	\$460.29	\$5,922.84	4,235.12	\$1,687.72
8/1/2014	12/31/2023	\$7,500.00	0.00%	60	\$125.00	112	-52	NO	0	\$0.00	\$0.00	\$0.00	\$7,500.00	7,500.00	\$0.00
2/28/2019	12/31/2023	\$45,000.00	7.25%	60	\$896.37	58	2	YES	12	\$10,756.46	\$10,221.80	\$534.66	\$51,989.53	43,223.37	\$8,766.16
8/20/2018	12/31/2023	\$75,000.00	2.00%	180	\$482.63	64	116	YES	12	\$5,791.58	\$4,722.91	\$1,068.67	\$30,888.42	24,132.52	\$6,755.89
7/20/2017	12/31/2023	\$75,000.00	0.00%	180	\$416.67	77	103	YES	12	\$5,000.00	\$5,000.00	\$0.00	\$32,083.33	32,083.33	\$0.00
5/24/2017	12/31/2023	\$75,000.00	0.00%	72	\$1,041.67	79	-7	NO	5	\$5,208.33	\$5,208.33	\$0.00	\$75,000.00	75,000.00	\$0.00
8/20/2012	12/31/2023	\$140,000.00	5.00%	180	\$1,107.11	136	44	YES	12	\$13,285.33	\$10,770.21	\$2,515.12	\$150,567.11	95,575.91	\$54,991.20
12/14/2018	12/31/2023	\$40,000.00	6.00%	96	\$525.66	60	36	YES	12	\$6,307.89	\$5,103.76	\$1,204.12	\$31,539.43	22,721.11	\$8,818.32
8/20/2018	12/31/2023	\$35,000.00	1.00%	120	\$306.61	64	56	YES	12	\$3,679.37	\$3,492.73	\$186.64	\$19,623.32	18,230.90	\$1,392.42
7/17/2017	12/31/2023	\$10,500.00	0.00%	72	\$145.83	77	-5	NO	7	\$1,020.83	\$1,020.83	\$0.00	\$10,500.00	10,500.00	\$0.00
11/15/2015	12/31/2023	\$45,000.00	0.00%	96	\$468.75	97	-1	NO	11	\$5,156.25	\$5,156.25	\$0.00	\$45,000.00	45,000.00	\$0.00
8/1/2014	12/31/2023	\$7,500.00	0.00%	60	\$125.00	112	-52	NO	0	\$0.00	\$0.00	\$0.00	\$7,500.00	7,500.00	\$0.00
8/2/2019	12/31/2023	\$20,000.00	3.00%	180	\$138.12	52	128	YES	12	\$1,657.40	\$1,184.66	\$472.74	\$7,182.05	4,886.71	\$2,295.34
8/2/2019	12/31/2023	\$45,000.00	6.50%	180	\$392.00	52	128	YES	12	\$4,703.98	\$2,275.06	\$2,428.92	\$20,383.91	8,876.56	\$11,507.35
7/20/2017	12/31/2023	\$70,000.00	0.00%	180	\$388.89	77	103	YES	12	\$4,666.67	\$4,666.67	\$0.00	\$29,944.44	29,944.44	\$0.00
4/28/2021	12/31/2023	\$20,000.00	4.00%	120	\$202.49	32	88	YES	12	\$2,429.88	\$1,774.35	\$655.54	\$6,479.69	4,578.59	\$1,901.10
3/30/2018	12/31/2023	\$42,500.00	0.50%	60	\$717.37	69	-9	NO	3	\$2,152.12	\$2,150.32	\$1.79	\$43,042.32	42,500.00	\$542.32
1/31/2015	12/31/2023	\$45,000.00	0.00%	96	\$468.75	107	-11	NO	1	\$468.75	\$468.75	\$0.00	\$45,000.00	45,000.00	\$0.00
4/30/2009	12/31/2023	\$18,000.00	0.00%	60	\$300.00	176	-116	NO	0	\$0.00	\$0.00	\$0.00	\$18,000.00	18,000.00	\$0.00
1/22/2018	12/31/2023	\$66,000.00	0.00%	60	\$1,100.00	71	-11	NO	1	\$1,100.00	\$1,100.00	\$0.00	\$66,000.00	66,000.00	\$0.00
10/5/2017	12/31/2023	\$75,000.00	0.00%	180	\$416.67	74	106	YES	12	\$5,000.00	\$5,000.00	\$0.00	\$30,833.33	30,833.33	\$0.00
10/15/2017	12/31/2023	\$75,000.00	0.00%	180	\$416.67	74	106	YES	12	\$5,000.00	\$5,000.00	\$0.00	\$30,833.33	30,833.33	\$0.00
10/24/2017	12/31/2023	\$75,000.00	0.00%	180	\$416.67	74	106	YES	12	\$5,000.00	\$5,000.00	\$0.00	\$30,833.33	30,833.33	\$0.00
8/1/2008	12/31/2023	\$22,500.00	0.00%	60	\$375.00	184	-124	NO	0	\$0.00	\$0.00	\$0.00	\$22,500.00	22,500.00	\$0.00
7/5/2019	12/31/2023	\$45,000.00	3.00%	180	\$310.76	53	127	YES	12	\$3,729.14	\$2,672.14	\$1,057.00	\$16,470.37	11,220.84	\$5,249.53
1/30/2018	12/31/2023	\$75,000.00	0.00%	120	\$625.00	71	49	YES	12	\$7,500.00	\$7,500.00	\$0.00	\$44,375.00	44,375.00	\$0.00
6/23/2017	12/31/2023	\$75,000.00	0.00%	144	\$520.83	78	66	YES	12	\$6,250.00	\$6,250.00	\$0.00	\$40,625.00	40,625.00	\$0.00
9/24/2018	12/31/2023	\$45,000.00	2.00%	180	\$289.58	63	117	YES	12	\$3,474.95	\$2,829.03	\$645.92	\$18,243.47	14,241.20	\$4,002.27

9/24/2018	12/31/2023	\$45,000.00	5.00%	180	\$355.86	63	117	YES	12	\$4,270.29	\$2,555.56	\$1,714.73	\$22,419.00	12,100.20	\$10,318.80	
2/28/2015	12/31/2023	\$45,000.00	0.00%	60	\$750.00	106	-46	NO	0	\$0.00	\$0.00	\$0.00	\$45,000.00	45,000.00	\$0.00	
9/8/2017	12/31/2023	\$75,000.00	0.00%	180	\$416.67	75	105	YES	12	\$5,000.00	\$5,000.00	\$0.00	\$31,250.00	31,250.00	\$0.00	
6/27/2018	12/31/2023	\$22,500.00	1.00%	120	\$197.11	66	54	YES	12	\$2,365.31	\$2,249.07	\$116.24	\$13,009.21	12,096.27	\$912.94	
10/27/2017	12/31/2023	\$66,000.00	0.00%	180	\$366.67	74	106	YES	12	\$4,400.00	\$4,400.00	\$0.00	\$27,133.33	27,133.33	\$0.00	
8/27/2021	12/31/2023	\$58,150.00	4.00%	120	\$588.74	28	92	YES	12	\$7,064.89	\$5,090.70	\$1,974.18	\$16,484.73	11,569.66	\$4,915.07	
6/17/2022	12/31/2023	\$36,000.00	5.50%	96	\$464.38	18	78	YES	12	\$5,572.51	\$3,786.96	\$1,785.55	\$8,358.76	5,603.92	\$2,754.84	
9/26/2022	12/31/2023	\$18,000.00	5.50%	96	\$232.19	15	81	YES	12	\$2,786.25	\$1,867.68	\$918.57	\$3,482.82	2,318.80	\$1,164.01	
9/13/2019	12/31/2023	\$45,000.00	3.00%	180	\$310.76	51	129	YES	12	\$3,729.14	\$2,658.83	\$1,070.31	\$15,848.85	10,769.91	\$5,078.94	
2/1/2017	12/31/2023	\$38,000.00	0.00%	72	\$527.78	82	-10	NO	2	\$1,055.56	\$1,055.56	\$0.00	\$38,000.00	38,000.00	\$0.00	
4/5/2019	12/31/2023	\$75,000.00	2.00%	180	\$482.63	56	124	YES	12	\$5,791.58	\$4,660.41	\$1,131.17	\$27,027.37	20,973.44	\$6,053.92	
3/3/2023	12/31/2023	\$45,000.00	5.50%	120	\$488.37	9	111	NO	9	\$4,395.31	\$3,424.77	\$970.54	\$4,395.31	2,586.12	\$1,809.20	
9/12/2017	12/31/2023	\$75,000.00	0.00%	180	\$416.67	75	105	YES	12	\$5,000.00	\$5,000.00	\$0.00	\$31,250.00	31,250.00	\$0.00	
8/1/2014	12/31/2023	\$45,000.00	0.00%	60	\$750.00	112	-52	NO	0	\$0.00	\$0.00	\$0.00	\$45,000.00	45,000.00	\$0.00	
11/20/2020	12/31/2023	\$30,000.00	4.00%	120	\$303.74	37	83	YES	12	\$3,644.82	\$2,706.18	\$938.65	\$11,238.21	8,008.60	\$3,229.61	
11/26/2018	12/31/2023	\$5,550.00	7.25%	60	\$110.55	61	-1	NO	11	\$1,216.08	\$1,173.12	\$42.95	\$6,633.15	5,550.00	\$1,083.15	
4/30/2016	12/31/2023	\$20,000.00	0.00%	96	\$208.33	92	4	YES	12	\$2,500.00	\$2,500.00	\$0.00	\$19,166.67	19,166.67	\$0.00	
7/3/2020	12/31/2023	\$15,000.00	4.00%	180	\$110.95	41	139	YES	12	\$1,331.44	\$820.48	\$510.96	\$4,549.08	2,673.14	\$1,875.94	
10/29/2012	12/31/2023	\$45,000.00	0.00%	96	\$468.75	134	-38	NO	0	\$0.00	\$0.00	\$0.00	\$45,000.00	45,000.00	\$0.00	
8/20/2018	12/31/2023	\$75,000.00	1.00%	120	\$657.03	64	56	YES	12	\$7,884.37	\$7,484.43	\$399.94	\$42,049.98	39,066.21	\$2,983.77	
7/16/2008	12/31/2023	\$11,145.00	0.00%	60	\$185.75	185	-125	NO	0	\$0.00	\$0.00	\$0.00	\$11,145.00	11,145.00	\$0.00	
8/6/2021	12/31/2023	\$35,000.00	4.00%	120	\$354.36	28	92	YES	12	\$4,252.30	\$3,064.05	\$1,188.25	\$9,922.02	6,963.68	\$2,958.34	
4/15/2017	12/31/2023	\$45,000.00	0.00%	96	\$468.75	80	16	YES	12	\$5,625.00	\$5,625.00	\$0.00	\$37,500.00	37,500.00	\$0.00	
9/18/2020	12/31/2023	\$50,760.00	4.00%	60	\$934.82	39	21	YES	12	\$11,217.87	\$10,237.53	\$980.35	\$36,458.08	31,830.50	\$4,627.58	
9/15/2020	12/31/2023	\$25,000.00	4.00%	60	\$460.41	39	21	YES	12	\$5,524.96	\$5,042.12	\$482.83	\$17,956.11	15,676.96	\$2,279.15	
9/15/2020	12/31/2023	\$25,000.00	6.00%	60	\$483.32	39	21	YES	12	\$5,799.84	\$5,057.24	\$742.60	\$18,849.48	15,387.74	\$3,461.74	
6/27/2018	12/31/2023	\$75,000.00	1.00%	120	\$657.03	66	54	YES	12	\$7,884.37	\$7,496.91	\$387.46	\$43,364.04	40,320.91	\$3,043.13	
7/5/2019	12/31/2023	\$45,000.00	1.00%	180	\$269.32	53	127	YES	12	\$3,231.87	\$2,891.75	\$340.12	\$14,274.09	12,556.61	\$1,717.48	
7/5/2019	12/31/2023	\$45,000.00	4.00%	60	\$828.74	53	7	YES	12	\$9,944.92	\$9,508.66	\$436.26	\$43,923.41	39,275.38	\$4,648.03	
6/12/2020	12/31/2023	\$45,000.00	2.00%	120	\$414.06	42	78	YES	12	\$4,968.73	\$4,316.58	\$652.14	\$17,390.54	14,738.08	\$2,652.46	
\$2,885,605.00										Totals	\$258,299.22	\$229,734.73	\$28,564.49	\$1,834,938.98	\$1,654,817.55	\$180,121.43

Interest/ Amount approved	6.24%
Avg Interest Rate	1.88%

APPENDIX C: PHILLIPS COUNTY CALCULATIONS

Gross Output / \$ Loaned Analysis								
Year	Total Revenues	Total Expenses		Gross Output		Total Loaned		Output / \$ Loaned
2010	\$0.00	\$0.00		\$0.00		\$67,250.00		0
2011	\$10,119,708.00	\$9,904,708.00		\$20,024,416.00		\$141,229.11		141.7867464
2012	\$4,642,085.00	NA		NA		\$204,271.00		NA
2013	\$9,338,889.90	\$9,531,745.13		\$18,870,635.03		\$599,524.95		31.47597949
2014	\$12,401,700.73	\$12,135,728.90		\$24,537,429.63		\$6,188.00		3965.324762
2015	\$14,079,537.10	\$13,688,648.05		\$27,768,185.15		\$0.00		NA
2016	\$4,617,161.71	\$4,282,814.10		\$8,899,975.81		\$0.00		NA
2017	\$5,027,864.81	\$4,463,579.67		\$9,491,444.48		\$90,000.00		105.4604942
2018	\$3,779,234.56	\$3,465,027.84		\$7,244,262.40		\$0.00		NA
2019	\$2,598,230.56	\$2,323,878.04		\$4,922,108.60		\$120,000.00		41.01757167
2020	\$1,475,219.67	NA		NA		\$33,250.00		NA
2021	\$3,858,143.03	\$3,641,336.88		\$7,499,479.91		\$0.00		NA
2022	\$2,670,033.12	\$2,459,091.38		\$5,129,124.50		\$101,750.00		50.409086
2023	\$3,418,447.00	\$3,079,405.00		\$6,497,852.00		\$122,500.00		53.0436898
2024	\$0.00	\$0.00		\$0.00		\$99,783.07		0
TOTAL	78026255.19	68975962.99		147002218.2		1585746.13		92.70223991

Phillips County Average Salaries (U.S. Census 2025)			
Industry	National Average (In Industry)	County Average (All Jobs)	Mean/Median (Industry)
Service	\$64,193.00	\$61,235.00	\$48,763.90
Retail	\$32,521.00	\$61,235.00	\$24,704.42
Restaurant	\$25,746.00	\$61,235.00	\$19,557.83
Manufacturing	\$77,766.00	\$61,235.00	\$59,074.57

### Value Added Analysis

SourceLink ID	Total Amount Loaned (All Time)	Total Net Income	Value Added (2017-2024)
84210	\$67,500.00	\$435,012.00	644.46%
398653	\$53,828.07	-\$3,775.00	-7.01%
411900	\$45,000.00	\$45,265.00	100.59%
110787	\$22,500.00	-\$41,008.27	-182.26%
440116	\$45,000.00	\$0.00	0.00%
75913	\$35,000.00	\$215,000.00	614.29%
200341	\$45,000.00	\$194,927.70	433.17%
117207	\$78,300.00	\$1,354,449.87	1729.82%
414036	\$5,250.00	\$0.00	0.00%
102116	\$55,000.00	\$112,499.12	204.54%
102123	\$33,500.00	\$92,685.53	276.67%
115825	\$49,000.00	-\$22,759.23	-46.45%
111354	\$40,360.00	\$119,591.21	296.31%
117623	\$11,796.00	\$0.00	0.00%
134297	\$25,477.00	\$111,402.09	437.27%
438652	\$43,455.00	\$0.00	0.00%
117206	\$78,665.00	-\$258,430.00	-328.52%
88142	\$60,000.00	\$301,663.00	502.77%
129052	\$6,188.00	\$916.00	14.80%
378958	\$29,750.00	\$209,016.00	702.57%
111358	\$90,000.00	\$526,803.16	585.34%
115406	\$8,300.00	\$4,862.00	58.58%
279193	\$21,250.00	\$91,044.00	428.44%
105703	\$90,000.00	\$333,246.00	370.27%
114165	\$7,266.95	-\$21,935.00	-301.85%
264662	\$75,000.00	-\$106,325.00	-141.77%
114164	\$83,333.00	-\$150,992.00	-181.19%
181113	\$12,000.00	\$0.00	0.00%
109921	\$10,000.00	-\$1,396.00	-13.96%
88144	\$13,729.11	\$35,991.00	262.15%
194824	\$45,000.00	-\$358.39	-0.80%
375957	\$36,000.00	\$13,850.00	38.47%
101244	\$14,606.00	-\$21,075.67	-144.29%
111362	\$39,287.00	\$299,499.00	762.34%
126095	\$41,780.00	\$0.00	0.00%
117616	\$24,625.00	\$2,799.01	11.37%
64100	\$32,250.00	-\$939.00	-2.91%

276977	\$45,000.00	\$0.00	0.00%
400301	\$36,000.00	-\$53,138.00	-147.61%
411906	\$29,750.00	\$0.00	0.00%
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TOTAL	\$1,585,746.13	\$3,818,390.13	240.79%

Phillips County Tax Revenue Analysis												
SourceLink ID	Year-end	Revenue	Net Income/Loss	Total Expenses	Gross Output	Kansas State Tax	Phillips CO. Sales Tax	Kansas Sales Tax Revenue	Phillips CO. Sales Tax Revenue	Amount Loaned	Kansas Tax Rev /Amount Loaned	Phillips CO. Tax Rev /Amount Loaned
398653	2023	\$133,856.00	-\$3,775.00	\$137,631.00	\$271,487.00	6.50%	1.00%	\$17,646.66	\$2,714.87	\$42,500.00	0.415215412	0.063879294
411900	2023	\$1,064,986.00	\$45,265.00	\$1,019,721.00	\$2,084,707.00	6.50%	1.00%	\$135,505.96	\$20,847.07	\$45,000.00	3.011243444	0.463268222
110787	2023	\$233,804.00	-\$2,132.00	\$235,936.00	\$469,740.00	6.50%	1.00%	\$30,533.10	\$4,697.40	\$22,500.00	1.357026667	0.208773333
200341	2023	\$832,995.00	\$25,294.00	\$807,701.00	\$1,640,696.00	6.50%	1.00%	\$106,645.24	\$16,406.96	\$45,000.00	2.369894222	0.364599111
102116	2023	\$645,391.00	\$52,157.00	\$593,234.00	\$1,238,625.00	6.50%	1.00%	\$80,510.63	\$12,386.25	\$55,000.00	1.463829545	0.225204545
111354	2023	\$54,215.00	\$10,257.00	\$43,958.00	\$98,173.00	6.50%	1.00%	\$6,381.25	\$981.73	\$40,360.00	0.158108152	0.024324331
378958	2023	\$244,194.00	\$209,016.00	\$35,178.00	\$279,372.00	6.50%	1.00%	\$18,159.18	\$2,793.72	\$2,950.00	6.155654237	0.947023729
111358	2023	\$819,675.00	\$99,811.00	\$719,864.00	\$1,539,539.00	6.50%	1.00%	\$100,070.04	\$15,395.39	\$29,750.00	3.363698655	0.517492101
264662	2023	\$289,890.00	-\$33,868.00	\$323,758.00	\$613,648.00	6.50%	1.00%	\$39,887.12	\$6,136.48	\$75,000.00	0.531828267	0.081819733
194824	2023	\$271,645.00	\$5,493.00	\$266,152.00	\$537,797.00	6.50%	1.00%	\$34,956.81	\$5,377.97	\$45,000.00	0.776817889	0.119510444
375957	2023	\$15,161.00	\$13,850.00	\$1,311.00	\$16,472.00	6.50%	1.00%	\$1,070.68	\$164.72	\$45,000.00	0.023792889	0.003660444
400301	2023	\$11,477.00	-\$40,836.00	\$52,313.00	\$63,790.00	6.50%	1.00%	\$4,146.35	\$637.90	\$36,000.00	0.115176389	0.017719444
Total		\$4,617,289.00		\$4,236,757.00	\$8,854,046.00			\$575,512.99	\$88,540.46	\$484,060.00	1.188929038	0.18291216

Phillips County Employment Analysis												
SourceLinkID	Industry	Full-Time Jobs	Part-Time Jobs	Job Count	Full-Time Job Equivalent	Amount Loaned / Job Equivalent	Salaries & Wages per company	Amount Approved (Total for companies still active in 2023)	Analysis Results	Employment Tax (15.30%)	Amount Loaned/Total Jobs	
398653	Service	1	0	1	1	\$42,500.00	\$48,763.90	\$42,500.00	1.147385992	\$7,460.88	\$42,500.00	
411900	Service	2	1	3	2.5	\$18,000.00	\$121,909.76	\$45,000.00	2.709105815	\$18,652.19	\$15,000.00	
110787	Retail	2	1	3	2.5	\$9,000.00	\$61,761.05	\$22,500.00	2.744935747	\$9,449.44	\$7,500.00	
200341	Service	2	2	4	3	\$15,000.00	\$146,291.71	\$45,000.00	3.250926978	\$22,382.63	\$11,250.00	
102116	Retail	2	2	4	3	\$18,333.33	\$74,113.27	\$55,000.00	1.347513912	\$11,339.33	\$13,750.00	
111354	Service	1	3	4	2.5	\$16,144.00	\$121,909.76	\$40,360.00	3.02055901	\$18,652.19	\$10,090.00	
378958	Restaurant	1	12	13	7	\$421.43	\$136,904.78	\$2,950.00	46.40839939	\$20,946.43	\$226.92	
111358	Retail	4	3	7	5.5	\$5,409.09	\$135,874.32	\$29,750.00	4.567204016	\$20,788.77	\$4,250.00	
264662	Manufacturing	7	17	24	15.5	\$4,838.71	\$915,655.82	\$75,000.00	12.20874427	\$140,095.34	\$3,125.00	
194824	Service	2	0	2	2	\$22,500.00	\$97,527.81	\$45,000.00	2.167284652	\$14,921.75	\$22,500.00	
375957	Service	1	0	1	1	\$45,000.00	\$48,763.90	\$45,000.00	1.083642326	\$7,460.88	\$45,000.00	
400301	Retail	1	0	1	1	\$36,000.00	\$24,704.42	\$36,000.00	0.686233937	\$3,779.78	\$36,000.00	
Total:		26	41	67	46.5	\$10,409.89	\$1934180.51	\$484,060.00		\$4.00	\$295,929.62	\$7,224.78

Phillips County Interest Revenue Analysis																	
SourceLine k ID	Loan Status	Closing Date	2023 Year End	Amount Approved	Interest Rate	Term in Months	Payment	Terms to 2023 YE	Remaining Terms	12 Payments in '23	Terms in 2023	2023 Payments	2023 Principal	2023 Interest	Cumulative Payments to Date	Principal Paid to date	Cumulative Interest
84210	PIF	4/15/2011	12/31/2023	\$45,000.00	4.00%	60	\$828.74	152	-92	NO	0	\$0.00	\$0.00	\$0.00	\$49,724.61	\$45,000.00	\$ 4,724.61
84210	PIF	5/13/2011	12/31/2023	\$22,500.00	4.00%	60	\$414.37	151	-91	NO	0	\$0.00	\$0.00	\$0.00	\$24,862.30	\$22,500.00	\$ 2,362.30
398653	Active	3/24/2023	12/31/2023	\$42,500.00	4.00%	120	\$430.29	9	111	NO	9	\$3,872.63	\$2,632.53	\$1,240.09	\$3,872.63	\$2,632.53	\$ 1,240.09
411900	Active	6/23/2023	12/31/2023	\$45,000.00	4.00%	120	\$455.60	6	114	NO	6	\$2,733.62	\$1,848.97	\$884.65	\$2,733.62	\$1,848.97	\$ 884.65
110787	Active	11/30/2012	12/31/2023	\$15,000.00	1.00%	180	\$89.77	133	47	YES	12	\$1,077.29	\$1,030.34	\$46.95	\$11,939.97	\$10,863.86	\$ 1,076.10
110787	Active	12/6/2012	12/31/2023	\$7,500.00	1.00%	180	\$44.89	132	48	YES	12	\$538.65	\$514.74	\$23.90	\$5,925.10	\$5,388.80	\$ 536.29
75913	PIF	10/1/2010	12/31/2023	\$35,000.00	0.00%	60	\$583.33	158	-98	NO	0	\$0.00	\$0.00	\$0.00	\$35,000.00	\$35,000.00	\$ -
200341	Active	5/15/2017	12/31/2023	\$45,000.00	3.25%	120	\$439.74	79	41	YES	12	\$5,276.83	\$4,640.85	\$635.98	\$34,739.11	\$27,957.60	\$ 6,781.52
117207	PIF	6/11/2013	12/31/2023	\$45,000.00	2.00%	120	\$414.06	126	-6	NO	6	\$2,484.36	\$2,469.94	\$14.43	\$49,687.27	\$45,000.00	\$ 4,687.27
117207	PIF	6/14/2013	12/31/2023	\$33,300.00	5.00%	120	\$353.20	126	-6	NO	6	\$2,119.19	\$2,088.62	\$30.56	\$42,383.78	\$33,300.00	\$ 9,083.78
414036	Active	10/20/2023	12/31/2023	\$5,250.00	4.00%	120	\$53.15	2	118	NO	2	\$106.31	\$71.43	\$34.88	\$106.31	\$71.43	\$ 34.88
102116	Active	8/9/2012	12/31/2023	\$27,500.00	1.00%	180	\$164.59	136	44	YES	12	\$1,975.03	\$1,893.68	\$81.35	\$22,383.69	\$20,392.28	\$ 1,991.41
102116	Active	8/9/2012	12/31/2023	\$27,500.00	1.00%	180	\$164.59	136	44	YES	12	\$1,975.03	\$1,893.68	\$81.35	\$22,383.69	\$20,392.28	\$ 1,991.41
102123	PIF	7/1/2012	12/31/2023	\$33,500.00	2.00%	240	\$169.47	137	103	YES	12	\$2,033.65	\$1,694.69	\$338.96	\$23,217.52	\$17,472.82	\$ 5,744.69
115825	Active	6/26/2013	12/31/2023	\$19,000.00	2.00%	120	\$174.83	126	-6	NO	6	\$1,048.95	\$1,042.86	\$6.09	\$20,979.07	\$19,000.00	\$ 1,979.07
115825	Active	6/15/2013	12/31/2023	\$30,000.00	5.00%	120	\$318.20	126	-6	NO	6	\$1,909.18	\$1,881.64	\$27.54	\$38,183.59	\$30,000.00	\$ 8,183.59
111354	Active	2/1/2013	12/31/2023	\$14,710.00	1.00%	180	\$88.04	130	50	YES	12	\$1,056.46	\$1,007.90	\$48.57	\$11,445.01	\$10,400.28	\$ 1,044.73
111354	Active	2/1/2013	12/31/2023	\$25,650.00	1.00%	180	\$153.51	130	50	YES	12	\$1,842.17	\$1,757.48	\$84.68	\$19,956.80	\$18,135.09	\$ 1,821.71
117623	PIF	6/26/2013	12/31/2023	\$11,796.00	2.00%	120	\$108.54	126	-6	NO	6	\$651.23	\$647.45	\$3.78	\$13,024.69	\$11,796.00	\$ 1,228.69
134297	PIF	11/27/2013	12/31/2023	\$25,477.00	5.00%	180	\$201.47	121	59	YES	12	\$2,417.65	\$1,841.44	\$576.21	\$24,377.93	\$14,957.92	\$ 9,420.01
117206	Charged off	6/15/2012	12/31/2023	\$44,000.00	2.00%	180	\$283.14	138	42	YES	12	\$3,397.73	\$3,134.15	\$263.58	\$39,073.85	\$32,523.87	\$ 6,549.98
117206	Charged off	6/15/2012	12/31/2023	\$34,665.00	2.00%	180	\$223.07	138	42	YES	12	\$2,676.87	\$2,469.21	\$207.66	\$30,783.98	\$25,623.63	\$ 5,160.34
88142	Active	8/25/2011	12/31/2023	\$15,000.00	5.00%	180	\$118.62	148	32	YES	12	\$1,423.43	\$1,212.99	\$210.44	\$17,555.62	\$11,453.27	\$ 6,102.35
88142	Active	8/25/2011	12/31/2023	\$18,000.00	0.00%	180	\$100.00	148	32	YES	12	\$1,200.00	\$1,200.00	\$0.00	\$14,800.00	\$14,800.00	\$ -
88142	Active	7/31/2011	12/31/2023	\$27,000.00	0.00%	180	\$150.00	149	31	YES	12	\$1,800.00	\$1,800.00	\$0.00	\$22,350.00	\$22,350.00	\$ -
129052	Charged off	1/20/2014	12/31/2023	\$6,188.00	5.00%	120	\$65.63	119	1	YES	12	\$787.60	\$763.50	\$24.10	\$7,810.37	\$6,122.64	\$ 1,687.73
378958	Active	12/2/2022	12/31/2023	\$29,750.00	4.00%	120	\$301.20	12	108	YES	12	\$3,614.45	\$2,469.40	\$1,145.05	\$3,614.45	\$2,469.40	\$ 1,145.05
111358	Active	2/1/2013	12/31/2023	\$45,000.00	1.00%	180	\$269.32	130	50	YES	12	\$3,231.87	\$3,083.30	\$148.57	\$35,011.93	\$31,815.94	\$ 3,195.99
111358	Active	2/1/2013	12/31/2023	\$45,000.00	1.00%	180	\$269.32	130	50	YES	12	\$3,231.87	\$3,083.30	\$148.57	\$35,011.93	\$31,815.94	\$ 3,195.99
115406	Active	5/6/2013	12/31/2023	\$8,300.00	2.00%	120	\$76.37	127	-7	NO	5	\$381.86	\$379.95	\$1.90	\$9,164.54	\$8,300.00	\$ 864.54
279193	PIF	1/31/2020	12/31/2023	\$21,250.00	3.25%	120	\$207.65	47	73	YES	12	\$2,491.84	\$2,009.81	\$482.02	\$9,759.69	\$7,512.59	\$ 2,247.10
105703	PIF	1/11/2013	12/31/2023	\$45,000.00	1.00%	180	\$269.32	131	49	YES	12	\$3,231.87	\$3,085.87	\$146.00	\$35,281.25	\$32,074.28	\$ 3,206.98
105703	PIF	1/11/2013	12/31/2023	\$45,000.00	1.00%	180	\$269.32	131	49	YES	12	\$3,231.87	\$3,085.87	\$146.00	\$35,281.25	\$32,074.28	\$ 3,206.98
114165	PIF	3/20/2013	12/31/2023	\$7,266.95	2.00%	120	\$66.87	129	-9	NO	3	\$200.60	\$199.93	\$0.67	\$8,023.89	\$7,266.95	\$ 756.94
264662	Active	6/28/2019	12/31/2023	\$75,000.00	2.00%	120	\$690.10	54	66	YES	12	\$8,281.21	\$7,339.52	\$941.69	\$37,265.45	\$31,902.99	\$ 5,362.46
114164	Charged off	4/16/2013	12/31/2023	\$45,000.00	1.00%	180	\$269.32	128	52	YES	12	\$3,231.87	\$3,078.17	\$153.70	\$34,473.28	\$31,299.91	\$ 3,173.37
114164	Charged off	4/16/2013	12/31/2023	\$38,333.00	1.00%	180	\$229.42	128	52	YES	12	\$2,753.05	\$2,622.12	\$130.93	\$29,365.88	\$26,662.66	\$ 2,703.22
181113	PIF	6/19/2020	12/31/2023	\$12,000.00	2.00%	48	\$260.34	42	6	YES	12	\$3,124.10	\$3,059.79	\$64.31	\$10,934.34	\$10,447.02	\$ 487.32



109921	PIF	1/11/2013	12/31/2023	\$5,000.00	1.00%	180	\$29.92	131	49	YES	12	\$359.10	\$342.87	\$16.22	\$3,920.14	\$3,563.81	\$ 356.33
109921	PIF	1/11/2013	12/31/2023	\$5,000.00	1.00%	180	\$29.92	131	49	YES	12	\$359.10	\$342.87	\$16.22	\$3,920.14	\$3,563.81	\$ 356.33
88144	PIF	7/30/2011	12/31/2023	\$9,152.74	4.00%	60	\$168.56	149	-89	NO	0	\$0.00	\$0.00	\$0.00	\$10,113.70	\$9,152.74	\$ 960.96
88144	PIF	8/26/2011	12/31/2023	\$4,576.37	4.00%	84	\$62.55	148	-64	NO	0	\$0.00	\$0.00	\$0.00	\$5,254.50	\$4,576.37	\$ 678.13
194824	Active	3/1/2017	12/31/2023	\$45,000.00	3.25%	120	\$439.74	81	39	YES	12	\$5,276.83	\$4,666.02	\$610.81	\$35,618.59	\$28,745.82	\$ 6,872.76
375957	Active	11/10/2022	12/31/2023	\$36,000.00	4.00%	120	\$364.48	13	107	YES	12	\$4,373.79	\$2,998.14	\$1,375.65	\$4,738.27	\$3,242.62	\$ 1,495.65
101244	PIF	6/19/2012	12/31/2023	\$7,303.00	2.00%	180	\$47.00	138	42	YES	12	\$563.95	\$520.20	\$43.75	\$6,485.37	\$5,398.22	\$ 1,087.15
101244	PIF	6/25/2012	12/31/2023	\$7,303.00	2.00%	180	\$47.00	138	42	YES	12	\$563.95	\$520.20	\$43.75	\$6,485.37	\$5,398.22	\$ 1,087.15
111362	Active	2/1/2013	12/31/2023	\$24,287.00	1.00%	180	\$145.36	130	50	YES	12	\$1,744.28	\$1,664.09	\$80.18	\$18,896.33	\$17,171.42	\$ 1,724.91
111362	PIF	2/1/2013	12/31/2023	\$15,000.00	1.00%	180	\$89.77	130	50	YES	12	\$1,077.29	\$1,027.77	\$49.52	\$11,670.64	\$10,605.31	\$ 1,065.33
126095	PIF	9/26/2013	12/31/2023	\$20,000.00	5.00%	180	\$158.16	123	57	YES	12	\$1,897.90	\$1,457.64	\$440.26	\$19,453.52	\$11,990.31	\$ 7,463.21
126095	PIF	9/26/2013	12/31/2023	\$21,780.00	5.00%	180	\$172.23	123	57	YES	12	\$2,066.82	\$1,587.37	\$479.45	\$21,184.89	\$13,057.45	\$ 8,127.43
117616	PIF	6/13/2013	12/31/2023	\$24,625.00	2.00%	120	\$226.58	126	-6	NO	6	\$1,359.50	\$1,351.60	\$7.90	\$27,189.98	\$24,625.00	\$ 2,564.98
64100	PIF	9/1/2010	12/31/2023	\$32,250.00	0.00%	60	\$537.50	159	-99	NO	0	\$0.00	\$0.00	\$0.00	\$32,250.00	\$32,250.00	\$ -
276977	PIF	11/22/2019	12/31/2023	\$45,000.00	3.25%	120	\$439.74	49	71	YES	12	\$5,276.83	\$4,279.16	\$997.67	\$21,547.05	\$16,631.88	\$ 4,915.16
400301	Active	6/24/2022	12/31/2023	\$36,000.00	4.00%	120	\$364.48	18	102	YES	12	\$4,373.79	\$3,048.44	\$1,325.35	\$6,560.68	\$4,527.62	\$ 2,033.07
411906	Active	7/28/2023	12/31/2023	\$29,750.00	4.00%	120	\$301.20	5	115	NO	5	\$1,506.02	\$1,016.95	\$489.08	\$1,506.02	\$1,016.95	\$ 489.08
												\$97,858.45	\$14,350.97	\$1,109,283.54	\$954,142.78	\$155,140.76	

interest/amount loaned	10.44%
avg. interest rate	2.44%

APPENDIX D: POTTAWATOMIE COUNTY CALCULATIONS

Gross Output / \$ Loaned						
Year	Total Revenues	Total Expenses	Gross Output	Total Loaned	Output / \$ Loaned	
2011	\$ 245,430.19	\$ 235,363.47	\$ 480,793.66	\$ 216,500.00	2.220755935	
2012	\$ 10,437,466.00	\$ 10,944,853.00	\$ 21,382,319.00	\$ -	NA	
2013	\$ 17,129,043.91	\$ 17,961,410.47	\$ 35,090,454.38	\$ 180,000.00	194.9469688	
2014	\$ 18,830,889.07	\$ 18,854,082.07	\$ 37,684,971.14	\$ -	NA	
2015	\$ 18,539,672.15	\$ 18,145,841.96	\$ 36,685,514.11	\$ 45,000.00	815.2336469	
2016	\$ 12,988,256.18	\$ 11,292,720.93	\$ 24,280,977.11	\$ 175,500.00	138.3531459	
2017	\$ 118,183,573.46	\$ 118,732,516.97	\$ 236,916,090.43	\$ 241,000.00	983.0543171	
2018	\$ 7,298,815.67	\$ 6,997,406.84	\$ 14,296,222.51	\$ 336,817.50	42.44501105	
2019	\$ 9,007,714.30	\$ 8,901,825.60	\$ 17,909,539.90	\$ 396,000.00	45.22611086	
2020	\$ 10,519,733.10	\$ 8,669,900.22	\$ 19,189,633.32	\$ 203,743.30	94.18534656	
2021	\$ 19,976,954.08	\$ 17,049,812.83	\$ 37,026,766.91	\$ 150,000.00	246.8451127	
2022	\$ 33,603,202.43	\$ 21,617,323.29	\$ 55,220,525.72	\$ 288,900.00	191.1406221	
2023	\$ 26,170,337.00	\$ 23,941,062.00	\$ 50,111,399.00	\$ 46,500.00	1077.664495	
2024	\$ -	\$ -	\$ -	\$ 221,500.00	NA	
TOTAL	\$ 302,931,087.54	\$ 283,344,119.65	\$ 586,275,207.19	\$ 2,501,460.80	234.373134	

Pottawatomie County Average Salaries (U.S. Census 2025)				
Industry	National Average (In Industry)	County Average (All Jobs)	Mean/Median (Industry)	
Service	\$64,193.00	\$87,694.00	\$69,834.28	
Retail	\$32,521.00	\$87,694.00	\$35,378.94	
Restaurant	\$25,746.00	\$87,694.00	\$28,008.56	
Manufacturing	\$77,766.00	\$87,694.00	\$84,600.07	

# Value Added Analysis

SourceLink ID	Total Amount Loaned (All Time)	Total Net Income	Value Added (2017-2024)
188164	\$ 69,000.00	\$ 287,878.00	417.21%
425148	\$ 45,000.00	\$ -	0.00%
247478	\$ 50,000.00	\$ (57,611.66)	-115.22%
276055	\$ 70,000.00	\$ (441,732.00)	-631.05%
203162	\$ 75,000.00	\$ (79,000.00)	-105.33%
350919	\$ 20,000.00	\$ (4,585.86)	-22.93%
397414	\$ 7,200.00	\$ (3,909.00)	-54.29%
366982	\$ 36,000.00	\$ -	0.00%
231407	\$ 50,000.00	\$ 108,843.91	217.69%
252130	\$ 50,000.00	\$ 244,947.02	489.89%
247556	\$ 36,000.00	\$ 183,270.00	509.08%
85621	\$ 90,000.00	\$ 31,377.00	34.86%
120062	\$ 45,000.00	\$ 3,412.00	7.58%
410351	\$ 15,000.00	\$ -	0.00%
228119	\$ 60,000.00	\$ (252,633.48)	-421.06%
158487	\$ 45,000.00	\$ 121,870.00	270.82%
436774	\$ 145,000.00	\$ -	0.00%
204192	\$ 45,000.00	\$ 480,244.00	1067.21%
206311	\$ 50,000.00	\$ 101,764.28	203.53%
228477	\$ 32,200.00	\$ 13,220.00	41.06%
54380	\$ 50,000.00	\$ 595,975.00	1191.95%
86140	\$ 40,000.00	\$ 758,100.59	1895.25%
421623	\$ 31,500.00	\$ -	0.00%
91158	\$ 116,500.00	\$ 104,100.00	89.36%
332011	\$ 40,000.00	\$ 6,363.00	15.91%
192371	\$ 30,000.00	\$ 57,795.00	192.65%
250034	\$ 50,000.00	\$ 73,451.00	146.90%
295875	\$ 35,000.00	\$ -	0.00%
91152	\$ 90,000.00	\$(1,975,598.00)	-2195.11%
90891	\$ 70,000.00	\$ (188,962.00)	-269.95%
183478	\$ 55,500.00	\$ (119,611.56)	-215.52%
134295	\$ 53,000.00	\$ 473,109.73	892.66%
240666	\$ 70,000.00	\$ -	0.00%
115277	\$ 66,000.00	\$ 87,046.00	131.89%
387250	\$ 31,500.00	\$ 34,275.00	108.81%
277224	\$ 45,000.00	\$ 43,192.15	95.98%

378290	\$ 45,000.00	\$ 31,606.00	70.24%
208892	\$ 75,000.00	\$ 276,000.00	368.00%
295873	\$ 110,743.30	\$ 146,145.77	131.97%
346874	\$ 102,500.00	\$ 108,952.00	106.29%
231393	\$ 70,000.00	\$ 846,431.00	1209.19%
178095	\$ 45,000.00	\$ 121,880.00	270.84%
366986	\$ 36,000.00	\$ -	0.00%
269048	\$ 45,000.00	\$ 5,006.00	11.12%
135006	\$ 27,817.50	\$ (7,538.00)	-27.10%
313412	\$ 35,000.00	\$ -	0.00%
<hr/>			
<b>TOTAL</b>	<b>\$2,501,460.80</b>	<b>\$ 2,215,072.89</b>	<b>88.55%</b>

**Pottawatomie County Tax Revenue Analysis**

<b>Revenue</b>	<b>Net Income/Loss</b>	<b>Total Expenses</b>	<b>Gross Output</b>	<b>Kansas State Tax</b>	<b>Pottawatomie CO. Sales Tax</b>	<b>Kansas Sales Tax Revenue</b>	<b>Pottawatomie CO. Sales Tax Revenue</b>	<b>Amount Loaned</b>	<b>Kansas Tax Rev /Amount Loaned</b>	<b>Pottawatomie CO. Tax Rev /Amount Loaned</b>
\$35,494.00	-\$4,208.00	\$39,702.00	\$75,196.00	6.50%	1.00%	\$4,887.74	\$751.96	\$20,000.00	0.244387	0.037598
\$14,219.00	-\$2,397.00	\$16,616.00	\$30,835.00	6.50%	1.00%	\$2,004.28	\$308.35	\$7,200.00	0.278371528	0.042826389
\$1,532,929.00	\$28,656.00	\$1,504,273.00	\$3,037,202.00	6.50%	1.00%	\$197,418.13	\$30,372.02	\$50,000.00	3.9483626	0.6074404
\$1,880,000.00	NA	NA	NA	6.50%	1.00%	NA	\$0.00	\$36,000.00	NA	0
\$13,580,000.00	-\$157,080.00	\$13,737,080.00	\$27,317,080.00	6.50%	1.00%	\$1,775,610.20	\$273,170.80	\$45,000.00	39.45800444	6.070462222
\$4,849,461.00	-\$173,772.00	\$5,023,233.00	\$9,872,694.00	6.50%	1.00%	\$641,725.11	\$98,726.94	\$60,000.00	10.6954185	1.645449
\$74,140.00	\$9,941.00	\$64,199.00	\$138,339.00	6.50%	1.00%	\$8,992.04	\$1,383.39	\$7,200.00	1.24889375	0.1921375
\$1,282,991.00	\$142,262.00	\$1,140,729.00	\$2,423,720.00	6.50%	1.00%	\$157,541.80	\$24,237.20	\$50,000.00	3.150836	0.484744
\$131,072.00	\$32,124.00	\$98,948.00	\$230,020.00	6.50%	1.00%	\$14,951.30	\$2,300.20	\$40,000.00	0.3737825	0.057505
\$164,363.00	\$25,602.00	\$138,761.00	\$303,124.00	6.50%	1.00%	\$19,703.06	\$3,031.24	\$30,000.00	0.656768667	0.101041333
\$152,147.00	\$13,600.00	\$138,547.00	\$290,694.00	6.50%	1.00%	\$18,895.11	\$2,906.94	\$50,000.00	0.3779022	0.0581388
\$190,008.00	\$34,275.00	\$155,733.00	\$345,741.00	6.50%	1.00%	\$22,473.17	\$3,457.41	\$31,500.00	0.71343381	0.109759048
\$47,299.00	\$25,096.00	\$22,203.00	\$69,502.00	6.50%	1.00%	\$4,517.63	\$695.02	\$45,000.00	0.100391778	0.015444889
\$123,142.00	\$16,595.00	\$106,547.00	\$229,689.00	6.50%	1.00%	\$14,929.79	\$2,296.89	\$45,000.00	0.331773	0.051042
\$821,961.00	\$16,691.00	\$805,270.00	\$1,627,231.00	6.50%	1.00%	\$105,770.02	\$16,272.31	\$110,743.30	0.955091775	0.146937196
\$882,000.00	\$63,965.00	\$818,035.00	\$1,700,035.00	6.50%	1.00%	\$110,502.28	\$17,000.35	\$102,500.00	1.078070976	0.165857073
\$409,111.00	\$277,925.00	\$131,186.00	\$540,297.00	6.50%	1.00%	\$35,119.31	\$5,402.97	\$70,000.00	0.501704357	0.077185286
<b>\$26,170,337.00</b>		<b>\$23,941,062.00</b>	<b>\$48,231,399.00</b>			<b>\$3,135,040.94</b>	<b>\$482,313.99</b>	<b>\$800,143.30</b>	<b>3.918099339</b>	<b>0.602784514</b>

**Pottawatomie County Employment Analysis**

<b>Full-Time Jobs</b>	<b>Part-Time Jobs</b>	<b>Job Count</b>	<b>Full-Time Job Equivalent</b>	<b>Amount Loaned / Job Equivalent</b>	<b>Salaries &amp; Wages per company</b>	<b>Amount Approved (Total for companies still active in 2023)</b>	<b>Analysis Results</b>	<b>Employment Tax (15.30%)</b>	<b>Amount Loaned/Total Jobs</b>
1	5	6	3.5	\$5,714.29	\$0.00	\$20,000.00	0	\$0.00	\$3,333.33
1	4	5	3	\$2,400.00	\$833,775.00	\$7,200.00	115.8020833	\$127,567.58	\$1,440.00
4	9	13	8.5	\$5,882.35	\$2,362,362.50	\$50,000.00	47.24725	\$361,441.46	\$3,846.15
2	0	2	2	\$18,000.00	\$0.00	\$36,000.00	0	\$0.00	\$18,000.00
64	2	66	65	\$692.31	\$0.00	\$45,000.00	0	\$0.00	\$681.82
17	2	19	18	\$3,333.33	\$5,002,650.00	\$60,000.00	83.3775	\$765,405.45	\$3,157.89
1	0	1	1	\$7,200.00	\$277,925.00	\$7,200.00	38.60069444	\$42,522.53	\$7,200.00
3	15	18	10.5	\$4,761.90	\$2,918,212.50	\$50,000.00	58.36425	\$446,486.51	\$2,777.78
1	1	2	1.5	\$26,666.67	\$0.00	\$40,000.00	0	\$0.00	\$20,000.00
1	7	8	4.5	\$6,666.67	\$0.00	\$30,000.00	0	\$0.00	\$3,750.00
2	9	11	6.5	\$7,692.31	\$1,806,512.50	\$50,000.00	36.13025	\$276,396.41	\$4,545.45
1	3	4	2.5	\$12,600.00	\$0.00	\$31,500.00	0	\$0.00	\$7,875.00
1	0	1	1	\$45,000.00	\$138,962.50	\$45,000.00	3.088055556	\$21,261.26	\$45,000.00
1	0	1	1	\$45,000.00	\$0.00	\$45,000.00	0	\$0.00	\$45,000.00
34	22	56	45	\$2,460.96	\$12,506,625.00	\$110,743.30	112.9334687	\$1,913,513.63	\$1,977.56
6	2	8	7	\$14,642.86	\$0.00	\$102,500.00	0	\$0.00	\$12,812.50
4	1	5	4.5	\$15,555.56	\$1,250,662.50	\$70,000.00	17.86660714	\$191,351.36	\$14,000.00
<b>144</b>	<b>82</b>	<b>226</b>	<b>185</b>	<b>\$4,325.10</b>	<b>\$27,097,687.50</b>	<b>\$800,143.30</b>	<b>\$33.87</b>	<b>\$4,145,946.19</b>	<b>\$3,540.46</b>

Pottawatomie County Interest revenue Analysis

SoureLink ID	Loan Status	Closing Date	2023 Year-End	Amount Approved	Interest Rate	Term in Months	Payment	Terms to 2023 YE	Remaining Terms	12 Payments in '23	Terms in 2023	Acitve in 2023	2023 Payments	2023 Principal	2023 Interest	Cumulative Payments to date	Payments to Principal	Cumulative Interest
188164	Active	5/29/2020	12/31/2023	\$15,000.00	3.50%	60	\$272.88	43	17	YES	12		\$3,274.51	\$3,058.05	\$216.46	\$11,733.68	\$10,480.66	\$1,253.02
188164	PIF	1/11/2018	12/31/2023	\$9,000.00	2.00%	60	\$157.75	71	-11	NO	1	9000	\$157.75	\$157.49	\$0.26	\$9,464.99	\$9,000.00	\$464.99
188164	PIF	9/6/2016	12/31/2023	\$45,000.00	2.00%	60	\$788.75	87	-27	NO	0	0	\$0.00	\$0.00	\$0.00	\$47,324.95	\$45,000.00	\$2,324.95
247478	PIF	2/15/2019	12/31/2023	\$50,000.00	2.00%	60	\$876.39	58	2	YES	12	50000	\$10,516.66	\$10,369.01	\$147.64	\$50,830.50	\$48,251.60	\$2,578.91
276055	PIF	12/13/2019	12/31/2023	\$25,000.00	3.50%	60	\$454.79	48	12	YES	12	25000	\$5,457.52	\$5,171.52	\$286.01	\$21,830.09	\$19,644.55	\$2,185.54
276055	PIF	12/13/2019	12/31/2023	\$45,000.00	5.00%	84	\$636.03	48	36	YES	12	45000	\$7,632.31	\$6,396.67	\$1,235.64	\$30,529.24	\$23,778.55	\$6,750.69
203162	PIF	6/15/2017	12/31/2023	\$75,000.00	2.00%	60	\$1,314.58	78	-18	NO	0	0	\$0.00	\$0.00	\$0.00	\$78,874.92	\$75,000.00	\$3,874.92
350919	Active	5/7/2021	12/31/2023	\$20,000.00	2.25%	60	\$352.75	31	29	YES	12	20000	\$4,232.96	\$3,960.71	\$272.25	\$10,935.15	\$10,052.56	\$882.60
397414	Active	6/24/2022	12/31/2023	\$7,200.00	3.00%	36	\$209.38	18	18	YES	12	7200	\$2,512.62	\$2,363.61	\$149.01	\$3,768.92	\$3,519.11	\$249.81
366982	Active	9/20/2022	12/31/2023	\$36,000.00	3.00%	60	\$646.87	15	45	YES	12	36000	\$7,762.47	\$6,826.07	\$936.41	\$9,703.09	\$8,500.87	\$1,202.23
231407	PIF	6/1/2018	12/31/2023	\$50,000.00	2.00%	60	\$876.39	66	-6	NO	6	50000	\$5,258.33	\$5,227.79	\$30.54	\$52,583.28	\$50,000.00	\$2,583.28
252130	Active	4/12/2019	12/31/2023	\$50,000.00	2.00%	60	\$876.39	56	4	YES	12	50000	\$10,516.66	\$10,334.54	\$182.12	\$49,077.73	\$46,509.01	\$2,568.72
247556	Active	1/18/2019	12/31/2023	\$36,000.00	2.00%	60	\$631.00	59	1	YES	12	36000	\$7,571.99	\$7,478.13	\$93.86	\$37,228.96	\$35,370.05	\$1,858.91
85621	Active	7/30/2021	12/31/2023	\$45,000.00	3.00%	60	\$808.59	29	31	YES	12	45000	\$9,703.09	\$8,836.13	\$866.96	\$23,449.14	\$20,909.33	\$2,539.81
85621	PIF	3/15/2013	12/31/2023	\$45,000.00	2.00%	60	\$788.75	129	-69	NO	0	0	\$0.00	\$0.00	\$0.00	\$47,324.95	\$45,000.00	\$2,324.95
120062	PIF	8/26/2013	12/31/2023	\$45,000.00	2.00%	60	\$788.75	124	-64	NO	0	0	\$0.00	\$0.00	\$0.00	\$47,324.95	\$45,000.00	\$2,324.95
410351	Active	9/8/2023	12/31/2023	\$15,000.00	3.00%	60	\$269.53	3	57	NO	3	15000	\$808.59	\$697.83	\$110.76	\$808.59	\$697.83	\$110.76
228119	PIF	4/9/2018	12/31/2023	\$60,000.00	2.00%	60	\$1,051.67	68	-8	NO	4	60000	\$4,206.66	\$4,189.19	\$17.47	\$63,099.94	\$60,000.00	\$3,099.94
158487	PIF	6/25/2015	12/31/2023	\$45,000.00	2.00%	60	\$788.75	102	-42	NO	0	0	\$0.00	\$0.00	\$0.00	\$47,324.95	\$45,000.00	\$2,324.95
204192	PIF	7/20/2017	12/31/2023	\$45,000.00	2.00%	60	\$788.75	77	-17	NO	0	0	\$0.00	\$0.00	\$0.00	\$47,324.95	\$45,000.00	\$2,324.95
206311	PIF	2/24/2018	12/31/2023	\$50,000.00	2.00%	60	\$876.39	70	-10	NO	2	50000	\$1,752.78	\$1,748.40	\$4.37	\$52,583.28	\$50,000.00	\$2,583.28
228477	Active	8/19/2022	12/31/2023	\$7,200.00	3.00%	36	\$209.38	16	20	YES	12	7200	\$2,512.62	\$2,351.83	\$160.78	\$3,350.16	\$3,120.25	\$229.91
228477	PIF	9/1/2017	12/31/2023	\$25,000.00	2.00%	60	\$438.19	75	-15	NO	0	0	\$0.00	\$0.00	\$0.00	\$26,291.64	\$25,000.00	\$1,291.64
54380	PIF	2/8/2019	12/31/2023	\$50,000.00	2.00%	60	\$876.39	58	2	YES	12	50000	\$10,516.66	\$10,369.01	\$147.64	\$50,830.50	\$48,251.60	\$2,578.91
86140	PIF	4/25/2011	12/31/2023	\$40,000.00	2.00%	60	\$701.11	152	-92	NO	0	0	\$0.00	\$0.00	\$0.00	\$42,066.62	\$40,000.00	\$2,066.62
91158	Active	12/9/2022	12/31/2023	\$100,000.00	4.00%	60	\$1,841.65	12	48	YES	12	100000	\$22,099.83	\$18,435.37	\$3,664.46	\$22,099.83	\$18,435.37	\$3,664.46
91158	PIF	10/1/2011	12/31/2023	\$16,500.00	2.00%	36	\$472.60	146	-110	NO	0	0	\$0.00	\$0.00	\$0.00	\$17,013.69	\$16,500.00	\$513.69
332011	Active	9/3/2021	12/31/2023	\$40,000.00	3.00%	60	\$718.75	27	33	YES	12	40000	\$8,624.97	\$7,815.21	\$809.76	\$19,406.19	\$17,260.62	\$2,145.57
192371	PIF	7/20/2016	12/31/2023	\$30,000.00	2.00%	60	\$525.83	89	-29	NO	0	0	\$0.00	\$0.00	\$0.00	\$31,549.97	\$30,000.00	\$1,549.97
250034	Active	3/15/2019	12/31/2023	\$50,000.00	2.00%	60	\$876.39	57	3	YES	12	50000	\$10,516.66	\$10,351.76	\$164.89	\$49,954.12	\$47,379.58	\$2,574.54
295875	Active	9/11/2020	12/31/2023	\$35,000.00	2.25%	60	\$617.31	39	21	YES	12	35000	\$7,407.68	\$7,035.89	\$371.79	\$24,074.98	\$22,300.12	\$1,774.85
91152	PIF	8/31/2011	12/31/2023	\$45,000.00	2.00%	84	\$574.53	148	-64	NO	0	0	\$0.00	\$0.00	\$0.00	\$48,260.90	\$45,000.00	\$3,260.90
91152	PIF	8/31/2011	12/31/2023	\$45,000.00	5.00%	60	\$849.21	148	-88	NO	0	0	\$0.00	\$0.00	\$0.00	\$50,952.33	\$45,000.00	\$5,952.33
90891	PIF	10/1/2011	12/31/2023	\$25,000.00	2.00%	60	\$438.19	146	-86	NO	0	0	\$0.00	\$0.00	\$0.00	\$26,291.64	\$25,000.00	\$1,291.64
90891	PIF	11/28/2011	12/31/2023	\$45,000.00	2.00%	60	\$788.75	145	-85	NO	0	0	\$0.00	\$0.00	\$0.00	\$47,324.95	\$45,000.00	\$2,324.95
183478	PIF	8/25/2016	12/31/2023	\$55,500.00	2.00%	60	\$972.79	88	-28	NO	0	0	\$0.00	\$0.00	\$0.00	\$58,367.44	\$55,500.00	\$2,867.44

134295	PIF	2/1/2013	12/31/2023	\$45,000.00	2.00%	48	\$976.28	130	-82	NO	0	0	\$0.00	\$0.00	\$0.00	\$46,861.47	\$45,000.00	\$1,861.47	
134295	PIF	6/5/2020	12/31/2023	\$8,000.00	2.00%	48	\$173.56	42	6	YES	12	8000	\$2,082.73	\$2,039.86	\$42.87	\$7,289.56	\$6,964.68	\$324.88	
240666	Active	10/19/2018	12/31/2023	\$45,000.00	2.00%	60	\$788.75	62	-2	NO	10	45000	\$7,887.49	\$7,815.67	\$71.82	\$47,324.95	\$45,000.00	\$2,324.95	
240666	PIF	10/19/2018	12/31/2023	\$25,000.00	5.50%	84	\$359.25	62	22	YES	12	25000	\$4,311.01	\$3,784.72	\$526.30	\$22,273.57	\$17,498.21	\$4,775.36	
115277	PIF	8/1/2017	12/31/2023	\$21,000.00	2.00%	60	\$368.08	76	-16	NO	0	0	\$0.00	\$0.00	\$0.00	\$22,084.98	\$21,000.00	\$1,084.98	
115277	PIF	6/20/2013	12/31/2023	\$45,000.00	2.00%	60	\$788.75	126	-66	NO	0	0	\$0.00	\$0.00	\$0.00	\$47,324.95	\$45,000.00	\$2,324.95	
387250	Active	1/20/2023	12/31/2023	\$31,500.00	3.00%	60	\$566.01	11	49	NO	11	31500	\$6,226.15	\$5,427.41	\$798.75	\$6,226.15	\$5,427.41	\$798.75	
277224	Active	12/20/2019	12/31/2023	\$25,000.00	3.50%	60	\$454.79	48	12	YES	12	25000	\$5,457.52	\$5,171.52	\$286.01	\$21,830.09	\$19,644.55	\$2,185.54	
277224	Active	12/20/2019	12/31/2023	\$20,000.00	5.09%	84	\$283.52	48	36	YES	12	20000	\$3,402.30	\$2,842.45	\$559.84	\$13,609.19	\$10,552.74	\$3,056.45	
378290	Active	8/20/2021	12/31/2023	\$45,000.00	3.00%	60	\$808.59	28	32	YES	12	45000	\$9,703.09	\$8,814.09	\$889.00	\$22,640.55	\$20,162.83	\$2,477.72	
208892	PIF	11/1/2017	12/31/2023	\$75,000.00	2.00%	60	\$1,314.58	73	-13	NO	0	0	\$0.00	\$0.00	\$0.00	\$78,874.92	\$75,000.00	\$3,874.92	
295873	Active	9/18/2020	12/31/2023	\$75,743.30	2.25%	60	\$1,335.91	39	21	YES	12	75743	\$16,030.93	\$15,226.34	\$804.59	\$52,100.52	\$48,259.57	\$3,840.95	
295873	PIF	9/15/2020	12/31/2023	\$35,000.00	5.25%	84	\$498.81	39	45	YES	12	35000	\$5,985.70	\$4,781.08	\$1,204.62	\$19,453.54	\$14,665.25	\$4,788.29	
346874	Active	1/3/2022	12/31/2023	\$102,500.00	5.00%	120	\$1,087.17	23	97	YES	12	102500	\$13,046.06	\$8,484.45	\$4,561.61	\$25,004.95	\$15,898.60	\$9,106.35	
231393	PIF	6/1/2018	12/31/2023	\$33,750.00	2.00%	60	\$591.56	66	-6	NO	6	33750	\$3,549.37	\$3,528.76	\$20.61	\$35,493.71	\$33,750.00	\$1,743.71	
231393	Active	6/1/2018	12/31/2023	\$36,250.00	6.00%	120	\$402.45	66	54	YES	12	36250	\$4,829.39	\$3,571.99	\$1,257.40	\$26,561.66	\$17,245.80	\$9,315.86	
178095	PIF	5/25/2016	12/31/2023	\$45,000.00	2.00%	60	\$788.75	91	-31	NO	0	0	\$0.00	\$0.00	\$0.00	\$47,324.95	\$45,000.00	\$2,324.95	
366986	Active	9/20/2022	12/31/2023	\$36,000.00	3.00%	60	\$646.87	15	45	YES	12	36000	\$7,762.47	\$6,826.07	\$936.41	\$9,703.09	\$8,500.87	\$1,202.23	
269048	PIF	8/15/2019	12/31/2023	\$45,000.00	5.75%	84	\$652.01	52	32	YES	12	45000	\$7,824.06	\$6,509.75	\$1,314.31	\$33,904.26	\$25,699.46	\$8,204.80	
135006	PIF	3/19/2018	12/31/2023	\$27,817.50	2.00%	60	\$487.58	69	-9	NO	3	27818	\$1,462.74	\$1,457.87	\$4.86	\$29,254.71	\$27,817.50	\$1,437.21	
313412	Active	12/4/2020	12/31/2023	\$35,000.00	2.25%	60	\$617.31	36	24	YES	12	35000	\$7,407.68	\$6,996.46	\$411.22	\$22,223.05	\$20,526.29	\$1,696.76	
\$2,279,960.80																\$23,559.32	\$1,898,326.06	\$1,749,075.40	\$149,250.65

Interest/ amount approved	6.55%
AVG Interest Rate	2.76%



APPENDIX E: TOTALS FOR ALL FOUR COUNTIES

Gross Output and Value Added		
County	Gross Output / \$ Loaned	Value Added (%)
Atchinson	\$ 71.93	42.03%
Leavenworth	\$ 378.25	609.53%
Phillips	\$ 92.70	240.79%
Pottawatomie	\$ 234.37	88.55%
Total	\$ 185.79	272.23%

Total GO	\$ 1,669,978,251.73
Total \$ Loaned	\$ 8,988,422.19
total net income	\$ 24,469,150.26

Salary Analysis		
County	Salary Expense	Salary/Amount Loan
Atchison	\$ 3,082,596.00	\$ 2.14
Leavenworth	\$ 13,659,271.85	\$ 10.42
Phillips	\$ 1,934,180.51	\$ 4.00
Pottawatomie	\$ 13,181,804.49	\$ 16.47
Totals	\$ 31,857,852.87	\$ 7.89

### Employment Analysis

County	FT Jobs	PT Jobs	Total Jobs	FT Equivalents	Amount loaned/ Total jobs	Amount Loaned/ FT equivalents
Atchison	62	54	116	89	\$12,444.03	\$16,219.19
Leavenworth	217	103	320	268.5	\$ 4,095.78	\$ 4,881.38
Phillips	26	41	67	46.5	\$ 7,224.78	\$10,409.89
Pottawatomie	144	82	226	185	\$ 3,540.46	\$ 4,325.10
<b>Totals</b>	<b>449</b>	<b>280</b>	<b>729</b>	<b>589</b>	<b>\$ 5,539.59</b>	<b>\$ 6,856.30</b>

### Tax Revenue Analysis

County	State Tax	County Tax	State Rev/AMT Loaned	County REV/Amount loaned
Atchison	\$ 1,857,116.24	\$ 285,710.19	\$ 1.29	\$ 0.20
Leavenworth	\$ 9,486,153.82	\$1,459,408.28	\$ 7.24	\$ 1.11
Phillips	\$ 575,512.99	\$ 88,540.46	\$ 1.19	\$ 0.18
Pottawatomie	\$ 3,135,040.94	\$ 482,313.99	\$ 3.92	\$ 0.60
<b>Totals</b>	<b>\$15,053,823.98</b>	<b>\$2,315,972.92</b>	<b>\$ 3.73</b>	<b>\$ 0.57</b>

### Interest Revenue Analysis

County	Interest Revenue	Interest Revenue/\$ loaned
Atchinson	\$141,662.52	\$ 0.07
Leavenworth	\$180,121.43	\$ 0.06
Phillips	\$155,140.76	\$ 0.10
Pottawatomie	\$149,250.65	\$ 0.07
<b>Totals</b>	<b>\$626,175.37</b>	<b>\$0.07</b>